

CC1: Composition of regulatory capital

Sumitomo Mitsui Banking Corporation

(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	7,555,896	7,225,471
1a	of which: capital and capital surplus	3,335,741	3,335,741
2	of which: retained earnings	4,220,155	4,567,504
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	780,656	816,757
6	Common Equity Tier 1 capital: instruments and reserves (A)	8,336,552	8,042,229
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)	311,643	298,916
8	of which: goodwill	—	—
9	of which: other intangibles other than goodwill and mortgage servicing rights	311,643	298,916
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	(958,314)	(764,016)
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	30,689	23,011
15	Prepaid pension cost	444,433	424,813
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)	150,533	144,314

19+20+21		Amount exceeding the 10% threshold on specified items	27,114	27,609
19		of which: significant investments in the common stock of financials	27,114	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)	44,245	194,186
Common Equity Tier 1 capital (CET1)				
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,292,307	7,848,042
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	2,642,822
		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)	2,775,192	2,642,822
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)	54,617	56,572
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)	137,596	139,550

Additional Tier 1 capital (AT1)						
44	Additional Tier 1 capital ((D)-(E))		(F)	2,637,595	2,503,271	
Tier 1 capital (T1 = CET1 + AT1)						
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F))		(G)	10,929,903	10,351,314	
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			—	—	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2			160,621	188,195	
50a		of which: general reserve for possible loan losses		—	—	
50b		of which: eligible provisions		160,621	188,195	
51	Tier 2 capital: instruments and provisions			(H)	1,493,881	1,330,998
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)			645	1,426	
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)	645	1,426

Tier 2 capital (T2)			
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,493,235	1,329,572
Total capital (TC = T1 + T2)			
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	12,423,139	11,680,886
Risk weighted assets (6)			
60	Total risk-weighted assets (RWA) (L)	76,983,846	74,346,631
Capital ratios (7)			
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	10.77%	10.55%
62	Tier 1 risk-weighted capital ratio ((G)/(L))	14.19%	13.92%
63	Total risk-weighted capital ratio ((K)/(L))	16.13%	15.71%
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)	846,995	801,996
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	831,942	787,565
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
Provisions included in Tier 2 capital: instruments and provisions (9)			
76	Provisions (general reserve for possible loan losses)	—	—
77	Cap on inclusion of provisions (general reserve for possible loan losses)	151,966	145,563
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")	160,621	188,195
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	353,519	343,515