

Capital Ratio as of December 31, 2022

TOKYO, February 14, 2023 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2022.

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

(BIS guidelines)		(Billions of yen, except ratios)		
	December 31, 2022	Change	March 31, 2022	September 30, 2022 (Reference)
(1) Total capital ratio (4) / (7)	15.73 %	(0.83) %	16.56 %	15.63 %
(2) Tier 1 capital ratio (5) / (7)	14.78 %	(0.68) %	15.46 %	14.64 %
(3) Common equity Tier 1 capital ratio (6) / (7)	13.88 %	(0.57) %	14.45 %	13.69 %
(4) Total capital	¥ 12,120.5	¥ 136.7	¥ 11,983.8	¥ 12,193.5
(5) Tier 1 capital	11,391.7	205.5	11,186.2	11,415.4
(6) Common equity Tier 1 capital	10,692.0	233.6	10,458.4	10,681.8
(7) Risk weighted assets	77,025.3	4,675.2	72,350.1	77,971.4
(8) Required capital (7) X 8%	6,162.0	374.0	5,788.0	6,237.7
(9) Leverage Ratio	4.98 %	(0.19) %	5.17 %	4.83 %

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

(BIS guidelines)		(Billions of yen, except ratios)		
	December 31, 2022	Change	March 31, 2022	September 30, 2022 (Reference)
(1) Total capital ratio (4) / (7)	14.57 %	(1.21) %	15.78 %	14.36 %
(2) Tier 1 capital ratio (5) / (7)	13.60 %	(0.93) %	14.53 %	13.31 %
(3) Common equity Tier 1 capital ratio (6) / (7)	11.91 %	(0.76) %	12.67 %	11.61 %
(4) Total capital	¥ 10,321.3	¥ (115.8)	¥ 10,437.1	¥ 10,385.0
(5) Tier 1 capital	9,630.9	18.1	9,612.8	9,621.4
(6) Common equity Tier 1 capital	8,432.7	50.0	8,382.7	8,393.0
(7) Risk weighted assets	70,798.9	4,678.4	66,120.5	72,286.5
(8) Required capital (7) X 8%	5,663.9	374.3	5,289.6	5,782.9
(9) Leverage Ratio	4.53 %	(0.29) %	4.82 %	4.34 %

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

(BIS guidelines)		(Billions of yen, except ratios)		
	December 31, 2022	Change	March 31, 2022	September 30, 2022 (Reference)
(1) Total capital ratio (4) / (7)	13.22 %	(1.55) %	14.77 %	12.73 %
(2) Tier 1 capital ratio (5) / (7)	12.09 %	(1.40) %	13.49 %	11.53 %
(3) Common equity Tier 1 capital ratio (6) / (7)	10.29 %	(1.24) %	11.53 %	9.73 %
(4) Total capital	¥ 8,648.3	¥ (495.2)	¥ 9,143.5	¥ 8,544.5
(5) Tier 1 capital	7,907.3	(443.7)	8,351.0	7,741.0
(6) Common equity Tier 1 capital	6,733.3	(408.3)	7,141.6	6,531.5
(7) Risk weighted assets	65,375.2	3,479.9	61,895.3	67,080.5
(8) Required capital (7) X 8%	5,230.0	278.4	4,951.6	5,366.4
(9) Leverage Ratio	4.11 %	(0.40) %	4.51 %	3.86 %

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