

Capital Structure Information (Second Quarter ended September 30, 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	6,071,571	/	1a+2-1c-26
of which: capital and capital surplus	3,096,244	/	1a
of which: retained earnings	3,225,484	/	2
of which: treasury stock (-)	174,955	/	1c
of which: cash dividends to be paid (-)	75,201	/	26
of which: other than the above	—	/	
Stock acquisition rights to common shares	1,397	/	1b
Accumulated other comprehensive income and other disclosed reserves	—	868,212	3
Adjusted minority interests, etc. (amount allowed to be included in group Common Equity Tier 1)	141,097	/	5
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	132,112	/	
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)	132,112	/	
Common Equity Tier 1 capital: instruments and reserves (A)	6,346,177	/	6
Common Equity Tier 1 capital: regulatory adjustments			
Total intangible assets (excluding those relating to mortgage servicing rights)	—	716,208	8+9
of which: goodwill (including those equivalent)	—	446,159	8
of which: other intangible assets other than goodwill and mortgage servicing rights	—	270,049	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	8,322	10
Net deferred losses on hedges	—	(58,811)	11
Shortfall of eligible provisions to expected losses	—	—	12
Gain on sale on securitization transactions	—	38,897	13

Gains and losses due to changes in own credit risk on fair valued liabilities	—	8,696	14
Prepaid pension cost	—	149,490	15
Investments in own shares (excluding those reported in the Net assets section)	—	7,467	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)	—	126,369	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)	6,346,177		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	131,871		34-35

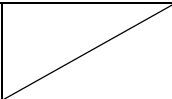
Additional Tier 1)			
Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	1,463,271		33+35
of which: instrument issued by bank holding companies and their special purpose vehicles	1,463,271		33
of which: instruments issued by subsidiaries (excluding bank holding companies' special purpose vehicles)	—		35
Total of items included in Additional Tier 1 capital: items subject to transitional arrangements	(34,423)		
of which: foreign currency translation adjustments	(34,423)		
Additional Tier 1 capital: instruments (D)	1,560,719		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)	—	1,190	39
Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	—	158,308	40
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	467,594		
of which: goodwill and others	428,696		
of which: gain on sale on securitization transactions	38,897		
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		42
Additional Tier 1 capital: regulatory adjustments (E)	467,594		43
Additional Tier 1 capital (AT1)			
Additional Tier 1 capital ((D)-(E)) (F)	1,093,125		44
Tier 1 capital (T1 = CET1 + AT1)			
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,439,303		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)	30,949		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	72,995		50
of which: general reserve for possible loan losses	44,762		50a
of which: eligible provisions	28,233		50b
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	617,839		
of which: unrealized gains on other securities after 55% discount	584,359		
of which: land revaluation excess after 55% discount	33,479		
Tier 2 capital: instruments and provisions (H)	2,552,639		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)	—	52,286	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	160,237		
of which: Tier 2 and deductions under Basel 2	160,237		
Tier 2 capital: regulatory adjustments (I)	160,237		57
Tier 2 capital (T2)			
Tier 2 capital (T2) ((H)-(I)) (J)	2,392,402		58
Total capital (TC = T1 + T2)			
Total capital (TC = T1 + T2) ((G)+(J)) (K)	9,831,705		59
Risk weighted assets			

Total of items included in risk weighted assets subject to transitional arrangements	369,353		
of which: Non-significant Investments in the capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)	213,678		
of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	88,189		
of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions)	25,085		
Risk weighted assets (L)	61,299,407		60
Capital ratio (consolidated)			
Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	10.35%		61
Tier 1 risk-weighted capital ratio (consolidated)((G)/(L))	12.13%		62
Total risk-weighted capital ratio (consolidated)((K)/(L))	16.03%		63
Regulatory adjustments			
Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	621,200		72
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	219,855		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)	353,938		75
Provisions included in Tier 2 capital: instruments and provisions			
Provisions (general reserve for possible loan losses)	44,762		76
Cap on inclusion of provisions (general reserve for possible loan losses)	70,973		77
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	28,233		78
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	287,432		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)	5,045		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)

18,788



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