

0001193125-25-0265596-K SUMITOMO MITSUI FINANCIAL GROUP, INC. 2025021420250214060412060414060414 0
0001193125-25-026559 6-K 1 20250214 20250214 20250214 SUMITOMO MITSUI FINANCIAL GROUP, INC.
0001022837 6029 0000000000 M0 0331 6-K 34 001-34919 25622833 1-2, MARUNOUCHI 1-CHOME CHIYODA-KU
TOKYO M0 100-0005 81-3-3282-8111 1-2, MARUNOUCHI 1-CHOME CHIYODA-KU TOKYO M0 100-0005 SUMITOMO
MITSUI FINANCIAL GROUP/FI 20021226 SUMITOMO BANK LTD TOKYO /FI 19960913 6-K 1 d890597d6k.htm FORM
6-K FORM 6-K Â Â UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 FORM 6-
K REPORT OF FOREIGN PRIVATE ISSUER PURSUANT TO RULE 13a-16 OR 15d-16 UNDER THE SECURITIES
EXCHANGE ACT OF 1934 For the month of February 2025 Commission File Number 001-34919 SUMITOMO MITSUI
FINANCIAL GROUP, INC. (Translation of registrant's name into English) 1-2, Marunouchi 1-chome, Chiyoda-ku,
Tokyo 100-0005, Japan (Address of principal executive offices) Â Indicate by check mark whether the registrant files or
will file annual reports under cover of Form 20-F or Form 40-F: Â Â Form 20-Fâ€,â€~' Â Â Â Form 40-Fâ€,â€~' Â
THIS REPORT ON FORM 6-K SHALL BE DEEMED TO BE INCORPORATED BY REFERENCE INTO THE PROSPECTUS
FORMING A PART OF SUMITOMO MITSUI FINANCIAL GROUP, INC.'S REGISTRATION STATEMENT ON FORM
F-3 (FILE NO. 333-276219) AND TO BE A PART OF SUCH PROSPECTUS FROM THE DATE ON WHICH THIS REPORT
IS FURNISHED, TO THE EXTENT NOT SUPERSEDED BY DOCUMENTS OR REPORTS SUBSEQUENTLY FILED OR
FURNISHED. SIGNATURES Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has
duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized. Â Sumitomo Mitsui
Financial Group, Inc. By: Â â€,s/ Jun Okahashi Â Name: Â Jun Okahashi Â Title: Â Executive OfficerÂ & General
Manager, Financial Accounting Dept Date:â€February 14, 2025 Capital Ratio as of DecemberÂ 31, 2024 TOKYO,
FebruaryÂ 14, 2025 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related
information as of DecemberÂ 31, 2024. I. Sumitomo Mitsui Financial Group (on a consolidated basis) Â â€,â€S(BIS
guidelines) Â Â (BillionsÂ ofÂ yen,Â exceptÂ ratios)â€,â€+ Â Â Â Â Â Â Â Â Â Â â€DecemberÂ 31,â€2024 Â Â Â Â
Â Â Â â€MarchÂ 31,â€2024 Â Â Â Â Â Â Â Â â€SeptemberÂ 30,â€2024 â€(Reference) Â Â Â Â Â Â Â Â
â€Change Â Â (1) Â Â Total capital ratio (4) / (7) Â Â Â 15.20 %Â Â Â (0.09)%Â Â Â 15.29 %Â Â Â Â Â 15.99
%Â Â â€ (2) Â Â Tier 1 capital ratio (5) / (7) Â Â Â 14.09 %Â Â Â (0.24)%Â Â Â 14.33 %Â Â Â Â Â 14.83 %Â
Â (3) Â Â Common equity Tier 1 capital ratio (6) / (7) Â Â Â 12.59 %Â Â Â (0.32)%Â Â Â 12.91 %Â Â Â Â Â
13.18 %Â Â (4) Â Â Total capital Â Â Â Â¥â€14,570.4 Â Â Â ¥ 372.5 Â Â Â Â¥â€14,197.9 Â Â Â Â Â
Â¥â€14,477.2 Â Â (5) Â Â Tier 1 capital Â Â Â 13,507.4 Â Â Â 195.9 Â Â Â 13,311.6 Â Â Â Â Â 13,420.9 Â
Â (6) Â Â Common equity Tier 1 capital Â Â Â 12,073.2 Â Â Â 80.6 Â Â Â 11,992.6 Â Â Â Â Â 11,930.3 Â Â
Â (7) Â Â Risk weighted assets Â Â Â 95,841.9 Â Â Â â€2,993.3 Â Â Â 92,848.6 Â Â Â Â Â 90,490.9 Â Â (8)
Â Â Required capital (7)Â X 8% Â Â 7,667.4 Â Â Â 239.5 Â Â Â 7,427.9 Â Â Â Â Â 7,239.3 Â Â (9) Â Â
Leverage Ratio Â Â 5.03 %Â Â (0.24)%Â Â 5.27 %Â Â Â 5.46 %Â II. Sumitomo Mitsui Banking
Corporation (on a consolidated basis) Â â€,â€S(BIS guidelines) Â Â (BillionsÂ ofÂ yen,Â exceptÂ ratios)â€,â€+ Â Â
Â Â Â Â Â Â Â Â â€DecemberÂ 31,â€2024 Â Â Â Â Â Â Â Â â€MarchÂ 31,â€2024 Â Â Â Â Â Â
â€SeptemberÂ 30,â€2024 â€(Reference) Â Â Â Â Â Â Â Â Â Â â€Change Â Â (1) Â Â Total capital ratio (4) / (7)
Â Â Â 16.43 %Â Â Â 0.32 %Â Â Â 16.11 %Â Â Â Â Â 17.08 %Â Â (2) Â Â Tier 1 capital ratio (5) / (7) Â Â Â
14.98 %Â Â Â 0.18 %Â Â Â 14.80 %Â Â Â Â Â 15.54 %Â Â â€ (3) Â Â Common equity Tier 1 capital ratio (6) /
(7) Â Â Â 12.53 %Â Â Â 0.11 %Â Â Â 12.42 %Â Â Â Â Â 12.85 %Â Â (4) Â Â Total capital Â Â Â
Â¥â€13,622.2 Â Â Â ¥ 623.4 Â Â Â Â¥â€12,998.7 Â Â Â Â Â Â¥â€13,369.4 Â Â (5) Â Â Tier 1 capital Â Â Â
12,419.4 Â Â Â 481.5 Â Â Â 11,937.9 Â Â Â Â Â 12,160.4 Â Â (6) Â Â Common equity Tier 1 capital Â Â Â
10,385.5 Â Â Â 363.9 Â Â Â 10,021.5 Â Â Â Â Â 10,054.2 Â Â (7) Â Â Risk weighted assets Â Â Â 82,872.0 Â Â
Â Â â€2,230.8 Â Â Â 80,641.3 Â Â Â Â Â 78,241.3 Â Â (8) Â Â Required capital (7)Â X 8% Â Â 6,629.8 Â Â
Â 178.5 Â Â Â 6,451.3 Â Â Â Â Â 6,259.3 Â Â (9) Â Â Leverage Ratio Â Â 5.06 %Â Â (0.13)%Â Â
5.19 %Â Â Â Â 5.36 %Â III. Sumitomo Mitsui Banking Corporation (on a non-consolidated basis) Â â€,â€S(BIS
guidelines) Â Â (BillionsÂ ofÂ yen,Â exceptÂ ratios)â€,â€+ Â Â Â Â Â Â Â Â Â Â â€DecemberÂ 31,â€2024 Â Â Â Â
Â Â Â â€MarchÂ 31,â€2024 Â Â Â Â Â Â Â Â â€SeptemberÂ 30,â€2024 â€(Reference) Â Â Â Â Â Â Â Â
â€Change Â Â (1) Â Â Total capital ratio (4) / (7) Â Â Â 14.76 %Â Â Â 0.49 %Â Â Â 14.27 %Â Â Â Â Â 15.69
%Â Â (2) Â Â Tier 1 capital ratio (5) / (7) Â Â Â 13.03 %Â Â Â 0.17 %Â Â Â 12.86 %Â Â Â Â Â 13.90 %Â Â â€
Â (3) Â Â Common equity Tier 1 capital ratio (6) / (7) Â Â Â 10.37 %Â Â Â 0.02 %Â Â Â 10.35 %Â Â Â Â Â
10.97 %Â Â (4) Â Â Total capital Â Â Â Â¥â€10,919.5 Â Â Â ¥ â€â€â€281.4 Â Â Â Â¥â€10,638.1 Â Â Â Â Â
Â¥â€10,845.8 Â Â (5) Â Â Tier 1 capital Â Â Â 9,637.6 Â Â Â 54.4 Â Â Â 9,583.2 Â Â Â Â Â 9,609.5 Â Â
(6) Â Â Common equity Tier 1 capital Â Â Â 7,668.9 Â Â Â (44.9) Â Â Â 7,713.8 Â Â Â Â Â 7,582.3 Â Â (7)
Â Â Risk weighted assets Â Â Â 73,948.1 Â Â Â (550.6) Â Â Â 74,498.6 Â Â Â Â Â 69,117.4 Â Â (8) Â Â
Required capital (7)Â X 8% Â Â 5,915.8 Â Â Â (44.0) Â Â Â 5,959.9 Â Â Â Â Â 5,529.4 Â Â (9) Â Â Leverage
Ratio Â Â 4.36 %Â Â (0.27)%Â Â 4.63 %Â Â Â 4.76 %Â 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