

# Capital Ratio Information

Sumitomo Mitsui Banking Corporation and Subsidiaries

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

|                                                                |                                                                                                                                                                                                            | Millions of yen |             |             |
|----------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------|-------------|
|                                                                |                                                                                                                                                                                                            | September 30    |             | March 31    |
|                                                                |                                                                                                                                                                                                            | 2009            | 2008        | 2009        |
| Tier I capital:                                                | Capital stock.....                                                                                                                                                                                         | ¥ 1,262,959     | ¥ 664,986   | ¥ 664,986   |
|                                                                | Capital surplus .....                                                                                                                                                                                      | 2,201,645       | 1,603,512   | 1,603,672   |
|                                                                | Retained earnings .....                                                                                                                                                                                    | 563,267         | 937,845     | 448,750     |
|                                                                | Cash dividends to be paid .....                                                                                                                                                                            | (93,366)        | (78,558)    | (19,947)    |
|                                                                | Unrealized losses on other securities .....                                                                                                                                                                | —               | —           | (60,148)    |
|                                                                | Foreign currency translation adjustments .....                                                                                                                                                             | (80,200)        | (56,178)    | (120,606)   |
|                                                                | Stock acquisition rights .....                                                                                                                                                                             | 74              | 56          | 66          |
|                                                                | Minority interests .....                                                                                                                                                                                   | 1,622,453       | 1,664,060   | 1,972,044   |
|                                                                | Goodwill and others .....                                                                                                                                                                                  | —               | (1)         | (0)         |
|                                                                | Gain on sale on securitization transactions.....                                                                                                                                                           | (40,146)        | (42,602)    | (42,102)    |
|                                                                | Amount equivalent to 50% of<br>expected losses in excess of provision .....                                                                                                                                | (33,170)        | —           | (3,207)     |
|                                                                | Total Tier I capital (A) .....                                                                                                                                                                             | 5,403,515       | 4,693,121   | 4,443,507   |
| Tier II capital:                                               | Unrealized gains on other securities<br>after 55% discount .....                                                                                                                                           | 243,254         | 267,589     | —           |
|                                                                | Land revaluation excess after 55% discount.....                                                                                                                                                            | 37,183          | 37,209      | 37,211      |
|                                                                | General reserve for possible loan losses .....                                                                                                                                                             | 63,991          | 50,165      | 58,610      |
|                                                                | Excess amount of provision .....                                                                                                                                                                           | —               | 35,825      | —           |
|                                                                | Subordinated debt .....                                                                                                                                                                                    | 2,341,164       | 2,368,389   | 2,303,618   |
|                                                                | Total Tier II capital.....                                                                                                                                                                                 | 2,685,593       | 2,759,179   | 2,399,439   |
| Tier II capital included as qualifying capital (B) ....        |                                                                                                                                                                                                            | 2,685,593       | 2,759,179   | 2,399,439   |
| Deductions:<br>(C) .....                                       |                                                                                                                                                                                                            | 334,461         | 364,253     | 284,199     |
| Total qualifying capital:<br>(D) = (A) + (B) – (C).....        |                                                                                                                                                                                                            | ¥ 7,754,647     | ¥ 7,088,047 | ¥ 6,558,747 |
| Risk-weighted assets:                                          | On-balance sheet items .....                                                                                                                                                                               | ¥40,663,253     | ¥46,603,804 | ¥37,853,376 |
|                                                                | Off-balance sheet items .....                                                                                                                                                                              | 7,756,615       | 9,842,851   | 7,364,078   |
|                                                                | Market risk items .....                                                                                                                                                                                    | 207,995         | 274,120     | 248,081     |
|                                                                | Operational risk .....                                                                                                                                                                                     | 2,888,972       | 2,798,115   | 2,882,871   |
|                                                                | Amount obtained by multiplying by 12.5<br>the excess of the amount obtained by<br>multiplying the old required capital by the rate<br>prescribed by the Notification over the new<br>required capital..... | —               | —           | 83,273      |
|                                                                | Total risk-weighted assets (E).....                                                                                                                                                                        | ¥51,516,837     | ¥59,518,891 | ¥48,431,681 |
| Tier I risk-weighted<br>capital ratio:<br>(A) / (E) × 100..... |                                                                                                                                                                                                            | 10.48%          | 7.88%       | 9.17%       |
| Total risk-weighted<br>capital ratio:<br>(D) / (E) × 100 ..... |                                                                                                                                                                                                            | 15.05%          | 11.90%      | 13.54%      |
| Required capital:<br>(E) × 8% .....                            |                                                                                                                                                                                                            | ¥ 4,121,346     | ¥ 4,761,511 | ¥ 3,874,534 |

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

|                                     |                                                                                                                                                                                                | Millions of yen |             |             |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-------------|-------------|
|                                     |                                                                                                                                                                                                | September 30    |             | March 31    |
|                                     |                                                                                                                                                                                                | 2009            | 2008        | 2009        |
| Tier I capital:                     | Capital stock.....                                                                                                                                                                             | ¥ 1,262,959     | ¥ 664,986   | ¥ 664,986   |
|                                     | Capital reserve .....                                                                                                                                                                          | 1,263,006       | 665,033     | 665,033     |
|                                     | Other capital surplus .....                                                                                                                                                                    | 702,514         | 702,514     | 702,514     |
|                                     | Other retained earnings .....                                                                                                                                                                  | 594,102         | 960,713     | 501,178     |
|                                     | Other .....                                                                                                                                                                                    | 1,230,971       | 975,468     | 813,353     |
|                                     | Cash dividends to be paid .....                                                                                                                                                                | (93,366)        | (78,558)    | (19,947)    |
|                                     | Unrealized losses on other securities .....                                                                                                                                                    | —               | —           | (52,741)    |
|                                     | Gain on sale on securitization transactions.....                                                                                                                                               | (40,146)        | (42,602)    | (42,102)    |
|                                     | Amount equivalent to 50% of expected losses in excess of provision .....                                                                                                                       | (65,188)        | (4,731)     | (36,100)    |
|                                     | Deductions of deferred tax assets.....                                                                                                                                                         | —               | (89,888)    | (29,108)    |
| Total Tier I capital (A) .....      |                                                                                                                                                                                                | 4,854,852       | 3,752,936   | 3,167,065   |
| Tier II capital:                    | Unrealized gains on other securities after 55% discount .....                                                                                                                                  | 242,546         | 271,551     | —           |
|                                     | Land revaluation excess after 55% discount.....                                                                                                                                                | 30,695          | 30,720      | 30,722      |
|                                     | General reserve for possible loan losses .....                                                                                                                                                 | —               | —           | —           |
|                                     | Excess amount of provision .....                                                                                                                                                               | —               | —           | —           |
|                                     | Subordinated debt.....                                                                                                                                                                         | 2,421,460       | 2,715,287   | 3,171,369   |
|                                     | Total Tier II capital.....                                                                                                                                                                     | 2,694,702       | 3,017,559   | 3,202,092   |
|                                     | Tier II capital included as qualifying capital (B) ....                                                                                                                                        | 2,694,702       | 3,017,559   | 3,167,065   |
| Deductions:                         | (C) .....                                                                                                                                                                                      | 375,736         | 270,538     | 294,838     |
| Total qualifying capital:           | (D) = (A) + (B) – (C).....                                                                                                                                                                     | ¥ 7,173,817     | ¥ 6,499,957 | ¥ 6,039,292 |
| Risk-weighted assets:               | On-balance sheet items .....                                                                                                                                                                   | ¥36,251,440     | ¥41,656,319 | ¥34,131,307 |
|                                     | Off-balance sheet items .....                                                                                                                                                                  | 6,702,197       | 8,243,472   | 6,518,178   |
|                                     | Market risk items .....                                                                                                                                                                        | 156,655         | 199,528     | 193,298     |
|                                     | Operational risk .....                                                                                                                                                                         | 2,188,701       | 1,864,574   | 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..... | 298,102         | —           | 572,410     |
|                                     | Total risk-weighted assets (E) .....                                                                                                                                                           | ¥45,597,097     | ¥51,963,894 | ¥43,575,860 |
| Tier I risk-weighted capital ratio: | (A) / (E) × 100.....                                                                                                                                                                           | 10.64%          | 7.22%       | 7.26%       |
| Total risk-weighted capital ratio:  | (D) / (E) × 100 .....                                                                                                                                                                          | 15.73%          | 12.50%      | 13.85%      |
| Required capital:                   | (E) × 8% .....                                                                                                                                                                                 | ¥ 3,647,767     | ¥ 4,157,111 | ¥ 3,486,068 |