

## 9. Capital Ratio

<Consolidated>		(Billions of yen, %)	
	Mar. 31, 2009 (a)	Mar. 31, 2008	
	[Preliminary]	(a) - (b)	(b)
(1) Capital ratio	11.47	0.91	10.56
Tier I ratio	8.22	1.28	6.94
(2) Tier I	4,335.1	(46.4)	4,381.5
(3) Tier II	2,421.0	(600.9)	3,021.9
(4) Subtraction items	708.2	(29.6)	737.8
(5) Total capital (2) + (3) - (4)	6,047.8	(617.7)	6,665.5
(6) Risk-adjusted assets	52,726.5	(10,390.8)	63,117.3
(7) Required Capital (6) X 8%	4,218.1	(831.3)	5,049.4

### <SMBC consolidated>

Capital ratio (BIS Guidelines)	13.54	1.35	12.19
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### <SMBC Non-consolidated>

Capital ratio (BIS Guidelines)	13.85	1.18	12.67
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(Notes) Adopted the Advanced Internal Ratings-Based Approach for the measurement of credit risk-adjusted assets on March 31, 2009. The Foundation Internal Ratings-Based Approach was adopted on March 31, 2008.