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, 2025	As of June 30, 2025	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	8,394,654	8,568,701	
1a	of which: capital and capital surplus	3,545,584	3,545,584	
2	of which: retained earnings	5,526,844	5,023,117	
1c	of which: treasury stock (-)	—	—	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	677,774	—	
	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	2,704,621	2,557,671	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,665	1,669	
6	Common Equity Tier 1 capital: instruments and reserves (A)	11,100,941	11,128,042	
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)	418,356	342,144	
8	of which: goodwill (including those equivalent)	63,811	—	
9	of which: other intangibles other than goodwill and mortgage servicing rights	354,544	342,144	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	927	776	
11	Net deferred gains or losses on hedges	(218,238)	(159,256)	
12	Shortfall of eligible provisions to expected losses	—	—	
13	Securitisation gain on sale	39,537	40,806	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	29,918	27,777	
15	Net defined benefit asset	685,896	675,496	
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)	31,129	92,668	
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)	987,527	1,020,414	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	10,113,413	10,107,628	
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	2,642,822	2,604,822	
		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)	14,090	14,270	
36		Additional Tier 1 capital: instruments (D)	2,656,912	2,619,092	

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)		12,200	25,536	
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	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)	95,179	109,108	
Additional Tier 1 capital (AT1)					
44	Additional Tier 1 capital ((D)-(E))	(F)	2,561,733	2,509,984	
Tier 1 capital (T1 = CET1 + AT1)					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F))	(G)	12,675,147	12,617,612	
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		1,142,802	998,569	
	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)		2,515	2,780	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		92,988	149,534	
50a	of which: general reserve for possible loan losses		49,213	47,445	
50b	of which: eligible provisions		43,775	102,089	
51	Tier 2 capital: instruments and provisions	(H)	1,238,306	1,150,884	

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)	2,474	7,550	
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)	757	—	
57	Tier 2 capital: regulatory adjustments (I)	3,231	7,550	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,235,074	1,143,333	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	13,910,221	13,760,946	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	82,010,765	80,909,549	
Capital ratios (consolidated) (7)				
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.33%	12.49%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	15.45%	15.59%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	16.96%	17.00%	
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)	1,014,454	1,020,029	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	889,166	656,101	
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)	41,934	38,991	

Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general reserve for possible loan losses)	49,213	47,445	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	103,282	98,506	
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")	43,775	102,089	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	382,832	377,487	