

KM1 : Key metrics

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(Millions of yen, except percentages)

| Basel III Template No. | | a | b | c | d | e |
|--|---|--------------------------------|---------------------------|----------------------------|-------------------------------|--------------------------------|
| | | As of September 30, 2020 | As of June 30, 2020 | As of March 31, 2020 | As of December 31, 2019 | As of September 30, 2019 |
| Available capital | | | | | | |
| 1 | Common Equity Tier 1 capital (CET1) | 9,994,152 | 9,861,707 | 9,581,264 | 10,071,606 | 9,709,692 |
| 2 | Tier 1 capital | 10,763,814 | 10,530,749 | 10,249,936 | 11,003,737 | 10,641,169 |
| 3 | Total capital | 12,027,978 | 11,759,945 | 11,552,000 | 12,350,026 | 12,031,933 |
| Risk-weighted assets | | | | | | |
| 4 | Total risk-weighted assets (RWA) | 62,379,156 | 62,493,410 | 61,599,066 | 61,479,534 | 60,001,868 |
| Capital ratio (consolidated) | | | | | | |
| 5 | Common Equity Tier 1 risk-weighted capital ratio (consolidated) | 16.02% | 15.78% | 15.55% | 16.38% | 16.18% |
| 6 | Tier 1 risk-weighted capital ratio (consolidated) | 17.25% | 16.85% | 16.63% | 17.89% | 17.73% |
| 7 | Total risk-weighted capital ratio (consolidated) | 19.28% | 18.81% | 18.75% | 20.08% | 20.05% |
| Additional CET1 buffer requirements as a percentage of RWA | | | | | | |
| 8 | Capital conservation buffer requirement | 2.50% | 2.50% | 2.50% | 2.50% | 2.50% |
| 9 | Countercyclical buffer requirement | 0.02% | 0.02% | 0.02% | 0.09% | 0.11% |
| 10 | G-SIB/D-SIB additional requirement | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| 11 | Total of CET1 specific buffer requirements | 3.52% | 3.52% | 3.52% | 3.59% | 3.61% |
| 12 | CET1 available after meeting the minimum capital requirements | 11.25% | 10.81% | 10.63% | 11.88% | 11.68% |
| Leverage ratio (consolidated) | | | | | | |
| 13 | Total exposures | 183,938,673 | 189,061,080 | 237,488,658 | 230,385,098 | 226,345,862 |
| 14 | Leverage ratio (consolidated) | 5.85% | 5.57% | 4.31% | 4.77% | 4.70% |

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| | | Second Quarter of fiscal 2020 (From 2020/7/1 To 2020/9/30) | First Quarter of fiscal 2020 (From 2020/4/1 To 2020/6/30) | Fourth Quarter of fiscal 2019 (From 2020/1/1 To 2020/3/31) | Third Quarter of fiscal 2019 (From 2019/10/1 To 2019/12/31) | Second Quarter of fiscal 2019 (From 2019/7/1 To 2019/9/30) |
| Consolidated Liquidity Coverage Ratio | | | | | | |
| 15 | Total HQLA allowed to be included in the calculation | 68,887,366 | 64,703,478 | 65,105,452 | 65,816,899 | 63,665,626 |
| 16 | Net cash outflows | 50,646,941 | 52,472,816 | 51,800,744 | 51,177,453 | 50,538,558 |
| 17 | Consolidated liquidity coverage ratio (LCR) | 136.0% | 123.3% | 125.6% | 128.6% | 125.9% |