

Capital Ratio as of December 31, 2016



TOKYO, February 14, 2017 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2016.

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

(Billions of yen, except ratios)

	December 31, 2016		March 31, 2016	September 30, 2016 (Reference)
		Change		
(1) Total capital ratio (4) / (7)	16.93 %	(0.09)%	17.02 %	17.45 %
(2) Tier 1 capital ratio (5) / (7)	13.53 %	(0.15)%	13.68 %	13.73 %
(3) Common equity Tier 1 capital ratio (6) / (7)	11.82 %	0.01 %	11.81 %	12.04 %
(4) Total capital	¥ 11,754.9	¥ 519.0	¥ 11,235.9	¥ 11,353.9
(5) Tier 1 capital	9,393.2	361.5	9,031.7	8,934.3
(6) Common equity Tier 1 capital	8,210.5	414.1	7,796.5	7,832.7
(7) Risk weighted assets	69,422.8	3,411.2	66,011.6	65,049.9
(8) Required capital (7) X 8%	5,553.8	272.9	5,280.9	5,204.0

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

(Billions of yen, except ratios)

	December 31, 2016		March 31, 2016	September 30, 2016 (Reference)
		Change		
(1) Total capital ratio (4) / (7)	17.74 %	(0.45)%	18.19 %	18.68 %
(2) Tier 1 capital ratio (5) / (7)	13.94 %	(0.64)%	14.58 %	14.62 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.39 %	(0.65)%	13.04 %	13.22 %
(4) Total capital	¥ 10,346.2	¥ (129.4)	¥ 10,475.6	¥ 10,507.6
(5) Tier 1 capital	8,128.8	(267.8)	8,396.6	8,226.8
(6) Common equity Tier 1 capital	7,225.8	(281.5)	7,507.2	7,437.3
(7) Risk weighted assets	58,297.2	739.1	57,558.1	56,246.8
(8) Required capital (7) X 8%	4,663.8	59.1	4,604.6	4,499.7

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

(Billions of yen, except ratios)

	December 31, 2016		March 31, 2016	September 30, 2016 (Reference)
		Change		
(1) Total capital ratio (4) / (7)	18.71 %	(0.76)%	19.47 %	20.54 %
(2) Tier 1 capital ratio (5) / (7)	14.39 %	(0.90)%	15.29 %	15.83 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.61 %	(0.83)%	13.44 %	14.02 %
(4) Total capital	¥ 9,713.5	¥ 6.8	¥ 9,706.7	¥ 10,051.6
(5) Tier 1 capital	7,469.3	(150.1)	7,619.5	7,746.5
(6) Common equity Tier 1 capital	6,547.5	(154.2)	6,701.7	6,859.8
(7) Risk weighted assets	51,901.8	2,072.6	49,829.2	48,914.1
(8) Required capital (7) X 8%	4,152.1	165.8	3,986.3	3,913.1

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