

Capital Structure Information

Sumitomo Mitsui Banking Corporation

(Millions of yen, except percentages)

Basel III Template No.	Items	As of September 30, 2018	As of June 30, 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	6,355,376	6,389,572
1a	of which: capital and capital surplus	3,335,548	3,335,618
2	of which: retained earnings	3,218,618	3,053,953
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	Valuation and translation adjustment and other disclosed reserves	1,430,313	1,572,878
6	Common Equity Tier 1 capital: instruments and reserves (A)	7,785,690	7,962,451
Common Equity Tier 1 capital: regulatory adjustments			
8+9	Total intangible assets (excluding those relating to mortgage servicing rights)	157,502	158,828
8	of which: goodwill (including those equivalent)	-	-
9	of which: other intangible assets other than goodwill and mortgage servicing rights	157,502	158,828
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	(102,847)	(52,957)
12	Shortfall of eligible provisions to expected losses	33,773	15,952
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	-	-
15	Prepaid pension cost	209,481	201,923
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)	359,938	384,180
Common Equity Tier 1 capital (CET1)				
29		Common Equity Tier 1 capital (CET1) ((A)-(B)) (C)	7,425,751	7,578,270
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	-	-
33+35		Eligible Tier 1 capital instruments subject to transitional arrangements included in Additional Tier 1 capital: instruments	323,130	471,200
36		Additional Tier 1 capital: instruments (D)	1,423,130	1,571,200
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)	-	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
Additional Tier 1 capital (AT1)				
44		Additional Tier 1 capital ((D)-(E)) (F)	1,423,130	1,494,938
Tier 1 capital (T1 = CET1 + AT1)				
45		Tier 1 capital (T1 = CET1 + AT1) ((C)+(F)) (G)	8,848,881	9,073,209

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	-	-
46	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	-	-
47+49	Eligible Tier 2 capital instruments subject to transitional arrangements included in Tier 2: instruments and provisions	566,774	595,355
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)	1,574,539	1,597,642
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)	50,000	150,000
57	Tier 2 capital: regulatory adjustments (I)	50,000	150,000
Tier 2 capital (T2)			
58	Tier 2 capital (T2) ((H)-(I)) (J)	1,524,539	1,447,642
Total capital (TC = T1 + T2)			
59	Total capital (TC = T1 + T2) ((G)+(J)) (K)	10,373,421	10,520,852
Risk weighted assets			
60	Risk weighted assets (L)	49,887,388	49,681,779
Capital ratio			
61	Common Equity Tier 1 risk-weighted capital ratio ((C)/(L))	14.88%	15.25%
62	Tier 1 risk-weighted capital ratio ((G)/(L))	17.73%	18.26%
63	Total risk-weighted capital ratio ((K)/(L))	20.79%	21.17%
Regulatory adjustments			
72	Non-significant Investments in the capital of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	299,344	322,951
73	Significant investments in the common stock of Other Financial Institutions that are below the thresholds for deduction (before risk weighting)	562,165	573,177
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)	-	-

Provisions included in Tier 2 capital: instruments and provisions			
76	Provisions (general reserve for possible loan losses)	-	-
77	Cap on inclusion of provisions (general reserve for possible loan losses)	2,867	3,010
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	260,386	264,595
Capital instruments subject to transitional arrangements			
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)	-	-