

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

<Sumitomo Mitsui Financial Group (Consolidated)>

(Billions of yen)

	FY02 Actual	FY03 Plan	FY04 Plan	FY05 Plan	FY06 Plan
Capital Stock	1,247.7	1,247.7	1,247.7	1,247.7	1,247.7
Non-accumulative Perpetual Preferred Stock	---	---	---	---	---
Capital Surplus	856.2	858.4	858.4	858.4	858.4
Retained Earnings	278.4	385.5	651.3	1,076.5	1,576.8
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
Net Unrealized Losses on Other Securities	(24.2)	(58.4)	(58.4)	(58.4)	(58.4)
Treasury Stock	(15.2)	(5.0)	0	0	0
Foreign Currency Translation Adjustments	(53.5)	(53.5)	(53.5)	(53.5)	(53.5)
Goodwill	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)
Consolidated Adjustment Account	(30.0)	(27.3)	(17.8)	(8.3)	0
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	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 II Capital included as Qualifying Capital>	<2,961.6>	<2,972.9>	<2,962.9>	<2,805.3>	<2,756.3>
Tier III	---	---	---	---	---
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

(Billions of yen)

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 I Ratio	5.50	5.65	6.23	7.06	8.02

*Market Risk Equivalent Assets divided by 8%

<Assumptions on yen/dollar exchange rate>

\$1=120.00yen

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

<Sumitomo Mitsui Banking Corporation (Non-consolidated)>

(Billions of yen)

	FY02 Actual	FY03 Plan	FY04 Plan	FY05 Plan	FY06 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	879.7
Other Capital Surplus	357.6	357.6	357.6	357.6	357.6
Earned Surplus Reserve	---	---	---	---	---
Voluntary Reserves	221.5	221.5	221.5	221.5	221.5
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	839.8
Net Unrealized Losses on Other Securities	(17.9)	(52.1)	(52.1)	(52.1)	(52.1)
Treasury Stock	---	---	---	---	---
Goodwill	---	---	---	---	---
Total Tier I	2,931.4	2,961.9	3,229.6	3,609.2	4,019.5
<Tax Effect>	1,814.6	1,814.6	1,640.0	1,360.0	1,030.0
Unrealized Gains on Securities	---	---	---	---	---
Unrealized Appreciation of Land	64.4	61.8	59.5	57.2	54.9
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	365.9
Others	---	---	---	---	---
Total Upper Tier II	1,306.1	1,380.7	1,320.9	1,103.4	1,065.8
Subordinated Liabilities, Preferred Stock	1,557.6	1,499.3	1,544.7	1,604.7	1,583.2
Others	---	---	---	---	---
Total Lower Tier II	1,557.6	1,499.3	1,544.7	1,604.7	1,583.2
Total Tier II	2,863.7	2,880.0	2,865.6	2,708.1	2,649.0
(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)	(55.4)
Total Capital	5,647.8	5,768.1	6,039.8	6,261.8	6,613.1

(Billions of yen)

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	3,300.0
Others*	187.0	200.0	200.0	200.0	200.0

(%)

Capital Ratio	10.49	10.72	11.43	12.01	12.81
Tier I Ratio	5.44	5.50	6.11	6.92	7.78

*Market Risk Equivalent Assets divided by 8%

<Assumptions on yen/dollar exchange rate>

\$1=120.00yen