

Capital Ratio as of June 30, 2019

TOKYO, August 14, 2019 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of June 30, 2019.

I. Sumitomo Mitsui Financial Group (on a consolidated basis)

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2019	Change	March 31, 2019
(1) Total capital ratio (4) / (7)	20.38 %	(0.38)%	20.76 %
(2) Tier 1 capital ratio (5) / (7)	18.01 %	(0.18)%	18.19 %
(3) Common equity Tier 1 capital ratio (6) / (7)	16.14 %	(0.23)%	16.37 %
(4) Total capital	¥ 12,203.3	¥ (37.2)	¥ 12,240.5
(5) Tier 1 capital	10,782.0	54.7	10,727.2
(6) Common equity Tier 1 capital	9,666.6	12.1	9,654.5
(7) Risk weighted assets	59,864.8	922.0	58,942.8
(8) Required capital (7) X 8%	4,789.2	73.8	4,715.4
(9) Leverage Ratio	4.87 %	(0.01)%	4.88 %

II. Sumitomo Mitsui Banking Corporation (on a consolidated basis)

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2019	Change	March 31, 2019
(1) Total capital ratio (4) / (7)	20.17 %	(0.15)%	20.32 %
(2) Tier 1 capital ratio (5) / (7)	17.60 %	0.03 %	17.57 %
(3) Common equity Tier 1 capital ratio (6) / (7)	15.06 %	(0.11)%	15.17 %
(4) Total capital	¥ 10,820.6	¥ 64.7	¥ 10,755.9
(5) Tier 1 capital	9,442.0	141.2	9,300.8
(6) Common equity Tier 1 capital	8,083.3	53.8	8,029.5
(7) Risk weighted assets	53,641.1	730.4	52,910.7
(8) Required capital (7) X 8%	4,291.3	58.4	4,232.9
(9) Leverage Ratio	4.58 %	0.06 %	4.52 %

III. Sumitomo Mitsui Banking Corporation (on a non-consolidated basis)

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2019	Change	March 31, 2019
(1) Total capital ratio (4) / (7)	20.24 %	(0.04)%	20.28 %
(2) Tier 1 capital ratio (5) / (7)	17.52 %	0.15 %	17.37 %
(3) Common equity Tier 1 capital ratio (6) / (7)	14.85 %	%	14.85 %
(4) Total capital	¥ 10,106.5	¥ 51.8	¥ 10,054.7
(5) Tier 1 capital	8,747.9	134.7	8,613.2
(6) Common equity Tier 1 capital	7,415.4	49.7	7,365.7
(7) Risk weighted assets	49,923.9	349.4	49,574.5
(8) Required capital (7) X 8%	3,993.9	28.0	3,966.0
(9) Leverage Ratio	4.56 %	0.09 %	4.47 %

Information on capital structure of Sumitomo Mitsui Financial Group, Inc. and Sumitomo Mitsui Banking Corporation are available on our website at https://www.smgf.co.jp/english/investor/financial/basel_3.html