

## Capital Structure Information (Second Quarter ended September 30, 2014)

Sumitomo Mitsui Banking Corporation

(Millions of yen, except percentages)

Items		Amounts excluded under transitional arrangements	Basel III Template No.
<b>Common Equity Tier 1 capital: instruments and reserves</b>			
Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,135,298	/	1a+2-1c-26
of which: capital and capital surplus	4,042,266	/	1a
of which: retained earnings	2,257,716	/	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
Valuation and translation adjustment and other disclosed reserves	214,442	857,770	3
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	—	/	
Common Equity Tier 1 capital: instruments and reserves (A)	6,349,741	/	6
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
Total intangible assets (excluding those relating to mortgage servicing rights)	24,954	99,819	8+9
of which: goodwill (including those equivalent)	—	—	8
of which: other intangible assets other than goodwill and mortgage servicing rights	24,954	99,819	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	10
Net deferred losses on hedges	(15,712)	(62,849)	11
Shortfall of eligible provisions to expected losses	20,845	83,380	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	—	—	14
Prepaid pension cost	36,828	147,312	15
Investments in own shares (excluding those reported in the Net assets section)	—	—	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)	75,410		28
<b>Common Equity Tier 1 capital (CET1)</b>			
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,274,330		29
<b>Additional Tier 1 capital: instruments</b>			
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	—		
Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	839,318		33+35
			30

Total of items included in Additional Tier 1 capital: items subject to transitional arrangements	(545)		
of which: foreign currency translation adjustments	(545)		
Additional Tier 1 capital: instruments (D)	838,773		36
<b>Additional Tier 1 capital: regulatory adjustments</b>			
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)	31,846	127,384	40
Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	75,667		
of which: gain on sale on securitization transactions	33,977		
of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses	41,690		
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		42
Additional Tier 1 capital: regulatory adjustments (E)	107,513		43
<b>Additional Tier 1 capital (AT1)</b>			
Additional Tier 1 capital ((D)-(E)) (F)	731,259		44
<b>Tier 1 capital (T1 = CET1 + AT1)</b>			
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,005,590		45
<b>Tier 2 capital: instruments and provisions</b>			
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	—		
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	326,537		46
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	—		
Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,533,640		47+49

Total of general reserve for possible loan losses and eligible provisions included in Tier 2	—		50
of which: general reserve for possible loan losses	—		50a
of which: eligible provisions	—		50b
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	587,868		
of which: unrealized gains on other securities after 55% discount	565,566		
of which: land revaluation excess after 55% discount	22,301		
Tier 2 capital: instruments and provisions (H)	2,448,046		51
<b>Tier 2 capital: regulatory adjustments</b>			
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	41,690		
of which: Tier 2 and deductions under Basel II	41,690		
Tier 2 capital: regulatory adjustments (I)	66,690		57
<b>Tier 2 capital (T2)</b>			
Tier 2 capital (T2) ((H)-(I)) (J)	2,381,356		58
<b>Total capital (TC = T1 + T2)</b>			
Total capital (TC = T1 + T2) ((G)+(J)) (K)	9,386,946		59
<b>Risk weighted assets</b>			
Total of items included in risk weighted assets subject to transitional arrangements	323,162		
of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	277,366		
of which: significant investments in Tier 2 capital of Other Financial Institutions (net of eligible short positions)	23,780		
Risk weighted assets (L)	50,302,392		60
<b>Capital ratio</b>			
Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	12.47%		61
Tier 1 risk-weighted capital ratio ((G)/(L))	13.92%		62
Total risk-weighted capital ratio ((K)/(L))	18.66%		63
<b>Regulatory adjustments</b>			

Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	592,647		72
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	515,277		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)	—		75
<b>Provisions included in Tier 2 capital: instruments and provisions</b>			
Provisions (general reserve for possible loan losses)	—		76
Cap on inclusion of provisions (general reserve for possible loan losses)	2,299		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	270,527		79
<b>Capital instruments subject to transitional arrangements</b>			
Current cap on Additional Tier 1 instruments subject to transitional arrangements	989,886		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	1,613,792		84
Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	—		85