TLAC information

■ TLAC1: TLAC composition for G-SIBs (at resolution group level)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(Millions of yen, except percentages)

Preferred resolution strategy (1) The SPE (Single Point of Entry) resolution strategy is considered to be the preferred resolution strategy for Sumitor Group, Inc. (SMFG) and its subsidiaries. More concretely, at the time of a stress, following the relevant authority's determination that one or more of the missumitorion Mitsui Banking Corporation and SMBC Nikko Securities Inc., have reached the point of non-viability, le would be passed to SMFG, the ultimate holding company. While this could lead to a resolution of SMFG, the mate expected to continue their business as usual under the Specified Bridge Financial Institution, etc. incorporated by Corporation of Japan (DICJ) to which SMFG transfers its business. Regulatory capital elements of TLAC and adjustments (2) 1 Common Equity Tier 1 capital (CET1) 2 Additional Tier 1 capital (AT1) before TLAC adjustments (B) 3 AT1 ineligible as TLAC as issued out of subsidiaries to third parties (C) 4 Other adjustments (D) 5 AT1 instruments eligible under the TLAC framework ((B) - (C) - (D)) (E) 6 Tier 2 capital (T2) before TLAC adjustments (F) 1 Amortised portion of T2 instruments where remaining maturity > 1 year (G) 8 T2 capital ineligible as TLAC as issued out of subsidiaries to third parties (I) 10 T2 instruments eligible under the TLAC framework ((F) - (G) - (H) - (II)) (I) 11 TLAC arising from regulatory capital ((A) + (E) + (JI)) Non-regulatory capital elements of TLAC (3)	naterial sub osses incu terial sub-	Mitsui Financial al sub-groups, i.s incurred to ther sub-groups are Deposit Insuran 2,772 9,581 6,528 668
Preferred resolution strategy (1) The SPE (Single Point of Entry) resolution strategy is considered to be the preferred resolution strategy for Sumito Group, Inc. (SMFG) and its subsidiaries. More concretely, at the time of a stress, following the relevant authority's determination that one or more of the misumitomo Mitsui Banking Corporation and SMBC Nikko Securities Inc., have reached the point of non-viability, Ic would be passed to SMFG, the ultimate holding company. While this could lead to a resolution of SMFG, the mate expected to continue their business as usual under the Specified Bridge Financial Institution, etc. incorporated by Corporation of Japan (DICJ) to which SMFG transfers its business. Regulatory capital elements of TLAC and adjustments (2) 1 Common Equity Tier 1 capital (CET1) 2 Additional Tier 1 capital (AT1) before TLAC adjustments (B) 3 AT1 ineligible as TLAC as issued out of subsidiaries to third parties (C) 4 Other adjustments (D) 5 AT1 instruments eligible under the TLAC framework ((B) - (C) - (D)) 6 Tier 2 capital (T2) before TLAC adjustments (F) 1 Amortised portion of T2 instruments where remaining maturity > 1 year (G) 8 T2 capital ineligible as TLAC as issued out of subsidiaries to third parties (I) 10 T2 instruments eligible under the TLAC framework ((F) - (G) - (H) - (II)) (I) 11 TLAC arising from regulatory capital ((A) + (E) + (J)) Non-regulatory capital elements of TLAC (3) External TLAC instruments issued directly by the bank and subordinated to excluded (L) 5 External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	omo Mitsu naterial sub- posses incu terial sub- y the Depo 0,562,772 636,528 	Mitsui Financial al sub-groups, i.s incurred to thei sub-groups are Deposit Insuran 2,772 9,581 6,528 668 6,528 668 9,970 1,302 9,401) (249 - 2,811 152 6,561 1,399
The SPE (Single Point of Entry) resolution strategy is considered to be the preferred resolution strategy for Sumito Group, Inc. (SMFG) and its subsidiaries. More concretely, at the time of a stress, following the relevant authority's determination that one or more of the ms Sumitomo Mitsui Banking Corporation and SMBC Nikko Securities Inc., have reached the point of non-viability, Ic would be passed to SMFG, the ultimate holding company. While this could lead to a resolution of SMFG, the mate expected to continue their business as usual under the Specified Bridge Financial Institution, etc. incorporated by Corporation of Japan (DICJ) to which SMFG transfers its business. Regulatory capital elements of TLAC and adjustments (2) 1	0,562,772 636,528 	al sub-groups, i.s. incurred to ther sub-groups are Deposit Insuran 2,772 9,581 6,528 668 9,970 1,302 0,401) (249 - 2,811 152 6,561 1,399
Group, Inc. (SMFG) and its subsidiaries. More concretely, at the time of a stress, following the relevant authority's determination that one or more of the m Sumitomo Mitsui Banking Corporation and SMBC Nikko Securities Inc., have reached the point of non-viability, Ic would be passed to SMFG, the ultimate holding company. While this could lead to a resolution of SMFG, the matexpected to continue their business as usual under the Specified Bridge Financial Institution, etc. incorporated by Corporation of Japan (DICJ) to which SMFG transfers its business. Regulatory capital elements of TLAC and adjustments (2) 1	0,562,772 636,528 	al sub-groups, i.s. incurred to ther sub-groups are Deposit Insuran 2,772 9,581 6,528 668 9,970 1,302 0,401) (249 - 2,811 152 6,561 1,399
expected to continue their business as usual under the Specified Bridge Financial Institution, etc. incorporated by Corporation of Japan (DICJ) to which SMFG transfers its business. Regulatory capital elements of TLAC and adjustments (2) 1	y the Depo 0,562,772 636,528 - 636,528 1,089,970 (179,401) - 52,811 1,216,561 2,415,862	2,772 9,581 5,528 668
Regulatory capital elements of TLAC and adjustments (2) 1	636,528 	5,528 668
1 Common Equity Tier 1 capital (CET1) (A) 10 2 Additional Tier 1 capital (AT1) before TLAC adjustments (B) 3 AT1 ineligible as TLAC as issued out of subsidiaries to third parties (C) 4 Other adjustments (D) 5 AT1 instruments eligible under the TLAC framework ((B) - (C) - (D)) (E) 6 Tier 2 capital (T2) before TLAC adjustments (F) 1 7 Amortised portion of T2 instruments where remaining maturity > 1 year (G) 8 T2 capital ineligible as TLAC as issued out of subsidiaries to third parties (H) 9 Other adjustments (I) 10 T2 instruments eligible under the TLAC framework ((F) - (G) - (H) - (I)) (J) 1 11 TLAC arising from regulatory capital ((A) + (E) + (J)) (K) 12 Non-regulatory capital elements of TLAC (3) 12 External TLAC instruments issued directly by the bank and subordinated to excluded liabilities but meet all other TLAC term sheet requirements	636,528 	5,528 668
Additional Tier 1 capital (AT1) before TLAC adjustments (B) AT1 ineligible as TLAC as issued out of subsidiaries to third parties (C) Other adjustments (D) AT1 instruments eligible under the TLAC framework ((B) - (C) - (D)) (E) Tier 2 capital (T2) before TLAC adjustments (F) Amortised portion of T2 instruments where remaining maturity > 1 year (G) T2 capital ineligible as TLAC as issued out of subsidiaries to third parties (H) Other adjustments (I) T2 instruments eligible under the TLAC framework ((F) - (G) - (H) - (I)) (K) T1 TLAC arising from regulatory capital ((A) + (E) + (J)) Non-regulatory capital elements of TLAC (3) External TLAC instruments issued directly by the bank and subordinated to excluded liabilities External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	636,528 	5,528 668
AT1 ineligible as TLAC as issued out of subsidiaries to third parties (C) (D) (D) (D) (D) (D) (D) (E) (E	(179,401) - 52,811 1,216,561 2,415,862	- 6,528 668, 0,970 1,302, 0,401) (249 - 2,811 152, 5,561 1,399
4 Other adjustments (D) 5 AT1 instruments eligible under the TLAC framework ((B) - (C) - (D)) (E) 6 Tier 2 capital (T2) before TLAC adjustments (F) 7 Amortised portion of T2 instruments where remaining maturity > 1 year (G) 8 T2 capital ineligible as TLAC as issued out of subsidiaries to third parties (H) 9 Other adjustments (I) 10 T2 instruments eligible under the TLAC framework ((F) - (G) - (H) - (I)) (J) 11 TLAC arising from regulatory capital ((A) + (E) + (J)) (K) 12 Non-regulatory capital elements of TLAC (3) 13 External TLAC instruments issued directly by the bank and subordinated to excluded liabilities 13 External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities	(179,401) - 52,811 1,216,561 2,415,862	9,970 1,302 9,401) (249 — 2,811 152 5,561 1,399
5 AT1 instruments eligible under the TLAC framework ((B) - (C) - (D)) 6 Tier 2 capital (T2) before TLAC adjustments 7 Amortised portion of T2 instruments where remaining maturity > 1 year 8 T2 capital ineligible as TLAC as issued out of subsidiaries to third parties (H) 9 Other adjustments (I) 10 T2 instruments eligible under the TLAC framework ((F) - (G) - (H) - (I)) 11 TLAC arising from regulatory capital ((A) + (E) + (J)) Non-regulatory capital elements of TLAC (3) 12 External TLAC instruments issued directly by the bank and subordinated to excluded liabilities 13 External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	(179,401) - 52,811 1,216,561 2,415,862	9,970 1,302 9,401) (249 — 2,811 152 5,561 1,399
6 Tier 2 capital (T2) before TLAC adjustments (F) 1 7 Amortised portion of T2 instruments where remaining maturity > 1 year (G) 8 T2 capital ineligible as TLAC as issued out of subsidiaries to third parties (H) 9 Other adjustments (I) 10 T2 instruments eligible under the TLAC framework ((F) - (G) - (H) - (I)) (J) 1 11 TLAC arising from regulatory capital ((A) + (E) + (J)) (K) 12 Non-regulatory capital elements of TLAC (3) 12 External TLAC instruments issued directly by the bank and subordinated to excluded liabilities (L) 5 External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	(179,401) - 52,811 1,216,561 2,415,862	9,970 1,302 9,401) (249 — 2,811 152 5,561 1,399
Amortised portion of T2 instruments where remaining maturity > 1 year (G) 8	(179,401) - 52,811 1,216,561 2,415,862	0,401) (249 - 2,811 152 6,561 1,399
T2 capital ineligible as TLAC as issued out of subsidiaries to third parties (H) Other adjustments (I) 10 T2 instruments eligible under the TLAC framework ((F) - (G) - (H) - (I)) 11 TLAC arising from regulatory capital ((A) + (E) + (J)) Non-regulatory capital elements of TLAC (3) 12 External TLAC instruments issued directly by the bank and subordinated to excluded liabilities 13 External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	52,811 1,216,561 2,415,862	
9 Other adjustments (I) 10 T2 instruments eligible under the TLAC framework ((F) - (G) - (H) - (I)) (J) 1 11 TLAC arising from regulatory capital ((A) + (E) + (J)) (K) 12 Non-regulatory capital elements of TLAC (3) 12 External TLAC instruments issued directly by the bank and subordinated to excluded liabilities 13 External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	1,216,561 2,415,862	5,561 1,399
10 T2 instruments eligible under the TLAC framework ((F) - (G) - (H) - (I)) 11 TLAC arising from regulatory capital ((A) + (E) + (J)) Non-regulatory capital elements of TLAC (3) 12 External TLAC instruments issued directly by the bank and subordinated to excluded liabilities 13 External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	1,216,561 2,415,862	5,561 1,399
11 TLAC arising from regulatory capital ((A) + (E) + (J)) (K) 12 Non-regulatory capital elements of TLAC (3) 12 External TLAC instruments issued directly by the bank and subordinated to excluded (L) 5 13 External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	2,415,862	
Non-regulatory capital elements of TLAC (3) 12 External TLAC instruments issued directly by the bank and subordinated to excluded (L) 5 13 External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements		11,649
12 External TLAC instruments issued directly by the bank and subordinated to excluded (L) 5 13 External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	5,307,262	
liabilities External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	5,307,262	
excluded liabilities but meet all other TLAC term sheet requirements		7,262 4,972
14 Of which, amount cligible so TLAC after application of the same		
15 External TLAC instruments issued by funding vehicles prior to 1 January 2022		
16 Eligible ex ante commitments to recapitalise a G-SIB in resolution (M) 1	,650,200	1,539
17 TLAC arising from non-regulatory capital instruments before adjustments ((L) + (M)) (N)	6,957,463	7, 463 6,512
Non-regulatory capital elements of TLAC: adjustments (4)		
18 TLAC before deductions ((K) + (N)) (O) 19	9,373,325	3,325 18,161
Deductions of exposures between MPE resolution groups that correspond to items eligible (P) for TLAC (not applicable to SPE G-SIBs)	_	_
20 Deduction of investments in own other TLAC liabilities (Q)	_	_
21 Other adjustment to TLAC (R)	_	_
22 TLAC after deductions ((O) - (P) - (Q) - (R)) (S) 19	9,373,325	3,325 18,161
Risk-weighted assets and leverage exposure measure for TLAC purposes (5)		
	5,008,023	3,023 61,599
24 Total exposures (U) 198	3,170,783),783 237,488
TLAC ratios and buffers (6)	<i>'</i>	
25 TLAC before deduction of CET1 specific buffer requirement (as a percentage of RWA) ((S) / (T))		
25a TLAC (as a percentage of RWA)	29.34%	34% 29.4
	29.34%	
, , , , ,	25.82%	82% 25.9
26 TLAC (as a percentage of total exposures) ((S) / (U))	25.82% 9.77%	82% 25.9 77% 7.6
26 TLAC (as a percentage of total exposures) ((S) / (U)) 27 CET1 available after meeting the minimum capital requirements	25.82% 9.77% 10.61%	82% 25.9 77% 7.6 61% 10.6
26 TLAC (as a percentage of total exposures) ((S) / (U)) 27 CET1 available after meeting the minimum capital requirements 28 CET1 specific buffer requirement	25.82% 9.77% 10.61% 3.52%	82% 25.9 77% 7.6 61% 10.6 52% 3.8
26 TLAC (as a percentage of total exposures) ((S) / (U)) 27 CET1 available after meeting the minimum capital requirements 28 CET1 specific buffer requirement 29 of which: capital conservation buffer requirement	25.82% 9.77% 10.61% 3.52% 2.50%	82% 25.9 77% 7.6 61% 10.6 52% 3.5 50% 2.5
26 TLAC (as a percentage of total exposures) ((S) / (U)) 27 CET1 available after meeting the minimum capital requirements 28 CET1 specific buffer requirement 29 of which: capital conservation buffer requirement 30 of which: countercyclical buffer requirement	25.82% 9.77% 10.61% 3.52% 2.50% 0.02%	82% 25.9 77% 7.6 61% 10.6 52% 3.5 50% 2.5 02% 0.0
26 TLAC (as a percentage of total exposures) ((S) / (U)) 27 CET1 available after meeting the minimum capital requirements 28 CET1 specific buffer requirement 29 of which: capital conservation buffer requirement 30 of which: countercyclical buffer requirement 31 of which: G-SIB/D-SIB additional requirement	25.82% 9.77% 10.61% 3.52% 2.50%	82% 25.9 77% 7.6 61% 10.6 52% 3.5 50% 2.5 02% 0.0
26 TLAC (as a percentage of total exposures) ((S) / (U)) 27 CET1 available after meeting the minimum capital requirements 28 CET1 specific buffer requirement 29 of which: capital conservation buffer requirement 30 of which: countercyclical buffer requirement 31 of which: G-SIB/D-SIB additional requirement TLAC (as a percentage of total exposures) (including deposits with the Bank of Japan) (7)	25.82% 9.77% 10.61% 3.52% 2.50% 0.02% 1.00%	82% 25.9 77% 7.6 61% 10.6 52% 3.5 50% 2.5 00% 1.6
26 TLAC (as a percentage of total exposures) ((S) / (U)) 27 CET1 available after meeting the minimum capital requirements 28 CET1 specific buffer requirement 29 of which: capital conservation buffer requirement 30 of which: countercyclical buffer requirement 31 of which: G-SIB/D-SIB additional requirement TLAC (as a percentage of total exposures) (including deposits with the Bank of Japan) (7) Total exposures (U) 198	25.82% 9.77% 10.61% 3.52% 2.50% 0.02% 1.00%	82% 25.9 77% 7.6 61% 10.6 52% 3.5 50% 2.5 02% 0.0 00% 1.0
26 TLAC (as a percentage of total exposures) ((S) / (U)) 27 CET1 available after meeting the minimum capital requirements 28 CET1 specific buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: G-SIB/D-SIB additional requirement TLAC (as a percentage of total exposures) (including deposits with the Bank of Japan) (7) Total exposures (U) 198 The amount of deposits with the Bank of Japan	25.82% 9.77% 10.61% 3.52% 2.50% 0.02% 1.00% 3,170,783 1,884,206	82% 25.9 77% 7.6 61% 10.6 52% 3.5 50% 2.5 02% 0.6 00% 1.6
26 TLAC (as a percentage of total exposures) ((S) / (U)) 27 CET1 available after meeting the minimum capital requirements 28 CET1 specific buffer requirement of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: G-SIB/D-SIB additional requirement TLAC (as a percentage of total exposures) (including deposits with the Bank of Japan) (7) Total exposures (U) 198 The amount of deposits with the Bank of Japan	25.82% 9.77% 10.61% 3.52% 2.50% 0.02% 1.00%	82% 25.9 77% 7.6 61% 10.6 52% 3.9 50% 2.5 02% 0.6 00% 1.6 0,783 1,206 1,990

■ TLAC2: - Material subgroup entity - creditor ranking at legal entity level

Sumitomo Mitsui Banking Corporation

(Millions of yen)

		As of March 31, 2021								
					Creditor	ranking				
Basel III			1				4		Sum of	
Template No.	e Items	(most	junior)	2		3		(most senior)		1 to 4
1	Is the resolution entity the creditor/investor?	Yes	No	Yes	No	Yes	No	Yes	No	
2	Description of creditor ranking	Com share		Addition instru		Tier 2 inst	ruments *	Other internal TLAC liabilities		
3	Total capital and liabilities net of credit risk mitigation (A)	3,545,551	-	1,155,000	-	990,201	534,065	6,049,980	-	12,274,797
4	Subset of row 3 that are excluded liabilities (B)	_	_	_	ı	_	_	_	_	_
5	Total capital and liabilities less excluded liabilities (A) - (B)	3,545,551	-	1,155,000	-	990,201	534,065	6,049,980	-	12,274,797
6	Subset of row 5 that are eligible as TLAC	3,545,551	-	1,155,000	_	990,201	273,000	5,308,487	_	11,272,239
7	1 year ≤ residual maturity < 2 years	_	-	1	-	-	48,000	852,490	_	900,490
8	2 years ≤ residual maturity < 5 years	_	-	1	_	437,742	70,000	1,744,677	_	2,252,420
9	5 years ≤ residual maturity < 10 years	_	_	_	-	552,458	135,000	2,418,766	_	3,106,224
10	10 years ≤ residual maturity (excluding perpetual securities)	_	-	-	-	-	-	292,553	-	292,553
11	Perpetual securities	3,545,551	_	1,155,000	-	_	20,000	_	_	4,720,551

^{*} Including eligible Tier 2 capital instruments subject to transitional arrangements

SMBC Nikko Securities Inc.

(Millions of yen)

		As of March 31, 2021						
				Creditor	ranking			
Basel III			1			3	3	Sum of
Template No.			(most junior) 2		2	(most	senior)	1 to 3
1	Is the resolution entity the creditor/investor?	Yes	No	Yes	No	Yes	No	
2	2 Description of creditor ranking		imon capital	Subordinated debts		Other internal TLAC liabilities		
3	Total capital and liabilities net of credit risk mitigation (A)	467,714	_	_	_	_	_	467,714
4	Subset of row 3 that are excluded liabilities (B)	-	_	_	-	-	-	-
5	Total capital and liabilities less excluded liabilities (A) - (B)	467,714	_	_	-	-	-	467,714
6	Subset of row 5 that are eligible as TLAC	467,714	_	_	-	-	_	467,714
7	1 year ≤ residual maturity < 2 years	_	_	_	-	-	_	-
8	2 years ≤ residual maturity < 5 years	-	_	_	-	-	-	-
9	5 years ≤ residual maturity < 10 years	_	_	_	-	_	_	_
10	10 years ≤ residual maturity (excluding perpetual securities)	_	_	_	_	_	_	_
11	Perpetual securities	467,714	_	_	-	-	_	467,714

Sumitomo Mitsui Banking Corporation

(Millions of yen)

									(
					As of	March 31,	2020			
					Creditor	ranking				
Basel III	olate Items		I					4		Sum of
Template No.			(most junior) 2		3		(most senior)		1 to 4	
1	Is the resolution entity the creditor/investor?	Yes	No	Yes	No	Yes	No	Yes	No	
2	Description of creditor ranking	Com share	mon capital	Addition instru		Tier 2 inst	ruments *		nternal abilities	
3	Total capital and liabilities net of credit risk mitigation (A)	3,545,551	-	1,185,000	-	1,010,822	770,855	5,249,352	_	11,761,581
4	Subset of row 3 that are excluded liabilities (B)	-	_	_	_	_	_	_	_	_
5	Total capital and liabilities less excluded liabilities (A) - (B)	3,545,551	-	1,185,000	-	1,010,822	770,855	5,249,352	-	11,761,581
6	Subset of row 5 that are eligible as TLAC	3,545,551	_	1,185,000	_	1,010,822	531,215	4,977,327	_	11,249,916
7	1 year ≤ residual maturity < 2 years	-	-	-	_	-	258,215	708,103	_	966,318
8	2 years ≤ residual maturity < 5 years	-	-	-	_	303,417	98,000	1,875,138	_	2,276,555
9	5 years ≤ residual maturity < 10 years	-	-	-	_	664,405	155,000	2,262,344	_	3,081,749
10	10 years ≤ residual maturity (excluding perpetual securities)	-	-	-	_	43,000	-	131,741	_	174,741
11	Perpetual securities	3,545,551	_	1,185,000	_	_	20,000	_	_	4,750,551

^{*} Including eligible Tier 2 capital instruments subject to transitional arrangements

SMBC Nikko Securities Inc.

(Millions of yen)

		As of March 31, 2020						
				Creditor	ranking			
Basel III			1			3	3	Sum of
Template No.			(most junior) 2		(most		senior)	1 to 3
1	Is the resolution entity the creditor/investor?	Yes	No	Yes	No	Yes	No	
2	Description of creditor ranking		imon capital	Subordinated debts		Other internal TLAC liabilities		
3	Total capital and liabilities net of credit risk mitigation (A)	467,714	_	_	_	_	_	467,714
4	Subset of row 3 that are excluded liabilities (B)	_	_	_	-	-	_	-
5	Total capital and liabilities less excluded liabilities (A) - (B)	467,714	_	_	-	-	_	467,714
6	Subset of row 5 that are eligible as TLAC	467,714	_	_	_	-	_	467,714
7	1 year ≤ residual maturity < 2 years	_	_	_	-	_	_	_
8	2 years ≤ residual maturity < 5 years	_	_	_	-	_	_	-
9	5 years ≤ residual maturity < 10 years	-	-	_	-	-	_	-
10	10 years ≤ residual maturity (excluding perpetual securities)	-	-	_	-	-	_	-
11	Perpetual securities	467,714	_	_	_	-	_	467,714

■ TLAC3: Creditor ranking of external TLAC, etc.

Sumitomo Mitsui Financial Group, Inc.

(Millions of yen)

			As of March 31, 2021					
			Creditor	ranking				
Basel III		1			4	Sum of		
Template No.	Items	(most junior)	2	3	(most senior)	1 to 4		
1	Description of creditor ranking	Common share capital	Additional Tier 1 instruments	Tier 2 instruments	Unsecured senior bonds *1			
2	Total capital and liabilities net of credit risk mitigation (A	3,904,025	655,000	990,201	6,100,508	11,649,735		
3	Subset of row 2 that are excluded liabilities *2 (E) –	_	_	48,045	48,045		
4	Total capital and liabilities less excluded liabilities (A) - (B)	3,904,025	655,000	990,201	6,052,462	11,601,689		
5	Subset of row 4 that are eligible as TLAC	3,904,025	655,000	990,201	5,310,969	10,860,196		
6	1 year ≤ residual maturity < 2 years	_	_	_	852,490	852,490		
7	2 years ≤ residual maturity < 5 years	_	_	437,742	1,746,453	2,184,195		
8	5 years ≤ residual maturity < 10 years	_	_	552,458	2,418,766	2,971,224		
9	10 years ≤ residual maturity (excluding perpetual securities)	_	_	_	293,259	293,259		
10	Perpetual securities	3,904,025	655,000	_	_	4,559,025		

^{*1} Excluding those owed to group companies

Sumitomo Mitsui Financial Group, Inc.

(Millions of yen)

			As of March 31, 2020				
			Creditor	ranking			
Basel III		1			4	Sum of	
Template No.			2	3	(most senior)	1 to 4	
1	Description of creditor ranking	Common share capital	Additional Tier 1 instruments	Tier 2 instruments	Unsecured senior bonds *1		
2	Total capital and liabilities net of credit risk mitigation (A)	3,901,407	685,000	1,010,822	5,296,468	10,893,698	
3	Subset of row 2 that are excluded liabilities *2 (B)	_	_	_	47,116	47,116	
4	Total capital and liabilities less excluded liabilities (A) - (B)	3,901,407	685,000	1,010,822	5,249,352	10,846,582	
5	Subset of row 4 that are eligible as TLAC	3,901,407	685,000	1,010,822	4,977,327	10,574,557	
6	1 year ≤ residual maturity < 2 years	_	_	_	708,103	708,103	
7	2 years ≤ residual maturity < 5 years	_	_	303,417	1,875,138	2,178,555	
8	5 years ≤ residual maturity < 10 years	_	_	664,405	2,262,344	2,926,749	
9	10 years ≤ residual maturity (excluding perpetual securities)	_	_	43,000	131,741	174,741	
10	Perpetual securities	3,901,407	685,000	_	_	4,586,407	

Conservatively estimated in light of quantitative materiality

^{*1} Excluding those owed to group companies *2 Conservatively estimated in light of quantitative materiality