



Capital Ratio as of December 31, 2007

TOKYO, February 19, 2008 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2007.

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

(Billions of yen, except ratios)

	December 31,		March 31,	September 30,
	2007	Change		
(1) Capital ratio	10.50%	(0.81)%	11.31%	10.60%
Tier I ratio	6.40%	(0.04)%	6.44%	6.33%
(2) Tier I	¥ 4,271.4	¥ 368.1	¥ 3,903.3	¥ 4,069.3
(3) Tier II	3,479.3	(160.9)	3,640.2	3,481.4
(4) Subtraction items	749.7	58.9	690.8	738.3
(5) Total capital (2) + (3) - (4)	7,000.9	148.2	6,852.7	6,812.4
(6) Risk-adjusted assets	66,654.4	6,114.1	60,540.3	64,251.1
(7) Required capital (6) X 8%	5,332.3	489.1	4,843.2	5,140.1

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

(Billions of yen, except ratios)

	December 31,		March 31,	September 30,
	2007	Change		
(1) Capital ratio	11.94%	(1.01)%	12.95%	12.05%
Tier I ratio	6.89%	(0.29)%	7.18%	6.99%
(2) Tier I	¥ 4,313.1	¥ 166.1	¥ 4,147.0	¥ 4,284.7
(3) Tier II	3,489.7	(166.3)	3,656.0	3,488.9
(4) Subtraction items	329.0	8.7	320.3	383.8
(5) Total capital (2) + (3) - (4)	7,473.8	(8.9)	7,482.7	7,389.7
(6) Risk-adjusted assets	62,543.5	4,805.2	57,738.3	61,280.5
(7) Required capital (6) X 8%	5,003.5	384.4	4,619.1	4,902.4

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

(Billions of yen, except ratios)

	December 31,		March 31,	September 30,
	2007	Change		
(1) Capital ratio	12.51%	(0.94)%	13.45%	12.65%
Tier I ratio	6.73%	(0.35)%	7.08%	6.80%
(2) Tier I	¥ 3,717.2	¥ 31.6	¥ 3,685.6	¥ 3,662.0
(3) Tier II	3,471.3	(130.0)	3,601.3	3,488.0
(4) Subtraction items	275.5	(10.8)	286.3	335.5
(5) Total capital (2) + (3) - (4)	6,912.9	(87.7)	7,000.6	6,814.6
(6) Risk-adjusted assets	55,228.1	3,213.7	52,014.4	53,843.9
(7) Required capital (6) X 8%	4,418.2	257.1	4,161.1	4,307.5