

## Capital Structure Information

Sumitomo Mitsui Banking Corporation and Subsidiaries

(Millions of yen, except percentages)

Basel III Template No.	Items	As of September 30, 2018	As of June 30, 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	7,047,123	7,044,884
1a	of which: capital and capital surplus	3,527,346	3,531,406
2	of which: retained earnings	3,718,567	3,513,478
1c	of which: treasury stock (-)	-	-
26	of which: cash dividends to be paid (-)	198,790	-
	of which: other than the above	-	-
1b	Stock acquisition rights to common shares	-	-
3	Accumulated other comprehensive income and other disclosed reserves	1,499,540	1,578,662
5	Adjusted non-controlling interests, etc. (amount allowed to be included in group Common Equity Tier 1)	330	337
6	Common Equity Tier 1 capital: instruments and reserves (A)	8,546,993	8,623,884
<b>Common Equity Tier 1 capital: regulatory adjustments</b>			
8+9	Total intangible assets (excluding those relating to mortgage servicing rights)	233,723	236,459
8	of which: goodwill (including those equivalent)	29,160	30,069
9	of which: other intangible assets other than goodwill and mortgage servicing rights	204,562	206,390
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	981	1,244
11	Net deferred gains or losses on hedges	(101,793)	(79,566)
12	Shortfall of eligible provisions to expected losses	10,403	-
13	Gain on sale on securitization transactions	62,028	60,434
14	Gains and losses due to changes in own credit risk on fair valued liabilities	3,360	2,732
15	Net defined benefit asset	273,012	267,889
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)	481,717	489,193
<b>Common Equity Tier 1 capital (CET1)</b>				
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	8,065,276	8,134,690
<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	-	-
34-35		Adjusted non-controlling interests, etc. (amount allowed to be included in group Additional Tier 1)	23,719	26,478
33+35		Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	323,130	471,200
33		of which: instruments issued by banks and their special purpose vehicles	323,130	471,200
35		of which: instruments issued by subsidiaries (excluding banks' special purpose vehicles)	-	-
36		Additional Tier 1 capital: instruments (D)	1,446,849	1,597,678
<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)	0	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)	0	81,640
<b>Additional Tier 1 capital (AT1)</b>				
44		Additional Tier 1 capital ((D)-(E)) (F)	1,446,849	1,516,038
<b>Tier 1 capital (T1 = CET1 + AT1)</b>				
45		Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	9,512,126	9,650,729

<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	1,007,765	1,002,287
	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)	5,538	6,009
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	566,774	595,355
47	of which: instruments issued by banks and their special purpose vehicles	566,774	595,355
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	6,024	12,694
50a	of which: general reserve for possible loan losses	6,024	5,928
50b	of which: eligible provisions	-	6,766
51	Tier 2 capital: instruments and provisions (H)	1,586,102	1,616,346
<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	150,000
57	Tier 2 capital: regulatory adjustments (I)	50,000	150,000
<b>Tier 2 capital (T2)</b>			
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,536,102	1,466,346
<b>Total capital (TC = T1 + T2)</b>			
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	11,048,229	11,117,075
<b>Risk weighted assets</b>			
60	Risk weighted assets (L)	52,560,056	52,409,324
<b>Capital ratio (consolidated)</b>			
61	Common Equity Tier 1 risk-weighted capital ratio (consolidated) ((C)/(L))	15.34%	15.52%
62	Tier 1 risk-weighted capital ratio (consolidated) ((G)/(L))	18.09%	18.41%
63	Total risk-weighted capital ratio (consolidated) ((K)/(L))	21.02%	21.21%

<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)	307,248	331,375
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	615,321	604,306
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)	867	672
<b>Provisions included in Tier 2 capital: instruments and provisions</b>			
76	Provisions (general reserve for possible loan losses)	6,024	5,928
77	Cap on inclusion of provisions (general reserve for possible loan losses)	21,741	22,502
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
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	257,317	261,600
<b>Capital instruments subject to transitional arrangements</b>			
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)	-	-