Capital Ratio as of December 31, 2024

TOKYO, February 14, 2025 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2024.

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

(BIS guidelines) (Billions of yen, except ratios)

	December 31, 2024	Change	March 31, 2024	September 30, 2024 (Reference)
(1) Total capital ratio (4) / (7)	15.20 %	(0.09) %	15.29 %	15.99 %
(2) Tier 1 capital ratio (5) / (7)	14.09 %	(0.24) %	14.33 %	14.83 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.59 %	(0.32) %	12.91 %	13.18 %
(4) Total capital	¥ 14,570.4	¥ 372.5	¥ 14,197.9	¥ 14,477.2
(5) Tier 1 capital	13,507.4	195.9	13,311.6	13,420.9
(6) Common equity Tier 1 capital	12,073.2	80.6	11,992.6	11,930.3
(7) Risk weighted assets	95,841.9	2,993.3	92,848.6	90,490.9
(8) Required capital (7) X 8%	7,667.4	239.5	7,427.9	7,239.3
(9) Leverage Ratio	5.03 %	(0.24) %	5.27 %	5.46 %

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

(BIS guidelines) (Billions of yen, except ratios)

	December 31, 2024	Change	March 31, 2024	September 30, 2024 (Reference)
(1) Total capital ratio (4) / (7)	16.43 %	0.32 %	16.11 %	17.08 %
(2) Tier 1 capital ratio (5) / (7)	14.98 %	0.18 %	14.80 %	15.54 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.53 %	0.11 %	12.42 %	12.85 %
(4) Total capital	¥ 13,622.2	¥ 623.4	¥ 12,998.7	¥ 13,369.4
(5) Tier 1 capital	12,419.4	481.5	11,937.9	12,160.4
(6) Common equity Tier 1 capital	10,385.5	363.9	10,021.5	10,054.2
(7) Risk weighted assets	82,872.0	2,230.8	80,641.3	78,241.3
(8) Required capital (7) X 8%	6,629.8	178.5	6,451.3	6,259.3
(9) Leverage Ratio	5.06 %	(0.13) %	5.19 %	5.36 %

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

(BIS guidelines) (Billions of yen, except ratios)

	December 31, 2024	Change	March 31, 2024	September 30, 2024 (Reference)
(1) Total capital ratio (4) / (7)	14.76 %	0.49 %	14.27 %	15.69 %
(2) Tier 1 capital ratio (5) / (7)	13.03 %	0.17 %	12.86 %	13.90 %
(3) Common equity Tier 1 capital ratio (6) / (7)	10.37 %	0.02 %	10.35 %	10.97 %
(4) Total capital	¥ 10,919.5	¥ 281.4	¥ 10,638.1	¥ 10,845.8
(5) Tier 1 capital	9,637.6	54.4	9,583.2	9,609.5
(6) Common equity Tier 1 capital	7,668.9	(44.9)	7,713.8	7,582.3
(7) Risk weighted assets	73,948.1	(550.6)	74,498.6	69,117.4
(8) Required capital (7) X 8%	5,915.8	(44.0)	5,959.9	5,529.4
(9) Leverage Ratio	4.36 %	(0.27) %	4.63 %	4.76 %

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