

Capital Ratio Information

Sumitomo Mitsui Banking Corporation and Subsidiaries

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

		Millions of yen	
March 31		2010	2009
Tier I capital:	Capital stock	¥ 1,770,996	¥ 664,986
	Capital surplus	2,709,682	1,603,672
	Retained earnings	668,074	448,750
	Cash dividends to be paid	(62,702)	(19,947)
	Unrealized losses on other securities.....	—	(60,148)
	Foreign currency translation adjustments	(99,481)	(120,606)
	Stock acquisition rights.....	81	66
	Minority interests	1,470,612	1,972,044
	Goodwill and others	(220,978)	(0)
	Gain on sale on securitization transactions.....	(37,453)	(42,102)
	Amount equivalent to 50% of expected losses in excess of provision.....	(21,336)	(3,207)
	Total Tier I capital (A)	6,177,492	4,443,507
Tier II capital:	Unrealized gains on other securities after 55% discount.....	224,106	—
	Land revaluation excess after 55% discount	37,033	37,211
	General reserve for possible loan losses.....	49,937	58,610
	Subordinated debt	2,203,415	2,303,618
	Total Tier II capital	2,514,493	2,399,439
Deductions:	Tier II capital included as qualifying capital (B)	2,514,493	2,399,439
	(C)	339,212	284,199
Total qualifying capital:	(D) = (A) + (B) – (C)	¥ 8,352,773	¥ 6,558,747
Risk-weighted assets:	On-balance sheet items	¥39,030,287	¥37,853,376
	Off-balance sheet items	7,583,421	7,364,078
	Market risk items	426,799	248,081
	Operational risk	3,032,531	2,882,871
	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).....	¥50,073,039	¥48,431,681
Tier I risk-weighted capital ratio:			
(A) / (E) × 100.....		12.33%	9.17%
Total risk-weighted capital ratio:			
(D) / (E) × 100		16.68%	13.54%
Required capital:			
(E) × 8%		¥ 4,005,843	¥ 3,874,534

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

March 31		Millions of yen	
		2010	2009
Tier I capital:	Capital stock	¥ 1,770,996	¥ 664,986
	Capital reserve	1,771,043	665,033
	Other capital surplus	702,514	702,514
	Other retained earnings	705,991	501,178
	Others	1,244,635	813,353
	Cash dividends to be paid	(62,702)	(19,947)
	Unrealized losses on other securities	—	(52,741)
	Gain on sale on securitization transactions	(37,453)	(42,102)
	Amount equivalent to 50% of expected losses in excess of provision	(60,919)	(36,100)
	Deductions of deferred tax assets	—	(29,108)
	Total Tier I capital (A)	6,034,105	3,167,065
Tier II capital:	Unrealized gains on other securities after 55% discount	222,975	—
	Land revaluation excess after 55% discount	30,549	30,722
	Subordinated debt	2,105,726	3,171,369
	Total Tier II capital	2,359,251	3,202,092
Tier II capital included as qualifying capital (B)		2,359,251	3,167,065
Deductions: (C)		371,646	294,838
Total qualifying capital:	(D) = (A) + (B) – (C)	¥ 8,021,710	¥ 6,039,292
Risk-weighted assets:	On-balance sheet items	¥34,820,309	¥34,131,307
	Off-balance sheet items	6,529,273	6,518,178
	Market risk items	169,170	193,298
	Operational risk	2,351,082	2,160,664
	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)		¥43,869,835	¥43,575,860
Tier I risk-weighted capital ratio:	(A) / (E) × 100	13.75%	7.26%
Total risk-weighted capital ratio:	(D) / (E) × 100	18.28%	13.85%
Required capital:	(E) × 8%	¥ 3,509,586	¥ 3,486,068