

Capital Ratio as of December 31, 2014

TOKYO, February 13, 2015 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2014.

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

(Billions of yen, except ratios)

	December 31, 2014	Change	March 31, 2014	September 30, 2014 (Reference)
(1) Total capital ratio (4) / (7)	16.79 %	1.28 %	15.51 %	15.98 %
(2) Tier 1 capital ratio (5) / (7)	12.87 %	0.68 %	12.19 %	12.29 %
(3) Common equity Tier 1 capital ratio (6) / (7)	11.17 %	0.54 %	10.63 %	10.80 %
(4) Total capital	¥10,914.2	¥1,352.8	¥ 9,561.4	¥ 10,343.0
(5) Tier 1 capital	8,366.2	851.9	7,514.3	7,957.3
(6) Common equity Tier 1 capital	7,262.4	711.6	6,550.8	6,989.4
(7) Risk weighted assets	64,992.6	3,369.3	61,623.3	64,713.5
(8) Required capital (7) X 8%	5,199.4	269.5	4,929.9	5,177.1

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

(Billions of yen, except ratios)

	December 31, 2014	Change	March 31, 2014	September 30, 2014 (Reference)
(1) Total capital ratio (4) / (7)	18.28 %	1.20 %	17.08 %	17.35 %
(2) Tier 1 capital ratio (5) / (7)	13.98 %	0.55 %	13.43 %	13.32 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.69 %	0.42 %	12.27 %	12.22 %
(4) Total capital	¥ 10,411.0	¥ 1,111.5	¥ 9,299.5	¥ 9,914.7
(5) Tier 1 capital	7,961.8	651.9	7,309.9	7,610.2
(6) Common equity Tier 1 capital	7,228.2	550.1	6,678.1	6,983.4
(7) Risk weighted assets	56,949.3	2,530.7	54,418.6	57,128.9
(8) Required capital (7) X 8%	4,555.9	202.5	4,353.5	4,570.3

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

(Billions of yen, except ratios)

	December 31, 2014	Change	March 31, 2014	September 30, 2014 (Reference)
(1) Total capital ratio (4) / (7)	19.32 %	1.02 %	18.30 %	18.66 %
(2) Tier 1 capital ratio (5) / (7)	14.32 %	0.30 %	14.02 %	13.92 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.81 %	0.34 %	12.47 %	12.47 %
(4) Total capital	¥ 9,726.3	¥ 950.5	¥ 8,775.8	¥ 9,386.9
(5) Tier 1 capital	7,206.2	481.8	6,724.4	7,005.6
(6) Common equity Tier 1 capital	6,446.1	465.3	5,980.8	6,274.3
(7) Risk weighted assets	50,319.5	2,378.8	47,940.7	50,302.4
(8) Required capital (7) X 8%	4,025.6	190.3	3,835.3	4,024.2

Information on capital structure of Sumitomo Mitsui Financial Group, Inc. and Sumitomo Mitsui Banking Corporation are available on our website at http://www.smfg.co.jp/english/investor/financial/pi3_disclosure.html