

## KM1 : Key metrics

Sumitomo Mitsui Banking Corporation

(Millions of yen, except percentages)

| Basel III<br>Template<br>No.      |                                                                                                | a                              | b                         | c                          | d                             | e                              |
|-----------------------------------|------------------------------------------------------------------------------------------------|--------------------------------|---------------------------|----------------------------|-------------------------------|--------------------------------|
|                                   |                                                                                                | As of<br>September 30,<br>2025 | As of<br>June 30,<br>2025 | As of<br>March 31,<br>2025 | As of<br>December 31,<br>2024 | As of<br>September 30,<br>2024 |
| Available capital                 |                                                                                                |                                |                           |                            |                               |                                |
| 1                                 | Common Equity Tier 1 capital (CET1)                                                            | 7,848,042                      | 7,696,562                 | 7,365,194                  | 7,668,939                     | 7,582,301                      |
| 2                                 | Tier 1 capital                                                                                 | 10,351,314                     | 10,156,465                | 9,589,803                  | 9,637,584                     | 9,609,483                      |
| 3                                 | Total capital                                                                                  | 11,680,886                     | 11,387,576                | 10,832,271                 | 10,919,499                    | 10,845,812                     |
| Risk-weighted assets              |                                                                                                |                                |                           |                            |                               |                                |
| 4                                 | Total risk-weighted assets (RWA)                                                               | 74,346,631                     | 73,384,548                | 73,556,542                 | 73,948,050                    | 69,117,365                     |
| 4a                                | Total risk-weighted assets (pre-floor)                                                         | 74,346,631                     | 73,384,548                | 73,556,542                 | 73,948,050                    | 69,117,365                     |
|                                   | Total risk-weighted assets (fully loaded floor)                                                | 91,915,145                     | 91,057,828                | 90,414,176                 | 91,183,524                    | 84,531,757                     |
| Capital ratio (Non-consolidated)  |                                                                                                |                                |                           |                            |                               |                                |
| 5                                 | Common Equity Tier 1 risk-weighted capital ratio (Non-consolidated)                            | 10.55%                         | 10.48%                    | 10.01%                     | 10.37%                        | 10.97%                         |
| 5a                                | Common Equity Tier 1 risk-weighted capital ratio (Non-consolidated) (pre-floor ratio)          | 10.55%                         | 10.48%                    | 10.01%                     | 10.37%                        | 10.97%                         |
|                                   | Common Equity Tier 1 risk-weighted capital ratio (Non-consolidated) (fully loaded floor ratio) | 8.53%                          | 8.45%                     | 8.14%                      | 8.41%                         | 8.96%                          |
| 6                                 | Tier 1 risk-weighted capital ratio (Non-consolidated)                                          | 13.92%                         | 13.84%                    | 13.03%                     | 13.03%                        | 13.90%                         |
| 6a                                | Tier 1 risk-weighted capital ratio (Non-consolidated) (pre-floor ratio)                        | 13.92%                         | 13.84%                    | 13.03%                     | 13.03%                        | 13.90%                         |
|                                   | Tier 1 risk-weighted capital ratio (Non-consolidated) (fully loaded floor ratio)               | 11.26%                         | 11.15%                    | 10.60%                     | 10.56%                        | 11.36%                         |
| 7                                 | Total risk-weighted capital ratio (Non-consolidated)                                           | 15.71%                         | 15.51%                    | 14.72%                     | 14.76%                        | 15.69%                         |
| 7a                                | Total risk-weighted capital ratio (Non-consolidated) (pre-floor ratio)                         | 15.71%                         | 15.51%                    | 14.72%                     | 14.76%                        | 15.69%                         |
|                                   | Total risk-weighted capital ratio (Non-consolidated) (fully loaded floor ratio)                | 12.70%                         | 12.50%                    | 11.98%                     | 11.97%                        | 12.83%                         |
| Leverage ratio (Non-consolidated) |                                                                                                |                                |                           |                            |                               |                                |
| 13                                | Total exposures                                                                                | 217,647,173                    | 214,801,162               | 217,400,077                | 220,859,274                   | 201,715,471                    |
| 14                                | Leverage ratio (Non-consolidated)                                                              | 4.75%                          | 4.72%                     | 4.41%                      | 4.36%                         | 4.76%                          |