(Table 2-1) Capital Ratio (BIS Guidelines)

<Sumitomo Mitsui Financial Group (Consolidated)>

(Billions of yen)

Actual   Plan   Plan	The state of the s	FY02	FY03	FY04	FY05	FY06
Capital Stock						
Non-accumulative Perpetual   Preferred Stock	Capital Stock					
Retained Earnings	Non-accumulative Perpetual					
Minority Interests in Consolidated Subsidiaries   996.9   1,015.2   1,017.2   1,022.2   1,029.2     Preferred Securities   840.1   839.8   839.8   839.8   839.8     Ret Unrealized Losses on Other Securities   (24.2)   (58.4)   (58.4)   (58.4)   (58.4)     Treasury Stock   (15.2)   (5.0)   0   0   0   (6.2)     Foreign Currency   (53.5)   (53.5)   (53.5)   (53.5)   (53.5)   (53.5)     Goodwill   (0.3)   (0.3)   (0.3)   (0.3)   (0.3)   (0.3)     Consolidated Adjustment Account   (30.0)   (27.3)   (17.8)   (88.3)   (6.2)     Others	Capital Surplus	856.2	858.4	858.4	858.4	858.4
Consolidated Subsidiaries   September	Retained Earnings	278.4	385.5	651.3	1,076.5	1,576.8
Net Unrealized Losses on Other Securities		996.9	1,015.2	1,017.2	1,022.2	1,029.2
Other Securities   C24.2   C58.4   C58.5   C	Preferred Securities	840.1	839.8	839.8	839.8	839.8
Foreign Currency Translation Adjustments		(24.2)	(58.4)	(58.4)	(58.4)	(58.4)
Translation Adjustments	Treasury Stock	(15.2)	(5.0)	0	0	(
Consolidated Adjustment Account		(53.5)	(53.5)	(53.5)	(53.5)	(53.5)
Others                Total Tier I         3,255.9         3,362.3         3,644.6         4,084.3         4,599.9 <tax effect="">         1,912.2         1,900.0         1,720.0         1,440.0         1,110.0           Unrealized Gains on Securities                Unrealized Appreciation of Land         71.7         69.1         66.8         64.5         62.2           General Reserve for Possible Loan Losses         739.6         743.8         731.3         722.5         716.3           Perpetual Subordinated Liabilities         569.1         646.4         601.4         394.9         365.9           Others                 Total Upper Tier II         1,380.4         1,459.3         1,399.5         1,181.9         1,144.4           Subordinated Liabilities, Preferred Stock         1,581.3         1,513.7         1,563.5         1,623.5         1,612.0           Others                  Total Lower Tier II         1,581.3         1,513.7</tax>	Goodwill	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)
Total Tier I         3,255.9         3,362.3         3,644.6         4,084.3         4,599.9 <tax effect="">         1,912.2         1,900.0         1,720.0         1,440.0         1,110.0           Unrealized Gains on Securities                Unrealized Appreciation of Land         71.7         69.1         66.8         64.5         62.2           General Reserve for Possible Loan Losses         739.6         743.8         731.3         722.5         716.3           Perpetual Subordinated Liabilities         569.1         646.4         601.4         394.9         365.9           Others                 Total Upper Tier II         1,380.4         1,459.3         1,399.5         1,181.9         1,144.4           Subordinated Liabilities, Preferred Stock         1,581.3         1,513.7         1,563.5         1,623.5         1,612.0           Others                  Total Lower Tier II         1,581.3         1,513.7         1,563.5         1,623.5         1,612.0           Tier II Capital includ</tax>	Consolidated Adjustment Account	(30.0)	(27.3)	(17.8)	(8.3)	C
Cax Effect>	Others					
Unrealized Gains on Securities	Total Tier I	3,255.9	3,362.3	3,644.6	4,084.3	4,599.9
Unrealized Appreciation of Land   71.7   69.1   66.8   64.5   62.2	<tax effect=""></tax>	1,912.2	1,900.0	1,720.0	1,440.0	1,110.0
General Reserve for   Possible Loan Losses   739.6   743.8   731.3   722.5   716.3     Perpetual Subordinated Liabilities   569.1   646.4   601.4   394.9   365.9     Others             Total Upper Tier II   1,380.4   1,459.3   1,399.5   1,181.9   1,144.4     Subordinated Liabilities,   Preferred Stock   Others           Total Lower Tier II   1,581.3   1,513.7   1,563.5   1,623.5   1,612.0     Total Tier II   2,961.6   2,972.9   2,962.9   2,805.3   2,756.3     <tier (238.6)="" (248.7)="" (260.7)="" (272.7)="" (284.7)="" 10.10="" 10.22="" 10.84="" 11.44="" 12.34="" 1<="" 2,805.3="" 2,972.9="" 223.8="" 250.0="" 3,525.4="" 3,550.0="" 5,978.9="" 53,500.0="" 54,000.0="" 54,700.0="" 55,417.7="" 55,700.0="" 57,300.0="" 57,800.0="" 58,500.0="" 59,166.9="" 59,500.0="" 6,086.5="" 6,346.8="" 6,616.9="" 7,071.5="" <2,756.3="" <2,961.6="" <2,962.9="" as="" assets="" capital="" ii="" iii="" included="" item="" items="" off-balance-sheet="" on-balance-sheet="" others*="" qualifying="" ratio="" risk-adjusted="" subtraction="" td="" tier="" total=""  =""><td>Unrealized Gains on Securities</td><td></td><td></td><td></td><td></td><td></td></tier>	Unrealized Gains on Securities					
Possible Loan Losses   739.6   743.8   731.3   722.5   716.3     Perpetual Subordinated Liabilities   569.1   646.4   601.4   394.9   365.9     Others             Total Upper Tier II   1,380.4   1,459.3   1,399.5   1,181.9   1,144.4     Subordinated Liabilities   1,581.3   1,513.7   1,563.5   1,623.5   1,612.0     Others             Total Lower Tier II   1,581.3   1,513.7   1,563.5   1,623.5   1,612.0     Total Tier II   2,961.6   2,972.9   2,962.9   2,805.3   2,756.3     <tier (238.6)="" (248.7)="" (260.7)="" (272.7)="" (284.7)="" 10.10="" 10.22="" 10.84="" 11.44="" 12.34="" 223.8="" 250.0="" 3,525.4="" 3,550.0="" 5,978.9="" 53,500.0="" 54,000.0="" 54,700.0="" 55,417.7="" 55,700.0="" 57,300.0="" 57,800.0="" 58,500.0="" 59,166.9="" 59,500.0="" 6,086.5="" 6,346.8="" 6,616.9="" 7,071.5="" <2,756.3="" <2,805.3="" <2,961.6="" <2,962.9="" <2,972.9="" as="" assets="" capital="" ii="" iii="" included="" item="" items="" off-balance-sheet="" on-balance-sheet="" others*="" qualifying="" ratio="" ratio<="" risk-adjusted="" subtraction="" td="" tier="" total=""  =""><td>Unrealized Appreciation of Land</td><td>71.7</td><td>69.1</td><td>66.8</td><td>64.5</td><td>62.2</td></tier>	Unrealized Appreciation of Land	71.7	69.1	66.8	64.5	62.2
Others   <		739.6	743.8	731.3	722.5	716.3
Total Upper Tier II	Perpetual Subordinated Liabilities	569.1	646.4	601.4	394.9	365.9
Subordinated Liabilities, Preferred Stock   1,581.3   1,513.7   1,563.5   1,623.5   1,612.0     Others	Others					
Preferred Stock   1,581.3   1,513.7   1,503.5   1,623.5   1,612.0	Total Upper Tier II	1,380.4	1,459.3	1,399.5	1,181.9	1,144.4
Total Lower Tier II	I - I	1,581.3	1,513.7	1,563.5	1,623.5	1,612.0
Total Tier II	Others					
<tier as="" capital="" ii="" included="" qualifying="">         &lt;2,961.6&gt;         &lt;2,972.9&gt;         &lt;2,962.9&gt;         &lt;2,805.3&gt;         &lt;2,756.3&gt;           Tier III  &lt;</tier>	Total Lower Tier II	1,581.3	1,513.7	1,563.5	1,623.5	1,612.0
Capital Ratio   Capital   Capital   Capital   Capital   Capital   Capital   Capital   Capital Ratio   Capital Ratio   Capital   Capita	Total Tier II	2,961.6	2,972.9	2,962.9	2,805.3	2,756.3
Subtraction Item         (238.6)         (248.7)         (260.7)         (272.7)         (284.7)           Total Capital         5,978.9         6,086.5         6,346.8         6,616.9         7,071.5           Brisk-Adjusted Assets         59,166.9         59,500.0         58,500.0         57,800.0         57,300.0           On-Balance-Sheet Items         55,417.7         55,700.0         54,700.0         54,000.0         53,500.0           Off-Balance-Sheet Items         3,525.4         3,550.0         3,550.0         3,550.0         3,550.0           Others*         223.8         250.0         250.0         250.0         250.0           Capital Ratio         10.10         10.22         10.84         11.44         12.34		<2,961.6>	<2,972.9>	<2,962.9>	<2,805.3>	<2,756.3>
Total Capital         5,978.9         6,086.5         6,346.8         6,616.9         7,071.5           (Billions of year)           Risk-Adjusted Assets         59,166.9         59,500.0         58,500.0         57,800.0         57,300.0           On-Balance-Sheet Items         55,417.7         55,700.0         54,700.0         54,000.0         53,500.0           Off-Balance-Sheet Items         3,525.4         3,550.0         3,550.0         3,550.0         3,550.0           Others*         223.8         250.0         250.0         250.0         250.0           Capital Ratio         10.10         10.22         10.84         11.44         12.34	Tier III					
Risk-Adjusted Assets         59,166.9         59,500.0         58,500.0         57,800.0         57,300.0           On-Balance-Sheet Items         55,417.7         55,700.0         54,700.0         54,000.0         53,500.0           Off-Balance-Sheet Items         3,525.4         3,550.0         3,550.0         3,550.0         3,550.0           Others*         223.8         250.0         250.0         250.0         250.0           Capital Ratio         10.10         10.22         10.84         11.44         12.34	Subtraction Item	(238.6)	(248.7)	(260.7)	(272.7)	(284.7)
Risk-Adjusted Assets         59,166.9         59,500.0         58,500.0         57,800.0         57,300.0           On-Balance-Sheet Items         55,417.7         55,700.0         54,700.0         54,000.0         53,500.0           Off-Balance-Sheet Items         3,525.4         3,550.0         3,550.0         3,550.0         3,550.0           Others*         223.8         250.0         250.0         250.0         250.0           Capital Ratio         10.10         10.22         10.84         11.44         12.34	Total Capital	5,978.9	6,086.5	6,346.8	6,616.9	7,071.5
On-Balance-Sheet Items         55,417.7         55,700.0         54,700.0         54,000.0         53,500.0           Off-Balance-Sheet Items         3,525.4         3,550.0         3,550.0         3,550.0         3,550.0         3,550.0         3,550.0         250.0 <td></td> <td></td> <td></td> <td></td> <td></td> <td>(Billions of yen)</td>						(Billions of yen)
Off-Balance-Sheet Items         3,525.4         3,550.0         3,550.0         3,550.0         3,550.0         3,550.0         3,550.0         3,550.0         250.0	Risk-Adjusted Assets	59,166.9	59,500.0	58,500.0	57,800.0	57,300.0
Others*         223.8         250.0         250.0         250.0         250.0           Capital Ratio         10.10         10.22         10.84         11.44         12.34	On-Balance-Sheet Items	55,417.7	55,700.0	54,700.0	54,000.0	53,500.0
Capital Ratio 10.10 10.22 10.84 11.44 12.34	Off-Balance-Sheet Items	3,525.4	3,550.0	3,550.0	3,550.0	3,550.0
Capital Ratio 10.10 10.22 10.84 11.44 12.34	Others*	223.8	250.0	250.0	250.0	250.0
						(%)
Tier I Ratio 5.50 5.65 6.23 7.06 8.02	Capital Ratio	10.10	10.22	10.84	11.44	12.34
	Tier I Ratio	5.50	5.65	6.23	7.06	8.02

<sup>\*</sup>Market Risk Equivalent Assets divided by 8%

\$1=120.00yen

<sup>&</sup>lt;Assumptions on yen/dollar exchange rate>

(Table 2-2) Capital Ratio (BIS Guidelines)

<Sumitomo Mitsui Banking Corporation (Non-consolidated)>

(Billions of yen)

	FY02	FY03	FY04	FY05	FY06
	Actual	Plan	Plan	Plan	Plan
Capital Stock	560.0	560.0	560.0	560.0	560.0
Non-accumulative Perpetual Preferred Stock					
Capital Reserve		879.7	879.7	879.7	879.7
Other Capital Surplus	357.6				357.6
Earned Surplus Reserve					-
Voluntary Reserves	221.5	221.5	221.5	221.5	221.
Profit brought forward to next year	191.5	248.6	449.4	796.6	1,206.9
Others	739.0	746.6	813.5	845.9	845.9
Preferred Securities	732.8	740.5	807.4	839.8	839.
Net Unrealized Losses on Other Securities	(17.9)	(52.1)	(52.1)	(52.1)	(52.
Treasury Stock					
Goodwill					
Total Tier I	2,931.4	2,961.9	3,229.6	3,609.2	4,019.
<tax effect=""></tax>	1,814.6	1,814.6	1,640.0	1,360.0	1,030.
Unrealized Gains on Securities					
Unrealized Appreciation of Land	64.4	61.8	59.5	57.2	54.
General Reserve for Possible Loan Losses	672.6	672.5	660.0	651.3	645.0
Perpetual Subordinated Liabilities	569.1	646.4	601.4	394.9	365.
Others					
Total Upper Tier II	1,306.1	1,380.7	1,320.9	1,103.4	1,065.
Subordinated Liabilities, Preferred Stock	1,557.6	1,499.3	1,544.7	1,604.7	1,583.
Others					
Total Lower Tier II	1,557.6	1,499.3	1,544.7	1,604.7	1,583.
Total Tier II	2,863.7	2,880.0	2,865.6	2,708.1	2,649.
(Tier II Capital included as Qualifying Capital)	<2,771.8>	<2,861.6>	<2,865.6>	<2,708.0>	<2,649.0
Tier III					
Subtraction Item	(55.4)	(55.4)	(55.4)	(55.4)	(55.
Total Capital	5,647.8	5,768.1	6,039.8	6,261.8	6,613.
	1	· · · · · · · · · · · · · · · · · · ·	1	(I	Billions of ye
Risk-Adjusted Assets	53,807.1	53,800.0	52,800.0	52,100.0	51,600.0
On-Balance-Sheet Items	50,297.7	50,300.0	49,300.0	48,600.0	48,100.0
Off-Balance-Sheet Items	3,322.5	3,300.0	3,300.0	3,300.0	3,300.
Others*	187.0	200.0	200.0	200.0	200.0
	1				(%
Capital Ratio	10.49	10.72	11.43	12.01	12.8
Tier I Ratio	5.44	5.50	6.11	6.92	7.78

<sup>\*</sup>Market Risk Equivalent Assets divided by 8%

\$1=120.00yen

<sup>&</sup>lt;Assumptions on yen/dollar exchange rate>