KM1 : Key metrics

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(Millions of yen, except percentages)

Basel Ⅲ Template No.		a	b	c	d	e
		As of September 30, 2025	**As of June 30, 2025**	**As of March 31, 2025**	**As of December 31, 2024**	**As of September 30, 2024**
Available capital						
1	Common Equity Tier 1 capital (CET1)	11,937,662	11,794,711	11,585,083	12,073,219	11,930,319
2	Tier 1 capital	13,838,402	13,673,511	13,258,816	13,507,414	13,420,930
3	Total capital	14,813,188	14,479,016	14,144,086	14,570,353	14,477,234
Risk-weighted assets						
4	Total risk-weighted assets (RWA)	94,789,426	94,057,113	93,117,128	95,841,896	90,490,896
4a	Total risk-weighted assets (pre-floor)	94,789,426	94,057,113	93,117,128	95,841,896	90,490,896
	Total risk-weighted assets (fully loaded floor)	104,796,659	104,219,888	103,441,662	106,263,624	99,391,923
Capital ratio (consolidated)						
5	Common Equity Tier 1 risk-weighted capital ratio (consolidated)	12.59%	12.53%	12.44%	12.59%	13.18%
5a	Common Equity Tier 1 risk-weighted capital ratio (consolidated) (pre-floor ratio)	12.59%	12.53%	12.44%	12.59%	13.18%
	Common Equity Tier 1 risk-weighted capital ratio (consolidated) (fully loaded floor ratio)	11.39%	11.31%	11.19%	11.36%	12.00%
6	Tier 1 risk-weighted capital ratio (consolidated)	14.59%	14.53%	14.23%	14.09%	14.83%
6a	Tier 1 risk-weighted capital ratio (consolidated) (pre-floor ratio)	14.59%	14.53%	14.23%	14.09%	14.83%
	Tier 1 risk-weighted capital ratio (consolidated) (fully loaded floor ratio)	13.20%	13.11%	12.81%	12.71%	13.50%
7	Total risk-weighted capital ratio (consolidated)	15.62%	15.39%	15.18%	15.20%	15.99%
7a	Total risk-weighted capital ratio (consolidated) (pre-floor ratio)	15.62%	15.39%	15.18%	15.20%	15.99%
	Total risk-weighted capital ratio (consolidated) (fully loaded floor ratio)	14.13%	13.89%	13.67%	13.71%	14.56%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement	0.17%	0.17%	0.16%	0.17%	0.17%
10	G-SIB/D-SIB additional requirement	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total of CET1 specific buffer requirements	3.67%	3.67%	3.66%	3.67%	3.67%
12	CET1 available after meeting the minimum capital requirements	7.62%	7.39%	7.18%	7.20%	7.99%
Leverage ratio (consolidated)						
13	Total exposures	267,458,647	259,979,313	264,426,165	268,122,699	245,759,064
14	Leverage ratio (consolidated)	5.17%	5.25%	5.01%	5.03%	5.46%