

Capital Ratio (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

March 31		Millions of yen		
		2006	2005	2004
Tier I capital:	Capital stock	¥ 1,420,877	¥ 1,352,651	¥ 1,247,650
	Capital reserve	1,229,225	974,346	865,282
	Retained earnings	944,112	285,573	564,767
	Minority interests	1,104,244	1,012,949	990,426
	Treasury stock	(4,393)	(269,857)	(2,956)
	Foreign currency translation adjustments	(41,475)	(79,883)	(71,764)
	Goodwill and others	(6,686)	(13,531)	(21,801)
	Subtotal (A)	4,645,905	3,262,250	3,571,604
Tier II capital:	45% of unrealized gains on other securities	627,807	317,053	249,401
	45% of unrealized gains on land	39,934	67,103	68,524
	General reserve for possible loan losses	742,614	633,515	837,679
	Qualifying subordinated debt	2,657,378	2,537,304	2,358,572
	Subtotal	4,067,736	3,554,977	3,514,177
	Tier II capital included as qualifying capital (B)	4,067,736	3,262,250	3,416,547
Deductions:	(C)	619,279	504,430	250,754
Total capital:	(D) = (A) + (B) - (C)	¥ 8,094,361	¥ 6,020,069	¥ 6,737,397
Risk-adjusted assets:	On-balance-sheet	¥58,984,821	¥54,897,868	¥54,649,899
	Off-balance-sheet	5,952,321	5,300,875	4,283,294
	Asset equivalent of market risk	385,206	353,876	270,821
	Subtotal (E)	¥65,322,349	¥60,552,620	¥59,204,015
Capital ratio:	(D) / (E) × 100	12.39%	9.94%	11.37%