

9. BIS Capital Ratio

<Consolidated>

(Billions of yen, %)

	Sep. 30, 2010 (a)			Mar. 31, 2010 (b)	Sep. 30, 2009 (c)
	[Preliminary]	(a) - (b)	(a) - (c)		
(1) Capital ratio	16.02	1.00	2.89	15.02	13.13
Tier I ratio	12.32	1.17	2.77	11.15	9.55
(2) Tier I	6,362.2	329.9	1,067.0	6,032.3	5,295.2
(3) Tier II	2,360.8	(203.1)	(404.7)	2,563.9	2,765.5
(4) Subtraction items	451.1	(16.8)	(328.1)	467.9	779.2
(5) Total capital (2) + (3) - (4)	8,271.9	143.7	990.4	8,128.2	7,281.5
(6) Risk-adjusted assets	51,612.8	(2,471.7)	(3,810.5)	54,084.5	55,423.3
(7) Required capital (6) X 8%	4,129.0	(197.8)	(304.9)	4,326.8	4,433.9

<SMBC consolidated>

Capital ratio (BIS Guidelines)	18.37	1.69	3.32	16.68	15.05
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<SMBC Non-consolidated>

Capital ratio (BIS Guidelines)	20.53	2.25	4.80	18.28	15.73
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