

# Trust Assets and Liabilities (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

## Statement of Trust Assets and Liabilities

March 31	Millions of yen	
	2004	2003
<b>Assets:</b>		
Loans and bills discounted .....	¥ 10,000	¥ 35,080
Loans on deeds .....	10,000	35,080
Securities .....	4,645	—
Japanese government bonds .....	4,645	—
Monetary claims .....	378,710	125,942
Other monetary claims .....	378,710	125,942
Other claims .....	0	—
Due from banking account .....	36,032	5,953
<b>Total assets .....</b>	<b>¥429,388</b>	<b>¥166,976</b>
<b>Liabilities:</b>		
Money trusts .....	¥ 17,007	¥ 35,080
Monetary claims trusts .....	371,476	112,952
Composite trusts .....	40,904	18,944
<b>Total liabilities .....</b>	<b>¥429,388</b>	<b>¥166,976</b>

Notes: 1. Amounts less than one million yen have been omitted.  
 2. SMBC has no co-operative trusts under other trust bank's administration as of year-end.  
 3. SMBC does not deal with any trusts with principal indemnification.

## Year-End Balance of Money Trusts and Others

March 31	Millions of yen	
	2004	2003
Money trusts .....	¥17,007	¥35,080
Pension trusts .....	—	—
Asset formation benefit trusts .....	—	—
Loan trusts .....	—	—
<b>Total .....</b>	<b>¥17,007</b>	<b>¥35,080</b>

Note: Money trusts and others include money trusts, pension trusts, asset formation benefit trusts and loan trusts.

## Year-End Balance of Trusts with Principal Indemnification

There are no corresponding items.

## Risk-Monitored Loans Related with Trusts with Principal Indemnification

There are no corresponding items.

## Balance of Principal Amounts of Money Trusts and Loan Trusts, Classified by Maturity

March 31	Millions of yen	
	2004	2003
<b>Money trusts:</b>		
Less than one year .....	¥11,834	¥32,080
One — two years .....	527	—
Two — five years .....	4,600	3,000
Five years and more .....	—	—
No designated term .....	—	—
<b>Total .....</b>	<b>¥16,962</b>	<b>¥35,080</b>
<b>Loan trusts:</b>		
Less than one year .....	¥ —	¥ —
One — two years .....	—	—
Two — five years .....	—	—
Five years and more .....	—	—
No designated term .....	—	—
<b>Total .....</b>	<b>¥ —</b>	<b>¥ —</b>

### Year-End Balance of Money Trusts and Others

March 31	Millions of yen	
	2004	2003
Money trusts:		
Loans and bills discounted .....	¥10,000	¥35,080
Securities .....	4,645	—
Subtotal .....	¥14,645	¥35,080
Pension trusts:		
Loans and bills discounted .....	¥ —	¥ —
Securities .....	—	—
Subtotal .....	¥ —	¥ —
Asset formation benefit trusts:		
Loans and bills discounted .....	¥ —	¥ —
Securities .....	—	—
Subtotal .....	¥ —	¥ —
Loan trusts:		
Loans and bills discounted .....	¥ —	¥ —
Securities .....	—	—
Subtotal .....	¥ —	¥ —
Total of loans and bills discounted .....	¥10,000	¥35,080
Total of securities .....	¥ 4,645	¥ —
Total .....	¥14,645	¥35,080

### Year-End Balance of Loans and Bills Discounted

March 31	Millions of yen	
	2004	2003
Loans on deeds .....	¥10,000	¥35,080
Loans on notes .....	—	—
Bills discounted .....	—	—
Total .....	¥10,000	¥35,080

### Year-End Balance of Loans and Bills Discounted, Classified by Maturity

March 31	Millions of yen	
	2004	2003
Loans and bills discounted		
One year or less .....	¥ 7,000	¥32,080
One — three years .....	—	—
Three — five years .....	3,000	3,000
Five — seven years .....	—	—
Seven years and more .....	—	—
Total .....	¥10,000	¥35,080

### Balance of Loan Collateral

March 31	Millions of yen	
	2004	2003
Securities .....	¥ —	¥ —
Commercial claims .....	—	—
Real estate .....	—	—
Factory .....	—	—
Fund .....	—	—
Ships and vessels .....	—	—
Others .....	—	—
Subtotal .....	¥ —	¥ —
Guaranteed .....	¥ 3,000	¥ 3,000
Unsecured .....	7,000	32,080
Total .....	¥10,000	¥35,080

## Balance of Loans and Bills Discounted, Classified by Purpose

March 31	2004		2003	
	Millions of yen	Percentage	Millions of yen	Percentage
Funds for capital investment.....	¥ 3,000	30.00%	¥ 4,220	12.03%
Funds for working capital.....	7,000	70.00	30,860	87.97
Total.....	¥10,000	100.00%	¥35,080	100.00%

## Breakdown of Loan Portfolio, Classified by Industry

March 31	2004		2003	
	Millions of yen	Percentage	Millions of yen	Percentage
Manufacturing.....	¥ 3,500	35.00%	¥ 5,400	15.39%
Agriculture, forestry, fisheries and mining.....	—	—	—	—
Construction.....	—	—	2,500	7.13
Transportation, communications and public enterprises.....	6,500	65.00	9,180	26.17
Wholesale and retail.....	—	—	2,000	5.70
Finance and insurance.....	—	—	11,000	31.36
Real estate.....	—	—	—	—
Services.....	—	—	5,000	14.25
Municipalities.....	—	—	—	—
Others.....	—	—	—	—
Total.....	¥10,000	100.00%	¥35,080	100.00%

## Loans to Individuals/Small and Medium-Sized Corporations

### Balance of Loans

March 31	Millions of yen	
	2004	2003
Total to individuals, and small and medium-sized corporations (A).....	¥ 4,500	¥14,680
Total loans (B).....	10,000	35,080
(A) / (B).....	45.00%	41.84%

### Number of Loans Lent

March 31	Number of loans	
	2004	2003
Total to individuals, and small and medium-sized corporations (C).....	2	8
Total loans (D).....	4	16
(C) / (D).....	50.00%	50.00%

Note: Small and medium-sized corporations are individuals or companies with capital stock of ¥300 million or less, or an operating staff of 300 or fewer employees. (Exceptions to these capital stock and staff restrictions include wholesalers: ¥100 million, 100 employees; retailers: ¥50 million, 50 employees; and service industry companies: ¥50 million, 100 employees.)

## Year-End Balance of Securities Related with Money Trusts and Others

March 31	2004		2003	
	Millions of yen	Percentage	Millions of yen	Percentage
Japanese government bonds.....	¥4,645	100.00%	¥—	—%
Japanese local government bonds.....	—	—	—	—
Short-term Japanese corporate bonds.....	—	—	—	—
Japanese corporate bonds.....	—	—	—	—
Japanese stocks.....	—	—	—	—
Others.....	—	—	—	—
Total.....	¥4,645	100.00%	¥—	—%