

(Sumitomo Mitsui Financial Group)

9. Capital Ratio <Consolidated>

(Billions of yen, %)

	Mar. 31, 2008		Mar. 31, 2007
	[Preliminary]	Change	
(1) Capital ratio	10.56	(0.75)	11.31
Tier I ratio	6.94	0.50	6.44
(2) Tier I	4,381.5	478.2	3,903.3
(3) Tier II	3,021.9	(618.3)	3,640.2
(4) Subtraction items	737.8	47.0	690.8
(5) Total capital (2) + (3) - (4)	6,665.5	(187.2)	6,852.7
(6) Risk-adjusted assets	63,117.3	2,577.0	60,540.3
(7) Required Capital (6)X8%	5,049.4	206.2	4,843.2

<SMBC consolidated>

(%)

Capital ratio (BIS Guidelines)	12.19	(0.76)	12.95
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<SMBC Non-consolidated>

(%)

Capital ratio (BIS Guidelines)	12.67	(0.78)	13.45
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