

(Sumitomo Mitsui Financial Group)

## 8. Capital Ratio <Consolidated>

(Billions of yen, %)

	Mar. 31, 2003	Change	Mar. 31, 2002
	[Preliminary]		
(1) Capital ratio	10.10	(0.35)	10.45
(2) Tier I	3,255.9	(463.5)	3,719.4
Net unrealized losses on other securities	(24.2)	280.6	(304.8)
(3) Tier II	2,961.6	(543.2)	3,504.8
(a) Unrealized gains on securities	-	-	-
(b) Unrealized appreciation of land	71.7	(11.2)	82.9
(c) General reserve	739.6	(104.8)	844.4
(d) Subordinated debt	2,150.3	(427.2)	2,577.5
(4) Subtraction items	238.6	75.3	163.3
(5) Total capital (2) + (3) - (4)	5,978.9	(1,081.9)	7,060.8
(6) Risk-adjusted assets	59,166.8	(8,381.2)	67,548.0