## Capital Structure Information (First Quarter ended June 30, 2013)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

			(Million of yen, exce	ept percentages)
			Amounts	Basel III
Ito	Items			Template
Ite				No.
			arrangements	
Co	mmon Equity Tier 1 capital: instruments and reserves			
Dir	ectly issued qualifying common share capital plus related capital surplus	5,928,260		1a+2-1c-26
and	retained earnings			
	of which: capital and capital surplus	3,096,241		1a
	of which: retained earnings	3,006,716		2
	of which: treasury stock (-)	174,697		1c
	of which: cash dividends to be paid (-)			26
	of which: other than the above	_		
Sto	ck acquisition rights to common shares	1,276		1b
Ace	Accumulated other comprehensive income and other disclosed reserves		678,414	3
Ad	justed minority interests, etc. (amount allowed to be included in group	135,830		5
Co	mmon Equity Tier 1)			
Tot	al of items included in Common Equity Tier 1 capital: instruments and	131,179		
rese	erves subject to transitional arrangements			
	of which: minority interests and other items corresponding to common	131,179		
	share capital issued by consolidated subsidiaries (amount allowed to be			
	included in group Common Equity Tier 1)			
Co	mmon Equity Tier 1 capital: instruments and reserves (A)	6,196,548		6
Co	mmon Equity Tier 1 capital: regulatory adjustments		~	
Tot	al intangible assets (excluding those relating to mortgage servicing	_	734,532	8+9
rigl	nts)			
	of which: goodwill (including those equivalent)		465,855	8
	of which: other intangible assets other than goodwill and mortgage	_	268,677	9
	servicing rights			
Det	ferred tax assets that rely on future profitability excluding those arising	_	10,623	10
from	m temporary differences (net of related tax liability)			
Net	t deferred losses on hedges	_	(61,866)	11
Shortfall of eligible provisions to expected losses —		_	12	
Gai	n on sale on securitization transactions		40,228	13

Gains and losses due to changes in own credit risk on fair valued liabilities	_	6,291	14
Prepaid pension cost	_	146,608	15
Investments in own shares (excluding those reported in the Net assets		9,167	16
section)			
Reciprocal cross-holdings in common equity			17
Investments in the capital of banking, financial and insurance entities that		139,563	18
are outside the scope of regulatory consolidation ("Other Financial		157,505	10
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)			10:00:01
Amount exceeding the 10% threshold on specified items			19+20+21
of which: significant investments in the common stock of Other	_	—	19
Financial Institutions, net of eligible short positions			
of which: mortgage servicing rights	_	_	20
of which: deferred tax assets arising from temporary differences (net of	_	—	21
related tax liability)			
Amount exceeding the 15% threshold on specified items	—	—	22
of which: significant investments in the common stock of Other	_	—	23
Financial Institutions, net of eligible short positions			
of which: mortgage servicing rights	_	_	24
of which: deferred tax assets arising from temporary differences (net of	—	—	25
related tax liability)			
Regulatory adjustments applied to Common Equity Tier 1 due to insufficient	_		27
Additional Tier 1 and Tier 2 to cover deductions			
Common Equity Tier 1 capital: regulatory adjustments (B)	_		28
Common Equity Tier 1 capital (CET1)			
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,196,548		29
Additional Tier 1 capital: instruments			
Directly issued qualifying Additional Tier 1 instruments plus related capital	_		31a
surplus of which: classified as equity under applicable accounting standards			
and the breakdown			
Stock acquisition rights to Additional Tier 1 instruments	—		31b
Directly issued qualifying Additional Tier 1 instruments plus related capital	_		32 30
surplus of which: classified as liabilities under applicable accounting			
standards			
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	130,291		34-35

Additional Tier 1)			
Eligible Tier 1 capital instruments subject to transitional arrangements	1,463,271		33+35
included in Additional Tier 1 capital: instruments			
of which: instrument issued by bank holding companies and their	1,462,827		33
special purpose vehicles			
of which: instruments issued by subsidiaries (excluding bank holding	444		35
companies' special purpose vehicles)			
Total of items included in Additional Tier 1 capital: items subject to	(46,771)		
transitional arrangements			
of which: foreign currency translation adjustments	(46,771)		
Additional Tier 1 capital: instruments (D)	1,546,791		36
Additional Tier 1 capital: regulatory adjustments	I		
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	_	1,663	39
Financial Institutions, net of eligible short positions (amount above 10%			
threshold)			
Significant investments in the Additional Tier 1 capital of Other Financial		157,783	40
Institutions (net of eligible short positions)			
Total of items included in Additional Tier 1 capital: regulatory adjustments	476,630		
subject to transitional arrangements			
of which: goodwill and others	436,402		
of which: gain on sale on securitization transactions	40,228		
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier	_		42
2 to cover deductions			
Additional Tier 1 capital: regulatory adjustments (E)			43
Additional Tier 1 capital (AT1)			
Additional Tier 1 capital ((D)-(E)) (F)	1,070,161		44
Tier 1 capital (T1 = CET1 + AT1)			
Tier 1 capital $(T1 = CET1 + AT1) ((C)+(F)) (G)$	7,266,709		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			46
Directly issued qualifying Tier 2 instruments plus related capital surplus of			70
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	30,367		48-49
Tier 2)			
Eligible Tier 2 capital instruments subject to transitional arrangements	1,830,854		47+49
included in Tier 2: instruments and provisions			
of which: instruments issued by bank holding companies and their	—		47
special purpose vehicles			
of which: instruments issued by subsidiaries (excluding bank holding	1,830,854		49
companies' special purpose vehicles)			
Total of general reserve for possible loan losses and eligible provisions	80,459		50
included in Tier 2			50
of which: general reserve for possible loan losses	43,853		50a
of which: eligible provisions	36,605		50b
Total of items included in Tier 2 capital: instruments and provisions subject	504,062		
to transitional arrangements			
of which: unrealized gains on other securities after 55% discount	469,566		
of which: land revaluation excess after 55% discount	34,495		
Tier 2 capital: instruments and provisions (H)	2,445,743		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		61,874	54
Institutions, net of eligible short positions (amount above the 10% threshold)			
Significant investments in the Tier 2 capital of Other Financial Institutions	—	125,000	55
(net of eligible short positions)			
Total of items included in Tier 2 capital: regulatory adjustments subject to	173,610		
transitional arrangements			
of which: Tier 2 and deductions under Basel 2	173,610		
Tier 2 capital: regulatory adjustments (I)	173,610		57
Tier 2 capital (T2)			
Tier 2 capital (T2) ((H)-(I)) (J)	2,272,133		58
Total capital (TC = T1 + T2)			
Total capital (TC = T1 + T2) ((G)+(J)) (K)	9,538,842		59
Risk weighted assets			

arrangements   of which: Non-significant Investments in the capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)   239,371     of which: significant investments in Additional Tier Icapital of Other Financial Institutions (net of eligible short positions)   87,948     of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions)   81,5877     of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions)   63,026,714   60     Capital ratio (consolidated)   63,026,714   60     Capital ratio (consolidated)   9,83%   61     Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))   9,83%   61     Tier 1 risk-weighted capital ratio (consolidated)((G)/(L))   11,52%   62     Total risk-weighted capital ratio (consolidated)((G)/(L))   15,13%   63     Regulatory adjustments   72   61     Non-significant Investments in the capital of Other Financial Institutions   585,819   72     that are below the thresholds for deduction (before risk weighting)   73   73     Mortgage servicing rights that are below the thresholds for deduction   74   (before risk weighting)     Deferred tax assets arising from temporary differences that are below the t
Institutions, net of eligible short positions (amount above the 10% threshold)   Institutions (net of eligible short positions)     of which: significant investments in Additional Tier 1 capital of Other   87,948     Financial Institutions (net of eligible short positions)   0 (which: significant investments in Tier 2 capital of Other Financial 45,877     Risk weighted assets (L)   63,026,714   60     Capital ratio (consolidated)   61     Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))   9,83%   61     Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))   11.52%   62     Total risk-weighted capital ratio (consolidated)((K)/(L))   11.52%   62     Total risk-weighted capital ratio (consolidated)((K)/(L))   15.13%   63     Regulatory adjustments   72   64     Non-significant Investments in the capital of Other Financial Institutions   585,819   72     that are below the thresholds for deduction (before risk weighting)   218,510   73     Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)   74   (before risk weighting)     Deferred tax assets arising from temporary differences that are below the 472,133   75   75     thresholds for deduction (before risk weighting)   73   74
threshold)   threshold)     of which: significant investments in Additional Tier 1 capital of Other   87,948     Financial Institutions (net of eligible short positions)   of which: significant investments in Tier 2 capital of Other Financial     Ats, weighted assets (L)   63,026,714   60     Capital ratio (consolidated)   63,026,714   60     Capital ratio (consolidated)   0   9.83%   61     Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))   11.52%   62     Total risk-weighted capital ratio (consolidated)((G)/(L))   11.52%   63     Regulatory adjustments   63   72     that are below the thresholds for deduction (before risk weighting)   72   73     that are below the thresholds for deduction (before risk weighting)   73   74     (before risk weighting)   74   75     Deferred tax assets arising from temporary differences that are below the 472,133   75     thresholds for deduction (before risk meighting)   75     Deferred tax assets arising from temporary differences that are below the 472,133   75     thresholds for deduction (before risk meighting)   75     Deferred tax assets arising from temporary differences that are below the 472,133   75 </td
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Significant investments in the common stock of Other Financial Institutions   218,510   73     that are below the thresholds for deduction (before risk weighting)   Mortgage servicing rights that are below the thresholds for deduction   -   74     (before risk weighting)   Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)   472,133   75     Provisions included in Tier 2 capital: instruments and provisions   43,853   76     Cap on inclusion of provisions (general reserve for possible loan losses)   70,589   77
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Mortgage servicing rights that are below the thresholds for deduction   -   74     (before risk weighting)   Deferred tax assets arising from temporary differences that are below the   472,133   75     Thresholds for deduction (before risk weighting)   Provisions included in Tier 2 capital: instruments and provisions   43,853   76     Cap on inclusion of provisions (general reserve for possible loan losses)   70,589   77
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Cap on inclusion of provisions (general reserve for possible loan losses) 70,589 77
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to 36,605 78
internal ratings-based approach (prior to application of cap)
Cap for inclusion of provisions in Tier 2 under internal ratings-based 294,893 79
approach
Capital instruments subject to transitional arrangements
Current cap on Additional Tier 1 instruments subject to transitional 1,463,271 82
arrangements
Amount excluded from Additional Tier 1 due to cap (excess over cap after 182,287 83
redemptions and maturities)
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	144,371	85
and maturities)		