

Capital Ratio Information

Sumitomo Mitsui Banking Corporation and Subsidiaries

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

		Millions of yen		
		September 30		March 31
		2008	2007	2008
Tier I capital:	Capital stock	¥ 664,986	¥ 664,986	¥ 664,986
	Capital surplus.....	1,603,512	1,603,512	1,603,512
	Retained earnings.....	937,845	753,192	861,508
	Cash dividends to be paid	(78,558)	(74,613)	(15,383)
	Foreign currency translation adjustments	(56,178)	(15,571)	(28,468)
	Stock acquisition rights.....	56	27	43
	Minority interests	1,664,060	1,394,544	1,462,222
	Goodwill and others.....	(1)	(3)	(2)
	Gain on sale on securitization transactions	(42,602)	(41,372)	(44,045)
	Total Tier I capital (A).....	4,693,121	4,284,702	4,504,375
Tier II capital:	Unrealized gains on other securities after 55% discount...	267,589	689,175	338,561
	Land revaluation excess after 55% discount	37,209	39,163	37,220
	General reserve for possible loan losses	50,165	40,867	44,969
	Excess amount of provision	35,825	212,471	89,794
	Subordinated debt.....	2,368,389	2,507,177	2,523,062
	Total Tier II capital	2,759,179	3,488,855	3,033,608
	Tier II capital included as qualifying capital (B).....	2,759,179	3,488,855	3,033,608
Deductions:	(C)	364,253	383,831	339,552
Total qualifying capital:	(D) = (A) + (B) - (C)	¥ 7,088,047	¥ 7,389,727	¥ 7,198,431
Risk-adjusted assets:	On-balance sheet items.....	¥46,603,804	¥46,718,754	¥45,445,432
	Off-balance sheet items.....	9,842,851	10,508,263	10,194,881
	Market risk items	274,120	362,303	402,197
	Operational risk	2,798,115	3,691,228	2,971,224
	Total risk-adjusted assets (E).....	¥59,518,891	¥61,280,548	¥59,013,736
Tier I risk-adjusted capital ratio:	(A) / (E) x 100	7.88%	6.99%	7.63%
Total risk-adjusted capital ratio:	(D) / (E) x 100.....	11.90%	12.05%	12.19%
Required capital:	(E) x 8%	¥ 4,761,511	¥ 4,902,443	¥ 4,721,098

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

		Millions of yen		
		September 30		March 31
		2008	2007	2008
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	960,713	824,151	894,560
	Other	975,468	921,300	953,936
	Cash dividends to be paid	(78,558)	(74,613)	(15,383)
	Gain on sale on securitization transactions	(42,602)	(41,372)	(44,045)
	Amount equivalent to 50% of expected losses in excess of provision	(4,731)	—	—
	Deductions of deferred tax assets.....	(89,888)	—	(58,930)
	Total Tier I capital (A).....	3,752,936	3,662,001	3,762,673
Tier II capital:	Unrealized gains on other securities after 55% discount...	271,551	683,006	339,932
	Land revaluation excess after 55% discount	30,720	32,717	30,774
	General reserve for possible loan losses	—	—	—
	Excess amount of provision	—	120,404	8,282
	Subordinated debt.....	2,715,287	2,651,913	2,683,172
	Total Tier II capital	3,017,559	3,488,042	3,062,160
	Tier II capital included as qualifying capital (B)	3,017,559	3,488,042	3,062,160
Deductions:	(C)	270,538	335,470	272,393
Total qualifying capital:	(D) = (A) + (B) - (C)	¥ 6,499,957	¥ 6,814,573	¥ 6,552,440
Risk-adjusted assets:	On-balance sheet items.....	¥41,656,319	¥41,649,750	¥40,580,140
	Off-balance sheet items.....	8,243,472	8,894,519	8,619,697
	Market risk items	199,528	257,311	257,905
	Operational risk	1,864,574	3,042,353	2,241,099
	Total risk-adjusted assets (E).....	¥51,963,894	¥53,843,935	¥51,698,842
Tier I risk-adjusted capital ratio:	(A) / (E) x 100.....	7.22%	6.80%	7.27%
Total risk-adjusted capital ratio:	(D) / (E) x 100.....	12.50%	12.65%	12.67%
Required capital:	(E) x 8%.....	¥ 4,157,111	¥ 4,307,514	¥ 4,135,907