

## Capital Structure Information

Sumitomo Mitsui Banking Corporation

(Millions of yen, except percentages)

Basel III Template No.	Items	As of June 30, 2018	As of March 31, 2018
<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	6,389,572	6,255,453
1a	of which: capital and capital surplus	3,335,618	3,337,824
2	of which: retained earnings	3,053,953	3,044,170
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	Valuation and translation adjustment and other disclosed reserves	1,572,878	1,539,402
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,962,451	7,794,855
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
8+9	Total intangible assets (excluding those relating to mortgage servicing rights)	158,828	160,658
8	of which: goodwill (including those equivalent)	-	-
9	of which: other intangible assets other than goodwill and mortgage servicing rights	158,828	160,658
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	-	-
11	Net deferred gains or losses on hedges	(52,957)	(5,293)
12	Shortfall of eligible provisions to expected losses	15,952	454
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	-	-
15	Prepaid pension cost	201,923	193,931
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)	384,180	409,966
<b>Common Equity Tier 1 capital (CET1)</b>				
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,578,270	7,384,889
<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	1,100,000	1,100,000
		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	471,200	466,652
36		Additional Tier 1 capital: instruments (D)	1,571,200	1,566,652
<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)	76,261	76,261
42		Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-
43		Additional Tier 1 capital: regulatory adjustments (E)	76,261	76,261
<b>Additional Tier 1 capital (AT1)</b>				
44		Additional Tier 1 capital ((D)-(E)) (F)	1,494,938	1,490,391
<b>Tier 1 capital (T1 = CET1 + AT1)</b>				
45		Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	9,073,209	8,875,280

<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	1,002,287	994,937
	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	595,355	625,890
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	-	-
51	Tier 2 capital: instruments and provisions (H)	1,597,642	1,620,828
<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)	150,000	150,000
57	Tier 2 capital: regulatory adjustments (I)	150,000	150,000
<b>Tier 2 capital (T2)</b>			
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,447,642	1,470,828
<b>Total capital (TC = T1 + T2)</b>			
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	10,520,852	10,346,108
<b>Risk weighted assets</b>			
60	Risk weighted assets (L)	49,681,779	49,001,855
<b>Capital ratio</b>			
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	15.25%	15.07%
62	Tier 1 risk-weighted capital ratio ((G)/(L))	18.26%	18.11%
63	Total risk-weighted capital ratio ((K)/(L))	21.17%	21.11%
<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)	322,951	324,525
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	573,177	572,602
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)	-	-

<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)	3,010	2,694
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	264,595	262,631
<b>Capital instruments subject to transitional arrangements</b>			
82	Current cap on Additional Tier 1 instruments subject to transitional arrangements	494,943	494,943
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	806,896	806,896
85	Amount excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	-	-