CC1: Composition of regulatory capital

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(Millions of yen, except percentages)

Basel III Template No.	Items	a As of September 30, 2025	b As of June 30, 2025	c 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	11,281,098	11,053,319	
1a	of which: capital and capital surplus	2,959,238	2,957,383	
2	of which: retained earnings	8,660,587	8,198,084	
1c	of which: treasury stock (-)	38,638	102,148	
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	300,089	—	
	of which: other than the above	—	—	
1b	Stock subscription rights and stock acquisition rights to common shares	645	645	
3	Accumulated other comprehensive income and other disclosed reserves	3,584,577	3,418,616	(a)
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,645	1,648	
6	Common Equity Tier 1 capital: instruments and reserves (A)	14,867,966	14,474,230	
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)	902,054	806,684	
8	of which: goodwill (including those equivalent)	323,857	270,407	
9	of which: other intangibles other than goodwill and mortgage servicing rights	578,196	536,276	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,229	1,185	
11	Net deferred gains or losses on hedges	(221,525)	(163,270)	
12	Shortfall of eligible provisions to expected losses	124,568	67,456	
13	Securitisation gain on sale	39,537	40,806	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	31,402	29,333	
15	Net defined benefit asset	698,160	687,893	
16	Investments in own shares (excluding those reported in the Net assets section)	19,293	10,797	
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)	1,005,572	1,086,876	
19+20+21		Amount exceeding the 10% threshold on specified items	330,010	111,755	
19		of which: significant investments in the common stock of financials	330,010	111,755	
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)	2,930,304	2,679,518	
Common Equity Tier 1 capital (CET1)					
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	11,937,662	11,794,711	
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	2,129,029	2,091,703	
		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)	17,253	15,591	
36		Additional Tier 1 capital: instruments (D)	2,146,282	2,107,294	

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)	162,563	145,263	
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	83,231	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	―	―	
43	Additional Tier 1 capital: regulatory adjustments (E)	245,542	228,494	
Additional Tier 1 capital (AT1)				
44	Additional Tier 1 capital ((D)-(E)) (F)	1,900,740	1,878,800	
Tier 1 capital (T1 = CET1 + AT1)				
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	13,838,402	13,673,511	
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	1,138,412	996,718	
	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)	3,254	3,086	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	125,696	117,754	
50a	of which: general reserve for possible loan losses	125,696	117,754	
50b	of which: eligible provisions	―	―	
51	Tier 2 capital: instruments and provisions (H)	1,267,363	1,117,558	

Tier 2 capital: regulatory adjustments (5)				
52	Investments in own Tier 2 instruments	144	197	
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)	292,431	311,856	
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)	292,576	312,054	
Tier 2 capital (T2)				
58	Tier 2 capital (T2) ((H)-(I)) (J)	974,786	805,504	
Total capital (TC = T1 + T2)				
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	14,813,188	14,479,016	
Risk weighted assets (6)				
60	Total risk-weighted assets (RWA) (L)	94,789,426	94,057,113	
Capital ratios (consolidated) and buffers (7)				
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.59%	12.53%	
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	14.59%	14.53%	
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	15.62%	15.39%	
64	CET1 specific buffer requirement	3.67%	3.67%	
65	of which: capital conservation buffer requirement	2.50%	2.50%	
66	of which: countercyclical buffer requirement	0.17%	0.17%	
67	of which: G-SIB/D-SIB additional requirement	1.00%	1.00%	
68	CET1 available after meeting the minimum capital requirements	7.62%	7.39%	

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)	1,327,321	1,299,334	
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,226,764	1,190,646	
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)	54,969	97,275	
Provisions included in Tier 2 capital: instruments and provisions (9)				
76	Provisions (general reserve for possible loan losses)	125,696	117,754	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	166,159	160,413	
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	410,241	408,913	