

## 9. Capital Ratio

&lt;Consolidated&gt;

(Billions of yen, %)

	Sep. 30, 2009 (a)			Mar. 31, 2009	Sep. 30, 2008
	[Preliminary]	(a) - (b)	(a) - (c)	(b)	(c)
(1) Capital ratio	13.13	1.66	2.88	11.47	10.25
Tier I ratio	9.55	1.33	2.47	8.22	7.08
(2) Tier I	5,295.2	960.1	803.9	4,335.1	4,491.3
(3) Tier II	2,765.5	344.5	18.7	2,421.0	2,746.8
(4) Subtraction items	779.2	71.0	48.2	708.2	731.0
(5) Total capital (2) + (3) - (4)	7,281.5	1,233.7	774.4	6,047.8	6,507.1
(6) Risk-adjusted assets	55,423.3	2,696.8	(8,009.2)	52,726.5	63,432.5
(7) Required capital (6) X 8%	4,433.9	215.8	(640.7)	4,218.1	5,074.6

&lt;SMBC consolidated&gt;

Capital ratio (BIS Guidelines)	15.05	1.51	3.15	13.54	11.90
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&lt;SMBC Non-consolidated&gt;

Capital ratio (BIS Guidelines)	15.73	1.88	3.23	13.85	12.50
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(Note) Adopted the Advanced Internal Ratings-Based Approach for the measurement of credit risk-adjusted assets on and after March 31, 2009.

The Foundation Internal Ratings-Based Approach was adopted before March 31, 2009.