

Capital Structure Information (Year ended March 31, 2013)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(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 | 5,585,856 | / | 1a+2-1c-26 |
| of which: capital and capital surplus | 3,096,526 | / | 1a |
| of which: retained earnings | 2,811,474 | / | 2 |
| of which: treasury stock | 227,373 | / | 1c |
| of which: cash dividends to be paid | 94,771 | / | 26 |
| of which: other than the above | — | / | |
| Stock acquisition rights to common shares | 1,140 | / | 1b |
| Accumulated other comprehensive income and other disclosed reserves | — | 664,570 | 3 |
| Adjusted minority interests, etc. (amount allowed to be included in group Common Equity Tier 1) | 139,300 | / | 5 |
| Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements | 129,556 | / | |
| of which: minority interests and other items corresponding to common share capital issued by consolidated subsidiaries (amount allowed to be included in group Common Equity Tier 1) | 129,556 | / | |
| Common Equity Tier 1 capital: instruments and reserves (A) | 5,855,852 | / | 6 |
| Common Equity Tier 1 capital: regulatory adjustments | | | |
| Total intangible assets (excluding those relating to mortgage servicing rights) | — | 668,853 | 8+9 |
| of which: goodwill (including those equivalent) | — | 400,969 | 8 |
| of which: other intangible assets other than goodwill and mortgage servicing rights | — | 267,884 | 9 |
| Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability) | — | 9,897 | 10 |
| Net deferred losses on hedges | — | (29,649) | 11 |
| Shortfall of eligible provisions to expected losses | — | — | 12 |
| Gain on sale on securitization transactions | — | 39,149 | 13 |

| | | | |
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| Gains and losses due to changes in own credit risk on fair valued liabilities | — | 6,658 | 14 |
| Prepaid pension cost | — | 144,783 | 15 |
| Investments in own shares (excluding those reported in the Net assets section) | — | 9,019 | 16 |
| Reciprocal cross-holdings in common equity | — | — | 17 |
| Investments in the capital of banking, financial and insurance entities that 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) | — | 169,361 | 18 |
| 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) | 5,855,852 | | 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 | — | | |
| Adjusted minority interests, etc. (amount allowed to be included in group | 127,606 | | 34-35 |

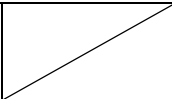
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| Additional Tier 1) | | | |
| Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments | 1,463,271 | | 33+35 |
| of which: instrument issued by bank holding companies and their special purpose vehicles | 1,462,821 | | 33 |
| of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles) | 450 | | 35 |
| Total of items included in Additional Tier 1 capital: items subject to transitional arrangements | (97,448) | | |
| of which: foreign currency translation adjustments | (97,448) | | |
| Additional Tier 1 capital: instruments (D) | 1,493,429 | | 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) | — | 1,589 | 39 |
| Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) | — | 157,149 | 40 |
| Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements | 520,261 | | |
| of which: goodwill and others | 481,111 | | |
| of which: gain on sale on securitization transactions | 39,149 | | |
| Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions | — | | 42 |
| Additional Tier 1 capital: regulatory adjustments (E) | 520,261 | | 43 |
| Additional Tier 1 capital (AT1) | | | |
| Additional Tier 1 capital ((D)-(E)) (F) | 973,168 | | 44 |
| Tier 1 capital (T1 = CET1 + AT1) | | | |
| Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G) | 6,829,021 | | 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 | — | | 46 |
| 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 | | | |
| Adjusted minority interests, etc. (amount allowed to be included in group Tier 2) | 28,909 | | 48-49 |
| Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions | 1,830,854 | | 47+49 |
| of which: instruments issued by bank holding companies and their special purpose vehicles | — | | 47 |
| of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles) | 1,830,854 | | 49 |
| Total of general reserve for possible loan losses and eligible provisions included in Tier 2 | 67,313 | | 50 |
| of which: general reserve for possible loan losses | 41,449 | | 50a |
| of which: eligible provisions | 25,864 | | 50b |
| Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements | 506,575 | | |
| of which: unrealized gains on other securities after 55% discount | 471,203 | | |
| of which: land revaluation excess after 55% discount | 35,372 | | |
| Tier 2 capital: instruments and provisions (H) | 2,433,653 | | 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) | — | 73,250 | 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 | 76,663 | | |
| of which: Tier 2 and deductions under Basel 2 | 76,663 | | |
| Tier 2 capital: regulatory adjustments (I) | 76,663 | | 57 |
| Tier 2 capital (T2) | | | |
| Tier 2 capital (T2) ((H)-(I) (J) | 2,356,989 | | 58 |
| Total capital (TC = T1 + T2) | | | |
| Total capital (TC = T1 + T2) ((G) + (J)) (K) | 9,186,010 | | 59 |
| Risk weighted assets | | | |

| | | | |
|--|------------|--|----|
| Total of items included in risk weighted assets subject to transitional arrangements | 363,360 | | |
| of which: intangibles assets other than mortgage servicing rights | (76,474) | | |
| of which: Non-significant Investments in the capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold) | 284,262 | | |
| of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions) | 88,191 | | |
| of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions) | 45,877 | | |
| Risk weighted assets (L) | 62,426,124 | | 60 |
| Capital ratio (consolidated) | | | |
| Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L)) | 9.38% | | 61 |
| Tier 1 risk-weighted capital ratio (consolidated)((G)/(L)) | 10.93% | | 62 |
| Total risk-weighted capital ratio (consolidated)((K)/(L)) | 14.71% | | 63 |
| Regulatory adjustments | | | |
| Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) | 554,215 | | 72 |
| Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting) | 197,398 | | 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) | 506,519 | | 75 |
| Provisions included in Tier 2 capital: instruments and provisions | | | |
| Provisions (general reserve for possible loan losses) | 41,449 | | 76 |
| Cap on inclusion of provisions (general reserve for possible loan losses) | 70,845 | | 77 |
| Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) | 25,864 | | 78 |
| Cap for inclusion of provisions in Tier 2 under internal ratings-based approach | 291,538 | | 79 |
| Capital instruments subject to transitional arrangements | | | |
| Current cap on Additional Tier 1 instruments subject to transitional arrangements | 1,463,271 | | 82 |
| Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities) | 162,585 | | 83 |
| Current cap on Tier 2 instruments subject to transitional arrangements | 1,830,854 | | 84 |

Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)

203,428



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