

# Assets/Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

## Deposits and Negotiable Certificates of Deposit

### Year-End Balance

March 31	Millions of yen		
	2004	2003	2002
Domestic operations:			
Liquid deposits.....	<b>¥36,880,645</b>	¥34,812,728	¥32,824,002
Fixed-term deposits.....	<b>20,308,522</b>	20,588,487	22,837,970
Others .....	<b>4,766,398</b>	4,258,026	4,099,619
Subtotal .....	<b>¥61,955,566</b>	¥59,659,242	¥59,761,592
Negotiable certificates of deposit.....	<b>¥ 3,491,393</b>	¥ 4,776,264	¥ 6,283,136
Total.....	<b>¥65,446,960</b>	¥64,435,507	¥66,044,728
Overseas operations:			
Liquid deposits.....	<b>¥ 2,865,697</b>	¥ 2,733,493	¥ 4,579,035
Fixed-term deposits.....	<b>564,776</b>	593,179	634,673
Others .....	<b>8,036</b>	10,089	10,674
Subtotal .....	<b>¥ 3,438,510</b>	¥ 3,336,761	¥ 5,224,383
Negotiable certificates of deposit.....	<b>¥ 96,070</b>	¥ 112,753	¥ 378,960
Total.....	<b>¥ 3,534,580</b>	¥ 3,449,515	¥ 5,603,344
Grand total.....	<b>¥68,981,540</b>	¥67,885,022	¥71,648,073

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries.

Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.

2. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

3. Fixed-term deposits = Time deposits + Installment savings

## Balance of Loan Portfolio, Classified by Industry

### Year-End Balance

March 31	2004		2003	
	Millions of yen	Percentage	Millions of yen	Percentage
Domestic operations:				
Manufacturing.....	<b>¥ 6,133,208</b>	<b>11.92%</b>	¥ 6,321,452	11.17%
Agriculture, forestry, fisheries and mining.....	<b>142,574</b>	<b>0.28</b>	207,514	0.37
Construction .....	<b>1,950,119</b>	<b>3.79</b>	2,630,118	4.65
Transportation, communications and public enterprises .....	<b>3,270,116</b>	<b>6.36</b>	3,076,295	5.44
Wholesale and retail .....	<b>5,871,202</b>	<b>11.41</b>	6,235,896	11.02
Finance and insurance .....	<b>4,035,142</b>	<b>7.84</b>	4,543,927	8.03
Real estate .....	<b>7,948,701</b>	<b>15.45</b>	9,015,365	15.94
Services.....	<b>6,177,383</b>	<b>12.01</b>	6,172,685	10.91
Municipalities .....	<b>765,640</b>	<b>1.49</b>	577,100	1.02
Others.....	<b>15,153,844</b>	<b>29.45</b>	17,789,591	31.45
Subtotal .....	<b>¥51,447,932</b>	<b>100.00%</b>	¥56,569,948	100.00%
Overseas operations:				
Public sector .....	<b>¥ 81,737</b>	<b>2.05%</b>	¥ 141,742	3.05%
Financial institutions .....	<b>338,458</b>	<b>8.50</b>	314,695	6.77
Commerce and industry .....	<b>3,317,645</b>	<b>83.34</b>	3,912,861	84.15
Others.....	<b>243,193</b>	<b>6.11</b>	280,369	6.03
Subtotal .....	<b>¥ 3,981,034</b>	<b>100.00%</b>	¥ 4,649,668	100.00%
Total.....	<b>¥55,428,967</b>	<b>—</b>	¥61,219,617	<b>—</b>

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries.

Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.

2. Japan offshore banking accounts are included in overseas operations' accounts.

3. Percentage indicates the composition ratio.

4. The "Japan Standard Industrial Classifications" was revised by the Ministry of Public Management, Home Affairs, Posts and Telecommunications by Official Notification No. 139 of March 7, 2002 and became effective on October 1, 2002. The domestic loan balances by industry and the composition of loan balances by industry for 2003, are based on the new industrial classifications.

March 31	2002	
	Millions of yen	Percentage
<b>Domestic operations:</b>		
Manufacturing .....	¥ 7,847,614	13.58%
Agriculture, forestry, fisheries and mining.....	204,176	0.36
Construction .....	3,148,042	5.45
Transportation, communications and other public enterprises.....	2,948,100	5.10
Wholesale and retail.....	7,672,699	13.28
Finance and insurance.....	4,257,910	7.37
Real estate.....	9,401,219	16.27
Services .....	6,985,944	12.09
Municipalities.....	404,860	0.70
Others .....	14,904,395	25.80
Subtotal .....	¥57,774,965	100.00%
<b>Overseas operations:</b>		
Public sector.....	¥ 183,344	3.12%
Financial institutions.....	355,561	6.06
Commerce and industry.....	5,119,312	87.20
Others .....	212,401	3.62
Subtotal .....	¥ 5,870,621	100.00%
<b>Total .....</b>	<b>¥63,645,586</b>	<b>—</b>

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries.  
Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.  
2. Japan offshore banking accounts are included in overseas operations' accounts.  
3. Percentage indicates the composition ratio.

## Risk-Monitored Loans

March 31	Millions of yen		
	2004	2003	2002
Bankrupt loans.....	¥ 96,101	¥ 199,794	¥ 227,484
Non-accrual loans.....	1,710,575	2,665,675	3,599,750
Past due loans (3 months or more) .....	51,019	128,493	102,762
Restructured loans .....	1,371,524	2,689,172	2,554,371
<b>Total.....</b>	<b>¥3,229,219</b>	<b>¥5,683,134</b>	<b>¥6,484,367</b>

Notes: Definition of risk-monitored loan categories

1. Bankrupt loans: Credits for which accrued interest is not accounted in revenue; credits extended to borrowers that are undergoing bankruptcy, corporate reorganization and rehabilitation proceedings or debtors receiving orders of disposition by suspension of business at bill clearinghouses
2. Non-accrual loans: Credits for which accrued interest is not accounted in revenue; credits, excluding loans to bankrupt borrowers and loans with grace for interest payment to assist in corporate reorganization or to support business
3. Past due loans (3 months or more): Loans with payment of principal or interest in arrears for more than 3 months, calculated from the day following the contractual due date, excluding borrowers in categories 1. and 2.
4. Restructured loans: Loans to borrowers in severe financial condition given certain favorable terms and conditions to assist in corporate rehabilitation or to support business, excluding borrowers in categories 1. through 3.

## Securities

### Year-End Balance

March 31	Millions of yen		
	2004	2003	2002
<b>Domestic operations:</b>			
Japanese government bonds .....	¥14,377,379	¥12,813,386	¥10,038,543
Japanese local government bonds.....	506,263	375,204	500,052
Japanese corporate bonds.....	2,651,971	2,369,698	1,430,388
Japanese stocks.....	3,468,250	3,326,510	5,216,483
Others.....	4,892,200	3,334,211	2,043,610
Subtotal .....	¥25,896,065	¥22,219,011	¥19,229,077
<b>Overseas operations:</b>			
Japanese government bonds .....	¥ 71,560	¥ 88,250	¥ 75,329
Japanese local government bonds.....	—	—	—
Japanese corporate bonds.....	—	854	—
Japanese stocks.....	—	—	—
Others.....	895,874	1,650,405	1,390,225
Subtotal .....	¥ 967,435	¥ 1,739,510	¥ 1,465,554
<b>Total.....</b>	<b>¥26,863,501</b>	<b>¥23,958,521</b>	<b>¥20,694,632</b>

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries.  
Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.  
2. "Others" include foreign bonds and foreign stocks.

## Trading Assets and Liabilities

Millions of yen

March 31	2004				2003			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets: .....	<b>¥2,959,570</b>	<b>¥366,802</b>	<b>¥(19,592)</b>	<b>¥3,306,780</b>	¥3,961,696	¥550,962	¥(17,263)	¥4,495,396
Trading securities.....	<b>32,516</b>	<b>48,250</b>	—	<b>80,766</b>	111,930	113,679	—	225,610
Derivatives of trading securities .....	<b>139</b>	—	—	<b>139</b>	81	—	—	81
Securities related to trading transactions ...	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions.....	<b>595</b>	—	—	<b>595</b>	121	—	—	121
Trading-related financial derivatives .....	<b>1,836,358</b>	<b>318,552</b>	<b>(19,592)</b>	<b>2,135,318</b>	2,640,783	437,283	(17,263)	3,060,803
Other trading assets.....	<b>1,089,960</b>	—	—	<b>1,089,960</b>	1,208,779	—	—	1,208,779
Trading liabilities: .....	<b>¥1,518,119</b>	<b>¥374,718</b>	<b>¥(19,592)</b>	<b>¥1,873,245</b>	¥2,424,433	¥444,222	¥(17,263)	¥2,851,391
Trading securities sold for short sales .....	<b>19,855</b>	<b>12,802</b>	—	<b>32,658</b>	3,397	6,409	—	9,806
Derivatives of trading securities .....	<b>242</b>	—	—	<b>242</b>	78	—	—	78
Securities related to trading transactions ...	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions.....	<b>940</b>	—	—	<b>940</b>	423	—	—	423
Trading-related financial derivatives .....	<b>1,497,081</b>	<b>361,915</b>	<b>(19,592)</b>	<b>1,839,404</b>	2,420,079	437,812	(17,263)	2,840,629
Other trading liabilities .....	—	—	—	—	454	—	—	454

Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries.

Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.

2. Intersegment transactions are reported in "Elimination" column.