

9. Capital Ratio

<Consolidated>

(Billions of yen, %)

	Sep. 30, 2007	(a)	Mar. 31, 2007	Sep. 30, 2006
	[Preliminary]	(a) - (b)	(b)	(c)
(1) Capital ratio	10.60	(0.71)	11.31	10.07
Tier I ratio	6.33	(0.11)	6.44	5.50
(2) Tier I	4,069.3	166.0	3,903.3	3,737.7
(3) Tier II	3,481.4	(158.8)	3,640.2	3,737.7
(4) Subtraction items	738.3	47.5	690.8	630.6
(5) Total capital (2) + (3) - (4)	6,812.4	(40.3)	6,852.7	6,844.9
(6) Risk-adjusted assets	64,251.1	3,710.8	60,540.3	67,945.9
(7) Required Capital (6)X8%	5,140.1	296.9	4,843.2	

(Note) The consolidated capital ratio at the end of March 2007 and thereafter is calculated using the method stipulated in “Standards for Bank Holding Company to Examine the Adequacy of Its Capital Based on Assets, Etc. Held by It and Its Subsidiaries Pursuant to Article 52-25 of the Banking Law” (Notification 20 issued by the Japanese Financial Services Agency in 2006).

<SMBC consolidated>

(%)

Capital ratio (BIS Guidelines)	12.05	(0.90)	12.95	10.86
--------------------------------	-------	--------	-------	-------

<SMBC Non-consolidated>

(%)

Capital ratio (BIS Guidelines)	12.65	(0.80)	13.45	11.48
--------------------------------	-------	--------	-------	-------

(Note) The Non-consolidated capital ratio at the end of March 2007 and thereafter is calculated using the method stipulated in “Standards for Bank to Examine the Adequacy of Its Capital Based on Assets, Etc. Held by It Pursuant to Article 14-2 of the Banking Law” (Notification 19 issued by the Japanese Financial Services Agency in 2006).