

Capital Structure Information (Year ended March 31, 2013)

Sumitomo Mitsui Banking Corporation

(Million of yen, except percentages)

| Items | | Amounts excluded under transitional arrangements | Basel III Template No. |
|---|-----------|---|------------------------------|
| Common Equity Tier 1 capital: instruments and reserves | | | |
| Directly issued qualifying common share capital plus related capital surplus and retained earnings | 5,712,886 | | 1a+2-1c-26 |
| of which: capital and capital surplus | 4,042,266 | | 1a |
| of which: retained earnings | 1,722,256 | | 2 |
| of which: treasury stock | — | | 1c |
| of which: cash dividends to be paid | 51,636 | | 26 |
| of which: other than the above | — | | |
| Stock acquisition rights to common shares | — | | 1b |
| Valuation and translation adjustment and other disclosed reserves | — | 788,911 | 3 |
| Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements | — | | |
| Common Equity Tier 1 capital: instruments and reserves (A) | 5,712,886 | | 6 |
| Common Equity Tier 1 capital: regulatory adjustments | | | |
| Total intangible assets (excluding those relating to mortgage servicing rights) | — | 107,700 | 8+9 |
| of which: goodwill (including those equivalent) | — | — | 8 |
| of which: other intangible assets other than goodwill and mortgage servicing rights | — | 107,700 | 9 |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | — | 847 | 10 |
| Net deferred gains on hedges | — | 25,437 | 11 |
| Shortfall of eligible provisions to expected losses | — | 34,635 | 12 |
| Gain on sale on securitization transactions | — | 39,081 | 13 |
| Gains and losses due to changes in own credit risk on fair valued liabilities | — | — | 14 |
| Prepaid pension cost | — | 140,632 | 15 |
| Investments in own shares (excluding those reported in the Net assets section) | — | — | 16 |
| Reciprocal cross-holdings in common equity | — | — | 17 |
| Investments in the capital of banking, financial and insurance entities that | — | — | 18 |

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| are outside the scope of regulatory consolidation (“Other Financial Institutions”), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (“Non-significant Investment”) (amount above the 10% threshold) | | | |
| Amount exceeding the 10% threshold on specified items | — | — | 19+20+21 |
| of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions | — | — | 19 |
| of which: mortgage servicing rights | — | — | 20 |
| of which: deferred tax assets arising from temporary differences (net of related tax liability) | — | — | 21 |
| Amount exceeding the 15% threshold on specified items | — | — | 22 |
| of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions | — | — | 23 |
| of which: mortgage servicing rights | — | — | 24 |
| of which: deferred tax assets arising from temporary differences (net of related tax liability) | — | — | 25 |
| Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions | — | | 27 |
| Common Equity Tier 1 capital: regulatory adjustments (B) | — | | 28 |
| Common Equity Tier 1 capital (CET1) | | | |
| Common Equity Tier 1 capital (CET1) ((A)-(B)) (C) | 5,712,886 | | 29 |
| Additional Tier 1 capital: instruments | | | |
| Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown | — | | 31a |
| Stock acquisition rights to Additional Tier 1 instruments | — | | 31b |
| Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | — | | 32 |
| Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities | — | | |
| Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments | 1,113,621 | | 33+35 |

| | | | |
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| Total of items included in Additional Tier 1 capital: items subject to transitional arrangements | (1,461) | | |
| of which: foreign currency translation adjustments | (1,461) | | |
| Additional Tier 1 capital: instruments (D) | 1,112,160 | | 36 |
| Additional Tier 1 capital: regulatory adjustments | | | |
| Investments in own Additional Tier 1 instruments | — | — | 37 |
| Reciprocal cross-holdings in Additional Tier 1 instruments | — | — | 38 |
| Non-significant Investments in the Additional Tier 1 capital of Other Financial Institutions, net of eligible short positions (amount above 10% threshold) | — | — | 39 |
| Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) | — | 159,230 | 40 |
| Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements | 56,398 | | |
| of which: gain on sale on securitization transactions | 39,081 | | |
| of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses | 17,317 | | |
| Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | — | | 42 |
| Additional Tier 1 capital: regulatory adjustments (E) | 56,398 | | 43 |
| Additional Tier 1 capital (AT1) | | | |
| Additional Tier 1 capital ((D)-(E)) (F) | 1,055,761 | | 44 |
| Tier 1 capital (T1 = CET1 + AT1) | | | |
| Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G) | 6,768,647 | | 45 |
| Tier 2 capital: instruments and provisions | | | |
| Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and its breakdown | — | | |
| Stock acquisition rights to Tier 2 instruments | — | | |
| Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards | — | | |
| Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities | — | | |
| Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions | 1,815,516 | | 47+49 |

| | | | |
|---|------------|---------|-----|
| Total of general reserve for possible loan losses and eligible provisions included in Tier 2 | — | | 50 |
| of which: general reserve for possible loan losses | — | | 50a |
| of which: eligible provisions | — | | 50b |
| Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements | 482,672 | | |
| of which: unrealized gains on other securities after 55% discount | 453,422 | | |
| of which: land revaluation excess after 55% discount | 29,250 | | |
| Tier 2 capital: instruments and provisions (H) | 2,298,189 | | 51 |
| Tier 2 capital: regulatory adjustments | | | |
| Investments in own Tier 2 instruments | — | — | 52 |
| Reciprocal cross-holdings in Tier 2 instruments | — | — | 53 |
| Non-significant Investments in the Tier 2 capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold) | — | — | 54 |
| Significant investments in the Tier 2 capital of Other Financial Institutions (net of eligible short positions) | — | 125,000 | 55 |
| Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements | 17,317 | | |
| of which: Tier 2 and deductions under Basel 2 | 17,317 | | |
| Tier 2 capital: regulatory adjustments (I) | 17,317 | | 57 |
| Tier 2 capital (T2) | | | |
| Tier 2 capital (T2) ((H)-(I) (J) | 2,280,871 | | 58 |
| Total capital (TC = T1 + T2) | | | |
| Total capital (TC = T1 + T2) ((G) + (J)) (K) | 9,049,519 | | 59 |
| Risk weighted assets | | | |
| Total of items included in risk weighted assets subject to transitional arrangements | 437,568 | | |
| of which: intangibles assets other than mortgage servicing rights | 9,594 | | |
| of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) | 368,863 | | |
| of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions) | 45,877 | | |
| Risk weighted assets (L) | 48,594,764 | | 60 |
| Capital ratio (consolidated) | | | |
| Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L)) | 11.75% | | 61 |
| Tier 1 risk-weighted capital ratio (consolidated)((G)/(L)) | 13.92% | | 62 |

| | | | |
|---|-----------|--|----|
| Total risk-weighted capital ratio (consolidated)((K)/(L)) | 18.62% | | 63 |
| Regulatory adjustments | | | |
| Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) | 603,168 | | 72 |
| Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) | 358,161 | | 73 |
| Mortgage servicing rights that are below the thresholds for deduction (before risk weighting) | — | | 74 |
| Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting) | 283,002 | | 75 |
| Provisions included in Tier 2 capital: instruments and provisions | | | |
| Provisions (general reserve for possible loan losses) | — | | 76 |
| Cap on inclusion of provisions (general reserve for possible loan losses) | 2,593 | | 77 |
| Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | — | | 78 |
| Cap for inclusion of provisions in Tier 2 under internal ratings-based approach | 255,975 | | 79 |
| Capital instruments subject to transitional arrangements | | | |
| Current cap on Additional Tier 1 instruments subject to transitional arrangements | 1,113,621 | | 82 |
| Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) | 123,735 | | 83 |
| Current cap on Tier 2 instruments subject to transitional arrangements | 1,815,516 | | 84 |
| Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities) | 201,724 | | 85 |