

CC1: Composition of regulatory capital

Sumitomo Mitsui Banking Corporation and Subsidiaries

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b
		As of December 31, 2025	As of September 30, 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	8,807,870	8,394,654
1a	of which: capital and capital surplus	3,545,584	3,545,584
2	of which: retained earnings	5,262,285	5,526,844
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	3,033,036	2,704,621
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,644	1,665
6	Common Equity Tier 1 capital: instruments and reserves (A)	11,842,551	11,100,941
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)	441,196	418,356
8	of which: goodwill (including those equivalent)	70,870	63,811
9	of which: other intangibles other than goodwill and mortgage servicing rights	370,326	354,544
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,756	927
11	Net deferred gains or losses on hedges	(285,803)	(218,238)
12	Shortfall of eligible provisions to expected losses	—	—
13	Securitisation gain on sale	38,145	39,537
14	Gains and losses due to changes in own credit risk on fair valued liabilities	38,856	29,918
15	Net defined benefit asset	695,100	685,896
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)	14,297	31,129
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)	944,550	987,527
Common Equity Tier 1 capital (CET1)			
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	10,898,001	10,113,413
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	2,775,192
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	2,642,822
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	16,155	14,090
36	Additional Tier 1 capital: instruments (D)	2,791,348	2,656,912

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)	5,184	12,200
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	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)	88,163	95,179
Additional Tier 1 capital (AT1)			
44	Additional Tier 1 capital ((D)-(E)) (F)	2,703,184	2,561,733
Tier 1 capital (T1 = CET1 + AT1)			
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	13,601,185	12,675,147
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	1,333,259	1,142,802
	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)	2,800	2,515
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	82,087	92,988
50a	of which: general reserve for possible loan losses	49,611	49,213
50b	of which: eligible provisions	32,475	43,775
51	Tier 2 capital: instruments and provisions (H)	1,418,146	1,238,306

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)	1,039	2,474
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)	454	757
57	Tier 2 capital: regulatory adjustments (I)	1,494	3,231
Tier 2 capital (T2)			
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,416,652	1,235,074
Total capital (TC = T1 + T2)			
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	15,017,838	13,910,221
Risk weighted assets (6)			
60	Total risk-weighted assets (RWA) (L)	85,405,279	82,010,765
Capital ratios (consolidated) (7)			
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.76%	12.33%
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	15.92%	15.45%
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	17.58%	16.96%
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)	1,091,229	1,014,454
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	967,838	889,166
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)	42,160	41,934

Provisions included in Tier 2 capital: instruments and provisions (9)			
76	Provisions (general reserve for possible loan losses)	49,611	49,213
77	Cap on inclusion of provisions (general reserve for possible loan losses)	111,067	103,282
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")	32,475	43,775
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	395,306	382,832