

Capital Structure Information (First Quarter ended June 30, 2014)

Sumitomo Mitsui Banking Corporation 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	6,660,701	/	1a+2-1c-26
of which: capital and capital surplus	4,278,393	/	1a
of which: retained earnings	2,382,308	/	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
Accumulated other comprehensive income and other disclosed reserves	178,082	712,330	3
Adjusted minority interests, etc. (amount allowed to be included in group Common Equity Tier 1)	153,668	/	5
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	9,304	/	
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)	9,304	/	
Common Equity Tier 1 capital: instruments and reserves (A)	7,001,756	/	6
Common Equity Tier 1 capital: regulatory adjustments			
Total intangible assets (excluding those relating to mortgage servicing rights)	86,381	345,524	8+9
of which: goodwill (including those equivalent)	49,251	197,004	8
of which: other intangible assets other than goodwill and mortgage servicing rights	37,129	148,519	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,214	4,859	10
Net deferred losses on hedges	(7,985)	(31,940)	11
Shortfall of eligible provisions to expected losses	—	—	12
Gain on sale on securitization transactions	8,774	35,098	13

Gains and losses due to changes in own credit risk on fair valued liabilities	1,047	4,190	14
Net defined benefit asset	22,723	90,892	15
Investments in own shares (excluding those reported in the Net assets section)	17	68	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)	112,173		28
Common Equity Tier 1 capital (CET1)			
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,889,583		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)	12,193		34-35
Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	821,471		33+35
of which: instrument issued by banks and their special purpose vehicles	821,471		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	(23,520)		
of which: foreign currency translation adjustments	(23,520)		
Additional Tier 1 capital: instruments (D)	810,144		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)	31,728	126,914	40
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	179,730		
of which: goodwill and others	144,631		
of which: gain on sale on securitization transactions	35,098		
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		42
Additional Tier 1 capital: regulatory adjustments (E)	211,458		43
Additional Tier 1 capital (AT1)			
Additional Tier 1 capital ((D)-(E)) (F)	598,686		44
Tier 1 capital (T1 = CET1 + AT1)			
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,488,269		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	177,362		
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)	1,708		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	1,614,429		47
of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	13,193		49
Total of general reserve for possible loan losses and eligible provisions included in Tier 2	28,951		50
of which: general reserve for possible loan losses	9,621		50a
of which: eligible provisions	19,330		50b
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	520,398		
of which: unrealized gains on other securities after 55% discount	493,908		
of which: land revaluation excess after 55% discount	26,490		
Tier 2 capital: instruments and provisions (H)	2,356,044		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)	25,502	102,009	55
Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	132,539		
of which: Tier 2 and deductions under Basel II	132,539		
Tier 2 capital: regulatory adjustments (I)	158,042		57
Tier 2 capital (T2)			
Tier 2 capital (T2) ((H)-(I)) (J)	2,198,002		58
Total capital (TC = T1 + T2)			

Total capital (TC = T1 + T2) ((G)+(J)) (K)	9,686,272		59
Risk weighted assets			
Total of items included in risk weighted assets subject to transitional arrangements	129,579		
of which: intangibles assets other than mortgage servicing rights	13,408		
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)	23,780		
Risk weighted assets (L)	54,279,950		60
Capital ratio (consolidated)			
Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.69%		61
Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	13.79%		62
Total risk-weighted capital ratio (consolidated) ((K)/(L))	17.84%		63
Regulatory adjustments			
Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	666,619		72
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	478,640		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)	116,667		75
Provisions included in Tier 2 capital: instruments and provisions			
Provisions (general reserve for possible loan losses)	9,621		76
Cap on inclusion of provisions (general reserve for possible loan losses)	21,640		77
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	19,330		78
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	277,439		79
Capital instruments subject to transitional arrangements			
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)	99,535		85