

## Capital Structure Information (Year ended March 31, 2014)

Sumitomo Mitsui Banking Corporation and Subsidiaries

(Millions of yen, except percentages)

Items		Amounts excluded under transitional arrangements	Basel III Template No.
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,426,054	/	1a+2-1c-26
of which: capital and capital surplus	4,278,391	/	1a
of which: retained earnings	2,468,427	/	2
of which: treasury stock (-)	—	/	1c
of which: cash dividends to be paid (-)	320,763	/	26
of which: other than the above	—	/	
Stock acquisition rights to common shares	—	/	1b
Accumulated other comprehensive income and other disclosed reserves	169,261	677,046	3
Adjusted minority interests, etc. (amount allowed to be included in group Common Equity Tier 1)	158,494	/	5
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	26,782	/	
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)	26,782	/	
Common Equity Tier 1 capital: instruments and reserves (A)	6,780,594	/	6
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
Total intangible assets (excluding those relating to mortgage servicing rights)	88,561	354,245	8+9
of which: goodwill (including those equivalent)	51,629	206,519	8
of which: other intangible assets other than goodwill and mortgage servicing rights	36,931	147,726	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,235	4,940	10
Net deferred losses on hedges	(11,497)	(45,991)	11
Shortfall of eligible provisions to expected losses	—	—	12
Gain on sale on securitization transactions	8,136	32,545	13

Gains and losses due to changes in own credit risk on fair valued liabilities	1,106	4,424	14
Net defined benefit asset	14,937	59,750	15
Investments in own shares (excluding those reported in the Net assets section)	15	61	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)	—	—	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)	102,493		28
<b>Common Equity Tier 1 capital (CET1)</b>			
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,678,100		29
<b>Additional Tier 1 capital: instruments</b>			
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	—		
			30

Adjusted minority interests, etc. (amount allowed to be included in group Additional Tier 1)	13,846		34-35
Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	824,074		33+35
of which: instrument issued by banks and their special purpose vehicles	824,074		33
of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	—		35
Total of items included in Additional Tier 1 capital: items subject to transitional arrangements	5,423		
of which: foreign currency translation adjustments	5,423		
Additional Tier 1 capital: instruments (D)	843,344		36
<b>Additional Tier 1 capital: regulatory adjustments</b>			
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)	31,729	126,916	40
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	179,796		
of which: goodwill and others	147,250		
of which: gain on sale on securitization transactions	32,545		
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		42
Additional Tier 1 capital: regulatory adjustments (E)	211,525		43
<b>Additional Tier 1 capital (AT1)</b>			
Additional Tier 1 capital ((D)-(E)) (F)	631,819		44
<b>Tier 1 capital (T1 = CET1 + AT1)</b>			
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,309,919		45
<b>Tier 2 capital: instruments and provisions</b>			

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	—		46
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	—		
Qualifying 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)	3,171		48-49
Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,627,622		47+49
of which: instruments issued by banks and their special purpose vehicles	1,614,634		47
of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	12,988		49
Total of general reserve for possible loan losses and eligible provisions included in Tier 2	35,546		50
of which: general reserve for possible loan losses	10,179		50a
of which: eligible provisions	25,367		50b
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	488,099		
of which: unrealized gains on other securities after 55% discount	461,566		
of which: land revaluation excess after 55% discount	26,532		
Tier 2 capital: instruments and provisions (H)	2,154,439		51
<b>Tier 2 capital: regulatory adjustments</b>			
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)	25,000	100,000	55
Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	139,896		
of which: Tier 2 and deductions under Basel II	139,896		
Tier 2 capital: regulatory adjustments (I)	164,896		57
<b>Tier 2 capital (T2)</b>			
Tier 2 capital (T2) ((H)-(I)) (J)	1,989,543		58
<b>Total capital (TC = T1 + T2)</b>			

Total capital (TC = T1 + T2) ((G)+(J)) (K)	9,299,462		59
<b>Risk weighted assets</b>			
Total of items included in risk weighted assets subject to transitional arrangements	119,239		
of which: intangibles assets other than mortgage servicing rights	13,457		
of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	70,582		
of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions)	20,068		
Risk weighted assets (L)	54,418,600		60
<b>Capital ratio (consolidated)</b>			
Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.27%		61
Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	13.43%		62
Total risk-weighted capital ratio (consolidated) ((K)/(L))	17.08%		63
<b>Regulatory adjustments</b>			
Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	666,349		72
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	463,953		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)	182,664		75
<b>Provisions included in Tier 2 capital: instruments and provisions</b>			
Provisions (general reserve for possible loan losses)	10,179		76
Cap on inclusion of provisions (general reserve for possible loan losses)	22,830		77
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	25,367		78
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	279,517		79
<b>Capital instruments subject to transitional arrangements</b>			
Current cap on Additional Tier 1 instruments subject to transitional arrangements	990,286		82
Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	—		83
Current cap on Tier 2 instruments subject to transitional arrangements	1,627,622		84
Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	126,725		85