



Capital Ratio as of December 31, 2010

TOKYO, February 14, 2011 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2010.

I. Sumitomo Mitsui Financial Group (on a consolidated basis)

(Billions of yen, except ratios)

	December 31,		March 31, 2010	September 30, 2010
	2010	Change		
(1) Capital ratio	16.54 %	1.52 %	15.02 %	16.02 %
Tier I ratio	12.59 %	1.44 %	11.15 %	12.32 %
(2) Tier I	¥ 6,486.9	¥ 454.6	¥ 6,032.3	¥ 6,362.2
(3) Tier II	2,477.6	(86.3)	2,563.9	2,360.8
(4) Subtraction items	440.3	(27.6)	467.9	451.1
(5) Total capital (2) + (3) - (4)	8,524.2	396.0	8,128.2	8,271.9
(6) Risk-adjusted assets	51,513.2	(2,571.3)	54,084.5	51,612.8
(7) Required capital (6) X 8%	4,121.1	(205.7)	4,326.8	4,129.0

II. Sumitomo Mitsui Banking Corporation (on a consolidated basis)

(Billions of yen, except ratios)

	December 31,		March 31, 2010	September 30, 2010
	2010	Change		
(1) Capital ratio	18.96 %	2.28 %	16.68 %	18.37 %
Tier I ratio	14.27 %	1.94 %	12.33 %	13.99 %
(2) Tier I	¥ 6,517.0	¥ 339.5	¥ 6,177.5	¥ 6,416.1
(3) Tier II	2,438.2	(76.3)	2,514.5	2,298.0
(4) Subtraction items	294.9	(44.3)	339.2	288.4
(5) Total capital (2) + (3) - (4)	8,660.3	307.5	8,352.8	8,425.8
(6) Risk-adjusted assets	45,654.3	(4,418.7)	50,073.0	45,856.1
(7) Required capital (6) X 8%	3,652.3	(353.5)	4,005.8	3,668.5

III. Sumitomo Mitsui Banking Corporation (on a non-consolidated basis)

(Billions of yen, except ratios)

	December 31,		March 31, 2010	September 30, 2010
	2010	Change		
(1) Capital ratio	21.26 %	2.98 %	18.28 %	20.53 %
Tier I ratio	16.26 %	2.51 %	13.75 %	15.89 %
(2) Tier I	¥ 6,342.4	¥ 308.3	¥ 6,034.1	¥ 6,240.3
(3) Tier II	2,254.3	(105.0)	2,359.3	2,148.2
(4) Subtraction items	305.3	(66.3)	371.6	323.0
(5) Total capital (2) + (3) - (4)	8,291.3	269.6	8,021.7	8,065.4
(6) Risk-adjusted assets	38,999.4	(4,870.4)	43,869.8	39,267.3
(7) Required capital (6) X 8%	3,120.0	(389.6)	3,509.6	3,141.4