

Capital Structure Information

Sumitomo Mitsui Banking Corporation and Subsidiaries

(Millions of yen, except percentages)

Basel III Template No.	Items	As of June 30, 2018	As of March 31, 2018
Common Equity Tier 1 capital: instruments and reserves			
1a+2-1c-26	Directly issued qualifying common share capital plus related capital surplus and retained earnings	7,044,884	6,856,015
1a	of which: capital and capital surplus	3,531,406	3,531,406
2	of which: retained earnings	3,513,478	3,451,151
1c	of which: treasury stock (-)	-	-
26	of which: cash dividends to be paid (-)	-	126,541
	of which: other than the above	-	-
1b	Stock acquisition rights to common shares	-	-
3	Accumulated other comprehensive income and other disclosed reserves	1,578,662	1,552,547
5	Adjusted non-controlling interests, etc. (amount allowed to be included in group Common Equity Tier 1)	337	333
6	Common Equity Tier 1 capital: instruments and reserves (A)	8,623,884	8,408,896
Common Equity Tier 1 capital: regulatory adjustments			
8+9	Total intangible assets (excluding those relating to mortgage servicing rights)	236,459	239,397
8	of which: goodwill (including those equivalent)	30,069	31,588
9	of which: other intangible assets other than goodwill and mortgage servicing rights	206,390	207,809
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,244	1,213
11	Net deferred gains or losses on hedges	(79,566)	(65,809)
12	Shortfall of eligible provisions to expected losses	-	-
13	Gain on sale on securitization transactions	60,434	60,215
14	Gains and losses due to changes in own credit risk on fair valued liabilities	2,732	2,646
15	Net defined benefit asset	267,889	262,547
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	-	-
19	of which: significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
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)	489,193	500,211
Common Equity Tier 1 capital (CET1)				
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,134,690	7,908,684
Additional Tier 1 capital: instruments				
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	1,100,000	1,100,000
		Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	-
34-35		Adjusted non-controlling interests, etc. (amount allowed to be included in group Additional Tier 1)	26,478	30,026
33+35		Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	471,200	466,652
33		of which: instruments issued by banks and their special purpose vehicles	471,200	466,652
35		of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	-	-
36		Additional Tier 1 capital: instruments (D)	1,597,678	1,596,678
Additional Tier 1 capital: regulatory adjustments				
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)	81,640	81,640
42		Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-
43		Additional Tier 1 capital: regulatory adjustments (E)	81,640	81,640
Additional Tier 1 capital (AT1)				
44		Additional Tier 1 capital ((D)-(E)) (F)	1,516,038	1,515,038
Tier 1 capital (T1 = CET1 + AT1)				
45		Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	9,650,729	9,423,723

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	1,002,287	994,937
	Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	-
48-49	Adjusted non-controlling interests, etc. (amount allowed to be included in group Tier 2)	6,009	3,488
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	595,355	625,890
47	of which: instruments issued by banks and their special purpose vehicles	595,355	625,890
49	of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	-	-
50	Total of general reserve for possible loan losses and eligible provisions included in Tier 2	12,694	33,097
50a	of which: general reserve for possible loan losses	5,928	6,210
50b	of which: eligible provisions	6,766	26,886
51	Tier 2 capital: instruments and provisions (H)	1,616,346	1,657,414
Tier 2 capital: regulatory adjustments			
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)	150,000	150,000
57	Tier 2 capital: regulatory adjustments (I)	150,000	150,000
Tier 2 capital (T2)			
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,466,346	1,507,414
Total capital (TC = T1 + T2)			
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	11,117,075	10,931,137
Risk weighted assets			
60	Risk weighted assets (L)	52,409,324	51,707,483
Capital ratio (consolidated)			
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	15.52%	15.29%
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	18.41%	18.22%
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	21.21%	21.14%

Regulatory adjustments			
72	Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	331,375	331,209
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	604,306	596,582
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)	672	1,617
Provisions included in Tier 2 capital: instruments and provisions			
76	Provisions (general reserve for possible loan losses)	5,928	6,210
77	Cap on inclusion of provisions (general reserve for possible loan losses)	22,502	22,963
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	6,766	26,886
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	261,600	259,290
Capital instruments subject to transitional arrangements			
82	Current cap on Additional Tier 1 instruments subject to transitional arrangements	495,143	495,143
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	813,811	813,811
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	-	-