Capital Ratio and Leverage Ratio Information (Non-consolidated)

Sumitomo Mitsui Banking Corporation

CC1: Composition of regulatory capital

(Millions of yen, except percentages)

Basel III Template No.	Items		a As of March 31,2026	b As of March 31,2025	c Reference to Template CC2
Common Equity Tier 1 capital: instruments and reserves (1)					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings		7,437,460	6,981,148	
1a	of which: capital and capital surplus		3,335,741	3,335,741	
2	of which: retained earnings		4,381,583	3,835,702	
1c	of which: treasury stock (–)		–	–	
26	of which: national specific regulatory adjustments (earnings to be distributed) (–)		279,865	190,295	
	of which: other than the above		–	–	
1b	Stock subscription rights and stock acquisition rights to common shares		–	–	
3	Valuation and translation adjustment and other disclosed reserves		559,204	614,253	(a)
6	Common Equity Tier 1 capital: instruments and reserves	(A)	7,996,665	7,595,401	
Common Equity Tier 1 capital: regulatory adjustments (2)					
8+9	Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)		333,989	280,598	
8	of which: goodwill		–	–	
9	of which: other intangibles other than goodwill and mortgage servicing rights		333,989	280,598	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		–	–	
11	Net deferred gains or losses on hedges		(1,060,260)	(743,393)	
12	Shortfall of eligible provisions to expected losses		–	–	
13	Securitisation gain on sale		36,274	42,282	
14	Gains and losses due to changes in own credit risk on fair valued liabilities		40,502	21,109	
15	Prepaid pension cost		465,293	387,764	
16	Investments in own shares (excluding those reported in the Net assets section)		–	–	
17	Reciprocal cross-holdings in common equity		–	–	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)		25,633	241,846	
19+20+21	Amount exceeding the 10% threshold on specified items		40,511	–	
19	of which: significant investments in the common stock of financials		40,511	–	
20	of which: mortgage servicing rights		–	–	
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)		–	–	
22	Amount exceeding the 15% threshold on specified items		–	–	
23	of which: significant investments in the common stock of financials		–	–	
24	of which: mortgage servicing rights		–	–	
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)		–	–	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions		–	–	
28	Common Equity Tier 1 capital: regulatory adjustments	(B)	(118,055)	230,207	
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B))	(C)	8,114,721	7,365,194	

(Millions of yen, except percentages)

Basel III Template No.		Items		a As of March 31,2026	b As of March 31,2025	c Reference to Template CC2
Additional Tier 1 capital: instruments (3)						
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown		–	–	
	31b	Stock subscription rights and stock acquisition rights to Additional Tier 1 instruments		–	–	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		2,782,775	2,375,442	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		–	–	
36		Additional Tier 1 capital: instruments	(D)	2,782,775	2,375,442	
Additional Tier 1 capital: regulatory adjustments						
37		Investments in own Additional Tier 1 instruments		–	–	
38		Reciprocal cross-holdings in Additional Tier 1 instruments		–	–	
39		Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		7,782	67,261	
40		Significant investments in the Additional Tier 1 capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		82,978	83,572	
42		Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions		–	–	
43		Additional Tier 1 capital: regulatory adjustments	(E)	90,760	150,833	
Additional Tier 1 capital (AT1)						
44		Additional Tier 1 capital ((D)-(E))	(F)	2,692,014	2,224,609	
Tier 1 capital (T1 = CET1 + AT1)						
45		Tier 1 capital (T1 = CET1 + AT1) ((C)+(F))	(G)	10,806,735	9,589,803	
Tier 2 capital: instruments and provisions (4)						
46		Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown		–	–	
		Stock subscription rights and stock acquisition rights to Tier 2 instruments		–	–	
		Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards		1,528,858	1,035,385	
		Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities		–	–	
50		Total of general reserve for possible loan losses and eligible provisions included in Tier 2		231,350	254,121	
50a		of which: general reserve for possible loan losses		–	–	
50b		of which: eligible provisions		231,350	254,121	
51		Tier 2 capital: instruments and provisions	(H)	1,760,208	1,289,507	

(Millions of yen, except percentages)

Basel III Template No.	Items		a As of March 31,2026	b As of March 31,2025	c Reference to Template CC2
Tier 2 capital: regulatory adjustments (5)					
52	Investments in own Tier 2 instruments		–	–	
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		–	–	
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)		1,357	2,180	
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		–	44,859	
57	Tier 2 capital: regulatory adjustments	(I)	1,357	47,039	
Tier 2 capital (T2)					
58	Tier 2 capital (T2) ((H)-(I))	(J)	1,758,851	1,242,468	
Total capital (TC = T1 + T2)					
59	Total capital (TC = T1 + T2) ((G)+(J))	(K)	12,565,586	10,832,271	
Risk weighted assets (6)					
60	Total risk-weighted assets (RWA)	(L)	79,331,816	73,556,542	
Capital ratios (7)					
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))		10.22%	10.01%	
62	Tier 1 risk-weighted capital ratio ((G)/(L))		13.62%	13.03%	
63	Total risk-weighted capital ratio ((K)/(L))		15.83%	14.72%	
Regulatory adjustments (8)					
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)		818,086	760,704	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)		815,523	526,188	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)		–	–	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)		144,904	136,378	
Provisions included in Tier 2 capital: instruments and provisions (9)					
76	Provisions (general reserve for possible loan losses)		–	–	
77	Cap on inclusion of provisions (general reserve for possible loan losses)		205,540	142,237	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) (if the amount is negative, report as “nil”)		231,350	254,121	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach		342,953	342,596	

(Millions of yen)

Items	As of March 31,2026	As of March 31,2025
Required capital ((L) × 8%)	6,346,545	5,884,523

CC2: Reconciliation of regulatory capital to balance sheet

Sumitomo Mitsui Banking Corporation

(Millions of yen)

Items	a		b	c
	Balance sheet as in published financial statements		Reference to Template CC1	Reference to appended table
	As of March 31, 2026	As of March 31, 2025		
(Assets)				
Cash and due from banks	68,651,578	69,761,979		
Call loans	5,462,547	4,484,770		
Receivables under resale agreements	7,675,741	8,625,984		
Receivables under securities borrowing transactions	2,346,965	1,131,736		
Monetary claims bought	2,289,341	2,145,167		
Trading assets	4,910,025	3,464,150		6-a
Securities	35,715,777	37,561,851		6-b
Loans and bills discounted	110,748,673	104,515,592		6-c
Foreign exchanges	1,877,094	2,533,415		
Other assets	8,018,167	7,380,999		6-d
Tangible fixed assets	812,162	752,427		
Intangible fixed assets	487,718	404,437		2
Prepaid pension cost	679,458	558,899		3
Customers' liabilities for acceptances and guarantees	16,579,830	14,999,422		
Reserve for possible loan losses	(693,865)	(625,538)		
Reserve for possible loan losses on investments	(2,806)	(92,570)		
Total assets	265,558,413	257,602,725		
(Liabilities)				
Deposits	171,335,915	159,731,671		
Negotiable certificates of deposit	15,975,615	17,489,575		
Call money	1,069,649	938,008		
Payables under repurchase agreements	11,263,623	17,373,975		
Payables under securities lending transactions	338,736	1,301,084		
Commercial paper	2,242,956	1,824,519		
Trading liabilities	3,921,172	2,540,702		6-e
Borrowed money	20,489,569	21,160,696		7-a
Foreign exchanges	1,498,334	1,815,415		
Bonds	483,702	395,058		7-b
Due to trust account	1,244,765	1,535,723		
Other liabilities	10,556,284	8,529,896		6-f
Reserve for employee bonuses	18,280	14,557		
Reserve for executive bonuses	1,445	1,292		
Reserve for point service program	3,991	2,163		
Reserve for reimbursement of deposits	35,019	4,669		
Deferred tax liabilities	197,238	132,170		4-a
Deferred tax liabilities for land revaluation	25,750	26,424		4-b
Acceptances and guarantees	16,579,830	14,999,422		
Total liabilities	257,281,882	249,817,028		
(Net assets)				
Capital stock	1,771,093	1,771,093		1-a
Capital surplus	1,774,651	1,774,651		1-b
Retained earnings	4,381,583	3,835,702		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	7,717,325	7,171,443		
Net unrealized gains or losses on other securities	1,551,739	1,275,580		
Net deferred gains or losses on hedges	(1,012,596)	(684,434)		5
Land revaluation excess	20,062	23,107		
Total valuation and translation adjustments	559,204	614,253	(a)	
Total net assets	8,276,530	7,785,697		
Total liabilities and net assets	265,558,413	257,602,725		

Note: The regulatory balance sheet is the same as the accounting balance sheet.

(Appended Table)

1. Stockholders' equity

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Capital stock	1,771,093	1,771,093		1-a
Capital surplus	1,774,651	1,774,651		1-b
Retained earnings	4,381,583	3,835,702		1-c
Treasury stock	(210,003)	(210,003)		1-d
Total stockholders' equity	7,717,325	7,171,443		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,717,325	7,171,443	Stockholders' equity attributable to common shares (before adjusting national specific regulatory adjustments (earnings to be distributed))	
of which: capital and capital surplus	3,335,741	3,335,741		1a
of which: retained earnings	4,381,583	3,835,702		2
of which: treasury stock (–)	—	—		1c
of which: other than the above	—	—		
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—	Stockholders' equity attributable to preferred shares with a loss absorbency clause upon entering into effectively bankruptcy	31a

2. Intangible fixed assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Intangible fixed assets	487,718	404,437		2

Income taxes related to above	153,728	123,838	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Goodwill	—	—		8
Other intangibles other than goodwill and mortgage servicing rights	333,989	280,598	Software and other	9
Mortgage servicing rights	—	—		
Amount exceeding the 10% threshold on specified items	—	—		20
Amount exceeding the 15% threshold on specified items	—	—		24
Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	—	—		74

3. Prepaid pension cost

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Prepaid pension cost	679,458	558,899		3

Income taxes related to above	214,165	171,135	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Prepaid pension cost	465,293	387,764		15

4. Deferred tax assets

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Deferred tax liabilities	197,238	132,170		4-a
Deferred tax liabilities for land revaluation	25,750	26,424		4-b

Tax effects on intangible fixed assets	153,728	123,838	
Tax effects on prepaid pension cost	214,165	171,135	

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.	10
Deferred tax assets arising from temporary differences (net of related tax liability)	144,904	136,378	This item does not agree with the amount reported on the balance sheet due to offsetting of assets and liabilities.	
Amount exceeding the 10% threshold on specified items	—	—		21
Amount exceeding the 15% threshold on specified items	—	—		25
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	144,904	136,378		75

5. Deferred gains or losses on derivatives under hedge accounting

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Net deferred gains or losses on hedges	(1,012,596)	(684,434)		5

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Net deferred gains or losses on hedges	(1,060,260)	(743,393)	Excluding those items whose valuation differences arising from hedged items are recognized as “Total valuation and translation adjustments”	11

6. Items associated with investments in the capital of financial institutions

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Trading assets	4,910,025	3,464,150	Including trading account securities and derivatives for trading assets	6-a
Securities	35,715,777	37,561,851		6-b
Loans and bills discounted	110,748,673	104,515,592	Including subordinated loans	6-c
Other assets	8,018,167	7,380,999	Including derivatives	6-d
Trading liabilities	3,921,172	2,540,702	Including trading account securities sold and derivatives for trading liabilities	6-e
Other liabilities	10,556,284	8,529,896	Including derivatives	6-f

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure		As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Investments in own capital instruments		—	—		
	Common Equity Tier 1 capital	—	—		16
	Additional Tier 1 capital	—	—		37
	Tier 2 capital	—	—		52
Reciprocal cross-holdings in the capital of banking, financial and insurance entities		—	—		
	Common Equity Tier 1 capital	—	—		17
	Additional Tier 1 capital	—	—		38
	Tier 2 capital and other TLAC liabilities	—	—		53
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)		852,859	1,071,992		
	Common Equity Tier 1 capital	25,633	241,846		18
	Additional Tier 1 capital	7,782	67,261		39
	Tier 2 capital and other TLAC liabilities	1,357	2,180		54
	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deductions (before risk weighting)	818,086	760,704		72
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		939,013	654,619		
	Amount exceeding the 10% threshold on specified items	40,511	—		19
	Amount exceeding the 15% threshold on specified items	—	—		23
	Additional Tier 1 capital	82,978	83,572		40
	Tier 2 capital and other TLAC liabilities	—	44,859		55
	Significant investments in the common stock of other financials that are below the thresholds for deductions (before risk weighting)	815,523	526,188		73

7. Other capital instruments

(1) Balance sheet

(Millions of yen)

Balance sheet items	As of March 31, 2026	As of March 31, 2025	Remarks	Ref. No.
Borrowed money	20,489,569	21,160,696		7-a
Bonds	483,702	395,058		7-b
Total	20,973,271	21,555,754		

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of March 31, 2026	As of March 31, 2025	Remarks	Basel III Template No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	2,782,775	2,375,442		32
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	1,528,858	1,035,385		46

Composition of Leverage Ratio

(In million yen)

Basel Ⅲ Template No.		Items	As of March 31, 2026	As of March 31, 2025
1		Total assets reported in the balance sheet	265,558,413	257,602,725
3		Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	—	—
4		Adjustments for exemption of central bank reserves (–)	50,787,311	55,906,448
5		Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (–)		
6		Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	755,270	156,705
7		Adjustments for eligible cash pooling transactions	—	—
8		Adjustments for total exposures related to derivatives transactions, etc.	(828,997)	(719,218)
	8a	Total exposures related to derivatives transactions, etc.	9,131,346	6,687,990
	8b	The amount of deductions from the exposures above (line 8a) (–)	9,960,344	7,407,208
9		Adjustment for total exposures related to repo transactions, etc.	382,009	449,885
	9a	Total exposures related to repo transactions, etc.	10,404,717	10,207,606
	9b	The amount of deductions from the exposures above (line 9a) (–)	10,022,707	9,757,720
10		Adjustments for total off-balance sheet exposures	36,129,855	32,359,724
11		The amount of adjustments associated with Tier 1 capital (specific and general provisions) (–)	—	—
12		Other adjustments	(18,090,533)	(16,543,296)
	12a	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (–)	956,188	1,061,043
	12b	The amount of customers' liabilities for acceptances and guarantees (–)	16,579,830	14,999,422
	12c	The amount of receivables arising from providing collateral, provided where deducted from the balance sheet pursuant to the operative accounting framework	—	—
	12d	The amount of receivables arising from providing cash variation margin (–)	554,514	482,831
13		Total exposures	233,118,706	217,400,077

(In million yen, %)

Basel Ⅲ Template No.	Items	As of March 31, 2026	As of March 31, 2025
On-balance sheet exposures (1)			
1	On-balance sheet exposures before deducting adjustments	178,963,490	169,688,630
2	The amount of receivables arising from providing collateral, provided where deducted from the balance sheet pursuant to the operative accounting framework	—	—
3	The amount of receivables arising from providing cash variation margin (–)	554,514	482,831
4	Adjustment for securities received under repo transactions that are recognised as assets (–)	—	—
5	The amount of adjustments associated with Tier 1 capital (specific and general provisions) (–)	—	—
6	The amount of adjustments associated with Tier 1 capital (excluding specific and general provisions) (–)	956,188	1,061,043
7	Total on-balance sheet exposures (a)	177,452,786	168,144,755
Exposures related to derivatives transactions, etc. (2)			
8	Replacement cost associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	3,184,583	1,905,224
9	Add-on amounts for potential future exposure associated with derivatives transactions, etc. (with the 1.4 alpha factor applied)	5,875,221	4,745,383
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (–)	—	—
11	Adjusted effective notional amount of written credit derivatives	71,541	37,382
12	The amount of deductions from effective notional amount of written credit derivatives (–)	—	—
13	Total exposures related to derivatives transactions, etc. (b)	9,131,346	6,687,990
Exposures related to repo transactions, etc. (3)			
14	The amount of assets related to repo transactions, etc.	10,022,707	9,757,720
15	The amount of deductions from the assets above (line 14) (–)	—	—
16	The exposures for counterparty credit risk for repo transactions, etc.	382,009	449,885
17	The exposures for agent repo transaction		
18	Total exposures related to repo transactions, etc. (c)	10,404,717	10,207,606
Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet items	85,537,408	81,271,104
20	The amount of adjustments for conversion to off-balance sheet exposures (–)	49,407,552	48,911,379
22	Total off-balance sheet exposures (d)	36,129,855	32,359,724
Leverage ratio (5)			
23	The amount of capital (Tier 1 capital) (e)	10,806,735	9,589,803
24	Total exposures ((a)+(b)+(c)+(d)) (f)	233,118,706	217,400,077
25	Leverage ratio ((e)/(f))	4.63%	4.41%
26	Minimum leverage ratio requirement	3.15%	3.15%
27	Applicable leverage buffer requirement	—	—
Leverage ratio (including due from Bank of Japan) (6)			
	Total exposures (f)	233,118,706	217,400,077
	The amount of due from Bank of Japan	50,787,311	55,906,448
	Total exposures (including due from Bank of Japan) (f’)	283,906,017	273,306,526
	Leverage ratio (including due from Bank of Japan) ((e)/(f’))	3.80%	3.50%
Disclosure of mean values (7)			
28	Mean value of assets related to repo transactions, etc. (after the deductions) ((g)+(h))	7,278,015	5,955,205
	Mean value of assets related to repo transactions, etc. (g)	7,278,015	5,955,205
	Mean value of deductions from the assets above (–) (h)	—	—
29	Quarter-end value of assets related to repo transactions, etc. (after the deductions) ((i)+(j))	10,022,707	9,757,720
14	Quarter-end value of assets related to repo transactions, etc. (i)	10,022,707	9,757,720
15	Quarter-end value of deductions from the assets above (line 14) (–) (j)	—	—
30	Total exposures (including mean value above (line 28), but excluding due from Bank of Japan) (k)	230,374,013	213,597,562
30a	Total exposures (including mean value above (line 28) and due from Bank of Japan) (l)	281,161,325	269,504,011
31	Leverage ratio (including mean value above (line 28), but excluding due from Bank of Japan) ((e)/(k))	4.69%	4.48%
31a	Leverage ratio (including mean value above (line 28) and due from Bank of Japan) ((e)/(l))	3.84%	3.55%