

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, 2026	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	11,837,037	11,450,434
1a	of which: capital and capital surplus	2,929,798	2,929,797
2	of which: retained earnings	9,071,070	8,871,065
1c	of which: treasury stock (-)	163,830	48,851
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	593	594
3	Accumulated other comprehensive income and other disclosed reserves	4,261,722	4,033,445
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	1,570	1,662
6	Common Equity Tier 1 capital: instruments and reserves (A)	16,100,924	15,486,136
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)	926,243	912,636
8	of which: goodwill (including those equivalent)	278,185	284,926
9	of which: other intangibles other than goodwill and mortgage servicing rights	648,058	627,709
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	4,753	2,385
11	Net deferred gains or losses on hedges	(367,564)	(352,208)
12	Shortfall of eligible provisions to expected losses	38,565	56,802
13	Securitisation gain on sale	34,959	36,274
14	Gains and losses due to changes in own credit risk on fair valued liabilities	89,410	52,597
15	Net defined benefit asset	901,774	890,240
16	Investments in own shares (excluding those reported in the Net assets section)	21,592	17,716
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)		1,132,898	886,390
19+20+21	Amount exceeding the 10% threshold on specified items		417,148	439,344
19		of which: significant investments in the common stock of financials	417,148	439,344
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)		3,199,782	2,942,179
Common Equity Tier 1 capital (CET1)				
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)		12,901,141	12,543,957
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	2,570,349	2,276,658
		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)		17,997	21,688
36	Additional Tier 1 capital: instruments (D)		2,588,346	2,298,347

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)	9,735	103,470
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)	125,862	186,449
Additional Tier 1 capital (AT1)			
44	Additional Tier 1 capital ((D)-(E)) (F)	2,462,484	2,111,898
Tier 1 capital (T1 = CET1 + AT1)			
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	15,363,626	14,655,855
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	1,521,933	1,526,343
	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)	3,954	3,908
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	91,665	96,651
50a	of which: general reserve for possible loan losses	91,665	96,651
50b	of which: eligible provisions	—	—
51	Tier 2 capital: instruments and provisions (H)	1,617,552	1,626,903

Tier 2 capital: regulatory adjustments (5)			
52	Investments in own Tier 2 instruments	91	91
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)	389,806	416,745
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)	389,897	416,837
Tier 2 capital (T2)			
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,227,654	1,210,066
Total capital (TC = T1 + T2)			
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	16,591,280	15,865,922
Risk weighted assets (6)			
60	Total risk-weighted assets (RWA) (L)	102,128,178	101,078,201
Capital ratios (consolidated) and buffers (7)			
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.63%	12.41%
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	15.04%	14.49%
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	16.24%	15.69%
64	CET1 specific buffer requirement	3.67%	3.69%
65	of which: capital conservation buffer requirement	2.50%	2.50%
66	of which: countercyclical buffer requirement	0.17%	0.19%
67	of which: G-SIB/D-SIB additional requirement	1.00%	1.00%
68	CET1 available after meeting the minimum capital requirements	8.13%	7.69%

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)	1,445,114	1,386,964
73	Significant investments in the common stock of other financials that are below the thresholds for deduction (before risk weighting)	1,331,824	1,298,325
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)	109,276	156,899
Provisions included in Tier 2 capital: instruments and provisions (9)			
76	Provisions (general reserve for possible loan losses)	91,665	96,651
77	Cap on inclusion of provisions (general reserve for possible loan losses)	225,088	219,304
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	408,885	410,353