

Capital Structure Information (First Quarter ended June 30, 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	5,927,438		1a+2-1c-26
of which: capital and capital surplus	4,042,266		1a
of which: retained earnings	1,885,171		2
of which: treasury stock (-)	—		1c
of which: cash dividends to be paid (-)	—		26
of which: other than the above	—		
Stock acquisition rights to common shares	—		1b
Valuation and translation adjustment and other disclosed reserves	—	726,530	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)	5,927,438		6
Common Equity Tier 1 capital: regulatory adjustments			
Total intangible assets (excluding those relating to mortgage servicing rights)	—	108,290	8+9
of which: goodwill (including those equivalent)	—	—	8
of which: other intangible assets other than goodwill and mortgage servicing rights	—	108,290	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	10
Net deferred losses on hedges	—	(31,598)	11
Shortfall of eligible provisions to expected losses	—	21,739	12
Gain on sale on securitization transactions	—	40,178	13
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	14
Prepaid pension cost	—	141,954	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

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)	5,927,438		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

Total of items included in Additional Tier 1 capital: items subject to transitional arrangements	(1,149)		
of which: foreign currency translation adjustments	(1,149)		
Additional Tier 1 capital: instruments (D)	1,112,472		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	51,048		
of which: gain on sale on securitization transactions	40,178		
of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses	10,869		
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		42
Additional Tier 1 capital: regulatory adjustments (E)	51,048		43
Additional Tier 1 capital (AT1)			
Additional Tier 1 capital ((D)-(E)) (F)	1,061,423		44
Tier 1 capital (T1 = CET1 + AT1)			
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	6,988,862		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	475,496		
of which: unrealized gains on other securities after 55% discount	446,335		
of which: land revaluation excess after 55% discount	29,160		
Tier 2 capital: instruments and provisions (H)	2,291,013		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	10,869		
of which: Tier 2 and deductions under Basel 2	10,869		
Tier 2 capital: regulatory adjustments (I)	10,869		57
Tier 2 capital (T2)			
Tier 2 capital (T2) ((H)-(I)) (J)	2,280,143		58
Total capital (TC = T1 + T2)			
Total capital (TC = T1 + T2) ((G)+(J)) (K)	9,269,005		59
Risk weighted assets			
Total of items included in risk weighted assets subject to transitional arrangements	494,435		
of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	426,265		
of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions)	45,877		
Risk weighted assets (L)	48,948,440		60
Capital ratio (consolidated)			
Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.10%		61
Tier 1 risk-weighted capital ratio (consolidated)((G)/(L))	14.27%		62
Total risk-weighted capital ratio (consolidated)((K)/(L))	18.93%		63

Regulatory adjustments			
Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	581,624		72
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	411,606		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)	271,237		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)	2,663		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	258,504		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)	143,437		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)	142,418		85