

## CC1: Composition of regulatory capital

Sumitomo Mitsui Banking Corporation

(Millions of yen, except percentages)

| Basel III<br>Template No.                                  | Items                                                                                                                                                                                                                                                                   | a                              | b                         | c                                  |
|------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|---------------------------|------------------------------------|
|                                                            |                                                                                                                                                                                                                                                                         | As of<br>September 30,<br>2025 | As of<br>June 30,<br>2025 | Reference<br>to<br>Template<br>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                                                                                                                                                                      | 7,225,471                      | 7,234,985                 |                                    |
| 1a                                                         | of which: capital and capital surplus                                                                                                                                                                                                                                   | 3,335,741                      | 3,335,741                 |                                    |
| 2                                                          | of which: retained earnings                                                                                                                                                                                                                                             | 4,567,504                      | 3,899,244                 |                                    |
| 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                                                          | Valuation and translation adjustment and other disclosed reserves                                                                                                                                                                                                       | 816,757                        | 792,604                   | (a)                                |
| 6                                                          | Common Equity Tier 1 capital: instruments and reserves (A)                                                                                                                                                                                                              | 8,042,229                      | 8,027,590                 |                                    |
| 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)                                                                                                                                                           | 298,916                        | 286,003                   |                                    |
| 8                                                          | of which: goodwill                                                                                                                                                                                                                                                      | —                              | —                         |                                    |
| 9                                                          | of which: other intangibles other than goodwill and mortgage servicing rights                                                                                                                                                                                           | 298,916                        | 286,003                   |                                    |
| 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                                                                                                                                                                                                                                  | (764,016)                      | (643,608)                 |                                    |
| 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                                                                                                                                                                                           | 23,011                         | 20,583                    |                                    |
| 15                                                         | Prepaid pension cost                                                                                                                                                                                                                                                    | 424,813                        | 403,784                   |                                    |
| 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) | 144,314                        | 223,458                   |                                    |

|                                                   |                                                                                                                                                                                                                                                                                              |                                                                                                                                                                              |           |           |  |
|---------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|--|
| 19+20+21                                          | Amount exceeding the 10% threshold on specified items                                                                                                                                                                                                                                        |                                                                                                                                                                              | 27,609    | —         |  |
| 19                                                |                                                                                                                                                                                                                                                                                              | of which: significant investments in the common stock of financials                                                                                                          | 27,609    | —         |  |
| 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)                                                                                                                                                                                                                                     |                                                                                                                                                                              | 194,186   | 331,027   |  |
| Common Equity Tier 1 capital (CET1)               |                                                                                                                                                                                                                                                                                              |                                                                                                                                                                              |           |           |  |
| 29                                                | Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)                                                                                                                                                                                                                                            |                                                                                                                                                                              | 7,848,042 | 7,696,562 |  |
| 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                                       | —         | —         |  |
| 36                                                | Additional Tier 1 capital: instruments (D)                                                                                                                                                                                                                                                   |                                                                                                                                                                              | 2,642,822 | 2,604,822 |  |
| 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) |                                                                                                                                                                              | 56,572    | 61,348    |  |
| 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)                                                                                                                                                                                                                                        |                                                                                                                                                                              | 139,550   | 144,920   |  |

| <b>Additional Tier 1 capital (AT1)</b>                |                                                                                                                                                                                                                                                                                                                         |           |            |            |
|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|------------|------------|
| 44                                                    | Additional Tier 1 capital ((D)-(E))                                                                                                                                                                                                                                                                                     | (F)       | 2,503,271  | 2,459,902  |
| <b>Tier 1 capital (T1 = CET1 + AT1)</b>               |                                                                                                                                                                                                                                                                                                                         |           |            |            |
| 45                                                    | Tier 1 capital (T1 = CET1 + AT1) ((C)+(F))                                                                                                                                                                                                                                                                              | (G)       | 10,351,314 | 10,156,465 |
| <b>Tier 2 capital: instruments and provisions (4)</b> |                                                                                                                                                                                                                                                                                                                         |           |            |            |
| 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                                                                                                                                                                                             | —         | —          |            |
| 50                                                    | Total of general reserve for possible loan losses and eligible provisions included in Tier 2                                                                                                                                                                                                                            | 188,195   | 234,446    |            |
| 50a                                                   | of which: general reserve for possible loan losses                                                                                                                                                                                                                                                                      | —         | —          |            |
| 50b                                                   | of which: eligible provisions                                                                                                                                                                                                                                                                                           | 188,195   | 234,446    |            |
| 51                                                    | Tier 2 capital: instruments and provisions                                                                                                                                                                                                                                                                              | (H)       | 1,330,998  | 1,233,015  |
| <b>Tier 2 capital: regulatory adjustments (5)</b>     |                                                                                                                                                                                                                                                                                                                         |           |            |            |
| 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) | 1,426     | 1,904      |            |
| 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)                                                                                                                 | —         | —          |            |
| 57                                                    | Tier 2 capital: regulatory adjustments                                                                                                                                                                                                                                                                                  | (I)       | 1,426      | 1,904      |

|                                                                              |                                                                                                                                                                                           |            |            |  |
|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|--|
| <b>Tier 2 capital (T2)</b>                                                   |                                                                                                                                                                                           |            |            |  |
| 58                                                                           | Tier 2 capital (T2) ((H)-(I)) (J)                                                                                                                                                         | 1,329,572  | 1,231,111  |  |
| <b>Total capital (TC = T1 + T2)</b>                                          |                                                                                                                                                                                           |            |            |  |
| 59                                                                           | Total capital (TC = T1 + T2) ((G)+(J)) (K)                                                                                                                                                | 11,680,886 | 11,387,576 |  |
| <b>Risk weighted assets (6)</b>                                              |                                                                                                                                                                                           |            |            |  |
| 60                                                                           | Total risk-weighted assets (RWA) (L)                                                                                                                                                      | 74,346,631 | 73,384,548 |  |
| <b>Capital ratios (7)</b>                                                    |                                                                                                                                                                                           |            |            |  |
| 61                                                                           | Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))                                                                                                                                | 10.55%     | 10.48%     |  |
| 62                                                                           | Tier 1 risk-weighted capital ratio ((G)/(L))                                                                                                                                              | 13.92%     | 13.84%     |  |
| 63                                                                           | Total risk-weighted capital ratio ((K)/(L))                                                                                                                                               | 15.71%     | 15.51%     |  |
| <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)                             | 801,996    | 792,002    |  |
| 73                                                                           | Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)                                                       | 787,565    | 529,461    |  |
| 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)                                                                | 9,193      | 67,044     |  |
| <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)                                                                                                                 | 145,563    | 141,584    |  |
| 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") | 188,195    | 234,446    |  |
| 79                                                                           | Cap for inclusion of provisions in Tier 2 under internal ratings-based approach                                                                                                           | 343,515    | 338,520    |  |