

Capital Ratio as of December 31, 2023

TOKYO, February 14, 2024 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2023.

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

	(BIS guidelines)		(Billions of yen, except ratios)	
	December 31, 2023	Change	March 31, 2023	September 30, 2023 (Reference)
(1) Total capital ratio (4) / (7)	16.46 %	0.48 %	15.98 %	16.22 %
(2) Tier 1 capital ratio (5) / (7)	15.35 %	0.41 %	14.94 %	15.20 %
(3) Common equity Tier 1 capital ratio (6) / (7)	14.09 %	0.07 %	14.02 %	13.94 %
(4) Total capital	¥ 13,438.9	¥1,088.1	¥ 12,350.8	¥ 13,312.8
(5) Tier 1 capital	12,531.3	982.3	11,548.9	12,470.6
(6) Common equity Tier 1 capital	11,502.5	663.5	10,839.0	11,438.7
(7) Risk weighted assets	81,613.0	4,328.0	77,285.0	82,041.0
(8) Required capital (7) X 8%	6,529.0	346.2	6,182.8	6,563.3
(9) Leverage Ratio	5.04 %	0.01 %	5.03 %	4.93 %

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

	(BIS guidelines)		(Billions of yen, except ratios)	
	December 31, 2023	Change	March 31, 2023	September 30, 2023 (Reference)
(1) Total capital ratio (4) / (7)	15.89 %	0.55 %	15.34 %	15.48 %
(2) Tier 1 capital ratio (5) / (7)	14.57 %	0.42 %	14.15 %	14.27 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.51 %	0.08 %	12.43 %	12.20 %
(4) Total capital	¥ 12,080.8	¥ 1,278.5	¥ 10,802.3	¥ 11,771.9
(5) Tier 1 capital	11,083.1	1,119.9	9,963.2	10,850.9
(6) Common equity Tier 1 capital	9,511.8	756.2	8,755.6	9,277.3
(7) Risk weighted assets	76,021.1	5,619.1	70,402.0	76,039.2
(8) Required capital (7) X 8%	6,081.7	449.5	5,632.2	6,083.1
(9) Leverage Ratio	4.92 %	0.23 %	4.69 %	4.66 %

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

	(BIS guidelines)		(Billions of yen, except ratios)	
	December 31, 2023	Change	March 31, 2023	September 30, 2023 (Reference)
(1) Total capital ratio (4) / (7)	14.42 %	0.45 %	13.97 %	13.54 %
(2) Tier 1 capital ratio (5) / (7)	12.93 %	0.30 %	12.63 %	12.15 %
(3) Common equity Tier 1 capital ratio (6) / (7)	10.71 %	(0.10) %	10.81 %	9.96 %
(4) Total capital	¥ 9,996.0	¥ 897.6	¥ 9,098.4	¥ 9,496.4
(5) Tier 1 capital	8,963.8	740.2	8,223.6	8,526.8
(6) Common equity Tier 1 capital	7,422.8	383.2	7,039.6	6,985.6
(7) Risk weighted assets	69,293.9	4,190.9	65,103.0	70,127.2
(8) Required capital (7) X 8%	5,543.5	335.3	5,208.2	5,610.2
(9) Leverage Ratio	4.43 %	0.16 %	4.27 %	4.11 %

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