

# Supplemental Information

## Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars
	2004	2003	2004
<b>Assets</b>			
Cash and due from banks .....	¥ 3,525,056	¥ 2,895,968	\$ 33,353
Deposits with banks .....	1,797,817	541,275	17,010
Call loans and bills bought .....	360,509	187,563	3,411
Receivables under resale agreements.....	152,070	109,710	1,439
Receivables under securities borrowing transactions .....	1,009,328	1,981,243	9,550
Commercial paper and other debt purchased.....	481,547	363,981	4,556
Trading assets.....	3,306,780	4,495,396	31,287
Money held in trust.....	3,749	24,629	35
Securities .....	26,863,501	23,958,521	254,173
Loans and bills discounted.....	55,428,967	61,219,617	524,449
Foreign exchanges.....	743,957	749,974	7,039
Other assets.....	1,892,274	2,157,885	17,904
Premises and equipment .....	896,614	920,076	8,483
Lease assets .....	24,835	26,130	235
Deferred tax assets .....	1,646,920	1,885,307	15,583
Deferred tax assets for land revaluation .....	706	724	7
Customers' liabilities for acceptances and guarantees .....	3,084,542	3,078,461	29,185
Reserve for possible loan losses .....	(1,375,921)	(2,201,830)	(13,019)
<b>Total assets</b> .....	<b>¥99,843,258</b>	<b>¥102,394,637</b>	<b>\$944,680</b>
<b>Liabilities, minority interests and stockholders' equity</b>			
<b>Liabilities</b>			
Deposits .....	¥68,981,540	¥ 67,885,022	\$652,678
Call money and bills sold .....	6,292,495	8,953,084	59,537
Payables under repurchase agreements .....	1,098,449	4,144,735	10,393
Payables under securities lending transactions .....	5,946,346	4,807,245	56,262
Commercial paper.....	3,000	50,500	28
Trading liabilities .....	1,873,245	2,851,391	17,724
Borrowed money .....	1,223,881	1,427,000	11,580
Foreign exchanges.....	572,755	397,666	5,419
Bonds .....	3,863,343	3,441,137	36,553
Due to trust account .....	36,032	5,953	341
Other liabilities.....	2,991,734	1,952,000	28,307
Reserve for employee bonuses .....	16,152	16,111	153
Reserve for employee retirement benefits .....	30,918	92,802	293
Reserve for possible losses on loans sold .....	—	20,665	—
Reserve for expenses related to EXPO 2005 Japan .....	116	—	1
Other reserves .....	862	649	8
Deferred tax liabilities .....	39,797	43,726	377
Deferred tax liabilities for land revaluation .....	56,391	58,788	534
Acceptances and guarantees.....	3,084,542	3,078,461	29,185
<b>Total liabilities</b> .....	<b>96,111,607</b>	<b>99,226,942</b>	<b>909,373</b>
<b>Minority interests</b> .....	<b>1,009,489</b>	<b>1,025,150</b>	<b>9,551</b>
<b>Stockholders' equity</b>			
Capital stock.....	559,985	559,985	5,298
Capital surplus .....	1,298,511	1,298,511	12,286
Retained earnings .....	519,354	258,690	4,914
Land revaluation excess .....	96,393	101,336	912
Net unrealized gains (losses) on other securities .....	319,780	(21,559)	3,026
Foreign currency translation adjustments .....	(71,861)	(54,419)	(680)
<b>Total stockholders' equity</b> .....	<b>2,722,161</b>	<b>2,142,544</b>	<b>25,756</b>
<b>Total liabilities, minority interests and stockholders' equity</b> .....	<b>¥99,843,258</b>	<b>¥102,394,637</b>	<b>\$944,680</b>

Notes: 1. Amounts less than one million yen have been omitted.

2. For the convenience of the readers, the accompanying U.S. dollar financial statements have been translated from Japanese yen, as a matter of arithmetical computation only, at the rate of ¥105.69 to US\$1, the exchange rate prevailing at March 31, 2004.

# Consolidated Statements of Operations (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2004	2003	2004
<b>Income</b>			
Interest income:			
Interest on loans and discounts .....	¥1,139,037	¥1,266,319	\$10,777
Interest and dividends on securities .....	256,601	268,840	2,428
Interest on receivables under resale agreements .....	2,542	1,352	24
Interest on receivables under securities borrowing transactions .....	104	225	1
Interest on deposits with banks .....	12,679	34,759	120
Other interest income .....	149,740	246,028	1,417
Trust fees .....	334	7	3
Fees and commissions .....	422,066	424,235	3,993
Trading profits .....	305,011	206,496	2,886
Other operating income .....	231,017	947,036	2,186
Other income .....	324,367	166,541	3,069
<b>Total income</b> .....	<b>2,843,502</b>	<b>3,561,843</b>	<b>26,904</b>
<b>Expenses</b>			
Interest expenses:			
Interest on deposits .....	108,286	159,943	1,025
Interest on borrowings and rediscounts .....	33,687	56,485	319
Interest on payables under repurchase agreements .....	4,212	18,185	40
Interest on payables under securities lending transactions .....	48,622	28,830	460
Interest on bonds and bonds with stock acquisition rights .....	74,855	76,219	708
Other interest expenses .....	25,410	77,741	240
Fees and commissions .....	91,455	74,257	865
Trading losses .....	916	725	9
Other operating expenses .....	223,464	721,193	2,114
General and administrative expenses .....	776,106	888,421	7,343
Transfer to reserve for possible loan losses .....	—	655,488	—
Other expenses .....	1,100,179	1,347,022	10,410
<b>Total expenses</b> .....	<b>2,487,197</b>	<b>4,104,514</b>	<b>23,533</b>
<b>Income (loss) before income taxes and minority interests</b> .....	<b>356,304</b>	<b>(542,670)</b>	<b>3,371</b>
Income taxes:			
Current .....	13,970	65,912	132
Deferred .....	293	(216,233)	3
Minority interests in net income (loss) .....	40,376	37,037	382
<b>Net income (loss)</b> .....	<b>¥ 301,664</b>	<b>¥ (429,387)</b>	<b>\$ 2,854</b>

Per share data:	Yen	U.S. dollars	
	Net income (loss) .....	¥5,238.85	¥(10,429.29)
Net income — diluted .....	5,231.31	—	49.50
Declared dividends on common stock .....	4,177	—	39.52
Declared dividends on preferred stock (Type 1) .....	10,500	—	99.35
Declared dividends on preferred stock (Type 2) .....	28,500	—	269.66
Declared dividends on preferred stock (Type 3) .....	13,700	—	129.62

Notes: 1. Amounts less than one million yen have been omitted.

2. For the convenience of the readers, the accompanying U.S. dollar financial statements have been translated from Japanese yen, as a matter of arithmetical computation only, at the rate of ¥105.69 to US\$1, the exchange rate prevailing at March 31, 2004.

# Nonconsolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of U.S. dollars
	2004	2003	2004
<b>Assets</b>			
Cash and due from banks .....	¥ 3,355,519	¥ 2,775,176	\$ 31,749
Deposits with banks .....	1,511,401	513,417	14,300
Call loans and bills bought .....	287,262	99,774	2,718
Receivables under resale agreements.....	130,337	78,679	1,233
Receivables under securities borrowing transactions .....	1,009,328	1,981,243	9,550
Commercial paper and other debt purchased.....	133,081	92,436	1,259
Trading assets.....	2,958,990	3,950,372	27,997
Money held in trust.....	3,749	24,628	36
Securities .....	26,592,584	23,656,385	251,609
Loans and bills discounted.....	50,810,144	57,282,365	480,747
Foreign exchanges.....	720,840	724,771	6,820
Other assets.....	1,480,776	1,848,486	14,011
Premises and equipment .....	688,325	707,303	6,513
Deferred tax assets .....	1,590,518	1,814,625	15,049
Customers' liabilities for acceptances and guarantees.....	4,086,964	4,416,292	38,669
Reserve for possible loan losses .....	(1,250,751)	(2,074,797)	(11,834)
<b>Total assets</b> .....	<b>¥94,109,074</b>	<b>¥97,891,161</b>	<b>\$890,426</b>
<b>Liabilities and stockholders' equity</b>			
<b>Liabilities</b>			
Deposits .....	¥63,656,771	¥63,524,258	\$602,297
Call money and bills sold .....	6,204,833	8,889,756	58,708
Payables under repurchase agreements .....	1,071,114	4,124,094	10,134
Payables under securities lending transactions .....	5,946,346	4,777,187	56,262
Commercial paper.....	—	50,500	—
Trading liabilities .....	1,504,465	2,425,632	14,235
Borrowed money .....	2,531,973	2,795,160	23,957
Foreign exchanges.....	576,958	392,727	5,459
Bonds .....	3,177,741	2,624,099	30,067
Due to trust account .....	36,032	5,953	341
Other liabilities.....	2,368,824	1,428,432	22,413
Reserve for employee bonuses .....	8,752	9,898	83
Reserve for employee retirement benefits .....	11,748	72,816	111
Reserve for possible losses on loans sold .....	—	17,169	—
Reserve for expenses related to EXPO 2005 Japan .....	116	—	1
Other reserves .....	18	18	0
Deferred tax liabilities for land revaluation .....	55,541	57,937	526
Acceptances and guarantees.....	4,086,964	4,416,292	38,669
<b>Total liabilities</b> .....	<b>91,238,204</b>	<b>95,611,937</b>	<b>863,263</b>
<b>Stockholders' equity</b>			
Capital stock.....	559,985	559,985	5,298
Capital surplus .....	1,237,307	1,237,307	11,707
Retained earnings .....	676,064	414,536	6,397
Land revaluation excess .....	81,158	85,259	768
Net unrealized gains (losses) on other securities .....	316,354	(17,864)	2,993
<b>Total stockholders' equity</b> .....	<b>2,870,870</b>	<b>2,279,223</b>	<b>27,163</b>
<b>Total liabilities and stockholders' equity</b> .....	<b>¥94,109,074</b>	<b>¥97,891,161</b>	<b>\$890,426</b>

Notes: 1. Amounts less than one million yen have been omitted.

2. For the convenience of the readers, the accompanying U.S. dollar financial statements have been translated from Japanese yen, as a matter of arithmetical computation only, at the rate of ¥105.69 to US\$1, the exchange rate prevailing at March 31, 2004.

# Nonconsolidated Statements of Operations (Unaudited)

Sumitomo Mitsui Banking Corporation

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2004	2003	2004
<b>Income</b>			
Interest income.....	¥1,392,322	¥1,647,092	\$13,174
Trust fees .....	334	7	3
Fees and commissions .....	322,075	278,790	3,047
Trading profits .....	283,611	196,726	2,684
Other operating income.....	149,209	194,653	1,412
Other income.....	341,633	106,753	3,232
<b>Total income</b> .....	<b>2,489,187</b>	<b>2,424,023</b>	<b>23,552</b>
<b>Expenses</b>			
Interest expenses.....	305,284	423,804	2,888
Fees and commissions .....	95,506	84,124	904
Trading losses.....	2,881	725	27
Other operating expenses.....	159,774	47,980	1,512
General and administrative expenses.....	623,098	671,639	5,896
Transfer to reserve for possible loan losses .....	—	614,628	—
Other expenses.....	983,795	1,252,108	9,308
<b>Total expenses</b> .....	<b>2,170,341</b>	<b>3,095,011</b>	<b>20,535</b>
Income (loss) before income taxes .....	<b>318,846</b>	<b>(670,988)</b>	<b>3,017</b>
Income taxes:			
Current .....	12,752	40,299	121
Deferred .....	4,980	(232,983)	47
<b>Net income (loss)</b> .....	<b>¥ 301,113</b>	<b>¥ (478,304)</b>	<b>\$ 2,849</b>

Notes: 1. Amounts less than one million yen have been omitted.

2. For the convenience of the readers, the accompanying U.S. dollar financial statements have been translated from Japanese yen, as a matter of arithmetical computation only, at the rate of ¥105.69 to US\$1, the exchange rate prevailing at March 31, 2004.

3. Figures for the year ended March 31, 2003 include the operating results of the former SMBC for the period from April 1, 2002 to March 16, 2003.