

CC1: Composition of regulatory capital

Sumitomo Mitsui Banking Corporation

(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	6,981,148	7,115,382	
1a	of which: capital and capital surplus	3,335,741	3,335,741	
2	of which: retained earnings	3,835,702	3,779,640	
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	Valuation and translation adjustment and other disclosed reserves	614,253	835,519	(a)
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,595,401	7,950,902	
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)	280,598	267,000	
8	of which: goodwill	—	—	
9	of which: other intangibles other than goodwill and mortgage servicing rights	280,598	267,000	
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	(743,393)	(858,657)	
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	21,109	26,050	
15	Prepaid pension cost	387,764	374,304	
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)	241,846	429,470	

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)		230,207	281,962	
Common Equity Tier 1 capital (CET1)					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		7,365,194	7,668,939	
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	2,375,442	2,197,150	
		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)		2,375,442	2,197,150	
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)		67,261	144,932	
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)		150,833	228,504	

Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E))	(F)	2,224,609	1,968,645
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F))	(G)	9,589,803	9,637,584
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		1,035,385	1,160,018
	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		254,121	172,505
50a	of which: general reserve for possible loan losses		—	—
50b	of which: eligible provisions		254,121	172,505
51	Tier 2 capital: instruments and provisions	(H)	1,289,507	1,332,524
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)		2,180	3,165
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)	47,039	50,610

Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,242,468	1,281,914	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	10,832,271	10,919,499	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	73,556,542	73,948,050	
Capital ratios (7)				
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	10.01%	10.37%	
62	Tier 1 risk-weighted capital ratio ((G)/(L))	13.03%	13.03%	
63	Total risk-weighted capital ratio ((K)/(L))	14.72%	14.76%	
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)	760,704	809,841	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	526,188	527,036	
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)	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)	142,237	27,185	
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")	254,121	172,505	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	342,596	396,340	