

9. Capital Ratio

<Consolidated>

(Billions of yen, %)

	Sep. 30, 2008 (a)			Mar. 31, 2008	Sep. 30, 2007
	[Preliminary]	(a) - (b)	(a) - (c)	(b)	(c)
(1) Capital ratio	10.25	(0.31)	(0.35)	10.56	10.60
Tier I ratio	7.08	0.14	0.75	6.94	6.33
(2) Tier I	4,491.3	109.8	422.0	4,381.5	4,069.3
(3) Tier II	2,746.8	(275.1)	(734.6)	3,021.9	3,481.4
(4) Subtraction items	731.0	(6.8)	(7.3)	737.8	738.3
(5) Total capital (2) + (3) - (4)	6,507.1	(158.4)	(305.3)	6,665.5	6,812.4
(6) Risk-adjusted assets	63,432.5	315.2	(818.6)	63,117.3	64,251.1
(7) Required Capital (6)X8%	5,074.6	25.2	(65.5)	5,049.4	5,140.1

<SMBC consolidated>

(%)

Capital ratio (BIS Guidelines)	11.90	(0.29)	(0.15)	12.19	12.05
--------------------------------	-------	--------	--------	-------	-------

<SMBC Non-consolidated>

(%)

Capital ratio (BIS Guidelines)	12.50	(0.17)	(0.15)	12.67	12.65
--------------------------------	-------	--------	--------	-------	-------