

CC1: Composition of regulatory capital

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(Millions of yen, except percentages)

Basel III Template No.	Items	a	b
		As of June 30, 2025	As of March 31, 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	11,053,319	10,968,839
1a	of which: capital and capital surplus	2,957,383	2,957,383
2	of which: retained earnings	8,198,084	8,290,170
1c	of which: treasury stock (-)	102,148	38,512
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	—	240,202
	of which: other than the above	—	—
1b	Stock subscription rights and stock acquisition rights to common shares	645	767
3	Accumulated other comprehensive income and other disclosed reserves	3,418,616	3,494,393
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,648	1,715
6	Common Equity Tier 1 capital: instruments and reserves (A)	14,474,230	14,465,716
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)	806,684	832,236
8	of which: goodwill (including those equivalent)	270,407	283,591
9	of which: other intangibles other than goodwill and mortgage servicing rights	536,276	548,645
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,185	1,531
11	Net deferred gains or losses on hedges	(163,270)	(227,601)
12	Shortfall of eligible provisions to expected losses	67,456	7,093
13	Securitisation gain on sale	40,806	42,282
14	Gains and losses due to changes in own credit risk on fair valued liabilities	29,333	29,569
15	Net defined benefit asset	687,893	685,033
16	Investments in own shares (excluding those reported in the Net assets section)	10,797	21,355
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)	1,086,876	1,047,640
19+20+21	Amount exceeding the 10% threshold on specified items	111,755	441,490
19	of which: significant investments in the common stock of financials	111,755	441,490
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)	2,679,518	2,880,632
Common Equity Tier 1 capital (CET1)			
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	11,794,711	11,585,083
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	2,091,703
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	1,868,708
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties (amount allowed in group AT1)	15,591	15,732
36	Additional Tier 1 capital: instruments (D)	2,107,294	1,884,440

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)	145,263	127,505
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)	83,231	83,202
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—	—
43	Additional Tier 1 capital: regulatory adjustments (E)	228,494	210,708
Additional Tier 1 capital (AT1)			
44	Additional Tier 1 capital ((D)-(E)) (F)	1,878,800	1,673,732
Tier 1 capital (T1 = CET1 + AT1)			
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	13,673,511	13,258,816
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	996,718	1,034,733
	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)	3,086	3,256
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	117,754	115,275
50a	of which: general reserve for possible loan losses	117,754	115,275
50b	of which: eligible provisions	—	—
51	Tier 2 capital: instruments and provisions (H)	1,117,558	1,153,264

Tier 2 capital: regulatory adjustments (5)			
52	Investments in own Tier 2 instruments	197	196
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)	311,856	222,938
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)	—	44,859
57	Tier 2 capital: regulatory adjustments (I)	312,054	267,994
Tier 2 capital (T2)			
58	Tier 2 capital (T2) ((H)-(I)) (J)	805,504	885,269
Total capital (TC = T1 + T2)			
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	14,479,016	14,144,086
Risk weighted assets (6)			
60	Total risk-weighted assets (RWA) (L)	94,057,113	93,117,128
Capital ratios (consolidated) and buffers (7)			
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.53%	12.44%
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	14.53%	14.23%
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	15.39%	15.18%
64	CET1 specific buffer requirement	3.67%	3.66%
65	of which: capital conservation buffer requirement	2.50%	2.50%
66	of which: countercyclical buffer requirement	0.17%	0.16%
67	of which: G-SIB/D-SIB additional requirement	1.00%	1.00%
68	CET1 available after meeting the minimum capital requirements	7.39%	7.18%

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)	1,299,334	1,307,421
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,190,646	1,202,657
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)	97,275	162,756
Provisions included in Tier 2 capital: instruments and provisions (9)			
76	Provisions (general reserve for possible loan losses)	117,754	115,275
77	Cap on inclusion of provisions (general reserve for possible loan losses)	160,413	161,821
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	408,913	410,649