

## Capital Ratio as of June 30, 2020

TOKYO, August 14, 2020 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of June 30, 2020.

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

	(BIS guidelines)		(Billions of yen, except ratios)	
	June 30, 2020	Change	March 31, 2020	
(1) Total capital ratio (4) / (7)	18.81 %	0.06 %	18.75 %	
(2) Tier 1 capital ratio (5) / (7)	16.85 %	0.22 %	16.63 %	
(3) Common equity Tier 1 capital ratio (6) / (7)	15.78 %	0.23 %	15.55 %	
(4) Total capital	¥ 11,759.9	¥ 207.9	¥ 11,552.0	
(5) Tier 1 capital	10,530.7	280.8	10,249.9	
(6) Common equity Tier 1 capital	9,861.7	280.4	9,581.3	
(7) Risk weighted assets	62,493.4	894.3	61,599.1	
(8) Required capital (7) X 8%	4,999.5	71.5	4,927.9	
(9) Leverage Ratio	5.57 %	1.26 %	4.31 %	

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

	(BIS guidelines)		(Billions of yen, except ratios)	
	June 30, 2020	Change	March 31, 2020	
(1) Total capital ratio (4) / (7)	17.86 %	(0.20)%	18.06 %	
(2) Tier 1 capital ratio (5) / (7)	15.79 %	(0.01)%	15.80 %	
(3) Common equity Tier 1 capital ratio (6) / (7)	13.74 %	0.04 %	13.70 %	
(4) Total capital	¥ 10,239.2	¥ 132.0	¥ 10,107.2	
(5) Tier 1 capital	9,053.3	211.0	8,842.3	
(6) Common equity Tier 1 capital	7,879.7	210.4	7,669.2	
(7) Risk weighted assets	57,322.2	1,368.4	55,953.8	
(8) Required capital (7) X 8%	4,585.8	109.5	4,476.3	
(9) Leverage Ratio	5.14 %	1.17 %	3.97 %	

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

	(BIS guidelines)		(Billions of yen, except ratios)	
	June 30, 2020	Change	March 31, 2020	
(1) Total capital ratio (4) / (7)	17.51 %	(0.10)%	17.61 %	
(2) Tier 1 capital ratio (5) / (7)	15.32 %	0.09 %	15.23 %	
(3) Common equity Tier 1 capital ratio (6) / (7)	13.15 %	0.14 %	13.01 %	
(4) Total capital	¥ 9,356.1	¥ 154.1	¥ 9,202.0	
(5) Tier 1 capital	8,186.0	226.2	7,959.8	
(6) Common equity Tier 1 capital	7,026.5	226.2	6,800.3	
(7) Risk weighted assets	53,425.6	1,176.7	52,248.9	
(8) Required capital (7) X 8%	4,274.0	94.1	4,179.9	
(9) Leverage Ratio	5.00 %	1.15 %	3.85 %	

Note: As for Leverage Ratio as of June 30, 2020, the deposits with the Bank of Japan is excluded from the total exposures based on the amendment on June 30, 2020 of the notification of Japanese Financial Services Agency (JFSA) No.11 and No.12, 2019.

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)