

Capital Structure Information (Year ended March 31, 2014)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(Millions 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	6,312,342	/	1a+2-1c-26
of which: capital and capital surplus	3,096,244	/	1a
of which: retained earnings	3,480,085	/	2
of which: treasury stock (-)	175,115	/	1c
of which: cash dividends to be paid (-)	88,872	/	26
of which: other than the above	—	/	
Stock acquisition rights to common shares	1,634	/	1b
Accumulated other comprehensive income and other disclosed reserves	175,594	702,376	3
Adjusted minority interests, etc. (amount allowed to be included in group Common Equity Tier 1)	150,155	/	5
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	104,846	/	
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)	104,846	/	
Common Equity Tier 1 capital: instruments and reserves (A)	6,744,573	/	6
Common Equity Tier 1 capital: regulatory adjustments			
Total intangible assets (excluding those relating to mortgage servicing rights)	153,911	615,647	8+9
of which: goodwill (including those equivalent)	95,584	382,338	8
of which: other intangible assets other than goodwill and mortgage servicing rights	58,327	233,309	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	2,617	10,470	10
Net deferred losses on hedges	(11,761)	(47,047)	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	15,465	61,860	15
Investments in own shares (excluding those reported in the Net assets section)	1,518	6,074	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)	22,783	91,133	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)	193,776		28
Common Equity Tier 1 capital (CET1)			
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,550,796		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	—		
			30

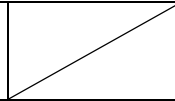
Adjusted minority interests, etc. (amount allowed to be included in group Additional Tier 1)	145,035		34-35
Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	1,212,074		33+35
of which: instrument issued by bank holding companies and their special purpose vehicles	1,212,074		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	21,791		
of which: foreign currency translation adjustments	21,791		
Additional Tier 1 capital: instruments (D)	1,378,900		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)	212	848	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	383,420		
of which: goodwill and others	350,875		
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)	415,361		43
Additional Tier 1 capital (AT1)			
Additional Tier 1 capital ((D)-(E)) (F)	963,538		44
Tier 1 capital (T1 = CET1 + AT1)			
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,514,335		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 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)	34,422		48-49
Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,627,426		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)	1,627,426		49
Total of general reserve for possible loan losses and eligible provisions included in Tier 2	60,709		50
of which: general reserve for possible loan losses	53,383		50a
of which: eligible provisions	7,325		50b
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	506,578		
of which: unrealized gains on other securities after 55% discount	480,004		
of which: land revaluation excess after 55% discount	26,574		
Tier 2 capital: instruments and provisions (H)	2,229,136		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)	6,402	25,611	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	150,650		
of which: Tier 2 and deductions under Basel II	150,650		
Tier 2 capital: regulatory adjustments (I)	182,052		57
Tier 2 capital (T2)			
Tier 2 capital (T2) ((H)-(I)) (J)	2,047,083		58

Total capital (TC = T1 + T2)			
Total capital (TC = T1 + T2) ((G)+(J)) (K)	9,561,418		59
Risk weighted assets			
Total of items included in risk weighted assets subject to transitional arrangements	284,115		
of which: Non-significant Investments in the capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)	151,410		
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)	61,623,294		60
Capital ratio (consolidated)			
Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	10.63%		61
Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	12.19%		62
Total risk-weighted capital ratio (consolidated) ((K)/(L))	15.51%		63
Regulatory adjustments			
Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	648,713		72
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	226,344		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)	247,009		75
Provisions included in Tier 2 capital: instruments and provisions			
Provisions (general reserve for possible loan losses)	53,383		76
Cap on inclusion of provisions (general reserve for possible loan losses)	77,702		77
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	7,325		78
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	291,554		79
Capital instruments subject to transitional arrangements			
Current cap on Additional Tier 1 instruments subject to transitional arrangements	1,300,686		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	1,627,426		84

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

126,722



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