



## Capital Ratio as of December 31, 2011

TOKYO, February 14, 2012 --- Sumitomo Mitsui Financial Group, Inc. announced today capital ratios and the related information as of December 31, 2011.

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

(Billions of yen, except ratios)

	December 31,		March 31, 2011	September 30, 2011
	2011	Change		
(1) Capital ratio	16.81 %	0.18 %	16.63 %	17.17 %
Tier I ratio	12.49 %	0.02 %	12.47 %	13.04 %
(2) Tier I	¥ 6,326.3	¥ 2.3	¥ 6,324.0	¥ 6,371.8
(3) Tier II	2,549.1	12.1	2,537.0	2,364.4
(4) Subtraction items	365.3	(62.8)	428.1	345.6
(5) Total capital (2) + (3) - (4)	8,510.1	77.2	8,432.9	8,390.6
(6) Risk-adjusted assets	50,624.6	(69.1)	50,693.7	48,860.6
(7) Required capital (6) X 8%	4,050.0	(5.5)	4,055.5	3,908.8

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

(Billions of yen, except ratios)

	December 31,		March 31, 2011	September 30, 2011
	2011	Change		
(1) Capital ratio	19.37 %	0.21 %	19.16 %	19.53 %
Tier I ratio	14.32 %	0.07 %	14.25 %	14.66 %
(2) Tier I	¥ 6,469.0	¥ 27.8	¥ 6,441.2	¥ 6,375.3
(3) Tier II	2,513.5	8.5	2,505.0	2,332.0
(4) Subtraction items	234.1	(55.2)	289.3	213.7
(5) Total capital (2) + (3) - (4)	8,748.4	91.6	8,656.8	8,493.6
(6) Risk-adjusted assets	45,162.6	(15.0)	45,177.6	43,478.4
(7) Required capital (6) X 8%	3,613.0	(1.2)	3,614.2	3,478.3

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

(Billions of yen, except ratios)

	December 31,		March 31, 2011	September 30, 2011
	2011	Change		
(1) Capital ratio	21.41 %	(0.04) %	21.45 %	21.46 %
Tier I ratio	16.19 %	(0.12) %	16.31 %	16.54 %
(2) Tier I	¥ 6,309.2	¥ (16.9)	¥ 6,326.1	¥ 6,233.5
(3) Tier II	2,316.5	40.4	2,276.1	2,129.6
(4) Subtraction items	283.9	0.5	283.4	276.2
(5) Total capital (2) + (3) - (4)	8,341.8	23.0	8,318.8	8,086.8
(6) Risk-adjusted assets	38,960.3	178.8	38,781.5	37,671.8
(7) Required capital (6) X 8%	3,116.8	14.3	3,102.5	3,013.7