

Capital Ratio as of June 30, 2025

TOKYO, August 14, 2025 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of June 30, 2025.

I. Sumitomo Mitsui Financial Group (on a consolidated basis)

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2025	Change	March 31, 2025
(1) Total capital ratio (4) / (7)	15.39 %	0.21 %	15.18 %
(2) Tier 1 capital ratio (5) / (7)	14.53 %	0.30 %	14.23 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.53 %	0.09 %	12.44 %
(4) Total capital	¥ 14,479.0	¥ 334.9	¥ 14,144.1
(5) Tier 1 capital	13,673.5	414.7	13,258.8
(6) Common equity Tier 1 capital	11,794.7	209.6	11,585.1
(7) Risk weighted assets	94,057.1	940.0	93,117.1
(8) Required capital (7) X 8%	7,524.6	75.2	7,449.4
(9) Leverage Ratio	5.25 %	0.24 %	5.01 %

II. Sumitomo Mitsui Banking Corporation (on a consolidated basis)

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2025	Change	March 31, 2025
(1) Total capital ratio (4) / (7)	17.00 %	0.22 %	16.78 %
(2) Tier 1 capital ratio (5) / (7)	15.59 %	0.27 %	15.32 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.49 %	(0.01) %	12.50 %
(4) Total capital	¥ 13,760.9	¥ 167.6	¥ 13,593.3
(5) Tier 1 capital	12,617.6	206.9	12,410.7
(6) Common equity Tier 1 capital	10,107.6	(22.3)	10,129.9
(7) Risk weighted assets	80,909.5	(98.9)	81,008.5
(8) Required capital (7) X 8%	6,472.8	(7.9)	6,480.7
(9) Leverage Ratio	5.22 %	0.12 %	5.10 %

III. Sumitomo Mitsui Banking Corporation (on a non-consolidated basis)

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2025	Change	March 31, 2025
(1) Total capital ratio (4) / (7)	15.51 %	0.79 %	14.72 %
(2) Tier 1 capital ratio (5) / (7)	13.84 %	0.81 %	13.03 %
(3) Common equity Tier 1 capital ratio (6) / (7)	10.48 %	0.47 %	10.01 %
(4) Total capital	¥ 11,387.6	¥ 555.3	¥ 10,832.3
(5) Tier 1 capital	10,156.5	566.7	9,589.8
(6) Common equity Tier 1 capital	7,696.6	331.4	7,365.2
(7) Risk weighted assets	73,384.5	(172.0)	73,556.5
(8) Required capital (7) X 8%	5,870.8	(13.8)	5,884.5
(9) Leverage Ratio	4.72 %	0.31 %	4.41 %

Information on capital structure of Sumitomo Mitsui Financial Group, Inc. and Sumitomo Mitsui Banking Corporation are available on our website at https://www.smfg.co.jp/english/investor/financial/basel_3.html