

## 【NEWS RELEASE】

February 13, 2026

Sumitomo Mitsui Financial Group

Issuance of “Digital Inclusion Bond”

TOKYO, February 13 2026 --- Sumitomo Mitsui Financial Group, Inc. (Group CEO: Toru Nakashima; hereafter, “SMBC Group” collectively refers to our group companies) issued a U.S. dollar-denominated Digital Inclusion Bond (the “Bond”) in overseas markets. This Bond represents a sustainability-related financing initiative, and it marks the first issuance of its kind in the world dedicated to the theme of “Digital Inclusion”.

Digital Inclusion refers to the concept of ensuring that every person, regardless of attributes such as race, place of residence, income, or family environment, can safely and freely access and utilize digital technologies. Today, approximately 33% of the global population is still unable to access the Internet due to factors such as insufficient telecommunication infrastructure, the high cost of devices, and its connectivity. This highlights the need for continued infrastructure development and technological innovation. The issuance of this Bond is expected to expand new financing approaches aimed at social value creation.

Funds raised through the Bond will be allocated to Digital Inclusion Eligible Social Projects under the SMFG/SMBC’s Social Finance Framework (※1). Use of Proceeds include projects for financial inclusion such as digital loans in emerging markets, for development of basic telecommunication infrastructure to expand digital services, and for enhancing healthcare, education, and vocational training. The Bond aligns with ICMA’s Social Bond Principles 2025 (※2), Japan FSA’s Social Bond Guidelines 2021(※3), and the World Economic Forum (WEF)’s Guidebook to Digital Inclusion Bond Financing(※4).

SMBC Group has identified the key priority issues including “Environment”, “DE&I & Human Rights”, “Poverty & Inequality”, “Declining Birthrate & Aging Population”, and “Japan’s Regrowth” in its pursuit of social value creation. Through issuance of this Bond, the Group aims to contribute to an inclusive society by addressing the digital divide. Additionally, SMBC will continue to capture business opportunities in the fast-growing digital sector and advance digital financial services.

## [Bond Overview]

Issuer :	Sumitomo Mitsui Financial Group, Inc.
Currency :	USD
Issue Size :	USD 500 million
Issue Date :	February 12, 2026
Maturity :	February 12, 2032 (callable at issuer's discretion on February 12, 2031)
Use of Proceeds :	Financing Digital Inclusion Eligible Social Projects (Projects for financial inclusion such as digital loans in emerging markets, for development of basic telecommunication infrastructure to expand digital services, and for enhancing healthcare, education, and vocational training)
Interest Rate :	Fixed rate 4.522% until February 11, 2031; thereafter SOFR + 91 bp
Joint Lead Managers :	SMBC Bank International plc Merrill Lynch International Crédit Agricole Corporate and Investment Bank Natixis

(※1) The framework established by SMFG and SMBC in July 2025. It applies the Social Bond Principles set forth by the International Capital Market Association (ICMA); the Social Loan Principles defined by the Loan Market Association (LMA), the Asia Pacific Loan Market Association (APLMA), and the Loan Syndications & Trading Association (LSTA); the Social Bond Guidelines issued by Japan's Financial Services Agency (FSA); and the Guidebook to Digital Inclusion Bond Financing published by the World Economic Forum (WEF).

(※2) This guideline, established by the International Capital Market Association (ICMA), provides principles for the issuance of social bonds. It primarily addresses the use of proceeds, the processes for evaluating and selecting eligible projects, and the management of proceeds.

(※3) This guideline, formulated by Japan's Financial Services Agency (FSA), provides standards for social bond issuance. While aligned with ICMA's Social Bond Principles, it offers examples and interpretations tailored specifically to the Japanese context.

(※4) This guidebook, developed by the WEF, outlines key considerations for issuing Digital Inclusion Bonds. To promote the flow of capital into projects that help bridge the digital divide, it provides detailed guidance on the definition of digital inclusion, the rationale for investment, the elements that should be incorporated into a bond framework, examples of eligible projects and their impact metrics, as well as recommended approaches for investor engagement.

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