

Capital Ratio as of December 31, 2021

TOKYO, February 14, 2022 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2021.

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

	(BIS guidelines)		(Billions of yen, except ratios)	
	December 31, 2021	Change	March 31, 2021	September 30, 2021 (Reference)
(1) Total capital ratio (4) / (7)	17.67 %	(0.94) %	18.61 %	18.28 %
(2) Tier 1 capital ratio (5) / (7)	16.24 %	(0.72) %	16.96 %	16.85 %
(3) Common equity Tier 1 capital ratio (6) / (7)	15.32 %	(0.68) %	16.00 %	15.92 %
(4) Total capital	¥ 12,466.5	¥ 177.3	¥ 12,289.3	¥ 12,563.1
(5) Tier 1 capital	11,459.8	260.5	11,199.3	11,577.4
(6) Common equity Tier 1 capital	10,811.0	248.2	10,562.8	10,938.9
(7) Risk weighted assets	70,542.9	4,534.9	66,008.0	68,689.4
(8) Required capital (7) X 8%	5,643.4	362.8	5,280.6	5,495.2
(9) Leverage Ratio	5.45 %	(0.20) %	5.65 %	5.79 %

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

	(BIS guidelines)		(Billions of yen, except ratios)	
	December 31, 2021	Change	March 31, 2021	September 30, 2021 (Reference)
(1) Total capital ratio (4) / (7)	16.75 %	(0.97) %	17.72 %	17.20 %
(2) Tier 1 capital ratio (5) / (7)	15.13 %	(0.76) %	15.89 %	15.56 %
(3) Common equity Tier 1 capital ratio (6) / (7)	13.35 %	(0.63) %	13.98 %	13.72 %
(4) Total capital	¥ 10,789.0	¥ 176.7	¥ 10,612.4	¥ 10,707.9
(5) Tier 1 capital	9,749.9	231.9	9,518.0	9,689.7
(6) Common equity Tier 1 capital	8,602.6	227.9	8,374.7	8,542.8
(7) Risk weighted assets	64,410.2	4,539.0	59,871.2	62,238.9
(8) Required capital (7) X 8%	5,152.8	363.1	4,789.7	4,979.1
(9) Leverage Ratio	5.03 %	(0.18) %	5.21 %	5.24 %

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

	(BIS guidelines)		(Billions of yen, except ratios)	
	December 31, 2021	Change	March 31, 2021	September 30, 2021 (Reference)
(1) Total capital ratio (4) / (7)	15.75 %	(1.21) %	16.96 %	16.19 %
(2) Tier 1 capital ratio (5) / (7)	14.08 %	(1.00) %	15.08 %	14.52 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.21 %	(0.88) %	13.09 %	12.60 %
(4) Total capital	¥ 9,524.9	¥ (126.6)	¥ 9,651.5	¥ 9,573.5
(5) Tier 1 capital	8,512.7	(68.2)	8,580.9	8,581.3
(6) Common equity Tier 1 capital	7,383.2	(68.2)	7,451.4	7,451.8
(7) Risk weighted assets	60,443.6	3,560.1	56,883.5	59,098.7
(8) Required capital (7) X 8%	4,835.5	284.8	4,550.7	4,727.9
(9) Leverage Ratio	4.75 %	(0.30) %	5.05 %	5.02 %

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