

Capital Ratio Information

Sumitomo Mitsui Banking Corporation and Subsidiaries

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

		Millions of yen	
March 31		2009	2008
Tier I capital:	Capital stock.....	¥ 664,986	¥ 664,986
	Capital surplus	1,603,672	1,603,512
	Retained earnings	448,750	861,508
	Cash dividends to be paid.....	(19,947)	(15,383)
	Unrealized losses on other securities	(60,148)	—
	Foreign currency translation adjustments	(120,606)	(28,468)
	Stock acquisition rights	66	43
	Minority interests	1,972,044	1,462,222
	Goodwill and others	(0)	(2)
	Gain on sale on securitization transactions.....	(42,102)	(44,045)
	Amount equivalent to 50% of expected losses in excess of provision	(3,207)	—
Total Tier I capital (A)		4,443,507	4,504,375
Tier II capital:	Unrealized gains on other securities after 55% discount	—	338,561
	Land revaluation excess after 55% discount.....	37,211	37,220
	General reserve for possible loan losses	58,610	44,969
	Excess amount of provision	—	89,794
	Subordinated debt.....	2,303,618	2,523,062
Total Tier II capital.....		2,399,439	3,033,608
Tier II capital included as qualifying capital (B)		2,399,439	3,033,608
Deductions:	(C)	284,199	339,552
Total qualifying capital:	(D) = (A) + (B) – (C)	¥ 6,558,747	¥ 7,198,431
Risk-weighted assets:	On-balance sheet items	¥37,853,376	¥45,445,432
	Off-balance sheet items	7,364,078	10,194,881
	Market risk items	248,081	402,197
	Operational risk	2,882,871	2,971,224
	Amount obtained by multiplying by 12.5 the excess of the amount obtained by multiplying the old required capital by the rate prescribed by the Notification over the new required capital	83,273	—
Total risk-weighted assets (E)		¥48,431,681	¥59,013,736
Tier I risk-weighted capital ratio:	(A) / (E) × 100	9.17%	7.63%
Total risk-weighted capital ratio:	(D) / (E) × 100	13.54%	12.19%
Required capital:	(E) × 8%	¥ 3,874,534	¥ 4,721,098

(Reference)

The consolidated capital ratio (International Standard) as of March 31, 2009, calculated using the foundation IRB approach is 11.99%.

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

March 31		Millions of yen	
		2009	2008
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	501,178	894,560
	Other	813,353	953,936
	Cash dividends to be paid.....	(19,947)	(15,383)
	Unrealized losses on other securities	(52,741)	—
	Gain on sale on securitization transactions.....	(42,102)	(44,045)
	Amount equivalent to 50% of expected losses in excess of provision.....	(36,100)	—
	Deductions of deferred tax assets.....	(29,108)	(58,930)
Total Tier I capital (A)		3,167,065	3,762,673
Tier II capital:	Unrealized gains on other securities after 55% discount	—	339,932
	Land revaluation excess after 55% discount.....	30,722	30,774
	General reserve for possible loan losses	—	—
	Excess amount of provision	—	8,282
	Subordinated debt.....	3,171,369	2,683,172
Total Tier II capital.....		3,202,092	3,062,160
Tier II capital included as qualifying capital (B)		3,167,065	3,062,160
Deductions:	(C)	294,838	272,393
Total qualifying capital:	(D) = (A) + (B) – (C)	¥ 6,039,292	¥ 6,552,440
Risk-weighted assets:	On-balance sheet items	¥34,131,307	¥40,580,140
	Off-balance sheet items	6,518,178	8,619,697
	Market risk items	193,298	257,905
	Operational risk	2,160,664	2,241,099
	Amount obtained by multiplying by 12.5 the excess of the amount obtained by multiplying the old required capital by the rate prescribed by the Notification over the new required capital	572,410	—
Total risk-weighted assets (E)		¥43,575,860	¥51,698,842
Tier I risk-weighted capital ratio:	(A) / (E) × 100	7.26%	7.27%
Total risk-weighted capital ratio:	(D) / (E) × 100	13.85%	12.67%
Required capital:	(E) × 8%	¥ 3,486,068	¥ 4,135,907

(Reference)

The nonconsolidated capital ratio (International Standard) as of March 31, 2009, calculated using the foundation IRB approach is 12.28%.