

## Capital Ratio as of December 31, 2023

TOKYO, February 14, 2024 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2023.

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

| (BIS guidelines)                                 |                   | (Billions of yen, except ratios) |                |                                   |
|--------------------------------------------------|-------------------|----------------------------------|----------------|-----------------------------------|
|                                                  | December 31, 2023 |                                  | March 31, 2023 | September 30, 2023<br>(Reference) |
|                                                  |                   | Change                           |                |                                   |
| (1) Total capital ratio (4) / (7)                | 16.46 %           | 0.48 %                           | 15.98 %        | 16.22 %                           |
| (2) Tier 1 capital ratio (5) / (7)               | 15.35 %           | 0.41 %                           | 14.94 %        | 15.20 %                           |
| (3) Common equity Tier 1 capital ratio (6) / (7) | 14.09 %           | 0.07 %                           | 14.02 %        | 13.94 %                           |
| (4) Total capital                                | ¥ 13,438.9        | ¥1,088.1                         | ¥ 12,350.8     | ¥ 13,312.8                        |
| (5) Tier 1 capital                               | 12,531.3          | 982.3                            | 11,548.9       | 12,470.6                          |
| (6) Common equity Tier 1 capital                 | 11,502.5          | 663.5                            | 10,839.0       | 11,438.7                          |
| (7) Risk weighted assets                         | 81,613.0          | 4,328.0                          | 77,285.0       | 82,041.0                          |
| (8) Required capital (7) X 8%                    | 6,529.0           | 346.2                            | 6,182.8        | 6,563.3                           |
| (9) Leverage Ratio                               | 5.04 %            | 0.01 %                           | 5.03 %         | 4.93 %                            |

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

| (BIS guidelines)                                 |                   | (Billions of yen, except ratios) |                |                                   |
|--------------------------------------------------|-------------------|----------------------------------|----------------|-----------------------------------|
|                                                  | December 31, 2023 |                                  | March 31, 2023 | September 30, 2023<br>(Reference) |
|                                                  |                   | Change                           |                |                                   |
| (1) Total capital ratio (4) / (7)                | 15.89 %           | 0.55 %                           | 15.34 %        | 15.48 %                           |
| (2) Tier 1 capital ratio (5) / (7)               | 14.57 %           | 0.42 %                           | 14.15 %        | 14.27 %                           |
| (3) Common equity Tier 1 capital ratio (6) / (7) | 12.51 %           | 0.08 %                           | 12.43 %        | 12.20 %                           |
| (4) Total capital                                | ¥ 12,080.8        | ¥ 1,278.5                        | ¥ 10,802.3     | ¥ 11,771.9                        |
| (5) Tier 1 capital                               | 11,083.1          | 1,119.9                          | 9,963.2        | 10,850.9                          |
| (6) Common equity Tier 1 capital                 | 9,511.8           | 756.2                            | 8,755.6        | 9,277.3                           |
| (7) Risk weighted assets                         | 76,021.1          | 5,619.1                          | 70,402.0       | 76,039.2                          |
| (8) Required capital (7) X 8%                    | 6,081.7           | 449.5                            | 5,632.2        | 6,083.1                           |
| (9) Leverage Ratio                               | 4.92 %            | 0.23 %                           | 4.69 %         | 4.66 %                            |

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

| (BIS guidelines)                                 |                   | (Billions of yen, except ratios) |                |                                   |
|--------------------------------------------------|-------------------|----------------------------------|----------------|-----------------------------------|
|                                                  | December 31, 2023 |                                  | March 31, 2023 | September 30, 2023<br>(Reference) |
|                                                  |                   | Change                           |                |                                   |
| (1) Total capital ratio (4) / (7)                | 14.42 %           | 0.45 %                           | 13.97 %        | 13.54 %                           |
| (2) Tier 1 capital ratio (5) / (7)               | 12.93 %           | 0.30 %                           | 12.63 %        | 12.15 %                           |
| (3) Common equity Tier 1 capital ratio (6) / (7) | 10.71 %           | (0.10) %                         | 10.81 %        | 9.96 %                            |
| (4) Total capital                                | ¥ 9,996.0         | ¥ 897.6                          | ¥ 9,098.4      | ¥ 9,496.4                         |
| (5) Tier 1 capital                               | 8,963.8           | 740.2                            | 8,223.6        | 8,526.8                           |
| (6) Common equity Tier 1 capital                 | 7,422.8           | 383.2                            | 7,039.6        | 6,985.6                           |
| (7) Risk weighted assets                         | 69,293.9          | 4,190.9                          | 65,103.0       | 70,127.2                          |
| (8) Required capital (7) X 8%                    | 5,543.5           | 335.3                            | 5,208.2        | 5,610.2                           |
| (9) Leverage Ratio                               | 4.43 %            | 0.16 %                           | 4.27 %         | 4.11 %                            |

Information on capital structure of Sumitomo Mitsui Financial Group, Inc. and Sumitomo Mitsui Banking Corporation are available on our website at [https://www.smfg.co.jp/english/investor/financial/basel\\_3.html](https://www.smfg.co.jp/english/investor/financial/basel_3.html)