

Capital Ratio as of June 30, 2022

TOKYO, August 12, 2022 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of June 30, 2022.

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

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2022	Change	March 31, 2022
(1) Total capital ratio (4) / (7)	16.02 %	(0.54) %	16.56 %
(2) Tier 1 capital ratio (5) / (7)	15.00 %	(0.46) %	15.46 %
(3) Common equity Tier 1 capital ratio (6) / (7)	14.05 %	(0.40) %	14.45 %
(4) Total capital	¥ 12,251.0	¥ 267.2	¥ 11,983.8
(5) Tier 1 capital	11,474.3	288.1	11,186.2
(6) Common equity Tier 1 capital	10,744.9	286.5	10,458.4
(7) Risk weighted assets	76,456.2	4,106.2	72,350.1
(8) Required capital (7) X 8%	6,116.5	328.5	5,788.0
(9) Leverage Ratio	4.99 %	(0.18) %	5.17 %

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

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2022	Change	March 31, 2022
(1) Total capital ratio (4) / (7)	15.09 %	(0.69) %	15.78 %
(2) Tier 1 capital ratio (5) / (7)	13.97 %	(0.56) %	14.53 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.22 %	(0.45) %	12.67 %
(4) Total capital	¥ 10,604.5	¥ 167.4	¥ 10,437.1
(5) Tier 1 capital	9,817.3	204.5	9,612.8
(6) Common equity Tier 1 capital	8,588.3	205.6	8,382.7
(7) Risk weighted assets	70,248.9	4,128.4	66,120.5
(8) Required capital (7) X 8%	5,619.9	330.3	5,289.6
(9) Leverage Ratio	4.58 %	(0.24) %	4.82 %

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

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2022	Change	March 31, 2022
(1) Total capital ratio (4) / (7)	13.71 %	(1.06) %	14.77 %
(2) Tier 1 capital ratio (5) / (7)	12.55 %	(0.94) %	13.49 %
(3) Common equity Tier 1 capital ratio (6) / (7)	10.70 %	(0.83) %	11.53 %
(4) Total capital	¥ 8,959.1	¥ (184.4)	¥ 9,143.5
(5) Tier 1 capital	8,201.6	(149.4)	8,351.0
(6) Common equity Tier 1 capital	6,992.2	(149.4)	7,141.6
(7) Risk weighted assets	65,326.2	3,430.9	61,895.3
(8) Required capital (7) X 8%	5,226.1	274.5	4,951.6
(9) Leverage Ratio	4.16 %	(0.35) %	4.51 %

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