

Pillar 3 disclosures

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As of 30 June 2026

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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

	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Available own funds (amounts)					
1 Common Equity Tier 1 (CET1) capital	6,158	6,168	5,761	5,771	5,780
2 Tier 1 capital	6,158	6,168	5,761	5,771	5,780
3 Total capital	6,158	6,168	5,761	5,771	5,780
Risk weighted exposure amounts					
4 Total risk weighted exposure amount	29,784	29,411	34,723	32,117	34,299
Capital ratios (as a percentage of risk weighted exposure amount)					
5 CET1 ratio (%)	20.7	21.0	16.6	18.0	16.9
6 Tier 1 ratio (%)	20.7	21.0	16.6	18.0	16.9
7 Total capital ratio (%)	20.7	21.0	16.6	18.0	16.9
Additional own funds requirements based on SREP* (as a percentage of risk weighted exposure amount)					
UK 7a Additional CET1 SREP requirements (%)	1.6	1.6	1.6	1.0	1.0
UK 7b Additional Tier 1 SREP requirements (%)	0.5	0.5	0.5	0.3	0.3
UK 7c Additional Tier 2 SREP requirements (%)	0.7	0.7	0.7	0.5	0.5
UK 7d Total SREP own funds requirements (%)	10.9	10.9	10.9	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	1.0	1.1	1.1	1.1
11 Combined buffer requirement (%)	3.6	3.5	3.6	3.6	3.6
UK11a Overall capital requirements (%)	14.5	14.4	14.4	13.4	13.4
12 CET1 available after meeting the total SREP own funds requirements (%)	9.8	10.1	5.7	8.1	7.0
Leverage ratio					
13 Total exposure measure excluding claims on central banks	74,880	73,939	74,964	64,993	63,790
14 Leverage ratio excluding claims on central banks (%)	8.2	8.3	7.7	8.9	9.1
Additional leverage ratio disclosure requirements					
14a Fully loaded ECL accounting model leverage ratio excluding claims on central banks (%)	8.2	8.3	7.7	8.9	9.1
14b Leverage ratio including claims on central banks (%)	7.1	7.2	5.9	6.4	6.7
14c Average leverage ratio excluding claims on central banks (%)	8.5	8.3	8.5	9.4	9.6
14d Average leverage ratio including claims on central banks (%)	7.3	6.7	6.4	6.7	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)	29,637	29,498	28,993	27,479	26,296
UK16a Cash outflows – Total weighted value	26,888	25,852	25,154	24,166	22,301
UK16b Cash inflows – Total weighted value	7,825	6,799	6,055	6,141	5,452
16 Total net cash outflows (adjusted value)	19,064	19,053	19,099	18,026	16,850
17 Liquidity coverage ratio (%)	155.5	154.8	151.8	152.4	156.1

		30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
Net stable funding ratio						
18	Total available stable funding	25,782	25,902	26,054	24,586	23,735
19	Total required stable funding	18,650	19,511	20,317	19,844	19,020
20	NSFR ratio (%)	138.2	132.8	128.2	123.9	124.8

* 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 2026. Total own funds requirements are calculated as RWEAs multiplied by 8%.

		RWEAs		Total own funds requirements	
		30 June 2026	31 March 2026	30 June 2026	31 March 2026
1	Credit risk (excluding CCR)	20,244	20,790	1,619	1,663
2	Of which the standardised approach	20,244	20,790	1,619	1,663
6	Counterparty credit risk – CCR	2,627	2,163	210	173
7	of which: the standardised approach	1,036	1,021	83	82
UK 8a	of which: exposures to a CCP	22	15	2	1
UK 8b	Of which credit valuation adjustment – CVA	267	242	21	19
9	of which other CCR	1,301	1,127	106	90
15	Settlement risk	0	1	0	0
20	Position, foreign exchange and commodities risks (market risk)	4,118	3,412	329	273
21	Of which the standardised approach	4,118	3,412	329	273
UK 22a	Large exposures	–	–	–	–
23	Operational risk	2,796	2,796	224	224
UK 23a	Of which basic indicator approach	–	–	–	–
UK 23b	Of which standardised approach	2,796	2,796	224	224
24	Amounts below the thresholds for deduction (subject to 250% risk weight) (for information)	39	46	3	4
29	Total	29,784	29,411	2,383	2,353

4. Liquidity requirements

Table 3: LIQ1 – Quantitative information of LCR

		Total unweighted value (average)				Total weighted value (average)			
UK 1a	Quarter ending on (DD Month YYYY)	30 June 2026	31 March 2026	31 Dec 2025	30 Sep 2025	30 June 2026	31 March 2026	31 Dec 2025	30 Sep 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)					29,637	29,498	28,993	27,479
Cash outflows									
5	Unsecured wholesale funding	22,316	22,014	22,543	21,962	15,889	15,912	16,468	16,169
7	Non-operational deposits (all counterparties)	22,175	21,814	22,251	21,685	15,747	15,712	16,176	15,891
8	Unsecured debt	141	200	292	278	141	200	292	278
9	Secured wholesale funding					5,124	3,863	2,930	2,525
10	Additional requirements	13,962	15,927	16,709	16,145	3,836	4,174	4,230	4,124
11	Outflows related to derivative exposures and other collateral requirements	801	788	736	756	801	788	736	756
13	Credit and liquidity facilities	13,161	15,138	15,973	15,390	3,036	3,386	3,494	3,368
14	Other contractual funding obligations	2,335	2,069	1,600	1,406	1,752	1,607	1,209	1,033
15	Other contingent funding obligations	29,680	29,643	29,003	27,937	287	296	317	315
16	Total cash outflows	–	–	–	–	26,888	25,852	25,154	24,166
Cash inflows									
17	Secured lending (e.g., reverse repos)	16,865	13,743	10,764	9,931	1,901	1,466	1,268	1,336
18	Inflows from fully performing exposures	4,733	4,363	4,196	4,264	3,977	3,557	3,266	3,331
19	Other cash inflows	2,028	1,855	1,599	1,549	1,946	1,776	1,521	1,473
20	Total cash inflows	23,625	19,960	16,559	15,744	7,825	6,799	6,055	6,141
UK 20c	Inflows subject to 75% cap	23,593	19,928	16,526	15,744	7,825	6,799	6,055	6,141
Total adjusted value									
UK 21	Liquidity buffer					29,637	29,498	28,993	27,479
22	Total net cash outflows					19,064	19,053	19,099	18,026
23	Liquidity coverage ratio					155.5%	154.8%	151.8%	152.4%

