

## 8. Capital Ratio &lt;Consolidated&gt;

(Billions of yen, %)

	Mar. 31, 2006		Mar. 31, 2005
	[Preliminary]	Change	
(1) Capital ratio	12.39	2.45	9.94
(2) Tier I	4,645.9	1,383.6	3,262.3
Net unrealized losses on other securities	-	-	-
(3) Tier II	4,067.7	805.4	3,262.3
(a) Unrealized gains on securities	627.8	310.7	317.1
(b) Land revaluation excess	39.9	(27.2)	67.1
(c) General reserve for possible loan losses	742.6	109.1	633.5
(d) Subordinated debt	2,657.4	412.8	2,244.6
(4) Subtraction items	619.3	114.9	504.4
(5) Total capital (2) + (3) - (4)	8,094.4	2,074.3	6,020.1
(6) Risk-adjusted assets	65,322.3	4,769.7	60,552.6

(Note) Risk-adjusted assets as of Sep. 30, 2004, Mar. 31, 2005 and Sep. 30, 2005, were reported greater than they really were, since since part of transaction data concerning market risk was recorded twice at a consolidated subsidiary, SMBC.

Accordingly, capital ratios as of Sep. 30, 2004, Mar. 31, 2005 and Sep. 30, 2005, were reported smaller than they really were.

However, the impact on the level of risk-adjusted assets and capital ratio for each date were small.

For further information, please refer to page 23.