

Capital Ratio as of June 30, 2026

TOKYO, August 14, 2026 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of June 30, 2026.

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

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2026	Change	March 31, 2026
(1) Total capital ratio (4) / (7)	16.24 %	0.55 %	15.69 %
(2) Tier 1 capital ratio (5) / (7)	15.04 %	0.55 %	14.49 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.63 %	0.22 %	12.41 %
(4) Total capital	¥ 16,591.3	¥ 725.4	¥ 15,865.9
(5) Tier 1 capital	15,363.6	707.8	14,655.9
(6) Common equity Tier 1 capital	12,901.1	357.2	12,544.0
(7) Risk weighted assets	102,128.2	1,050.0	101,078.2
(8) Required capital (7) X 8%	8,170.3	84.0	8,086.3
(9) Leverage Ratio	5.25 %	0.25 %	5.00 %

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

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2026	Change	March 31, 2026
(1) Total capital ratio (4) / (7)	18.17 %	0.83 %	17.34 %
(2) Tier 1 capital ratio (5) / (7)	16.26 %	0.84 %	15.42 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.86 %	0.54 %	12.32 %
(4) Total capital	¥ 15,993.6	¥ 819.9	¥ 15,173.6
(5) Tier 1 capital	14,310.8	813.3	13,497.5
(6) Common equity Tier 1 capital	11,322.7	543.6	10,779.1
(7) Risk weighted assets	87,988.5	512.4	87,476.2
(8) Required capital (7) X 8%	7,039.1	41.0	6,998.1
(9) Leverage Ratio	5.24 %	0.28 %	4.96 %

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

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2026	Change	March 31, 2026
(1) Total capital ratio (4) / (7)	16.42 %	0.59 %	15.83 %
(2) Tier 1 capital ratio (5) / (7)	14.22 %	0.60 %	13.62 %
(3) Common equity Tier 1 capital ratio (6) / (7)	10.52 %	0.30 %	10.22 %
(4) Total capital	¥ 13,214.3	¥ 648.7	¥ 12,565.6
(5) Tier 1 capital	11,438.2	631.4	10,806.7
(6) Common equity Tier 1 capital	8,467.0	352.3	8,114.7
(7) Risk weighted assets	80,429.0	1,097.2	79,331.8
(8) Required capital (7) X 8%	6,434.3	87.8	6,346.5
(9) Leverage Ratio	4.85 %	0.22 %	4.63 %

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