

(Table 2) Capital Ratio (BIS Guidelines)

<Sumitomo Mitsui Financial Group (Consolidated)>

(Billions of yen)

	FY03 Actual	FY04 Actual	1st half, FY05 Actual
Capital stock	1,247.7	1,352.7	1,352.7
Noncumulative perpetual preferred stock	-	-	-
Capital surplus	865.3	974.3	974.3
Retained earnings*1	564.8	285.6	697.9
Minority interests in consolidated subsidiaries	990.4	1,012.9	1,064.2
Preferred securities	814.0	816.9	827.5
Net unrealized losses on other securities	-	-	-
Treasury stock	(3.0)	(269.9)	(270.8)
Foreign currency translation adjustments	(71.8)	(79.9)	(62.6)
Goodwill	(0.1)	(0.1)	(0.1)
Consolidated adjustment account	(21.7)	(13.4)	(9.4)
Others	-	-	-
Total Tier I	3,571.6	3,262.3	3,746.1
<Tax effect>	<1,666.4>	<1,552.9>	<1,367.2>
Unrealized gains on securities	249.4	317.1	410.9
Land revaluation excess	68.5	67.1	39.9
General reserve for possible loan losses	740.1	633.5	597.4
Perpetual subordinated debts	755.6	880.0	1,119.6
Others	-	-	-
Total upper Tier II	1,813.6	1,897.6	2,167.8
Dated subordinated debts, preferred stock	1,603.0	1,657.3	1,591.3
Others	-	-	-
Total lower Tier II	1,603.0	1,657.3	1,591.3
Total Tier II	3,416.5	3,555.0	3,759.1
<Amounts counted as qualifying capital>	<3,416.5>	<3,262.3>	<3,746.1>
Tier III	-	-	-
Deductions	(250.8)	(504.4)	(548.0)
Total capital	6,737.4	6,020.1	6,944.2

(Billions of yen)

Risk-adjusted assets	59,204.1	60,552.6	63,127.9
On-balance-sheet items	54,649.9	54,897.9	56,978.5
Off-balance-sheet items	4,283.3	5,300.9	5,736.3
Others*2	270.8	353.9	413.1

(%)

Capital ratio	11.37	9.94	11.00
Tier I ratio	6.03	5.38	5.93

*1 Expected payouts excluded.

*2 Figures equivalent to market risk divided by 8%.

(Table 2) Capital Ratio (BIS Guidelines)

<Sumitomo Mitsui Banking Corporation (Non-consolidated)>

(Billions of yen)

	FY03 Actual	FY04 Actual	1st half, FY05 Actual
Capital stock	560.0	665.0	665.0
Noncumulative perpetual preferred stock	-	-	-
Capital reserve	879.7	1,009.9	665.0
Other capital surplus	357.6	357.6	702.5
Earned surplus reserve	-	-	-
Voluntary reserves*1	221.5	221.5	221.5
Profit brought forward to next year*2	253.1	68.5	350.8
Others*3	764.5	784.3	830.0
Preferred securities	759.1	776.7	827.5
Net unrealized losses on other securities	-	-	-
Treasury stock	-	-	-
Goodwill	-	-	-
Total Tier I	3,036.4	3,106.8	3,434.9
<Tax effect>	<1,590.5>	<1,502.2>	<1,328.5>
Unrealized gains on securities	239.8	293.0	383.8
Land revaluation excess	61.5	59.6	33.4
General reserve for possible loan losses	661.7	417.6	393.2
Perpetual subordinated debts	755.6	880.0	1,119.6
Others	-	-	-
Total upper Tier II	1,718.7	1,650.1	1,930.0
Dated subordinated debts, preferred stock	1,565.6	1,618.3	1,552.3
Others	-	-	-
Total lower Tier II	1,565.6	1,618.3	1,552.3
Total Tier II	3,284.2	3,268.4	3,482.3
<Amounts counted as qualifying capital>	<3,036.4>	<3,106.8>	<3,434.9>
Tier III	-	-	-
Deductions	(55.7)	(95.6)	(108.3)
Total capital	6,017.2	6,118.0	6,761.5

(Billions of yen)

Risk-adjusted assets	52,939.7	54,034.5	56,304.0
On-balance-sheet items	48,816.7	48,910.7	50,631.2
Off-balance-sheet items	3,925.4	4,818.9	5,329.2
Others*4	197.6	304.9	343.6

(%)

Capital ratio	11.36	11.32	12.00
Tier I ratio	5.73	5.74	6.10

*1 Excluding profits to be appropriated.

*2 Unappropriated retained earnings minus expected payouts.

*3 Minority interests in consolidated subsidiaries and Foreign currency translation adjustments.

*4 Figures equivalent to market risk divided by 8%.