

Capital Ratio

Sumitomo Mitsui Banking Corporation and Subsidiaries

Consolidated Capital Ratio

		Millions of yen		
March 31		2005	2004	2003
Tier I capital:	Capital stock	¥ 664,986	¥ 559,985	¥ 559,985
	Capital reserve	1,603,512	1,298,511	1,298,511
	Retained earnings	(6,315)	319,345	258,690
	Minority interests	1,026,138	1,005,824	1,025,217
	Valuation losses on other securities	—	—	(21,559)
	Treasury stock	—	—	—
	Foreign currency translation adjustments	(81,050)	(71,861)	(54,419)
	Goodwill and others	(8)	—	(74)
	Subtotal (A)	¥ 3,207,262	¥ 3,111,804	¥ 3,066,351
Tier II capital:	45% of unrealized gains on other securities	¥ 305,401	¥ 245,500	¥ —
	45% of unrealized gains on land	67,103	68,524	71,699
	General reserve for possible loan losses	612,032	815,520	1,149,150
	Qualifying subordinated debt	2,537,304	2,358,572	2,150,334
	Subtotal	¥ 3,521,842	¥ 3,488,117	¥ 3,371,184
Tier II capital included as qualifying capital (B)		¥ 3,207,262	¥ 3,111,804	¥ 2,887,170
Deductions:	(C)	¥ 238,920	¥ 24,634	¥ 25,684
Total capital:	(D) = (A) + (B) - (C)	¥ 6,175,605	¥ 6,198,974	¥ 5,927,837
Risk-adjusted assets:	On-balance-sheet	¥52,589,471	¥52,359,312	¥53,313,337
	Off-balance-sheet	5,303,085	4,264,272	3,523,317
	Asset equivalent of market risk	351,964	268,179	221,156
	Subtotal (E)	¥58,244,521	¥56,891,764	¥57,057,811
Capital ratio:	(D) / (E) × 100	10.60%	10.89%	10.38%

Nonconsolidated Capital Ratio

		Millions of yen		
March 31		2005	2004	2003
Tier I capital:	Capital stock	¥ 664,986	¥ 559,985	¥ 559,985
	Capital reserve	1,009,933	879,693	879,693
	Other capital surplus	357,614	357,614	357,614
	Earned surplus reserve	—	—	—
	Voluntary reserves	221,532	221,540	221,540
	Retained earnings carried forward to next year	68,483	253,068	191,507
	Others	784,252	764,546	738,878
	Valuation losses on other securities	—	—	(17,864)
	Treasury stock	—	—	—
	Subtotal (A)	¥ 3,106,803	¥ 3,036,448	¥ 2,931,354
Tier II capital:	45% of unrealized gains on other securities	¥ 292,983	¥ 239,783	¥ —
	45% of unrealized gains on land	59,575	61,515	64,438
	General reserve for possible loan losses	417,555	769,033	1,113,235
	Qualifying subordinated debt	2,498,304	2,321,172	2,126,658
	Subtotal	¥ 3,268,419	¥ 3,391,504	¥ 3,304,332
Tier II capital included as qualifying capital (B)		¥ 3,106,803	¥ 3,036,448	¥ 2,771,778
Deductions:	(C)	¥ 95,559	¥ 55,666	¥ 55,378
Total capital:	(D) = (A) + (B) - (C)	¥ 6,118,047	¥ 6,017,230	¥ 5,647,753
Risk-adjusted assets:	On-balance-sheet	¥48,910,692	¥48,816,691	¥50,297,673
	Off-balance-sheet	4,818,865	3,925,351	3,322,458
	Asset equivalent of market risk	304,929	197,621	187,014
	Subtotal (E)	¥54,034,487	¥52,939,664	¥53,807,146
Capital ratio:	(D) / (E) × 100	11.32%	11.36%	10.49%