

Capital Ratio Information

Sumitomo Mitsui Banking Corporation and Subsidiaries

■ Capital Structure Information (Consolidated Capital Ratio (International Standards))

March 31		Millions of yen	
		2008	2007
Tier I capital:	Capital stock	¥ 664,986	¥ 664,986
	Capital surplus	1,603,512	1,603,512
	Retained earnings	861,508	581,619
	Cash dividends	(15,383)	—
	Foreign currency translation adjustments	(28,468)	(37,194)
	Stock acquisition rights	43	14
	Minority interests	1,462,222	1,374,169
	Goodwill and others	(2)	(4)
	Gain on sale on securitization transactions	(44,045)	(40,057)
	Total Tier I capital (A)	4,504,375	4,147,047
Tier II capital:	Unrealized gains on other securities after 55% discount	338,561	830,321
	Land revaluation excess after 55% discount	37,220	39,367
	General reserve for possible loan losses	44,969	28,115
	Excess amount of provision	89,794	193,977
	Subordinated debt	2,523,062	2,564,195
	Total Tier II capital	3,033,608	3,655,976
	Tier II capital included as qualifying capital (B)	3,033,608	3,655,976
Deductions:	(C)	339,552	320,319
Total qualifying capital:	(D) = (A) + (B) - (C)	¥ 7,198,431	¥ 7,482,705
Risk-adjusted assets:	On-balance sheet items	¥ 45,445,432	¥ 44,878,966
	Off-balance sheet items	10,194,881	8,756,301
	Market risk items	402,197	401,455
	Operational risk	2,971,224	3,701,598
	Total risk-adjusted assets (E)	¥ 59,013,736	¥ 57,738,321
Tier I risk-adjusted capital ratio:	(A) / (E) x 100	7.63%	7.18%
Total risk-adjusted capital ratio:	(D) / (E) x 100	12.19%	12.95%
Required capital:	(E) x 8%	¥ 4,721,098	¥ 4,619,065

■ Capital Structure Information (Nonconsolidated Capital Ratio (International Standards))

March 31		Millions of yen	
		2008	2007
Tier I capital:	Capital stock	¥ 664,986	¥ 664,986
	Capital reserve	665,033	665,033
	Other capital surplus	702,514	702,514
	Other retained earnings	894,560	760,100
	Other	953,936	933,063
	Cash dividends	(15,383)	—
	Gain on sale on securitization transactions	(44,045)	(40,057)
	Deductions of deferred tax assets	(58,930)	—
	Total Tier I capital (A)	3,762,673	3,685,641
Tier II capital:	Unrealized gains on other securities after 55% discount	339,932	824,998
	Land revaluation excess after 55% discount	30,774	32,920
	General reserve for possible loan losses	—	—
	Excess amount of provision	8,282	32,467
	Subordinated debt	2,683,172	2,710,870
	Total Tier II capital	3,062,160	3,601,257
Tier II capital included as qualifying capital (B)		3,062,160	3,601,257
Deductions: (C)		272,393	286,295
Total qualifying capital:	(D) = (A) + (B) - (C)	¥ 6,552,440	¥ 7,000,603
Risk-adjusted assets:	On-balance sheet items	¥ 40,580,140	¥ 40,755,261
	Off-balance sheet items	8,619,697	7,871,270
	Market risk items	257,905	334,631
	Operational risk	2,241,099	3,053,199
Total risk-adjusted assets (E)		¥ 51,698,842	¥ 52,014,363
Tier I risk-adjusted capital ratio:	(A) / (E) x 100	7.27%	7.08%
Total risk-adjusted capital ratio:	(D) / (E) x 100	12.67%	13.45%
Required capital:	(E) x 8%	¥ 4,135,907	¥ 4,161,149