

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 September 30, 2024	As of June 30, 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	8,153,781	8,159,070	
1a	of which: capital and capital surplus	3,538,331	3,538,331	
2	of which: retained earnings	5,024,506	4,620,738	
1c	of which: treasury stock (-)	—	—	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	409,056	—	
	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	2,898,795	3,255,971	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	2,153	2,285	
6	Common Equity Tier 1 capital: instruments and reserves (A)	11,054,731	11,417,327	
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)	384,017	410,493	
8	of which: goodwill (including those equivalent)	69,230	102,375	
9	of which: other intangibles other than goodwill and mortgage servicing rights	314,787	308,117	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,494	2,704	
11	Net deferred gains or losses on hedges	(177,452)	(172,721)	
12	Shortfall of eligible provisions to expected losses	—	—	
13	Securitisation gain on sale	45,598	47,473	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	22,864	26,284	
15	Net defined benefit asset	640,406	633,555	
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)	81,612	—	
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)	1,000,541	947,790	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	10,054,189	10,469,537	
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	2,181,820	2,167,030	
		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)	32,691	34,380	
36		Additional Tier 1 capital: instruments (D)	2,214,511	2,201,410	

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)	25,347	—	
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)	108,326	82,978	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)	2,106,184	2,118,431	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	12,160,373	12,587,968	
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	1,117,806	955,952	
	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)	8,120	8,454	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	133,095	145,030	
50a	of which: general reserve for possible loan losses	42,500	35,285	
50b	of which: eligible provisions	90,594	109,744	
51	Tier 2 capital: instruments and provisions (H)	1,259,023	1,109,437	

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)	7,130	—	
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)	42,846	48,309	
57	Tier 2 capital: regulatory adjustments (I)	49,976	48,309	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,209,046	1,061,128	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	13,369,420	13,649,097	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	78,241,344	83,892,810	
Capital ratios (consolidated) (7)				
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.85%	12.47%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	15.54%	15.00%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	17.08%	16.26%	
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)	1,013,580	1,019,897	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	945,867	906,399	
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)	27,217	36,376	

Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general reserve for possible loan losses)	42,500	35,285	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	53,773	51,023	
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")	90,594	109,744	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	391,166	424,655	