



## Capital Ratio as of December 31, 2009

TOKYO, February 12, 2010 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2009.

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

(Billions of yen, except ratios)

	December 31,		March 31, 2009	September 30, 2009
	2009	Change		
(1) Capital ratio	13.38%	1.91%	11.47%	13.13%
Tier I ratio	9.51%	1.29%	8.22%	9.55%
(2) Tier I	¥ 5,275.4	¥ 940.3	¥ 4,335.1	¥ 5,295.2
(3) Tier II	2,623.6	202.6	2,421.0	2,765.5
(4) Subtraction items	480.1	(228.1)	708.2	779.2
(5) Total capital (2) + (3) - (4)	7,418.9	1,371.1	6,047.8	7,281.5
(6) Risk-adjusted assets	55,428.9	2,702.4	52,726.5	55,423.3
(7) Required capital (6) X 8%	4,434.3	216.2	4,218.1	4,433.9

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

(Billions of yen, except ratios)

	December 31,		March 31, 2009	September 30, 2009
	2009	Change		
(1) Capital ratio	14.84%	1.30%	13.54%	15.05%
Tier I ratio	10.48%	1.31%	9.17%	10.48%
(2) Tier I	¥ 5,388.9	¥ 945.4	¥ 4,443.5	¥ 5,403.5
(3) Tier II	2,584.1	184.7	2,399.4	2,685.6
(4) Subtraction items	338.2	54.0	284.2	334.5
(5) Total capital (2) + (3) - (4)	7,634.7	1,076.0	6,558.7	7,754.6
(6) Risk-adjusted assets	51,418.4	2,986.7	48,431.7	51,516.8
(7) Required capital (6) X 8%	4,113.5	239.0	3,874.5	4,121.3

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

(Billions of yen, except ratios)

	December 31,		March 31, 2009	September 30, 2009
	2009	Change		
(1) Capital ratio	16.05%	2.20%	13.85%	15.73%
Tier I ratio	11.28%	4.02%	7.26%	10.64%
(2) Tier I	¥ 5,113.7	¥ 1,946.6	¥ 3,167.1	¥ 4,854.9
(3) Tier II	2,546.3	(620.8)	3,167.1	2,694.7
(4) Subtraction items	383.7	88.9	294.8	375.7
(5) Total capital (2) + (3) - (4)	7,276.3	1,237.0	6,039.3	7,173.8
(6) Risk-adjusted assets	45,316.8	1,740.9	43,575.9	45,597.1
(7) Required capital (6) X 8%	3,625.3	139.2	3,486.1	3,647.8