

9. Capital Ratio <Consolidated>

	Mar.31, 2007	(Billions of yen, %) Mar.31, 2006
(1) Capital ratio	11.31	12.39
Tier I ratio	6.44	7.11
(2) Tier I	3,903.3	4,645.9
(3) Tier II	3,640.2	4,067.7
(4) Subtraction items	690.8	619.3
(5) Total capital (2) + (3) - (4)	6,852.7	8,094.4
(6) Risk-adjusted assets	60,540.3	65,322.3
(7) Required capital (6) X 8%	4,843.2	

(Notes) Capital ratio as of March 31, 2007 is calculated under Basel II. Capital ratio as of March 31, 2006 was calculated under the former method.

<SMBC consolidated>

Capital ratio (BIS Guidelines)	12.95	10.77
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<SMBC Non-consolidated>

Capital ratio (BIS Guidelines)	13.45	11.35
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(Notes) Capital ratio as of March 31, 2007 is calculated under Basel II. Capital ratio as of March 31, 2006 was calculated under the former method.