

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

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(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	6,744,114	/	1a+2-1c-26
of which: capital and capital surplus	3,094,983	/	1a
of which: retained earnings	3,906,346	/	2
of which: treasury stock (-)	175,179	/	1c
of which: cash dividends to be paid (-)	82,035	/	26
of which: other than the above	—	/	
Stock acquisition rights to common shares	1,864	/	1b
Accumulated other comprehensive income and other disclosed reserves	222,429	889,717	3
Adjusted minority interests, etc. (amount allowed to be included in group Common Equity Tier 1)	149,583	/	5
Total of items included in Common Equity Tier 1 capital: instruments and reserves subject to transitional arrangements	85,658	/	
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)	85,658	/	
Common Equity Tier 1 capital: instruments and reserves (A)	7,203,650	/	6
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
Total intangible assets (excluding those relating to mortgage servicing rights)	151,107	604,429	8+9
of which: goodwill (including those equivalent)	91,437	365,751	8
of which: other intangible assets other than goodwill and mortgage servicing rights	59,669	238,677	9
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,333	5,333	10
Net deferred losses on hedges	(8,458)	(33,835)	11
Shortfall of eligible provisions to expected losses	12,371	49,487	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	24,801	99,206	15
Investments in own shares (excluding those reported in the Net assets section)	1,592	6,368	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)	22,096	88,385	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)	214,247		28
<b>Common Equity Tier 1 capital (CET1)</b>			
Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	6,989,403		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	—		
			30

Adjusted minority interests, etc. (amount allowed to be included in group Additional Tier 1)	151,685		34-35
Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	1,227,318		33+35
of which: instrument issued by bank holding companies and their special purpose vehicles	1,227,318		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	18,827		
of which: foreign currency translation adjustments	18,827		
Additional Tier 1 capital: instruments (D)	1,397,831		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)	167	671	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	398,022		
of which: goodwill and others	339,302		
of which: gain on sale on securitization transactions	33,977		
of which: amount equivalent to 50% of shortfall of eligible provisions to expected losses	24,743		
Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	—		42
Additional Tier 1 capital: regulatory adjustments (E)	429,918		43
<b>Additional Tier 1 capital (AT1)</b>			
Additional Tier 1 capital ((D)-(E)) (F)	967,913		44
<b>Tier 1 capital (T1 = CET1 + AT1)</b>			
Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	7,957,316		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	—		46
Directly issued qualifying Tier 2 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	318,907		
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)	35,189		48-49
Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	1,544,170		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)	1,544,170		49
Total of general reserve for possible loan losses and eligible provisions included in Tier 2	57,474		50
of which: general reserve for possible loan losses	57,474		50a
of which: eligible provisions	—		50b
Total of items included in Tier 2 capital: instruments and provisions subject to transitional arrangements	628,429		
of which: unrealized gains on other securities after 55% discount	601,904		
of which: land revaluation excess after 55% discount	26,524		
Tier 2 capital: instruments and provisions (H)	2,584,170		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)	5,333	21,335	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	168,196		
of which: Tier 2 and deductions under Basel II	168,196		
Tier 2 capital: regulatory adjustments (I)	198,530		57
<b>Tier 2 capital (T2)</b>			
Tier 2 capital (T2) ((H)-(I)) (J)	2,385,640		58

<b>Total capital (TC = T1 + T2)</b>			
Total capital (TC = T1 + T2) ((G)+(J)) (K)	10,342,956		59
<b>Risk weighted assets</b>			
Total of items included in risk weighted assets subject to transitional arrangements	281,403		
of which: Non-significant Investments in the capital of Other Financial Institutions, net of eligible short positions (amount above the 10% threshold)	142,085		
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)	64,713,463		60
<b>Capital ratio (consolidated)</b>			
Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	10.80%		61
Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	12.29%		62
Total risk-weighted capital ratio (consolidated) ((K)/(L))	15.98%		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)	704,695		72
Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	267,812		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)	73,037		75
<b>Provisions included in Tier 2 capital: instruments and provisions</b>			
Provisions (general reserve for possible loan losses)	57,474		76
Cap on inclusion of provisions (general reserve for possible loan losses)	83,141		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	302,430		79
<b>Capital instruments subject to transitional arrangements</b>			
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)	—		85
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