

## CC1: Composition of regulatory capital

Sumitomo Mitsui Banking Corporation and Subsidiaries

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b
		As of December 31, 2023	As of September 30, 2023
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	7,934,874	7,727,139
1a	of which: capital and capital surplus	3,538,722	3,538,757
2	of which: retained earnings	4,396,152	4,659,806
1c	of which: treasury stock (-)	—	—
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	—	471,424
	of which: other than the above	—	—
1b	Stock acquisition rights to common shares	—	—
3	Accumulated other comprehensive income and other disclosed reserves	2,438,178	2,364,287
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,455	1,365
6	Common Equity Tier 1 capital: instruments and reserves (A)	10,374,508	10,092,791
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)	379,105	275,264
8	of which: goodwill (including those equivalent)	107,587	8,250
9	of which: other intangibles other than goodwill and mortgage servicing rights	271,517	267,014
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	183	—
11	Net deferred gains or losses on hedges	(98,266)	(43,461)
12	Shortfall of eligible provisions to expected losses	—	—
13	Securitisation gain on sale	49,453	51,223
14	Gains and losses due to changes in own credit risk on fair valued liabilities	28,346	33,657
15	Net defined benefit asset	503,904	498,789
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)	—	—
19+20+21		Amount exceeding the 10% threshold on specified items	—	—
19		of which: significant investments in the common stock of financials	—	—
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)	862,727	815,474
<b>Common Equity Tier 1 capital (CET1)</b>				
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	9,511,781	9,277,317
<b>Additional Tier 1 capital: instruments (3)</b>				
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 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	1,628,000	1,628,000
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—
34-35		Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	26,303	28,545
33+35		Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	—	—
33		of which: instruments issued by banks and their special purpose vehicles	—	—
35		of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—	—
36		Additional Tier 1 capital: instruments (D)	1,654,303	1,656,545

<b>Additional Tier 1 capital: regulatory adjustments</b>			
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)	—	—
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	82,978
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—
43	Additional Tier 1 capital: regulatory adjustments (E)	82,978	82,978
<b>Additional Tier 1 capital (AT1)</b>			
44	Additional Tier 1 capital ((D)-(E)) (F)	1,571,324	1,573,566
<b>Tier 1 capital (T1 = CET1 + AT1)</b>			
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	11,083,106	10,850,884
<b>Tier 2 capital: instruments and provisions (4)</b>			
46	Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	—	—
	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	952,984	884,827
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—
48-49	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group T2)	5,238	5,606
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	—	—
47	of which: instruments issued by banks and their special purpose vehicles	—	—
49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—	—
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	82,049	75,498
50a	of which: general reserve for possible loan losses	25,367	21,042
50b	of which: eligible provisions	56,681	54,456
51	Tier 2 capital: instruments and provisions (H)	1,040,272	965,932

<b>Tier 2 capital: regulatory adjustments (5)</b>			
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)	—	—
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)	42,549	44,874
57	Tier 2 capital: regulatory adjustments (I)	42,549	44,874
<b>Tier 2 capital (T2)</b>			
58	Tier 2 capital (T2) ((H)-(I)) (J)	997,723	921,058
<b>Total capital (TC = T1 + T2)</b>			
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	12,080,829	11,771,942
<b>Risk weighted assets (6)</b>			
60	Total risk-weighted assets (RWA) (L)	76,021,118	76,039,182
<b>Capital ratios (consolidated) (7)</b>			
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.51%	12.20%
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	14.57%	14.27%
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	15.89%	15.48%
<b>Regulatory adjustments (8)</b>			
72	Non-significant investments in the capital and other TLAC liabilities of other financials that are below the thresholds for deduction (before risk weighting)	797,770	750,611
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	882,858	747,055
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)	25,250	41,105

<b>Provisions included in Tier 2 capital: instruments and provisions (9)</b>			
76	Provisions (general reserve for possible loan losses)	25,367	21,042
77	Cap on inclusion of provisions (general reserve for possible loan losses)	35,012	34,163
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")	56,681	54,456
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	325,227	324,256
<b>Capital instruments subject to transitional arrangements (10)</b>			
82	Current cap on AT1 instruments subject to transitional arrangements	—	—
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	—
84	Current cap on T2 instruments subject to transitional arrangements	—	—
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) (if the amount is negative, report as "nil")	—	—