

## Capital Structure Information

Sumitomo Mitsui Banking Corporation

(Millions of yen, except percentages)

Basel III Template No.	Items	As of March 31, 2015	Amounts excluded under transitional arrangements	As of March 31, 2014	Amounts excluded under transitional arrangements
<b>Common Equity Tier 1 capital: instruments and reserves</b>					
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	6,038,295		5,859,721	
1a	of which: capital and capital surplus	4,042,266		4,042,266	
2	of which: retained earnings	2,327,629		2,138,218	
1c	of which: treasury stock (-)	-		-	
26	of which: cash dividends to be paid (-)	331,601		320,763	
	of which: other than the above	-		-	
1b	Stock acquisition rights to common shares	-		-	
3	Valuation and translation adjustment and other disclosed reserves	651,493	977,239	179,267	717,069
	Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	-		-	
6	Common Equity Tier 1 capital: instruments and reserves (A)	6,689,788		6,038,989	
<b>Common Equity Tier 1 capital: regulatory adjustments</b>					
8+9	Total intangible assets (excluding those relating to mortgage servicing rights)	54,502	81,753	23,497	93,991
8	of which: goodwill (including those equivalent)	-	-	-	-
9	of which: other intangible assets other than goodwill and mortgage servicing rights	54,502	81,753	23,497	93,991
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-	-	-
11	Net deferred losses on hedges	(49,439)	(74,159)	(10,324)	(41,299)
12	Shortfall of eligible provisions to expected losses	25,304	37,957	7,659	30,639
13	Gain on sale on securitization transactions	18,683	28,025	8,136	32,545
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	-	-
15	Prepaid pension cost	79,484	119,226	29,201	116,806
16	Investments in own shares (excluding those reported in the Net assets section)	-	-	-	-
17	Reciprocal cross-holdings in common equity	-	-	-	-

18	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)	-	-	-	-
19+20+21	Amount exceeding the 10% threshold on specified items	2,040	3,060	-	-
19	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	2,040	3,060	-	-
20	of which: mortgage servicing rights	-	-	-	-
21	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
22	Amount exceeding the 15% threshold on specified items	-	-	-	-
23	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-	-	-
24	of which: mortgage servicing rights	-	-	-	-
25	of which: deferred tax assets arising from temporary differences (net of related tax liability)	-	-	-	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-		-	
28	Common Equity Tier 1 capital: regulatory adjustments (B)	130,575		58,170	
<b>Common Equity Tier 1 capital (CET1)</b>					
29	Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,559,212		5,980,818	

<b>Additional Tier 1 capital: instruments</b>						
30	31a	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as equity under applicable accounting standards and the breakdown	-		-	
	31b	Stock acquisition rights to Additional Tier 1 instruments	-		-	
	32	Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	-		-	
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		-	
33+35	Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	860,796		824,074		
	Total of items included in Additional Tier 1 capital: items subject to transitional arrangements	(210)		(735)		
	of which: foreign currency translation adjustments	(210)		(735)		
36	Additional Tier 1 capital: instruments (D)	860,586		823,339		
<b>Additional Tier 1 capital: regulatory adjustments</b>						
37	Investments in own Additional Tier 1 instruments	-	-	-	-	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-	-	-	
39	Non-significant Investments in the Additional Tier 1 capital of Other Financial Institutions, net of eligible short positions (amount above 10% threshold)	-	-	-	-	
40	Significant investments in the Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	63,692	95,538	31,846	127,384	
	Total of items included in Additional Tier 1 capital: regulatory adjustments subject to transitional arrangements	47,003		47,865		
	of which: gain on sale on securitization transactions	28,025		32,545		
	of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses	18,978		15,319		
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deduction	-		-		
43	Additional Tier 1 capital: regulatory adjustments (E)	110,695		79,711		

<b>Additional Tier 1 capital (AT1)</b>					
44	Additional Tier 1 capital ((D)-(E)) (F)	749,890		743,627	
<b>Tier 1 capital (T1 = CET1 + AT1)</b>					
45	Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,309,102		6,724,445	
<b>Tier 2 capital: instruments and provisions</b>					
46	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	376,262		-	
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-		-	
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,412,068		1,613,792	
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	-		-	
50a	of which: general reserve for possible loan losses	-		-	
50b	of which: eligible provisions	-		-	
	Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	654,063		477,926	
	of which: unrealized gains on other securities after 55% discount	637,394		455,620	
	of which: land revaluation excess after 55% discount	16,668		22,306	
51	Tier 2 capital: instruments and provisions (H)	2,442,394		2,091,719	
<b>Tier 2 capital: regulatory adjustments</b>					
52	Investments in own Tier 2 instruments	-	-	-	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	-	-	-
54	Non-significant Investments in the Tier 2 capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)	-	-	-	-
55	Significant investments in the Tier 2 capital of Other Financial Institutions(net of eligible short positions)	50,000	75,000	25,000	100,000

	Total of items included in Tier 2 capital: regulatory adjustments subject to transitional arrangements	18,978		15,319	
	of which: Tier 2 and deductions under Basel II	18,978		15,319	
57	Tier 2 capital: regulatory adjustments (I)	68,978		40,319	
<b>Tier 2 capital (T2)</b>					
58	Tier 2 capital (T2) ((H)-(I)) (J)	2,373,415		2,051,399	
<b>Total capital (TC = T1 + T2)</b>					
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	9,682,518		8,775,845	
<b>Risk weighted assets</b>					
	Total of items included in risk weighted assets subject to transitional arrangements	252,584		377,653	
	of which: prepaid pension cost	25,797		10,405	
	of which: significant investments in Additional Tier 1 capital of Other Financial Institutions (net of eligible short positions)	183,151		338,806	
60	Risk weighted assets (L)	51,232,836		47,940,672	
<b>Capital ratio</b>					
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	12.80%		12.47%	
62	Tier 1 risk-weighted capital ratio ((G)/(L))	14.26%		14.02%	
63	Total risk-weighted capital ratio ((K)/(L))	18.89%		18.30%	
<b>Regulatory adjustments</b>					
72	Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	524,368		569,683	
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	734,569		475,035	
74	Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	-		-	
75	Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	-		77,942	
<b>Provisions included in Tier 2 capital: instruments and provisions</b>					
76	Provisions (general reserve for possible loan losses)	-		-	
77	Cap on inclusion of provisions (general reserve for possible loan losses)	2,386		2,363	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-		-	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	278,163		258,200	

<b>Capital instruments subject to transitional arrangements</b>					
82	Current cap on Additional Tier 1 instruments subject to transitional arrangements	866,150		989,886	
83	Amount excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	-		-	
84	Current cap on Tier 2 instruments subject to transitional arrangements	1,412,068		1,613,792	
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	60,062		128,412	