

## Capital Ratio as of December 31, 2020

TOKYO, February 12, 2021 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2020.

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

(BIS guidelines)		(Billions of yen, except ratios)			
		December 31, 2020	Change	March 31, 2020	September 30, 2020 (Reference)
(1)	Total capital ratio (4) / (7)	18.70 %	(0.05)%	18.75 %	19.28 %
(2)	Tier 1 capital ratio (5) / (7)	16.97 %	0.34 %	16.63 %	17.25 %
(3)	Common equity Tier 1 capital ratio (6) / (7)	15.98 %	0.43 %	15.55 %	16.02 %
(4)	Total capital	¥ 12,115.7	¥ 563.7	¥ 11,552.0	¥ 12,028.0
(5)	Tier 1 capital	10,997.0	747.0	10,249.9	10,763.8
(6)	Common equity Tier 1 capital	10,356.9	775.7	9,581.3	9,994.2
(7)	Risk weighted assets	64,771.5	3,172.4	61,599.1	62,379.2
(8)	Required capital (7) X 8%	5,181.7	253.8	4,927.9	4,990.3
(9)	Leverage Ratio	5.75 %	1.44 %	4.31 %	5.85 %

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

(BIS guidelines)		(Billions of yen, except ratios)			
		December 31, 2020	Change	March 31, 2020	September 30, 2020 (Reference)
(1)	Total capital ratio (4) / (7)	17.62 %	(0.44)%	18.06 %	18.16 %
(2)	Tier 1 capital ratio (5) / (7)	15.75 %	(0.05)%	15.80 %	15.97 %
(3)	Common equity Tier 1 capital ratio (6) / (7)	13.81 %	0.11 %	13.70 %	13.73 %
(4)	Total capital	¥ 10,354.5	¥ 247.3	¥ 10,107.2	¥ 10,335.9
(5)	Tier 1 capital	9,257.9	415.6	8,842.3	9,087.3
(6)	Common equity Tier 1 capital	8,115.4	446.2	7,669.2	7,814.8
(7)	Risk weighted assets	58,762.4	2,808.6	55,953.8	56,887.1
(8)	Required capital (7) X 8%	4,701.0	224.7	4,476.3	4,551.0
(9)	Leverage Ratio	5.24 %	1.27 %	3.97 %	5.32 %

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

(BIS guidelines)		(Billions of yen, except ratios)			
		December 31, 2020	Change	March 31, 2020	September 30, 2020 (Reference)
(1)	Total capital ratio (4) / (7)	17.29 %	(0.32)%	17.61 %	17.63 %
(2)	Tier 1 capital ratio (5) / (7)	15.35 %	0.12 %	15.23 %	15.36 %
(3)	Common equity Tier 1 capital ratio (6) / (7)	13.30 %	0.29 %	13.01 %	13.01 %
(4)	Total capital	¥ 9,525.9	¥ 323.9	¥ 9,202.0	¥ 9,447.6
(5)	Tier 1 capital	8,458.7	498.9	7,959.8	8,229.5
(6)	Common equity Tier 1 capital	7,329.2	528.9	6,800.3	6,970.0
(7)	Risk weighted assets	55,091.5	2,842.7	52,248.9	53,570.8
(8)	Required capital (7) X 8%	4,407.3	227.4	4,179.9	4,285.7
(9)	Leverage Ratio	5.16 %	1.31 %	3.85 %	5.20 %

Note: As for Leverage Ratio as of December 31, 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/bsel\\_3.html](https://www.smfg.co.jp/english/investor/financial/bsel_3.html)