Capital Ratio Information

Sumitomo Mitsui Banking Corporation and Subsidiaries

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

		Millions of yen		
		September 30		March 31
		2007	2006	2007
Tier I capital:	Capital stock	¥ 664,986	¥ 664,986	¥ 664,986
	Capital surplus	1,603,512	1,603,512	1,603,512
	Retained earnings	753,192	448,757	581,619
	Cash dividends to be paid	(74,613)	—	—
	Foreign currency translation adjustments	(15,571)	(52,757)	(37,194)
	Stock acquisition rights	27	4	14
	Minority interests	1,394,544	1,025,875	1,374,169
	Goodwill and others	(3)	(5)	(4)
	Gain on sale on securitization transactions	(41,372)	—	(40,057)
	Total Tier I capital (A)	4,284,702	3,690,374	4,147,047
Tier II capital:	Unrealized gains on other securities after 55% discount	689,175	648,516	830,321
	Land revaluation excess after 55% discount	39,163	39,709	39,367
	General reserve for possible loan losses	40,867	694,015	28,115
	Excess amount of provision	212,471	—	193,977
	Subordinated debt	2,507,177	2,595,141	2,564,195
	Total Tier II capital	3,488,855	3,977,382	3,655,976
	Tier II capital included as qualifying capital (B)	3,488,855	3,690,374	3,655,976
Deductions:	(C)	383,831	264,544	320,319
Total qualifying capital:	(D) = (A) + (B) - (C)	¥ 7,389,727	¥ 7,116,203	¥ 7,482,705
Risk-adjusted assets:	On-balance sheet items	¥46,718,754	¥58,769,353	¥44,878,966
	Off-balance sheet items	10,508,263	6,363,767	8,756,301
	Market risk items	362,303	364,429	401,455
	Operational risk	3,691,228	—	3,701,598
	Total risk-adjusted assets (E)	¥61,280,548	¥65,497,549	¥57,738,321
Tier I risk-adjusted capital ratio:	(A) / (E) x 100	6.99%	5.63%	7.18%
Total risk-adjusted capital ratio:	(D) / (E) x 100	12.05%	10.86%	12.95%
Required capital:	(E) x 8%	¥ 4,902,443	¥ —	¥ 4,619,065

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

		Millions of yen		
		September 30		March 31
		2007	2006	2007
Tier I capital:	Capital stock	¥ 664,986	¥ 664,986	¥ 664,986
	Capital reserve	665,033	665,033	665,033
	Other capital surplus	702,514	702,514	702,514
	Other retained earnings	824,151	676,709	760,100
	Other	921,300	838,728	933,063
	Cash dividends to be paid	(74,613)	—	—
	Gain on sale on securitization transactions	(41,372)	—	(40,057)
	Total Tier I capital (A)	3,662,001	3,547,973	3,685,641
Tier II capital:	Unrealized gains on other securities after 55% discount	683,006	637,941	824,998
	Land revaluation excess after 55% discount	32,717	33,225	32,920
	General reserve for possible loan losses	—	553,458	—
	Excess amount of provision	120,404	—	32,467
	Subordinated debt	2,651,913	2,523,141	2,710,870
	Total Tier II capital	3,488,042	3,747,767	3,601,257
	Tier II capital included as qualifying capital (B)	3,488,042	3,547,973	3,601,257
Deductions:	(C)	335,470	104,290	286,295
Total qualifying capital:	(D) = (A) + (B) - (C)	¥ 6,814,573	¥ 6,991,656	¥ 7,000,603
Risk-adjusted assets:	On-balance sheet items	¥41,649,750	¥54,511,090	¥40,755,261
	Off-balance sheet items	8,894,519	6,047,594	7,871,270
	Market risk items	257,311	305,602	334,631
	Operational risk	3,042,353	—	3,053,199
	Total risk-adjusted assets (E)	¥53,843,935	¥60,864,287	¥52,014,363
Tier I risk-adjusted capital ratio:	(A) / (E) x 100	6.80%	5.82%	7.08%
Total risk-adjusted capital ratio:	(D) / (E) x 100	12.65%	11.48%	13.45%
Required capital:	(E) x 8%	¥ 4,307,514	¥ —	¥ 4,161,149