

## 8. Capital Ratio (BIS Guidelines) <Consolidated>

(Billions of yen, %)

|   | Sep. 30, 2002 (A) |           |           | Mar. 31, 2002 | Sep. 30, 2001 |
|---|-------------------|-----------|-----------|---------------|---------------|
|   | [Preliminary]     | (A) - (B) | (A) - (C) | (B)           | (C)           |
| (1) Capital ratio                         | 10.37             | (0.08)    | (0.42)    | 10.45         | 10.79         |
| (2) Tier I                                | 3,381.3           | (338.1)   | (702.4)   | 3,719.4       | 4,083.7       |
| Net unrealized losses on other securities | (512.4)           | (207.6)   | (512.4)   | (304.8)       | ---           |
| (3) Tier II                               | 3,316.2           | (188.6)   | 15.3      | 3,504.8       | 3,300.9       |
| (a) Unrealized gains on securities        | ---               | ---       | ---       | ---           | ---           |
| (b) Unrealized appreciation of land       | 80.9              | (2.0)     | (88.3)    | 82.9          | 169.2         |
| (c) General reserve                       | 787.3             | (57.1)    | 329.9     | 844.4         | 457.4         |
| (d) Subordinated debt                     | 2,448.1           | (129.4)   | (226.2)   | 2,577.5       | 2,674.3       |
| (4) Subtraction items                     | 164.1             | 0.8       | 74.4      | 163.3         | 89.7          |
| (5) Total capital (2) + (3) - (4)         | 6,533.5           | (527.3)   | (761.4)   | 7,060.8       | 7,294.9       |
| (6) Risk-adjusted assets                  | 62,981.2          | (4,566.8) | (4,576.2) | 67,548.0      | 67,557.4      |

(Note) Figures on the table is calculated on the assumption that the maximum planned amount for interim dividend payment to the holding company, Sumitomo Mitsui Financial Group, Inc., which will be established in December 2002, 124 billion yen, is deducted from the amount of Tier I. If the maximum planned amount for interim dividend payment is not deducted, the consolidated capital ratio is 10.58%.