Capital Ratio Information

Sumitomo Mitsui Banking Corporation and Subsidiaries

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

March 31		Millions of yen 2012	2011
Tier I capital:	Capital stock	¥ 1,770,996	¥ 1,770,996
	Capital surplus	2,717,397	2,717,397
	Retained earnings	1,299,484	929,336
	Treasury stock	(210,003)	—
	Cash dividends to be paid	(24,330)	(25,197)
	Foreign currency translation adjustments	(139,425)	(119,696)
	Stock acquisition rights	94	91
	Minority interests	1,539,385	1,419,231
	Goodwill and others	(301,643)	(215,021)
	Gain on sale on securitization transactions	(38,103)	(35,967)
	Amount equivalent to 50% of expected losses in excess of reserve	(15,072)	—
	Total Tier I capital (A)	6,598,778	6,441,170
Tier II capital:	Unrealized gains on other securities after 55% discount	176,804	140,213
	Land revaluation excess after 55% discount	35,755	35,739
	General reserve for possible loan losses	43,327	52,519
	Excess of eligible reserves relative to expected losses	—	66,209
	Subordinated debt	2,454,262	2,210,287
	Total Tier II capital	2,710,151	2,504,969
	Tier II capital included as qualifying capital (B)	2,710,151	2,504,969
Deductions:	(C)	258,567	289,305
Total qualifying capital:	(D) = (A) + (B) − (C)	¥ 9,050,362	¥ 8,656,834
Risk-weighted assets:	On-balance sheet items	¥34,477,578	¥34,672,732
	Off-balance sheet items	6,954,799	6,539,408
	Market risk items	1,134,685	570,867
	Operational risk	3,528,445	3,394,595
	Total risk-weighted assets (E)	¥46,095,509	¥45,177,603
Tier I risk-weighted capital ratio:	(A) / (E) × 100	14.31%	14.25%
Total risk-weighted capital ratio:	(D) / (E) × 100	19.63%	19.16%
Required capital:	(E) × 8%	¥ 3,687,640	¥ 3,614,208

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

March 31		Millions of yen 2012	2011
Tier I capital:	Capital stock	¥ 1,770,996	¥ 1,770,996
	Capital reserve	1,771,043	1,771,043
	Other capital surplus	710,229	710,229
	Other retained earnings	1,257,377	938,155
	Others	1,198,808	1,203,675
	Treasury stock	(210,003)	—
	Cash dividends to be paid	(24,330)	(25,197)
	Gain on sale on securitization transactions	(38,103)	(35,967)
	Amount equivalent to 50% of expected losses in excess of reserve	(34,359)	(6,792)
	Total Tier I capital (A)	6,401,659	6,326,143
Tier II capital:	Unrealized gains on other securities after 55% discount	172,669	134,515
	Land revaluation excess after 55% discount	29,327	29,307
	Subordinated debt	2,361,431	2,112,250
	Total Tier II capital	2,563,429	2,276,073
	Tier II capital included as qualifying capital (B)	2,563,429	2,276,073
Deductions:	(C)	305,528	283,395
Total qualifying capital:	(D) = (A) + (B) − (C)	¥ 8,659,560	¥ 8,318,821
Risk-weighted assets:	On-balance sheet items	¥30,526,896	¥30,584,554
	Off-balance sheet items	5,825,932	5,523,613
	Market risk items	592,046	212,024
	Operational risk	2,574,143	2,461,316
	Total risk-weighted assets (E)	¥39,519,018	¥38,781,507
Tier I risk-weighted capital ratio:	(A) / (E) × 100	16.19%	16.31%
Total risk-weighted capital ratio:	(D) / (E) × 100	21.91%	21.45%
Required capital:	(E) × 8%	¥ 3,161,521	¥ 3,102,520