

Capital Structure Information (Second Quarter ended September 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	6,722,252	/	1a+2-1c-26
of which: capital and capital surplus	4,278,385	/	1a
of which: retained earnings	2,608,552	/	2
of which: treasury stock (-)	—	/	1c
of which: cash dividends to be paid (-)	164,685	/	26
of which: other than the above	—	/	
Stock acquisition rights to common shares	—	/	1b
Accumulated other comprehensive income and other disclosed reserves	213,817	855,268	3
Adjusted minority interests, etc. (amount allowed to be included in group Common Equity Tier 1)	158,379	/	5
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	9,230	/	
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)	9,230	/	
Common Equity Tier 1 capital: instruments and reserves (A)	7,103,679	/	6
Common Equity Tier 1 capital: regulatory adjustments			
Total intangible assets (excluding those relating to mortgage servicing rights)	86,800	347,201	8+9
of which: goodwill (including those equivalent)	48,980	195,920	8
of which: other intangible assets other than goodwill and mortgage servicing rights	37,820	151,281	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	597	2,388	10
Net deferred losses on hedges	(8,050)	(32,200)	11
Shortfall of eligible provisions to expected losses	7,369	29,476	12
Gain on sale on securitization transactions	8,494	33,977	13

Gains and losses due to changes in own credit risk on fair valued liabilities	909	3,636	14	
Net defined benefit asset	24,151	96,605	15	
Investments in own shares (excluding those reported in the Net assets section)	14	56	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)	120,285		28	
Common Equity Tier 1 capital (CET1)				
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,983,394		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	30
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 Additional Tier 1)	12,049		34-35
Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	839,318		33+35
of which: instrument issued by banks and their special purpose vehicles	839,318		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	(2,324)		
of which: foreign currency translation adjustments	(2,324)		
Additional Tier 1 capital: instruments (D)	849,042		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)	31,727	126,910	40
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	190,547		
of which: goodwill and others	141,831		
of which: gain on sale on securitization transactions	33,977		
of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses	14,738		
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		42
Additional Tier 1 capital: regulatory adjustments (E)	222,274		43
Additional Tier 1 capital (AT1)			
Additional Tier 1 capital ((D)-(E)) (F)	626,767		44
Tier 1 capital (T1 = CET1 + AT1)			
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,610,162		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	319,414		
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)	2,177		48-49
Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,545,063		47+49
of which: instruments issued by banks and their special purpose vehicles	1,531,063		47
of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	14,000		49
Total of general reserve for possible loan losses and eligible provisions included in Tier 2	9,639		50
of which: general reserve for possible loan losses	9,639		50a
of which: eligible provisions	—		50b
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	601,624		
of which: unrealized gains on other securities after 55% discount	575,141		
of which: land revaluation excess after 55% discount	26,483		
Tier 2 capital: instruments and provisions (H)	2,477,921		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)	25,000	100,000	55
Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	148,350		
of which: Tier 2 and deductions under Basel II	148,350		
Tier 2 capital: regulatory adjustments (I)	173,350		57
Tier 2 capital (T2)			
Tier 2 capital (T2) ((H)-(I)) (J)	2,304,571		58
Total capital (TC = T1 + T2)			

Total capital (TC = T1 + T2) ((G)+(J)) (K)	9,914,733		59
Risk weighted assets			
Total of items included in risk weighted assets subject to transitional arrangements	127,409		
of which: intangibles assets other than mortgage servicing rights	13,761		
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)	57,128,928		60
Capital ratio (consolidated)			
Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	12.22%		61
Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	13.32%		62
Total risk-weighted capital ratio (consolidated) ((K)/(L))	17.35%		63
Regulatory adjustments			
Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	708,913		72
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	511,221		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)	4,717		75
Provisions included in Tier 2 capital: instruments and provisions			
Provisions (general reserve for possible loan losses)	9,639		76
Cap on inclusion of provisions (general reserve for possible loan losses)	25,300		77
Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	—		78
Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	290,129		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)	—		85