



Pillar 3 disclosures

SMBC Bank International plc

As of 31 December 2025

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Document disclaimer

- The purpose of the Pillar 3 disclosures as contained within this Disclosure Document is to explain how SMBC Bank International plc (SMBC BI or the Bank) complies with certain prudential requirements and to provide information about the management of risks relating to those requirements.
- The information has been subject to internal review but has not been audited by the Bank's external auditor, KPMG.
- Although Pillar 3 disclosures are designed to provide transparent capital and liquidity disclosures by banks on a common basis, the information contained in this Disclosure Document may not be directly comparable with that made available by other banks. This may be due to several factors such as:
 - the different approaches to calculating capital allowed under the Prudential regulatory requirements.
 - the mix of corporate exposure types between banks.
 - the different risk appetites and profiles of banks; and
 - the different waivers applied for and granted by the Prudential Regulation Authority (PRA).

1. Overview

1.1 Background

From 1 January 2022, UK Pillar 3 disclosure requirements are set out under the Disclosure Part of the PRA Rulebook and are broadly aligned to the equivalent revisions that have already come into force under the EU version of CRR II.

In addition to summary capital and leverage disclosures, specific Pillar 3 templates are required to be disclosed by large institutions on a quarterly basis and these are included within this report with the following exceptions:

- Template CR8 (RWA flow statements of credit risk exposures under the IRB approach) is not applicable to SMBC BI PLC
- Template CCR7 (RWA flow statements of CCR exposures under the IMM) is not applicable to SMBC BI PLC.
- Template MR2-B (RWA flow statements of market risk exposures under the IMA) is not applicable to SMBC BI PLC.

The information presented in this Pillar 3 report is not required to be, and has not been, subject to external audit

2. Key metrics

The key metrics dashboard provides an overview of the Bank's prudential regulatory situation including its capital, leverage ratio and liquidity ratios.

Table 1: KM1 Key metrics

| | 31 Dec 2025 | 30 Sep 2025 | 30 Jun 2025 | 31 Mar 2025 | 31 Dec 2024 | |
|--|--|-------------|-------------|-------------|-------------|--------|
| Available own funds (amounts) | | | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 5,761 | 5,771 | 5,780 | 5,786 | 5,450 |
| 2 | Tier 1 capital | 5,761 | 5,771 | 5,780 | 5,786 | 5,450 |
| 3 | Total capital | 5,761 | 5,771 | 5,780 | 5,786 | 5,450 |
| Risk weighted exposure amounts | | | | | | |
| 4 | Total risk weighted exposure amount | 34,723 | 32,117 | 34,299 | 33,891 | 34,299 |
| Capital ratios (as a percentage of risk weighted exposure amount) | | | | | | |
| 5 | CET1 ratio (%) | 16.6 | 18.0 | 16.9 | 17.1 | 17.0 |
| 6 | Tier 1 ratio (%) | 16.6 | 18.0 | 16.9 | 17.1 | 17.0 |
| 7 | Total capital ratio (%) | 16.6 | 18.0 | 16.9 | 17.1 | 17.0 |
| Additional own funds requirements based on SREP* (as a percentage of risk weighted exposure amount) | | | | | | |
| UK 7a | Additional CET1 SREP requirements (%) | 1.6 | 1.0 | 1.0 | 1.0 | 1.0 |
| UK 7b | Additional Tier 1 SREP requirements (%) | 0.5 | 0.3 | 0.3 | 0.3 | 0.3 |
| UK 7c | Additional Tier 2 SREP requirements (%) | 0.7 | 0.5 | 0.5 | 0.5 | 0.5 |
| UK 7d | Total SREP own funds requirements (%) | 10.9 | 9.8 | 9.8 | 9.8 | 9.8 |
| Combined buffer requirement (as a percentage of risk weighted exposure amount) | | | | | | |
| 8 | Capital conservation buffer (%) | 2.5 | 2.5 | 2.5 | 2.5 | 2.5 |
| 9 | Institution specific countercyclical capital buffer (%) | 1.1 | 1.1 | 1.1 | 1.1 | 1.1 |
| 11 | Combined buffer requirement (%) | 3.6 | 3.6 | 3.6 | 3.6 | 3.6 |
| UK11a | Overall capital requirements (%) | 14.4 | 13.4 | 13.4 | 13.4 | 13.4 |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 5.7 | 8.1 | 7.0 | 7.2 | 7.1 |
| Leverage ratio | | | | | | |
| 13 | Total exposure measure excluding claims on central banks | 74,964 | 64,993 | 63,790 | 57,267 | 59,429 |
| 14 | Leverage ratio excluding claims on central banks (%) | 7.7 | 8.9 | 9.1 | 10.1 | 9.2 |
| Additional leverage ratio disclosure requirements | | | | | | |
| 14a | Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%) | 7.7 | 8.9 | 9.1 | 10.1 | 9.2 |
| 14b | Leverage ratio including claims on central banks (%) | 5.9 | 6.4 | 6.7 | 7.0 | 6.8 |
| 14c | Average leverage ratio excluding claims on central banks (%) | 8.5 | 9.4 | 9.6 | 9.9 | 9.3 |
| 14d | Average leverage ratio including claims on central banks (%) | 6.4 | 6.7 | 6.9 | 7.1 | 6.9 |
| 14e | Countercyclical leverage ratio buffer (%) | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 |
| Liquidity coverage ratio | | | | | | |
| 15 | Total high quality liquid assets (HQLA) (Weighted value – average) | 28,993 | 27,479 | 26,296 | 25,359 | 24,939 |
| UK16a | Cash outflows – Total weighted value | 25,154 | 24,166 | 22,301 | 20,582 | 19,357 |
| UK16b | Cash inflows – Total weighted value | 6,055 | 6,141 | 5,452 | 4,747 | 3,973 |
| 16 | Total net cash outflows (adjusted value) | 19,099 | 18,026 | 16,850 | 15,835 | 15,384 |
| 17 | Liquidity coverage ratio (%) | 151.8 | 152.4 | 156.1 | 160.1 | 162.1 |
| Net stable funding ratio | | | | | | |

| | | 31 Dec 2025 | 30 Sep 2025 | 30 Jun 2025 | 31 Mar 2025 | 31 Dec 2024 |
|----|--------------------------------|-------------|-------------|-------------|-------------|-------------|
| 18 | Total available stable funding | 26,054 | 24,586 | 23,735 | 22,673 | 22,805 |
| 19 | Total required stable funding | 20,317 | 19,844 | 19,020 | 17,827 | 16,987 |
| 20 | NSFR ratio (%) | 128.2 | 123.9 | 124.8 | 127.2 | 134.3 |

* Supervisory Review and Evaluation Process.

3. Own funds requirements and risk weighted exposure amounts

Table 2: OV1 Overview of risk weighted exposure amounts

This table provides a breakdown of the risk weighted exposure amounts (RWEAs) and the total own funds requirements, by exposure class and calculation approach, as of SMBC BI as of 31 December 2025. Total own funds requirements are calculated as RWEAs multiplied by 8%.

| | RWEAs | | Total own funds requirements | | |
|--------|--|---------------|------------------------------|--------------|--------------|
| | 31 Dec 2025 | 30 Sept 2025 | 31 Dec 2025 | 30 Sept 2025 | |
| 1 | Credit risk (excluding CCR) | 26,636 | 25,442 | 2,131 | 2,035 |
| 2 | Of which the standardised approach | 26,636 | 25,442 | 2,131 | 2,035 |
| 6 | Counterparty credit risk – CCR | 2,115 | 1,704 | 169 | 136 |
| 7 | of which: the standardised approach | 1,185 | 1,213 | 95 | 97 |
| UK 8a | of which: exposures to a CCP | 5.2 | 4.1 | 0.4 | 0.3 |
| UK 8b | Of which credit valuation adjustment – CVA | 249 | 235 | 20 | 19 |
| 9 | of which other CCR | 676 | 251 | 54 | 20 |
| 15 | Settlement risk | 0.1 | 0.2 | 0.01 | 0.01 |
| 20 | Position, foreign exchange and commodities risks (market risk) | 3,378 | 2,390 | 270 | 191 |
| 21 | Of which the standardised approach | 3,378 | 2,390 | 270 | 191 |
| UK 22a | Large exposures | – | – | – | – |
| 23 | Operational risk | 2,343 | 2,343 | 187 | 187 |
| UK 23a | Of which basic indicator approach | – | – | – | – |
| UK 23b | Of which standardised approach | 2,343 | 2,343 | 187 | 187 |
| 24 | Amounts below the thresholds for deduction (subject to 250% risk weight) (for information) | 73 | 86 | 6 | 7 |
| 29 | Total | 34,723 | 32,117 | 2,778 | 2,569 |

4. Liquidity requirements

Table 3: LIQ1 – Quantitative information of LCR

| UK 1a | Quarter ending on (DD Month YYYY) | Total unweighted value (average) | | | | Total weighted value (average) | | | |
|-----------------------------------|--|----------------------------------|--------------|--------------|---------------|--------------------------------|--------------|--------------|---------------|
| | | 31 Dec 2025 | 30 Sept 2025 | 30 June 2025 | 31 March 2025 | 31 Dec 2025 | 30 Sept 2025 | 30 June 2025 | 31 March 2025 |
| UK 1b | Number of data points used in the calculation of averages | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| High quality liquid assets | | | | | | | | | |
| 1 | Total high quality liquid assets (HQLA) | – | – | – | – | 28,993 | 27,479 | 26,296 | 25,359 |
| Cash outflows | | | | | | | | | |
| 5 | Unsecured wholesale funding | 22,543 | 21,962 | 21,419 | 20,773 | 16,468 | 16,169 | 15,512 | 14,868 |
| 7 | Non-operational deposits (all counterparties) | 22,251 | 21,685 | 21,100 | 20,407 | 16,176 | 15,891 | 15,193 | 14,502 |
| 8 | Unsecured debt | 292 | 278 | 319 | 367 | 292 | 278 | 319 | 367 |
| 9 | Secured wholesale funding | – | – | – | – | 2,930 | 2,525 | 1,752 | 1,140 |
| 10 | Additional requirements | 736 | 756 | 800 | 854 | 736 | 756 | 800 | 854 |
| 11 | Outflows related to derivative exposures and other collateral requirements | 736 | 756 | 800 | 854 | 736 | 756 | 800 | 854 |
| 13 | Credit and liquidity facilities | 15,973 | 15,390 | 14,950 | 14,364 | 3,494 | 3,368 | 3,197 | 2,978 |
| 14 | Other contractual funding obligations | 1,600 | 1,406 | 1,032 | 657 | 1,209 | 1,033 | 725 | 440 |
| 15 | Other contingent funding obligations | 29,003 | 27,937 | 26,673 | 25,414 | 317 | 315 | 315 | 301 |
| 16 | Total cash outflows | – | – | – | – | 25,154 | 24,166 | 22,301 | 20,582 |
| Cash inflows | | | | | | | | | |
| 17 | Secured lending (e.g., reverse repos) | 10,764 | 9,931 | 7,897 | 5,655 | 1,268 | 1,336 | 1,027 | 712 |
| 18 | Inflows from fully performing exposures | 4,196 | 4,264 | 4,289 | 4,117 | 3,266 | 3,331 | 3,346 | 3,172 |
| 19 | Other cash inflows | 1,599 | 1,549 | 1,153 | 939 | 1,521 | 1,473 | 1,079 | 863 |
| 20 | Total cash inflows | 16,559 | 15,744 | 13,338 | 10,711 | 6,055 | 6,141 | 5,452 | 4,747 |
| UK 20c | Inflows subject to 75% cap | 16,526 | 15,744 | 13,338 | 10,711 | 6,055 | 6,141 | 5,452 | 4,747 |
| Total adjusted value | | | | | | | | | |
| UK 21 | Liquidity buffer | – | – | – | – | 28,993 | 27,479 | 26,296 | 25,359 |
| 22 | Total net cash outflows | – | – | – | – | 19,099 | 18,026 | 16,850 | 15,835 |
| 23 | Liquidity coverage ratio (%) | – | – | – | – | 151.80 | 152.4 | 156.1 | 160.1 |

