

## CC1: Composition of regulatory capital

Sumitomo Mitsui Banking Corporation and Subsidiaries

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of March 31, 2025	As of December 31, 2024	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	8,461,432	8,540,359	
1a	of which: capital and capital surplus	3,545,584	3,545,579	
2	of which: retained earnings	5,106,143	4,994,780	
1c	of which: treasury stock (-)	—	—	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	190,295	—	
	of which: other than the above	—	—	
1b	Stock subscription rights and stock acquisition rights to common shares	—	—	
3	Accumulated other comprehensive income and other disclosed reserves	2,607,630	3,003,665	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,736	1,819	
6	Common Equity Tier 1 capital: instruments and reserves (A)	11,070,799	11,545,844	
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)	337,524	389,975	
8	of which: goodwill (including those equivalent)	—	64,663	
9	of which: other intangibles other than goodwill and mortgage servicing rights	337,524	325,311	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,382	2,109	
11	Net deferred gains or losses on hedges	(226,210)	(228,896)	
12	Shortfall of eligible provisions to expected losses	—	—	
13	Securitisation gain on sale	42,282	43,795	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	28,324	34,333	
15	Net defined benefit asset	673,434	646,342	
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)	84,112	272,714	
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)	940,850	1,160,372	
<b>Common Equity Tier 1 capital (CET1)</b>					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	10,129,948	10,385,471	
<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 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	2,375,442	2,197,150	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
34		Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	12,354	12,384	
36		Additional Tier 1 capital: instruments (D)	2,387,797	2,209,534	

<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)	23,486	92,031	
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)	83,572	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)	107,058	175,603	
<b>Additional Tier 1 capital (AT1)</b>				
44	Additional Tier 1 capital ((D)-(E)) (F)	2,280,738	2,033,931	
<b>Tier 1 capital (T1 = CET1 + AT1)</b>				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	12,410,687	12,419,402	
<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 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	1,035,385	1,160,018	
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—	—	
48	Tier 2 instruments issued by subsidiaries and held by third parties (amount allowed in group T2)	2,466	3,241	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	196,212	102,663	
50a	of which: general reserve for possible loan losses	47,742	44,994	
50b	of which: eligible provisions	148,469	57,668	
51	Tier 2 capital: instruments and provisions (H)	1,234,064	1,265,923	

<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)	6,558	15,724	
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	47,445	
57	Tier 2 capital: regulatory adjustments (I)	51,417	63,169	
<b>Tier 2 capital (T2)</b>				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,182,646	1,202,754	
<b>Total capital (TC = T1 + T2)</b>				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	13,593,334	13,622,157	
<b>Risk weighted assets (6)</b>				
60	Total risk-weighted assets (RWA) (L)	81,008,450	82,872,017	
<b>Capital ratios (consolidated) (7)</b>				
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.50%	12.53%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	15.32%	14.98%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	16.78%	16.43%	
<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)	1,021,406	1,065,818	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	987,944	935,517	
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)	109,630	27,972	

<b>Provisions included in Tier 2 capital: instruments and provisions (9)</b>				
76	Provisions (general reserve for possible loan losses)	47,742	44,994	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	100,298	54,789	
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")	148,469	57,668	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	384,947	411,450	