



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, of SMBC BI as of 30 June 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	2,135	2,035
2	Of which the standardised approach	30,866	25,442	2,135	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	2,782	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

