

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 June 30, 2024	As of March 31, 2024
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	8,159,070	7,815,032
1a	of which: capital and capital surplus	3,538,331	3,538,331
2	of which: retained earnings	4,620,738	4,598,846
1c	of which: treasury stock (-)	—	—
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	—	322,145
	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	3,255,971	3,154,871
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	2,285	2,135
6	Common Equity Tier 1 capital: instruments and reserves (A)	11,417,327	10,972,039
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)	410,493	395,920
8	of which: goodwill (including those equivalent)	102,375	99,142
9	of which: other intangibles other than goodwill and mortgage servicing rights	308,117	296,777
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,704	3,949
11	Net deferred gains or losses on hedges	(172,721)	(146,062)
12	Shortfall of eligible provisions to expected losses	—	—
13	Securitisation gain on sale	47,473	47,724
14	Gains and losses due to changes in own credit risk on fair valued liabilities	26,284	23,464
15	Net defined benefit asset	633,555	625,498
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)		947,790	950,493
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		10,469,537	10,021,546
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	2,167,030	1,967,330
		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)		34,380	31,984
36	Additional Tier 1 capital: instruments (D)		2,201,410	1,999,314

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)	—	—
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
Additional Tier 1 capital (AT1)			
44	Additional Tier 1 capital ((D)-(E)) (F)	2,118,431	1,916,335
Tier 1 capital (T1 = CET1 + AT1)			
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	12,587,968	11,937,881
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	955,952	948,121
	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)	8,454	7,692
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	145,030	150,417
50a	of which: general reserve for possible loan losses	35,285	30,761
50b	of which: eligible provisions	109,744	119,655
51	Tier 2 capital: instruments and provisions (H)	1,109,437	1,106,230

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)	—	—
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)	48,309	45,399
57	Tier 2 capital: regulatory adjustments (I)	48,309	45,399
Tier 2 capital (T2)			
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,061,128	1,060,831
Total capital (TC = T1 + T2)			
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	13,649,097	12,998,713
Risk weighted assets (6)			
60	Total risk-weighted assets (RWA) (L)	83,892,810	80,641,252
Capital ratios (consolidated) (7)			
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.47%	12.42%
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	15.00%	14.80%
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	16.26%	16.11%
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)	1,019,897	907,607
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	906,399	841,929
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)	36,376	32,421

Provisions included in Tier 2 capital: instruments and provisions (9)			
76	Provisions (general reserve for possible loan losses)	35,285	30,761
77	Cap on inclusion of provisions (general reserve for possible loan losses)	51,023	50,704
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")	109,744	119,655
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	424,655	412,505