

(Table 2) Capital Ratio (BIS Guidelines)

&lt;Sumitomo Mitsui Financial Group (Consolidated)&gt;

(Billions of yen)

	FY03 Actual	FY04 Actual	FY05 Plan	FY05 Actual	
Capital stock	1,247.7	1,352.7	1,352.7	1,420.9	
Noncumulative perpetual preferred stock	-	-	-	-	
Capital surplus	865.3	974.3	974.3	1,229.2	
Retained earnings*2	564.8	285.6	717.2	944.1	
Minority interests in consolidated subsidiaries	990.4	1,012.9	1,059.4	1,104.2	
Preferred securities	814.0	816.9	812.7	835.2	
Net unrealized losses on other securities	-	-	-	-	
Treasury stock	(3.0)	(269.9)	(270.0)	(4.4)	
Foreign currency translation adjustments	(71.8)	(79.9)	(76.0)	(41.5)	
Goodwill	(0.1)	(0.1)	(0.1)	(0.1)	
Consolidated adjustment account	(21.7)	(13.4)	(6.5)	(6.6)	
Others	-	-	-	-	
Total Tier I	3,571.6	3,262.3	3,751.0	4,645.9	
<Tax effect>	<1,666.4>	<1,552.9>	<1,380.0>	<1,002.1>	
Unrealized gains on securities	249.4	317.1	269.0	627.8	
Land revaluation excess	68.5	67.1	41.0	39.9	
General reserve for possible loan losses	740.1	633.5	633.5	742.6	
Perpetual subordinated debts	755.6	880.0	987.3	1,035.8	
Others	-	-	-	-	
Total upper Tier II	1,813.6	1,897.6	1,930.8	2,446.1	
Dated subordinated debts, preferred stock	1,603.0	1,657.3	1,616.2	1,621.6	
Others	-	-	-	-	
Total lower Tier II	1,603.0	1,657.3	1,616.2	1,621.6	
Total Tier II	3,416.5	3,555.0	3,547.0	4,067.7	
<Amounts counted as qualifying capital>	<3,416.5>	<3,262.3>	<3,547.0>	<4,067.7>	
Tier III	-	-	-	-	
Deductions	(250.8)	(504.4)	(584.0)	(619.3)	
Total capital	6,737.4	6,020.1	6,714.0	8,094.4	

(Billions of yen)

Risk-adjusted assets	59,204.1	60,552.6	62,700.0	65,322.3	
On-balance-sheet items	54,649.9	54,897.9	57,050.0	58,984.8	
Off-balance-sheet items	4,283.3	5,300.9	5,300.0	5,952.3	
Others*3	270.8	353.9	350.0	385.2	

(%)

Capital ratio	11.37	9.94	10.70	12.39	
Tier I ratio	6.03	5.38	5.98	7.11	

\*1 Assumptions on yen / dollar exchange rate for FY05: \$1=105.00 yen.

\*2 Expected payouts excluded.

\*3 Figures equivalent to market risk divided by 8%.

(Table 2) Capital Ratio (BIS Guidelines)

&lt;Sumitomo Mitsui Banking Corporation (Consolidated)&gt;

(Billions of yen)

	FY03 Actual	FY04 Actual	FY05 Plan	FY05 Actual	
Capital stock	560.0	665.0	665.0	665.0	
Noncumulative perpetual preferred stock	-	-	-	-	
Capital surplus	1,298.5	1,603.5	1,603.5	1,603.5	
Retained earnings*2	319.3	(6.3)	337.3	242.5	
Minority interests in consolidated subsidiaries	1,005.8	1,026.1	1,029.1	1,074.9	
Preferred securities	814.0	816.9	812.7	835.2	
Net unrealized losses on other securities	-	-	-	-	
Treasury stock	-	-	-	-	
Foreign currency translation adjustments	(71.9)	(81.1)	(78.0)	(44.6)	
Goodwill	-	(0.0)	-	(0.0)	
Consolidated adjustment account	-	-	-	-	
Others	-	-	-	-	
Total Tier I	3,111.8	3,207.3	3,557.0	3,541.4	
<Tax effect>	<1,607.1>	<1,505.1>	<1,330.0>	<968.9>	
Unrealized gains on securities	245.5	305.4	257.0	605.8	
Land revaluation excess	68.5	67.1	41.0	39.9	
General reserve for possible loan losses	711.1	612.0	612.0	722.1	
Perpetual subordinated debts	755.6	880.0	987.3	1,035.8	
Others	-	-	-	-	
Total upper Tier II	1,780.8	1,864.5	1,897.3	2,403.7	
Dated subordinated debts, preferred stock	1,603.0	1,657.3	1,616.2	1,621.6	
Others	-	-	-	-	
Total lower Tier II	1,603.0	1,657.3	1,616.2	1,621.6	
Total Tier II	3,383.7	3,521.8	3,513.5	4,025.3	
<Amounts counted as qualifying capital>	<3,111.8>	<3,207.3>	<3,513.5>	<3,541.4>	
Tier III	-	-	-	-	
Deductions	(24.6)	(238.9)	(295.0)	(308.2)	
Total capital	6,199.0	6,175.6	6,775.5	6,774.6	

(Billions of yen)

Risk-adjusted assets	56,891.8	58,244.5	60,400.0	62,887.4	
On-balance-sheet items	52,359.3	52,589.5	54,750.0	56,513.8	
Off-balance-sheet items	4,264.3	5,303.1	5,300.0	5,990.3	
Others*3	268.2	352.0	350.0	383.3	

(%)

Capital ratio	10.89	10.60	11.21	10.77	
Tier I ratio	5.46	5.50	5.88	5.63	

\*1 Assumptions on yen / dollar exchange rate for FY05: \$1=105.00 yen.

\*2 Retained earnings minus expected payouts.

\*3 Figures equivalent to market risk divided by 8%.

(Table 2) Capital Ratio (BIS Guidelines)

&lt;Sumitomo Mitsui Banking Corporation (Non-consolidated)&gt;

(Billions of yen)

	FY03 Actual	FY04 Actual	FY05 Plan	FY05 Actual	
Capital stock	560.0	665.0	665.0	665.0	
Noncumulative perpetual preferred stock	-	-	-	-	
Capital reserve	879.7	1,009.9	665.0	665.0	
Other capital surplus	357.6	357.6	702.5	702.5	
Earned surplus reserve	-	-	-	-	
Voluntary reserves*2	221.5	221.5	221.5	221.5	
Profit brought forward to next year*3	253.1	68.5	402.1	271.4	
Others*4	764.5	784.3	818.9	840.8	
Preferred securities	759.1	776.7	812.7	835.2	
Net unrealized losses on other securities	-	-	-	-	
Treasury stock	-	-	-	-	
Goodwill	-	-	-	-	
Total Tier I	3,036.4	3,106.8	3,475.0	3,366.2	
<Tax effect>	<1,590.5>	<1,502.2>	<1,330.0>	<976.2>	
Unrealized gains on securities	239.8	293.0	245.0	593.9	
Land revaluation excess	61.5	59.6	33.5	33.3	
General reserve for possible loan losses	661.7	417.6	417.5	572.5	
Perpetual subordinated debts	755.6	880.0	987.3	1,028.8	
Others	-	-	-	-	
Total upper Tier II	1,718.7	1,650.1	1,683.3	2,228.5	
Dated subordinated debts, preferred stock	1,565.6	1,618.3	1,577.2	1,576.6	
Others	-	-	-	-	
Total lower Tier II	1,565.6	1,618.3	1,577.2	1,576.6	
Total Tier II	3,284.2	3,268.4	3,260.5	3,805.1	
<Amounts counted as qualifying capital>	<3,036.4>	<3,106.8>	<3,260.5>	<3,366.2>	
Tier III	-	-	-	-	
Deductions	(55.7)	(95.6)	(156.0)	(95.7)	
Total capital	6,017.2	6,118.0	6,579.5	6,636.7	

(Billions of yen)

Risk-adjusted assets	52,939.7	54,034.5	56,100.0	58,463.4	
On-balance-sheet items	48,816.7	48,910.7	51,000.0	52,482.8	
Off-balance-sheet items	3,925.4	4,818.9	4,800.0	5,677.0	
Others*5	197.6	304.9	300.0	303.7	

(%)

Capital ratio	11.36	11.32	11.72	11.35	
Tier I ratio	5.73	5.74	6.19	5.75	

\*1 Assumptions on yen / dollar exchange rate for FY05: \$1=105.00 yen.

\*2 Excluding profits to be appropriated.

\*3 Unappropriated retained earnings minus expected payouts.

\*4 Minority interests in consolidated subsidiaries and Foreign currency translation adjustments.

\*5 Figures equivalent to market risk divided by 8%.