

## Capital Ratio as of December 31, 2021

TOKYO, February 14, 2022 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2021.

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

| (BIS guidelines)                                 |                      | (Billions of yen, except ratios) |                   |                                      |
|--------------------------------------------------|----------------------|----------------------------------|-------------------|--------------------------------------|
|                                                  | December 31,<br>2021 | Change                           | March 31,<br>2021 | September 30,<br>2021<br>(Reference) |
|                                                  |                      |                                  |                   |                                      |
| (1) Total capital ratio (4) / (7)                | 17.67 %              | (0.94) %                         | 18.61 %           | 18.28 %                              |
| (2) Tier 1 capital ratio (5) / (7)               | 16.24 %              | (0.72) %                         | 16.96 %           | 16.85 %                              |
| (3) Common equity Tier 1 capital ratio (6) / (7) | 15.32 %              | (0.68) %                         | 16.00 %           | 15.92 %                              |
| (4) Total capital                                | ¥ 12,466.5           | ¥ 177.3                          | ¥ 12,289.3        | ¥ 12,563.1                           |
| (5) Tier 1 capital                               | 11,459.8             | 260.5                            | 11,199.3          | 11,577.4                             |
| (6) Common equity Tier 1 capital                 | 10,811.0             | 248.2                            | 10,562.8          | 10,938.9                             |
| (7) Risk weighted assets                         | 70,542.9             | 4,534.9                          | 66,008.0          | 68,689.4                             |
| (8) Required capital (7) X 8%                    | 5,643.4              | 362.8                            | 5,280.6           | 5,495.2                              |
| (9) Leverage Ratio                               | 5.45 %               | (0.20) %                         | 5.65 %            | 5.79 %                               |

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

| (BIS guidelines)                                 |                      | (Billions of yen, except ratios) |                   |                                      |
|--------------------------------------------------|----------------------|----------------------------------|-------------------|--------------------------------------|
|                                                  | December 31,<br>2021 | Change                           | March 31,<br>2021 | September 30,<br>2021<br>(Reference) |
|                                                  |                      |                                  |                   |                                      |
| (1) Total capital ratio (4) / (7)                | 16.75 %              | (0.97) %                         | 17.72 %           | 17.20 %                              |
| (2) Tier 1 capital ratio (5) / (7)               | 15.13 %              | (0.76) %                         | 15.89 %           | 15.56 %                              |
| (3) Common equity Tier 1 capital ratio (6) / (7) | 13.35 %              | (0.63) %                         | 13.98 %           | 13.72 %                              |
| (4) Total capital                                | ¥ 10,789.0           | ¥ 176.7                          | ¥ 10,612.4        | ¥ 10,707.9                           |
| (5) Tier 1 capital                               | 9,749.9              | 231.9                            | 9,518.0           | 9,689.7                              |
| (6) Common equity Tier 1 capital                 | 8,602.6              | 227.9                            | 8,374.7           | 8,542.8                              |
| (7) Risk weighted assets                         | 64,410.2             | 4,539.0                          | 59,871.2          | 62,238.9                             |
| (8) Required capital (7) X 8%                    | 5,152.8              | 363.1                            | 4,789.7           | 4,979.1                              |
| (9) Leverage Ratio                               | 5.03 %               | (0.18) %                         | 5.21 %            | 5.24 %                               |

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

| (BIS guidelines)                                 |                      | (Billions of yen, except ratios) |                   |                                      |
|--------------------------------------------------|----------------------|----------------------------------|-------------------|--------------------------------------|
|                                                  | December 31,<br>2021 | Change                           | March 31,<br>2021 | September 30,<br>2021<br>(Reference) |
|                                                  |                      |                                  |                   |                                      |
| (1) Total capital ratio (4) / (7)                | 15.75 %              | (1.21) %                         | 16.96 %           | 16.19 %                              |
| (2) Tier 1 capital ratio (5) / (7)               | 14.08 %              | (1.00) %                         | 15.08 %           | 14.52 %                              |
| (3) Common equity Tier 1 capital ratio (6) / (7) | 12.21 %              | (0.88) %                         | 13.09 %           | 12.60 %                              |
| (4) Total capital                                | ¥ 9,524.9            | ¥ (126.6)                        | ¥ 9,651.5         | ¥ 9,573.5                            |
| (5) Tier 1 capital                               | 8,512.7              | (68.2)                           | 8,580.9           | 8,581.3                              |
| (6) Common equity Tier 1 capital                 | 7,383.2              | (68.2)                           | 7,451.4           | 7,451.8                              |
| (7) Risk weighted assets                         | 60,443.6             | 3,560.1                          | 56,883.5          | 59,098.7                             |
| (8) Required capital (7) X 8%                    | 4,835.5              | 284.8                            | 4,550.7           | 4,727.9                              |
| (9) Leverage Ratio                               | 4.75 %               | (0.30) %                         | 5.05 %            | 5.02 %                               |

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](https://www.smfg.co.jp/english/investor/financial/basel_3.html)