

## CC1: Composition of regulatory capital

Sumitomo Mitsui Banking Corporation

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b
		As of December 31, 2024	As of September 30, 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	7,115,382	6,829,742
1a	of which: capital and capital surplus	3,335,741	3,335,548
2	of which: retained earnings	3,779,640	3,903,251
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	Valuation and translation adjustment and other disclosed reserves	835,519	1,051,450
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,950,902	7,881,192
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)	267,000	253,180
8	of which: goodwill	—	—
9	of which: other intangibles other than goodwill and mortgage servicing rights	267,000	253,180
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	(858,657)	(610,511)
12	Shortfall of eligible provisions to expected losses	—	—
13	Securitisation gain on sale	43,795	45,598
14	Gains and losses due to changes in own credit risk on fair valued liabilities	26,050	17,644
15	Prepaid pension cost	374,304	361,579
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)	429,470	231,400

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)		281,962	298,891
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		7,668,939	7,582,301
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	2,197,150	2,181,820
		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)		2,197,150	2,181,820
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)		144,932	71,658
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	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)		228,504	154,637

Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E))	(F)	1,968,645	2,027,182	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F))	(G)	9,637,584	9,609,483	
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		1,160,018	1,117,806	
	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		172,505	173,626	
50a		of which: general reserve for possible loan losses	—	—	
50b		of which: eligible provisions	172,505	173,626	
51	Tier 2 capital: instruments and provisions		(H)	1,332,524	1,291,433
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)		3,165	12,258	
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)		47,445	42,846	
57	Tier 2 capital: regulatory adjustments		(I)	50,610	55,104

<b>Tier 2 capital (T2)</b>			
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,281,914	1,236,328
<b>Total capital (TC = T1 + T2)</b>			
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	10,919,499	10,845,812
<b>Risk weighted assets (6)</b>			
60	Total risk-weighted assets (RWA) (L)	73,948,050	69,117,365
<b>Capital ratios (7)</b>			
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	10.37%	10.97%
62	Tier 1 risk-weighted capital ratio ((G)/(L))	13.03%	13.90%
63	Total risk-weighted capital ratio ((K)/(L))	14.76%	15.69%
<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)	809,841	781,370
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	527,036	522,758
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)	—	—
<b>Provisions included in Tier 2 capital: instruments and provisions (9)</b>			
76	Provisions (general reserve for possible loan losses)	—	—
77	Cap on inclusion of provisions (general reserve for possible loan losses)	27,185	24,663
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")	172,505	173,626
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	396,340	373,715