CC1: Composition of regulatory capital

Sumitomo Mitsui Banking Corporation and Subsidiaries

(Millions of yen, except percentages)

Basel III Template No.	Items	a As of June 30, 2026	b As of March 31, 2026
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	9,140,979	8,679,207
1a	of which: capital and capital surplus	3,545,585	3,545,584
2	of which: retained earnings	5,595,393	5,413,487
1c	of which: treasury stock (-)	—	—
26	of which: national specific regulatory adjustments (earnings to be distributed) (-)	—	279,865
	of which: other than the above	—	—
1b	Stock subscription rights and stock acquisition rights to common shares	—	—
3	Accumulated other comprehensive income and other disclosed reserves	3,245,223	3,118,089
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,587	1,679
6	Common Equity Tier 1 capital: instruments and reserves (A)	12,387,789	11,798,977
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)	428,370	414,414
8	of which: goodwill (including those equivalent)	19,717	20,230
9	of which: other intangibles other than goodwill and mortgage servicing rights	408,652	394,184
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,724	2,332
11	Net deferred gains or losses on hedges	(374,193)	(356,543)
12	Shortfall of eligible provisions to expected losses	—	—
13	Securitisation gain on sale	34,959	36,274
14	Gains and losses due to changes in own credit risk on fair valued liabilities	87,915	50,958
15	Net defined benefit asset	883,308	872,423
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)	—	—
19+20+21		Amount exceeding the 10% threshold on specified items	—	—
19		of which: significant investments in the common stock of financials	—	—
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)	1,065,084	1,019,860
Common Equity Tier 1 capital (CET1)				
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	11,322,704	10,779,116
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	3,088,377	2,782,775
		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)	15,825	18,593
36		Additional Tier 1 capital: instruments (D)	3,104,202	2,801,368

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)	—	—
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)	116,126	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)	116,126	82,978
Additional Tier 1 capital (AT1)			
44	Additional Tier 1 capital ((D)-(E)) (F)	2,988,076	2,718,389
Tier 1 capital (T1 = CET1 + AT1)			
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	14,310,781	13,497,506
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	1,523,598	1,528,858
	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)	3,447	3,183
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	155,791	144,177
50a	of which: general reserve for possible loan losses	16,182	25,409
50b	of which: eligible provisions	139,609	118,768
51	Tier 2 capital: instruments and provisions (H)	1,682,837	1,676,219

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)	—	—
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)	62	92
57	Tier 2 capital: regulatory adjustments (I)	62	92
Tier 2 capital (T2)			
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,682,774	1,676,127
Total capital (TC = T1 + T2)			
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	15,993,556	15,173,633
Risk weighted assets (6)			
60	Total risk-weighted assets (RWA) (L)	87,988,544	87,476,158
Capital ratios (consolidated) (7)			
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.86%	12.32%
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	16.26%	15.42%
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	18.17%	17.34%
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)	1,042,375	1,022,568
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,054,181	1,033,712
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)	69,489	85,004

Provisions included in Tier 2 capital: instruments and provisions (9)			
76	Provisions (general reserve for possible loan losses)	16,182	25,409
77	Cap on inclusion of provisions (general reserve for possible loan losses)	154,066	148,948
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")	139,609	118,768
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	380,968	384,194