

(Sumitomo Mitsui Financial Group)

8. Capital Ratio <Consolidated>

(Billions of yen, %)

	Sep. 30, 2003 (a)			Mar. 31, 2003	Sep. 30, 2002
	[Preliminary]	(a) - (b)	(a) - (c)	(b)	(c)
(1) Capital ratio	10.95	0.85	0.58	10.10	10.37
(2) Tier I	3,468.8	212.9	87.5	3,255.9	3,381.3
Net unrealized losses on other securities	-	24.2	512.4	(24.2)	(512.4)
(3) Tier II	3,235.3	273.7	(80.9)	2,961.6	3,316.2
(a) Unrealized gains on securities	127.2	127.2	127.2	-	-
(b) Land revaluation excess	69.2	(2.5)	(11.7)	71.7	80.9
(c) General reserve	737.4	(2.2)	(49.9)	739.6	787.3
(d) Subordinated debt	2,301.5	151.2	(146.6)	2,150.3	2,448.1
(4) Subtraction items	244.1	5.5	80.0	238.6	164.1
(5) Total capital (2) + (3) - (4)	6,460.1	481.2	(73.4)	5,978.9	6,533.5
(6) Risk-adjusted assets	58,992.0	(174.8)	(3,989.2)	59,166.8	62,981.2