

(Sumitomo Mitsui Financial Group)

8. Capital Ratio <Consolidated>

(Billions of yen, %)

	Mar. 31, 2004	Change	Mar. 31, 2003
	[Preliminary]		
(1) Capital ratio	11.37	1.27	10.10
(2) Tier I	3,571.6	315.7	3,255.9
Net unrealized losses on other securities	-	24.2	(24.2)
(3) Tier II	3,416.5	454.9	2,961.6
(a) Unrealized gains on securities	249.4	249.4	-
(b) Land revaluation excess	68.5	(3.2)	71.7
(c) General reserve for possible loan losses	740.1	0.5	739.6
(d) Subordinated debts	2,358.6	208.3	2,150.3
(4) Subtraction items	250.8	12.2	238.6
(5) Total capital (2) + (3) - (4)	6,737.4	758.5	5,978.9
(6) Risk-adjusted assets	59,204.0	37.2	59,166.8