

9. BIS Capital Ratio

<Consolidated> (Billions of yen, %)

	Mar. 31, 2010 (a)		Mar. 31, 2009
	[Preliminary]	(a) - (b)	(b)
(1) Capital ratio	15.02	3.55	11.47
Tier I ratio	11.15	2.93	8.22
(2) Tier I	6,032.3	1,697.2	4,335.1
(3) Tier II	2,563.9	142.9	2,421.0
(4) Subtraction items	467.9	(240.3)	708.2
(5) Total capital (2) + (3) - (4)	8,128.2	2,080.4	6,047.8
(6) Risk-adjusted assets	54,084.5	1,358.0	52,726.5
(7) Required capital (6) X 8%	4,326.8	108.7	4,218.1

<SMBC consolidated>

Capital ratio (BIS Guidelines)	16.68	3.14	13.54
--------------------------------	-------	------	-------

<SMBC Non-consolidated>

Capital ratio (BIS Guidelines)	18.28	4.43	13.85
--------------------------------	-------	------	-------