

## KM1 : Key metrics

Sumitomo Mitsui Banking Corporation and Subsidiaries

(Millions of yen, except percentages)

| Basel III Template No.               |  | a                        | b                   | c                    | d                       | e                        |
|--------------------------------------|--|--------------------------|---------------------|----------------------|-------------------------|--------------------------|
|                                      |  | As of September 30, 2024 | As of June 30, 2024 | As of March 31, 2024 | As of December 31, 2023 | As of September 30, 2023 |
| <b>Available capital</b>             |  |                          |                     |                      |                         |                          |
| 1                                    | Common Equity Tier 1 capital (CET1)  | 10,054,189               | 10,469,537          | 10,021,546           | 9,511,781               | 9,277,317                |
| 2                                    | Tier 1 capital   | 12,160,373               | 12,587,968          | 11,937,881           | 11,083,106              | 10,850,884               |
| 3                                    | Total capital  | 13,369,420               | 13,649,097          | 12,998,713           | 12,080,829              | 11,771,942               |
| <b>Risk-weighted assets</b>          |  |                          |                     |                      |                         |                          |
| 4                                    | Total risk-weighted assets (RWA)   | 78,241,344               | 83,892,810          | 80,641,252           | 76,021,118              | 76,039,182               |
| 4a                                   | Total risk-weighted assets (pre-floor)   | 78,241,344               | 83,892,810          | 80,641,252           |                         |                          |
|                                      | Total risk-weighted assets (fully loaded floor)  | 97,550,186               | 104,197,931         | 101,336,515          |                         |                          |
| <b>Capital ratio (consolidated)</b>  |  |                          |                     |                      |                         |                          |
| 5                                    | Common Equity Tier 1 risk-weighted capital ratio (consolidated)                            | 12.85%                   | 12.47%              | 12.42%               | 12.51%                  | 12.20%                   |
| 5a                                   | Common Equity Tier 1 risk-weighted capital ratio (consolidated) (pre-floor ratio)          | 12.85%                   | 12.47%              | 12.42%               |                         |                          |
|                                      | Common Equity Tier 1 risk-weighted capital ratio (consolidated) (fully loaded floor ratio) | 10.30%                   | 10.04%              | 9.88%                |                         |                          |
| 6                                    | Tier 1 risk-weighted capital ratio (consolidated)  | 15.54%                   | 15.00%              | 14.80%               | 14.57%                  | 14.27%                   |
| 6a                                   | Tier 1 risk-weighted capital ratio (consolidated) (pre-floor ratio)                        | 15.54%                   | 15.00%              | 14.80%               |                         |                          |
|                                      | Tier 1 risk-weighted capital ratio (consolidated) (fully loaded floor ratio)               | 12.46%                   | 12.08%              | 11.78%               |                         |                          |
| 7                                    | Total risk-weighted capital ratio (consolidated)   | 17.08%                   | 16.26%              | 16.11%               | 15.89%                  | 15.48%                   |
| 7a                                   | Total risk-weighted capital ratio (consolidated) (pre-floor ratio)                         | 17.08%                   | 16.26%              | 16.11%               |                         |                          |
|                                      | Total risk-weighted capital ratio (consolidated) (fully loaded floor ratio)                | 13.70%                   | 13.09%              | 12.82%               |                         |                          |
| <b>Leverage ratio (consolidated)</b> |  |                          |                     |                      |                         |                          |
| 13                                   | Total exposures  | 226,562,536              | 236,800,460         | 229,994,176          | 225,217,501             | 232,375,750              |
| 14                                   | Leverage ratio (consolidated)  | 5.36%                    | 5.31%               | 5.19%                | 4.92%                   | 4.66%                    |