

Capital Ratio as of December 31, 2017

TOKYO, February 14, 2018 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2017.

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

(Billions of yen, except ratios)

	December 31, 2017	Change		March 31, 2017	September 30, 2017 (Reference)
(1) Total capital ratio (4) / (7)	18.21 %	1.28 %		16.93 %	17.69 %
(2) Tier 1 capital ratio (5) / (7)	15.42 %	1.35 %		14.07 %	14.85 %
(3) Common equity Tier 1 capital ratio (6) / (7)	13.34 %	1.17 %		12.17 %	12.96 %
(4) Total capital	¥ 12,994.6	¥ 1,020.9		¥ 11,973.7	¥ 12,372.5
(5) Tier 1 capital	11,002.4	1,056.2		9,946.2	10,384.0
(6) Common equity Tier 1 capital	9,516.4	907.9		8,608.5	9,060.4
(7) Risk weighted assets	71,336.8	653.3		70,683.5	69,905.6
(8) Required capital (7) X 8%	5,706.9	52.3		5,654.7	5,592.5

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

(Billions of yen, except ratios)

	December 31, 2017	Change		March 31, 2017	September 30, 2017 (Reference)
(1) Total capital ratio (4) / (7)	18.77 %	1.00 %		17.77 %	18.33 %
(2) Tier 1 capital ratio (5) / (7)	15.71 %	1.10 %		14.61 %	15.18 %
(3) Common equity Tier 1 capital ratio (6) / (7)	13.75 %	0.86 %		12.89 %	13.44 %
(4) Total capital	¥ 11,059.5	¥ 747.9		¥ 10,311.6	¥ 10,515.7
(5) Tier 1 capital	9,260.3	782.1		8,478.2	8,710.5
(6) Common equity Tier 1 capital	8,101.3	624.4		7,476.9	7,708.0
(7) Risk weighted assets	58,911.3	907.0		58,004.4	57,348.4
(8) Required capital (7) X 8%	4,712.9	72.6		4,640.4	4,587.9

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

(Billions of yen, except ratios)

	December 31, 2017	Change		March 31, 2017	September 30, 2017 (Reference)
(1) Total capital ratio (4) / (7)	19.80 %	1.19 %		18.61 %	19.20 %
(2) Tier 1 capital ratio (5) / (7)	16.35 %	1.30 %		15.05 %	15.68 %
(3) Common equity Tier 1 capital ratio (6) / (7)	14.15 %	1.00 %		13.15 %	13.74 %
(4) Total capital	¥ 10,242.4	¥ 644.0		¥ 9,598.4	¥ 9,753.3
(5) Tier 1 capital	8,457.1	690.4		7,766.8	7,965.5
(6) Common equity Tier 1 capital	7,321.1	536.0		6,785.0	6,979.3
(7) Risk weighted assets	51,706.2	130.4		51,575.8	50,790.6
(8) Required capital (7) X 8%	4,136.5	10.4		4,126.1	4,063.3

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