



Capital Ratio as of December 31, 2008

TOKYO, February 13, 2009 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2008.

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

(Billions of yen, except ratios)

	December 31,		March 31, 2008	September 30, 2008
	2008	Change		
(1) Capital ratio	10.32%	(0.24)%	10.56%	10.25%
Tier I ratio	7.68%	0.74 %	6.94%	7.08%
(2) Tier I	¥ 4,683.0	¥ 301.5	¥ 4,381.5	¥ 4,491.3
(3) Tier II	2,344.2	(677.7)	3,021.9	2,746.8
(4) Subtraction items	731.3	(6.5)	737.8	731.0
(5) Total capital (2) + (3) - (4)	6,295.9	(369.6)	6,665.5	6,507.1
(6) Risk-adjusted assets	60,960.0	(2,157.3)	63,117.3	63,432.5
(7) Required capital (6) X 8%	4,876.8	(172.6)	5,049.4	5,074.6

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

(Billions of yen, except ratios)

	December 31,		March 31, 2008	September 30, 2008
	2008	Change		
(1) Capital ratio	11.91%	(0.28)%	12.19%	11.90%
Tier I ratio	8.42%	0.79 %	7.63%	7.88%
(2) Tier I	¥ 4,859.5	¥ 355.1	¥ 4,504.4	¥ 4,693.1
(3) Tier II	2,322.5	(711.1)	3,033.6	2,759.2
(4) Subtraction items	307.4	(32.2)	339.6	364.3
(5) Total capital (2) + (3) - (4)	6,874.6	(323.8)	7,198.4	7,088.0
(6) Risk-adjusted assets	57,708.5	(1,305.2)	59,013.7	59,518.9
(7) Required capital (6) X 8%	4,616.7	(104.4)	4,721.1	4,761.5

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

(Billions of yen, except ratios)

	December 31,		March 31, 2008	September 30, 2008
	2008	Change		
(1) Capital ratio	11.89%	(0.78)%	12.67%	12.50%
Tier I ratio	7.28%	0.01 %	7.27%	7.22%
(2) Tier I	¥ 3,838.4	¥ 75.7	¥ 3,762.7	¥ 3,752.9
(3) Tier II	2,684.8	(377.4)	3,062.2	3,017.6
(4) Subtraction items	253.8	(18.6)	272.4	270.5
(5) Total capital (2) + (3) - (4)	6,269.4	(283.0)	6,552.4	6,500.0
(6) Risk-adjusted assets	52,710.7	1,011.9	51,698.8	51,963.9
(7) Required capital (6) X 8%	4,216.9	81.0	4,135.9	4,157.1