

Capital Ratio as of December 31, 2018

TOKYO, February 14, 2019 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2018.

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

(BIS guidelines)

(Billions of yen, except ratios)

	December 31, 2018	Change	March 31, 2018	September 30, 2018 (Reference)
(1) Total capital ratio (4) / (7)	20.45 %	1.09 %	19.36 %	19.75 %
(2) Tier 1 capital ratio (5) / (7)	17.88 %	1.19 %	16.69 %	17.16 %
(3) Common equity Tier 1 capital ratio (6) / (7)	15.84 %	1.34 %	14.50 %	14.92 %
(4) Total capital	¥ 12,236.6	¥ (67.5)	¥ 12,304.1	¥ 12,572.6
(5) Tier 1 capital	10,696.9	86.7	10,610.2	10,922.9
(6) Common equity Tier 1 capital	9,477.5	260.2	9,217.4	9,497.6
(7) Risk weighted assets	59,823.8	(3,716.5)	63,540.3	63,630.2
(8) Required capital (7) X 8%	4,785.9	(297.3)	5,083.2	5,090.4

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

(BIS guidelines)

(Billions of yen, except ratios)

	December 31, 2018	Change	March 31, 2018	September 30, 2018 (Reference)
(1) Total capital ratio (4) / (7)	20.72 %	(0.42)%	21.14 %	21.02 %
(2) Tier 1 capital ratio (5) / (7)	17.88 %	(0.34)%	18.22 %	18.09 %
(3) Common equity Tier 1 capital ratio (6) / (7)	15.17 %	(0.12)%	15.29 %	15.34 %
(4) Total capital	¥ 10,858.6	¥ (72.5)	¥ 10,931.1	¥ 11,048.2
(5) Tier 1 capital	9,371.8	(51.9)	9,423.7	9,512.1
(6) Common equity Tier 1 capital	7,949.4	40.7	7,908.7	8,065.3
(7) Risk weighted assets	52,388.3	680.8	51,707.5	52,560.1
(8) Required capital (7) X 8%	4,191.1	54.5	4,136.6	4,204.8

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

(BIS guidelines)

(Billions of yen, except ratios)

	December 31, 2018	Change	March 31, 2018	September 30, 2018 (Reference)
(1) Total capital ratio (4) / (7)	20.50 %	(0.61)%	21.11 %	20.79 %
(2) Tier 1 capital ratio (5) / (7)	17.51 %	(0.60)%	18.11 %	17.73 %
(3) Common equity Tier 1 capital ratio (6) / (7)	14.69 %	(0.38)%	15.07 %	14.88 %
(4) Total capital	¥ 10,123.3	¥ (222.8)	¥ 10,346.1	¥ 10,373.4
(5) Tier 1 capital	8,648.7	(226.6)	8,875.3	8,848.9
(6) Common equity Tier 1 capital	7,253.1	(131.8)	7,384.9	7,425.8
(7) Risk weighted assets	49,366.8	365.0	49,001.9	49,887.4
(8) Required capital (7) X 8%	3,949.3	29.2	3,920.1	3,991.0

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