

CC1: Composition of regulatory capital

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b	c
		As of March 31, 2026	As of December 31, 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	11,450,434	11,628,585	
1a	of which: capital and capital surplus	2,929,797	2,933,854	
2	of which: retained earnings	8,871,065	8,822,017	
1c	of which: treasury stock (-)	48,851	127,286	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	301,577	—	
	of which: other than the above	—	—	
1b	Stock subscription rights and stock acquisition rights to common shares	594	642	
3	Accumulated other comprehensive income and other disclosed reserves	4,033,445	4,022,594	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,662	1,624	
6	Common Equity Tier 1 capital: instruments and reserves (A)	15,486,136	15,653,446	
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)	912,636	923,724	
8	of which: goodwill (including those equivalent)	284,926	327,574	
9	of which: other intangibles other than goodwill and mortgage servicing rights	627,709	596,150	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,385	2,758	
11	Net deferred gains or losses on hedges	(352,208)	(287,075)	
12	Shortfall of eligible provisions to expected losses	56,802	136,784	
13	Securitisation gain on sale	36,274	38,145	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	52,597	40,378	
15	Net defined benefit asset	890,240	707,245	
16	Investments in own shares (excluding those reported in the Net assets section)	17,716	21,541	
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)	886,390	1,113,821	
19+20+21		Amount exceeding the 10% threshold on specified items	439,344	348,728	
19		of which: significant investments in the common stock of financials	439,344	348,728	
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)	2,942,179	3,046,052	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	12,543,957	12,607,394	
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	2,276,658	2,267,816	
		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)	21,688	19,341	
36		Additional Tier 1 capital: instruments (D)	2,298,347	2,287,157	

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)		103,470	162,673
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)		186,449	245,652
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)		2,111,898	2,041,505
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)		14,655,855	14,648,899
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		1,526,343	1,328,291
	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)		3,908	3,545
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2		96,651	131,197
50a	of which: general reserve for possible loan losses		96,651	131,197
50b	of which: eligible provisions		—	—
51	Tier 2 capital: instruments and provisions (H)		1,626,903	1,463,034

Tier 2 capital: regulatory adjustments (5)				
52	Investments in own Tier 2 instruments	91	144	
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)	416,745	340,024	
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	—	—	
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)	416,837	340,169	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,210,066	1,122,864	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	15,865,922	15,771,764	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	101,078,201	98,846,128	
Capital ratios (consolidated) and buffers (7)				
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.41%	12.75%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	14.49%	14.81%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	15.69%	15.95%	
64	CET1 specific buffer requirement	3.69%	3.67%	
65	of which: capital conservation buffer requirement	2.50%	2.50%	
66	of which: countercyclical buffer requirement	0.19%	0.17%	
67	of which: G-SIB/D-SIB additional requirement	1.00%	1.00%	
68	CET1 available after meeting the minimum capital requirements	7.69%	7.95%	

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)	1,386,964	1,406,990	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,298,325	1,295,607	
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)	156,899	55,146	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general reserve for possible loan losses)	96,651	131,197	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	219,304	177,130	
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")	—	—	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	410,353	424,738	