

Capital Ratio as of December 31, 2019

TOKYO, February 14, 2020 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2019.

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

(BIS guidelines)

(Billions of yen, except ratios)

	December 31, 2019	Change	March 31, 2019	September 30, 2019
				(Reference)
(1) Total capital ratio (4) / (7)	20.08 %	(0.68)%	20.76 %	20.05 %
(2) Tier 1 capital ratio (5) / (7)	17.89 %	(0.30)%	18.19 %	17.73 %
(3) Common equity Tier 1 capital ratio (6) / (7)	16.38 %	0.01 %	16.37 %	16.18 %
(4) Total capital	¥ 12,350.0	¥ 109.5	¥ 12,240.5	¥ 12,031.9
(5) Tier 1 capital	11,003.7	276.5	10,727.2	10,641.2
(6) Common equity Tier 1 capital	10,071.6	417.1	9,654.5	9,709.7
(7) Risk weighted assets	61,479.5	2,536.7	58,942.8	60,001.9
(8) Required capital (7) X 8%	4,918.4	202.9	4,715.4	4,800.1
(9) Leverage Ratio	4.77 %	(0.11)%	4.88 %	4.70 %

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

(BIS guidelines)

(Billions of yen, except ratios)

	December 31, 2019	Change	March 31, 2019	September 30, 2019
				(Reference)
(1) Total capital ratio (4) / (7)	18.89 %	(1.43)%	20.32 %	19.12 %
(2) Tier 1 capital ratio (5) / (7)	16.56 %	(1.01)%	17.57 %	16.62 %
(3) Common equity Tier 1 capital ratio (6) / (7)	14.45 %	(0.72)%	15.17 %	14.44 %
(4) Total capital	¥ 10,497.0	¥ (258.9)	¥ 10,755.9	¥ 10,274.5
(5) Tier 1 capital	9,203.2	(97.6)	9,300.8	8,933.9
(6) Common equity Tier 1 capital	8,031.7	2.2	8,029.5	7,762.3
(7) Risk weighted assets	55,545.9	2,635.2	52,910.7	53,727.1
(8) Required capital (7) X 8%	4,443.7	210.8	4,232.9	4,298.2
(9) Leverage Ratio	4.28 %	(0.24)%	4.52 %	4.25 %

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

(BIS guidelines)

(Billions of yen, except ratios)

	December 31, 2019	Change	March 31, 2019	September 30, 2019
				(Reference)
(1) Total capital ratio (4) / (7)	18.58 %	(1.70)%	20.28 %	18.78 %
(2) Tier 1 capital ratio (5) / (7)	16.11 %	(1.26)%	17.37 %	16.15 %
(3) Common equity Tier 1 capital ratio (6) / (7)	13.88 %	(0.97)%	14.85 %	13.85 %
(4) Total capital	¥ 9,667.4	¥ (387.3)	¥ 10,054.7	¥ 9,502.2
(5) Tier 1 capital	8,383.8	(229.5)	8,613.2	8,171.0
(6) Common equity Tier 1 capital	7,224.3	(141.5)	7,365.7	7,011.5
(7) Risk weighted assets	52,027.6	2,453.1	49,574.5	50,591.4
(8) Required capital (7) X 8%	4,162.2	196.2	3,966.0	4,047.3
(9) Leverage Ratio	4.20 %	(0.27)%	4.47 %	4.17 %

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