



Capital Ratio as of December 31, 2012

TOKYO, February 14, 2013 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2012.

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

(Billions of yen, except ratios)

	December 31,		March 31, 2012	September 30, 2012
	2012	Change		
(1) Capital ratio	17.09 %	0.16 %	16.93 %	17.63 %
Tier I ratio	12.81 %	0.53 %	12.28 %	13.18 %
(2) Tier I	¥ 6,800.4	¥ 528.1	¥ 6,272.3	¥ 6,506.3
(3) Tier II	2,667.3	(103.8)	2,771.1	2,588.3
(4) Subtraction items	397.1	(2.5)	399.6	390.5
(5) Total capital (2) + (3) - (4)	9,070.6	426.8	8,643.8	8,704.2
(6) Risk-adjusted assets	53,068.1	2,024.9	51,043.2	49,344.8
(7) Required capital (6) X 8%	4,245.4	162.0	4,083.5	3,947.6

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

(Billions of yen, except ratios)

	December 31,		March 31, 2012	September 30, 2012
	2012	Change		
(1) Capital ratio	20.04 %	0.41 %	19.63 %	20.90 %
Tier I ratio	15.03 %	0.72 %	14.31 %	15.66 %
(2) Tier I	¥ 6,943.8	¥ 345.0	¥ 6,598.8	¥ 6,702.0
(3) Tier II	2,605.8	(104.3)	2,710.2	2,526.4
(4) Subtraction items	292.6	34.0	258.6	285.9
(5) Total capital (2) + (3) - (4)	9,257.1	206.7	9,050.4	8,942.5
(6) Risk-adjusted assets	46,181.7	86.1	46,095.5	42,784.0
(7) Required capital (6) X 8%	3,694.5	6.9	3,687.6	3,422.7

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

(Billions of yen, except ratios)

	December 31,		March 31, 2012	September 30, 2012
	2012	Change		
(1) Capital ratio	21.90 %	(0.01) %	21.91 %	23.05 %
Tier I ratio	16.58 %	0.39 %	16.19 %	17.46 %
(2) Tier I	¥ 6,714.3	¥ 312.6	¥ 6,401.7	¥ 6,480.1
(3) Tier II	2,453.3	(110.1)	2,563.4	2,382.6
(4) Subtraction items	299.3	(6.2)	305.5	306.2
(5) Total capital (2) + (3) - (4)	8,868.3	208.7	8,659.6	8,556.4
(6) Risk-adjusted assets	40,487.8	968.8	39,519.0	37,111.5
(7) Required capital (6) X 8%	3,239.0	77.5	3,161.5	2,968.9