News Release

Japan Credit Rating Agency, Ltd.

26-p-0042
October 22, 2026

Japan Credit Rating Agency, Ltd. (JCR) announces the following credit rating.

No. SN0001 Sumitomo Mitsui Banking Corporation Trust Bonds

<Assignment>
Notes: AA

No. SN0001 Sumitomo Mitsui Banking Corporation Trust Bonds is a repackaged financial instrument, to which JCR has assigned a rating of AA, as detailed hereunder.

Hideyuki Shoji, Tatsuya Shimizu

Rating

<Assignment>

Instrument Name:	No. SN0001 Trust Bonds
Issue Amount:	JPY 32,600,000,000
Issue Date:	October 29, 2026
Redemption Date:	November 1, 2029
Rating:	AA

<Information on Structure and Stakeholders>

Issuer:	Sumitomo Mitsui Banking Corporation
Trustee:	Sumitomo Mitsui Banking Corporation
Guarantor and Liquidity Support Provider:	Sumitomo Mitsui Banking Corporation
Arranger:	SMBC Nikko Securities Inc.
Swap Counterparty:	Sumitomo Mitsui Banking Corporation

<Information on Underlying Assets>

Outline of Underlying Assets: Bonds, Swap Agreement

Rating Assignment Date: October 22, 2026

The assumptions for the credit ratings and the definitions of the rating symbols are published as "Types of Credit Ratings and Definitions of Rating Symbols" (January 6, 2014) in Information about JCR Ratings on JCR's website (https://www.jcr.co.jp/en/).

Outline of the rating methodology is shown as "Repackaged Financial Instruments" (August 5, 2019) in Information about JCR Ratings on JCR's website (https://www.jcr.co.jp/en/). Rating methodologies for other ancillary points such as eligible deposit accounts and bankruptcy remoteness are also shown within the same page.

The rating stakeholder participated in the rating process of the aforementioned credit ratings.

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JCR publishes its press releases regarding the rating actions both in Japanese and in English on the same day. In case that it takes time to translate rating rationale, JCR may publicize the summary version, which will be replaced by the full translated version within three business days. (Regarding Structured Finance products, JCR only publicize the summary version in English.)

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