

## 9. Capital Ratio

&lt;Consolidated&gt;

(Billions of yen, %)

	Sep. 30, 2006	(a)		Mar. 31, 2006	Sep. 30, 2005
	[Preliminary]	(a) - (b)	(a) - (c)	(b)	(c)
(1) Capital ratio	10.07	(2.32)	(0.93)	12.39	11.00
Tier I ratio	5.50	(1.61)	(0.43)	7.11	5.93
(2) Tier I	3,737.7	(908.2)	(8.4)	4,645.9	3,746.1
Net unrealized losses on other securities	-	-	-	-	-
(3) Tier II	3,737.7	(330.0)	(8.4)	4,067.7	3,746.1
(a) Unrealized gains on securities	629.1	1.3	218.2	627.8	410.9
(b) Land revaluation excess	39.7	(0.2)	(0.2)	39.9	39.9
(c) General reserve for possible loan losses	712.8	(29.8)	115.4	742.6	597.4
(d) Subordinated debt	2,356.1	(301.3)	(341.8)	2,657.4	2,697.9
(4) Subtraction items	630.6	11.3	82.6	619.3	548.0
(5) Total capital (2) + (3) - (4)	6,844.9	(1,249.5)	(99.3)	8,094.4	6,944.2
(6) Risk-adjusted assets	67,945.9	2,623.6	4,818.0	65,322.3	63,127.9

&lt;SMBC consolidated&gt;

Capital ratio (BIS Guidelines)	10.86	0.09	(0.33)	10.77	11.19
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&lt;SMBC Non-consolidated&gt;

Capital ratio (BIS Guidelines)	11.48	0.13	(0.52)	11.35	12.00
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