

## CC1: Composition of regulatory capital

Sumitomo Mitsui Banking Corporation

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b
		As of June 30, 2025	As of March 31, 2025
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	7,234,985	6,981,148
1a	of which: capital and capital surplus	3,335,741	3,335,741
2	of which: retained earnings	3,899,244	3,835,702
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	792,604	614,253
6	Common Equity Tier 1 capital: instruments and reserves (A)	8,027,590	7,595,401
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)	286,003	280,598
8	of which: goodwill	—	—
9	of which: other intangibles other than goodwill and mortgage servicing rights	286,003	280,598
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	(643,608)	(743,393)
12	Shortfall of eligible provisions to expected losses	—	—
13	Securitisation gain on sale	40,806	42,282
14	Gains and losses due to changes in own credit risk on fair valued liabilities	20,583	21,109
15	Prepaid pension cost	403,784	387,764
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)	223,458	241,846

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)	331,027	230,207
Common Equity Tier 1 capital (CET1)				
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,696,562	7,365,194
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	2,604,822	2,375,442
		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)	2,604,822	2,375,442
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)	61,348	67,261
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)	144,920	150,833

Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E))	(F)	2,459,902	2,224,609	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F))	(G)	10,156,465	9,589,803	
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		998,569	1,035,385	
	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		234,446	254,121	
50a		of which: general reserve for possible loan losses	—	—	
50b		of which: eligible provisions	234,446	254,121	
51	Tier 2 capital: instruments and provisions		(H)	1,233,015	1,289,507
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)		1,904	2,180	
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	
57	Tier 2 capital: regulatory adjustments		(I)	1,904	47,039

<b>Tier 2 capital (T2)</b>			
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,231,111	1,242,468
<b>Total capital (TC = T1 + T2)</b>			
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	11,387,576	10,832,271
<b>Risk weighted assets (6)</b>			
60	Total risk-weighted assets (RWA) (L)	73,384,548	73,556,542
<b>Capital ratios (7)</b>			
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	10.48%	10.01%
62	Tier 1 risk-weighted capital ratio ((G)/(L))	13.84%	13.03%
63	Total risk-weighted capital ratio ((K)/(L))	15.51%	14.72%
<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)	792,002	760,704
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	529,461	526,188
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)	67,044	136,378
<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)	141,584	142,237
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")	234,446	254,121
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	338,520	342,596