

Capital Ratio as of December 31, 2015



TOKYO, February 12, 2016 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2015.

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

(Billions of yen, except ratios)

	December 31, 2015		March 31, 2015	September 30, 2015 (Reference)
		Change		
(1) Total capital ratio (4) / (7)	17.51 %	0.93 %	16.58 %	17.79 %
(2) Tier 1 capital ratio (5) / (7)	13.67 %	0.78 %	12.89 %	13.78 %
(3) Common equity Tier 1 capital ratio (6) / (7)	11.69 %	0.39 %	11.30 %	11.72 %
(4) Total capital	¥ 11,937.0	¥ 971.1	¥ 10,965.9	¥ 11,632.4
(5) Tier 1 capital	9,322.2	793.5	8,528.6	9,011.9
(6) Common equity Tier 1 capital	7,972.8	496.3	7,476.5	7,662.6
(7) Risk weighted assets	68,144.7	2,007.9	66,136.8	65,364.6
(8) Required capital (7) X 8%	5,451.6	160.6	5,290.9	5,229.2

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

(Billions of yen, except ratios)

	December 31, 2015		March 31, 2015	September 30, 2015 (Reference)
		Change		
(1) Total capital ratio (4) / (7)	18.63 %	0.70 %	17.93 %	19.00 %
(2) Tier 1 capital ratio (5) / (7)	14.47 %	0.56 %	13.91 %	14.64 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.74 %	0.13 %	12.61 %	12.82 %
(4) Total capital	¥ 11,133.5	¥ 684.4	¥ 10,449.2	¥ 10,900.9
(5) Tier 1 capital	8,650.1	538.4	8,111.7	8,402.2
(6) Common equity Tier 1 capital	7,614.2	262.3	7,352.0	7,355.8
(7) Risk weighted assets	59,757.7	1,480.6	58,277.1	57,372.0
(8) Required capital (7) X 8%	4,780.6	118.5	4,662.2	4,589.8

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

(Billions of yen, except ratios)

	December 31, 2015		March 31, 2015	September 30, 2015 (Reference)
		Change		
(1) Total capital ratio (4) / (7)	19.99 %	1.10 %	18.89 %	20.14 %
(2) Tier 1 capital ratio (5) / (7)	15.14 %	0.88 %	14.26 %	15.10 %
(3) Common equity Tier 1 capital ratio (6) / (7)	13.05%	0.25 %	12.80 %	13.01 %
(4) Total capital	¥ 10,324.0	¥ 641.5	¥ 9,682.5	¥ 10,047.6
(5) Tier 1 capital	7,819.3	510.2	7,309.1	7,538.1
(6) Common equity Tier 1 capital	6,741.9	182.7	6,559.2	6,495.1
(7) Risk weighted assets	51,638.5	405.7	51,232.8	49,888.4
(8) Required capital (7) X 8%	4,131.1	32.5	4,098.6	3,991.1

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