

Capital Ratio as of June 30, 2024

TOKYO, August 14, 2024 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of June 30, 2024.

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

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2024	Change	March 31, 2024
(1) Total capital ratio (4) / (7)	15.26 %	(0.03) %	15.29 %
(2) Tier 1 capital ratio (5) / (7)	14.34 %	0.01 %	14.33 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.81 %	(0.10) %	12.91 %
(4) Total capital	¥ 14,760.1	¥ 562.2	¥ 14,197.9
(5) Tier 1 capital	13,870.7	559.2	13,311.6
(6) Common equity Tier 1 capital	12,393.4	400.7	11,992.6
(7) Risk weighted assets	96,712.3	3,863.7	92,848.6
(8) Required capital (7) X 8%	7,737.0	309.1	7,427.9
(9) Leverage Ratio	5.34 %	0.07 %	5.27 %

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

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2024	Change	March 31, 2024
(1) Total capital ratio (4) / (7)	16.26 %	0.15 %	16.11 %
(2) Tier 1 capital ratio (5) / (7)	15.00 %	0.20 %	14.80 %
(3) Common equity Tier 1 capital ratio (6) / (7)	12.47 %	0.05 %	12.42 %
(4) Total capital	¥ 13,649.1	¥ 650.4	¥ 12,998.7
(5) Tier 1 capital	12,588.0	650.1	11,937.9
(6) Common equity Tier 1 capital	10,469.5	448.0	10,021.5
(7) Risk weighted assets	83,892.8	3,251.6	80,641.3
(8) Required capital (7) X 8%	6,711.4	260.1	6,451.3
(9) Leverage Ratio	5.31 %	0.12 %	5.19 %

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

(BIS guidelines)	(Billions of yen, except ratios)		
	June 30, 2024	Change	March 31, 2024
(1) Total capital ratio (4) / (7)	14.25 %	(0.02) %	14.27 %
(2) Tier 1 capital ratio (5) / (7)	12.84 %	(0.02) %	12.86 %
(3) Common equity Tier 1 capital ratio (6) / (7)	10.15 %	(0.20) %	10.35 %
(4) Total capital	¥ 10,792.1	¥ 154.0	¥ 10,638.1
(5) Tier 1 capital	9,727.9	144.7	9,583.2
(6) Common equity Tier 1 capital	7,692.1	(21.7)	7,713.8
(7) Risk weighted assets	75,723.9	1,225.3	74,498.6
(8) Required capital (7) X 8%	6,057.9	98.0	5,959.9
(9) Leverage Ratio	4.60 %	(0.03) %	4.63 %

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