

# Others (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

## Employees

March 31	2004	2003	2002
Number of employees .....	<b>22,348</b>	24,024	25,027
Average age (years–months) .....	<b>38–9</b>	38–8	38–3
Average length of employment (years–months) .....	<b>16–8</b>	16–8	16–4
Average monthly salary (thousands of yen) .....	<b>¥496</b>	¥508	¥496

Notes: 1. Figures as of March 31, 2003, include those of the former SMBC for the period from April 1, 2002 to March 16, 2003.

2. Temporary, part-time, and overseas local staff are excluded from the above calculations.

3. "Average monthly salary" includes overtime pay in March but excludes bonus.

4. Employees are required to retire at the end of the month when they reach 60.

5. "Number of employees" as of March 31, 2004, including locally hired overseas staff members but excluding employees temporarily transferred to other companies, totaled 17,546.

## Number of Offices

March 31	2004	2003	2002
Domestic network:			
Main offices and branches.....	<b>482</b>	468	590
Subbranches .....	<b>132</b>	100	96
Agency.....	<b>—</b>	2	5
Overseas network:			
Branches .....	<b>20</b>	20	21
Subbranches .....	<b>3</b>	3	2
Representative offices .....	<b>14</b>	14	16
Total.....	<b>651</b>	607	730

Note: "Main offices and branches" includes International Business Operations Dept. (2004, 2 branches; 2003, 2 branches; 2002, 2 branches), specialized deposit account branch (2004, 28 branches; 2003, 28 branches; 2002, 23 branches) and ATM administration branch (2004, 17 branches; 2003, 1 branch; 2002, 1 branch).

## Number of Automated Service Centers

March 31	2004	2003	2002
Automated service centers .....	<b>17,877</b>	14,572	11,479

## Domestic Exchange Transactions

Year ended March 31	Millions of yen		
	2004	2003	2002
Exchange for remittance:			
Destined for various parts of the country:			
Number of accounts (thousands) .....	<b>358,035</b>	368,430	339,801
Amount .....	<b>¥ 613,885,514</b>	¥ 664,425,453	¥ 625,250,208
Received from various parts of the country:			
Number of accounts (thousands) .....	<b>281,410</b>	279,228	264,008
Amount .....	<b>¥ 721,215,425</b>	¥ 717,489,853	¥ 754,026,135
Collection:			
Destined for various parts of the country:			
Number of accounts (thousands) .....	<b>4,297</b>	5,095	6,376
Amount .....	<b>¥ 10,655,556</b>	¥ 12,620,267	¥ 19,552,377
Received from various parts of the country:			
Number of accounts (thousands) .....	<b>1,535</b>	3,987	2,584
Amount .....	<b>¥ 4,138,169</b>	¥ 6,513,720	¥ 7,692,390
Total.....	<b>¥1,349,894,665</b>	¥1,401,049,294	¥1,406,521,112

Note: Figures for the year ended March 31, 2003, include those of the former SMBC for the period from April 1, 2002 to March 16, 2003.

## Foreign Exchange Transactions

Year ended March 31	Millions of U.S. dollars		
	2004	2003	2002
Outward exchanges:			
Foreign bills sold.....	\$ 459,458	\$ 545,156	\$ 529,638
Foreign bills bought.....	153,098	122,309	101,593
Incoming exchanges:			
Foreign bills payable.....	\$ 395,277	\$ 548,607	\$ 635,462
Foreign bills receivable.....	19,143	21,684	20,854
Total.....	<b>\$1,026,977</b>	\$1,237,757	\$1,287,548

Notes: 1. Figures for the year ended March 31, 2003, include those of the former SMBC for the period from April 1, 2002 to March 16, 2003.

2. The figures above include foreign exchange transactions by overseas branches.

## Breakdown of Collateral for Customers' Liabilities for Acceptances and Guarantees

March 31	Millions of yen		
	2004	2003	2002
Securities.....	¥ 24,086	¥ 14,376	¥ 13,322
Commercial claims.....	25,168	29,253	257,213
Commercial goods.....	10,689	13,464	13,456
Real estate.....	33,579	178,806	58,580
Others.....	15,837	13,225	47,386
Subtotal.....	¥ 109,361	¥ 249,125	¥ 389,958
Guaranteed.....	368,604	636,661	571,126
Unsecured.....	3,608,998	3,530,504	4,568,910
Total.....	<b>¥4,086,964</b>	¥4,416,292	¥5,529,996