

Capital Ratio Information

Sumitomo Mitsui Banking Corporation and Subsidiaries

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

		Millions of yen	
March 31		2011	2010
Tier I capital:	Capital stock	¥ 1,770,996	¥ 1,770,996
	Capital surplus	2,717,397	2,709,682
	Retained earnings	929,336	668,074
	Cash dividends to be paid	(25,197)	(62,702)
	Foreign currency translation adjustments	(119,696)	(99,481)
	Stock acquisition rights	91	81
	Minority interests	1,419,231	1,470,612
	Goodwill and others	(215,021)	(220,978)
	Gain on sale on securitization transactions	(35,967)	(37,453)
	Amount equivalent to 50% of expected losses in excess of reserve	—	(21,336)
	Total Tier I capital (A)	6,441,170	6,177,492
Tier II capital:	Unrealized gains on other securities after 55% discount	140,213	224,106
	Land revaluation excess after 55% discount	35,739	37,033
	General reserve for possible loan losses	52,519	49,937
	Excess of eligible reserves relative to expected losses	66,209	—
	Subordinated debt	2,210,287	2,203,415
	Total Tier II capital	2,504,969	2,514,493
	Tier II capital included as qualifying capital (B)	2,504,969	2,514,493
Deductions:	(C)	289,305	339,212
Total qualifying capital:	(D) = (A) + (B) – (C)	¥ 8,656,834	¥ 8,352,773
Risk-weighted assets:	On-balance sheet items	¥34,672,732	¥39,030,287
	Off-balance sheet items	6,539,408	7,583,421
	Market risk items	570,867	426,799
	Operational risk	3,394,595	3,032,531
	Total risk-weighted assets (E)	¥45,177,603	¥50,073,039
Tier I risk-weighted capital ratio:	(A) / (E) × 100	14.25%	12.33%
Total risk-weighted capital ratio:	(D) / (E) × 100	19.16%	16.68%
Required capital:	(E) × 8%	¥ 3,614,208	¥ 4,005,843

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

		Millions of yen	
March 31		2011	2010
Tier I capital:	Capital stock	¥ 1,770,996	¥ 1,770,996
	Capital reserve	1,771,043	1,771,043
	Other capital surplus	710,229	702,514
	Other retained earnings	938,155	705,991
	Others	1,203,675	1,244,635
	Cash dividends to be paid	(25,197)	(62,702)
	Gain on sale on securitization transactions	(35,967)	(37,453)
	Amount equivalent to 50% of expected losses in excess of reserve	(6,792)	(60,919)
Total Tier I capital (A)		6,326,143	6,034,105
Tier II capital:	Unrealized gains on other securities after 55% discount	134,515	222,975
	Land revaluation excess after 55% discount	29,307	30,549
	Subordinated debt	2,112,250	2,105,726
	Total Tier II capital	2,276,073	2,359,251
Tier II capital included as qualifying capital (B)		2,276,073	2,359,251
Deductions:	(C)	283,395	371,646
Total qualifying capital:	(D) = (A) + (B) – (C)	¥ 8,318,821	¥ 8,021,710
Risk-weighted assets:	On-balance sheet items	¥30,584,554	¥34,820,309
	Off-balance sheet items	5,523,613	6,529,273
	Market risk items	212,024	169,170
	Operational risk	2,461,316	2,351,082
Total risk-weighted assets (E)		¥38,781,507	¥43,869,835
Tier I risk-weighted capital ratio:	(A) / (E) × 100	16.31%	13.75%
Total risk-weighted capital ratio:	(D) / (E) × 100	21.45%	18.28%
Required capital:	(E) × 8%	¥ 3,102,520	¥ 3,509,586