

Capital Ratio as of December 31, 2025

TOKYO, February 13, 2026 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2025.

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

(BIS guidelines)		(Billions of yen, except ratios)		
	December 31, 2025	Change	March 31, 2025	September 30, 2025 (Reference)
(1) Total capital ratio (4) / (7)	15.95 %	0.77 %	15.18 %	15.62 %
(2) Tier 1 capital ratio (5) / (7)	14.81 %	0.58 %	14.23 %	14.59 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.75 %	0.31 %	12.44 %	12.59 %
(4) Total capital	¥ 15,771.8	¥1,627.7	¥ 14,144.1	¥ 14,813.2
(5) Tier 1 capital	14,648.9	1,390.1	13,258.8	13,838.4
(6) Common equity Tier 1 capital	12,607.4	1,022.3	11,585.1	11,937.7
(7) Risk weighted assets	98,846.1	5,729.0	93,117.1	94,789.4
(8) Required capital (7) X 8%	7,907.7	458.3	7,449.4	7,583.2
(9) Leverage Ratio	5.19 %	0.18 %	5.01 %	5.17 %

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

(BIS guidelines)		(Billions of yen, except ratios)		
	December 31, 2025	Change	March 31, 2025	September 30, 2025 (Reference)
(1) Total capital ratio (4) / (7)	17.58 %	0.80 %	16.78 %	16.96 %
(2) Tier 1 capital ratio (5) / (7)	15.92 %	0.60 %	15.32 %	15.45 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.76 %	0.26 %	12.50 %	12.33 %
(4) Total capital	¥ 15,017.8	¥1,424.5	¥ 13,593.3	¥ 13,910.2
(5) Tier 1 capital	13,601.2	1,190.5	12,410.7	12,675.1
(6) Common equity Tier 1 capital	10,898.0	768.1	10,129.9	10,113.4
(7) Risk weighted assets	85,405.3	4,396.8	81,008.5	82,010.8
(8) Required capital (7) X 8%	6,832.4	351.7	6,480.7	6,560.9
(9) Leverage Ratio	5.21 %	0.11 %	5.10 %	5.12 %

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

(BIS guidelines)		(Billions of yen, except ratios)		
	December 31, 2025	Change	March 31, 2025	September 30, 2025 (Reference)
(1) Total capital ratio (4) / (7)	16.13 %	1.41 %	14.72 %	15.71 %
(2) Tier 1 capital ratio (5) / (7)	14.19 %	1.16 %	13.03 %	13.92 %
(3) Common equity Tier 1 capital ratio (6) / (7)	10.77 %	0.76 %	10.01 %	10.55 %
(4) Total capital	¥ 12,423.1	¥1,590.9	¥ 10,832.3	¥ 11,680.9
(5) Tier 1 capital	10,929.9	1,340.1	9,589.8	10,351.3
(6) Common equity Tier 1 capital	8,292.3	927.1	7,365.2	7,848.0
(7) Risk weighted assets	76,983.8	3,427.3	73,556.5	74,346.6
(8) Required capital (7) X 8%	6,158.7	274.2	5,884.5	5,947.7
(9) Leverage Ratio	4.81 %	0.40 %	4.41 %	4.75 %

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