

# Supplemental Information

## Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars
	2006	2005	2006
<b>Assets</b>			
Cash and due from banks .....	¥ 5,155,217	¥ 2,926,227	\$ 43,882
Deposits with banks .....	1,946,475	2,059,337	16,568
Call loans and bills bought .....	651,905	1,004,512	5,549
Receivables under resale agreements.....	117,474	124,856	1,000
Receivables under securities borrowing transactions .....	1,956,650	568,340	16,655
Commercial paper and other debt purchased.....	633,760	606,032	5,395
Trading assets.....	4,079,106	3,769,073	34,722
Money held in trust.....	2,912	3,832	25
Securities .....	25,233,716	24,018,612	214,792
Loans and bills discounted.....	57,440,761	55,148,929	488,941
Foreign exchanges.....	947,744	895,586	8,067
Other assets.....	1,935,804	1,801,341	16,478
Premises and equipment .....	724,962	753,295	6,171
Lease assets .....	27,314	26,736	232
Deferred tax assets .....	1,017,316	1,550,213	8,659
Customers' liabilities for acceptances and guarantees .....	3,553,696	3,461,263	30,249
Reserve for possible loan losses .....	(1,006,223)	(1,239,882)	(8,565)
<b>Total assets</b> .....	<b>¥104,418,597</b>	<b>¥97,478,308</b>	<b>\$888,820</b>
<b>Liabilities, minority interests and stockholders' equity</b>			
<b>Liabilities</b>			
Deposits .....	¥ 74,137,830	¥71,269,641	\$631,068
Call money and bills sold .....	8,016,410	4,971,462	68,236
Payables under repurchase agreements .....	396,205	405,671	3,372
Payables under securities lending transactions .....	2,747,125	3,868,001	23,384
Commercial paper.....	—	4,500	—
Trading liabilities .....	2,909,239	2,110,473	24,764
Borrowed money .....	933,567	1,016,438	7,946
Foreign exchanges.....	447,722	478,482	3,811
Short-term bonds (Note 13) .....	4,000	—	34
Bonds (Note 13) .....	4,076,317	4,196,483	34,698
Due to trust account .....	318,597	50,457	2,712
Other liabilities.....	2,056,102	1,798,047	17,502
Reserve for employee bonuses .....	19,033	17,879	162
Reserve for employee retirement benefits .....	23,617	23,235	201
Reserve for expenses related to EXPO 2005 Japan .....	—	231	—
Other reserves .....	1,141	1,093	10
Deferred tax liabilities.....	48,413	45,086	412
Deferred tax liabilities for land revaluation .....	50,133	90,994	427
Acceptances and guarantees.....	3,553,696	3,461,263	30,249
<b>Total liabilities</b> .....	<b>99,739,154</b>	<b>93,809,446</b>	<b>848,988</b>
<b>Minority interests</b> .....	<b>1,081,148</b>	<b>1,034,950</b>	<b>9,203</b>
<b>Stockholders' equity</b>			
Capital stock.....	664,986	664,986	5,661
Capital surplus .....	1,603,512	1,603,512	13,649
Retained earnings (deficit) .....	542,551	(6,281)	4,618
Land revaluation excess .....	38,080	57,772	324
Net unrealized gains on other securities .....	793,731	394,973	6,756
Foreign currency translation adjustments .....	(44,568)	(81,050)	(379)
<b>Total stockholders' equity</b> .....	<b>3,598,294</b>	<b>2,633,912</b>	<b>30,629</b>
<b>Total liabilities, minority interests and stockholders' equity</b> .....	<b>¥104,418,597</b>	<b>¥97,478,308</b>	<b>\$888,820</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 ¥117.48 to US\$1, the exchange rate prevailing at March 31, 2006.

## Consolidated Statements of Operations (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2006	2005	2006
<b>Income</b>			
Interest income:			
Interest on loans and discounts .....	¥1,196,998	¥1,120,390	\$10,189
Interest and dividends on securities .....	317,356	256,520	2,701
Interest on receivables under resale agreements .....	6,767	3,163	58
Interest on receivables under securities borrowing transactions .....	613	185	5
Interest on deposits with banks .....	59,867	36,183	510
Other interest income .....	48,706	74,076	415
Trust fees .....	8,626	2,609	73
Fees and commissions .....	604,859	511,824	5,149
Trading profits .....	32,807	144,587	279
Other operating income .....	360,246	312,852	3,066
Other income .....	152,583	236,808	1,299
<b>Total income</b> .....	<b>2,789,433</b>	<b>2,699,202</b>	<b>23,744</b>
<b>Expenses</b>			
Interest expenses:			
Interest on deposits .....	279,644	135,317	2,380
Interest on borrowings and rediscounts .....	27,295	30,523	232
Interest on payables under repurchase agreements .....	7,447	3,472	64
Interest on payables under securities lending transactions .....	58,292	51,853	496
Interest on bonds and short-term bonds .....	84,848	83,444	722
Other interest expenses .....	32,408	33,244	276
Fees and commissions .....	97,979	92,669	834
Trading losses .....	—	199	—
Other operating expenses .....	137,538	172,751	1,171
General and administrative expenses .....	767,852	769,239	6,536
Provision for reserve for possible loan losses .....	160,013	284,362	1,362
Other expenses .....	250,053	1,218,820	2,129
<b>Total expenses</b> .....	<b>1,903,374</b>	<b>2,875,897</b>	<b>16,202</b>
<b>Income (loss) before income taxes and minority interests</b> .....	<b>886,058</b>	<b>(176,695)</b>	<b>7,542</b>
Income taxes:			
Current .....	45,274	16,331	385
Refund .....	—	(8,539)	—
Deferred .....	219,789	45,261	1,871
Minority interests in net income .....	57,410	49,246	489
<b>Net income (loss)</b> .....	<b>¥ 563,584</b>	<b>¥ (278,995)</b>	<b>\$ 4,797</b>

Per share data:	Yen		U.S. dollars
Net income (loss) .....	¥9,864.54	¥(5,300.46)	\$ 83.97
Net income — diluted .....	9,827.19	—	83.65
Declared dividends on common stock .....	5,714	683	48.64
Declared dividends on preferred stock (Type 1) .....	10,500	10,500	89.38
Declared dividends on preferred stock (Type 2) .....	28,500	28,500	242.59
Declared dividends on preferred stock (Type 3) .....	13,700	13,700	116.62
Declared dividends on preferred stock (1st series Type 6) .....	88,500	485	753.32

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 ¥117.48 to US\$1, the exchange rate prevailing at March 31, 2006.

## Nonconsolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of U.S. dollars
	2006	2005	2006
<b>Assets</b>			
Cash and due from banks .....	¥ 4,798,403	¥ 2,689,806	\$ 40,845
Deposits with banks .....	1,791,564	1,835,023	15,250
Call loans and bills bought .....	576,909	946,397	4,911
Receivables under resale agreements.....	81,470	88,021	694
Receivables under securities borrowing transactions .....	1,956,650	568,340	16,655
Commercial paper and other debt purchased.....	115,637	126,682	984
Trading assets.....	3,694,791	3,363,376	31,450
Money held in trust.....	2,912	3,832	25
Securities .....	25,202,541	23,676,696	214,526
Loans and bills discounted.....	51,857,559	50,067,586	441,416
Foreign exchanges.....	877,570	840,923	7,470
Other assets.....	1,567,812	1,446,439	13,345
Premises and equipment .....	639,538	660,469	5,444
Deferred tax assets .....	976,203	1,502,153	8,310
Customers' liabilities for acceptances and guarantees.....	4,120,300	4,303,148	35,072
Reserve for possible loan losses .....	(816,437)	(989,121)	(6,950)
<b>Total assets</b> .....	<b>¥97,443,428</b>	<b>¥91,129,776</b>	<b>\$829,447</b>
<b>Liabilities and stockholders' equity</b>			
<b>Liabilities</b>			
Deposits .....	¥68,222,167	¥65,591,627	\$580,713
Call money and bills sold .....	7,937,965	4,811,207	67,569
Payables under repurchase agreements .....	382,082	365,127	3,252
Payables under securities lending transactions .....	2,709,084	3,838,031	23,060
Trading liabilities .....	2,515,932	1,711,030	21,416
Borrowed money .....	2,023,023	2,267,602	17,220
Foreign exchanges.....	449,560	477,845	3,827
Bonds.....	3,776,707	3,718,372	32,148
Due to trust account .....	318,597	50,457	2,712
Other liabilities.....	1,295,135	1,143,206	11,024
Reserve for employee bonuses .....	8,691	9,092	74
Reserve for expenses related to EXPO 2005 Japan .....	—	231	—
Other reserves .....	18	18	0
Deferred tax liabilities for land revaluation .....	49,384	90,043	420
Acceptances and guarantees.....	4,120,300	4,303,148	35,072
<b>Total liabilities</b> .....	<b>93,808,652</b>	<b>88,377,041</b>	<b>798,507</b>
<b>Stockholders' equity</b>			
Capital stock.....	664,986	664,986	5,661
Capital surplus .....	1,367,548	1,367,548	11,641
Retained earnings .....	794,033	291,311	6,759
Land revaluation excess .....	24,716	42,345	210
Net unrealized gains on other securities.....	783,491	386,543	6,669
<b>Total stockholders' equity</b> .....	<b>3,634,776</b>	<b>2,752,735</b>	<b>30,940</b>
<b>Total liabilities and stockholders' equity</b> .....	<b>¥97,443,428</b>	<b>¥91,129,776</b>	<b>\$829,447</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 ¥117.48 to US\$1, the exchange rate prevailing at March 31, 2006.

# Nonconsolidated Statements of Operations (Unaudited)

Sumitomo Mitsui Banking Corporation

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2006	2005	2006
<b>Income</b>			
Interest income:			
Interest on loans and discounts .....	¥1,002,320	¥ 939,895	\$ 8,532
Interest and dividends on securities .....	317,180	262,640	2,700
Interest on receivables under resale agreements .....	4,362	1,955	37
Interest on receivables under securities borrowing transactions .....	613	181	5
Interest on deposits with banks .....	50,454	33,651	430
Other interest income .....	51,615	80,375	439
Trust fees .....	8,626	2,609	73
Fees and commissions .....	474,972	399,434	4,043
Trading profits .....	13,250	131,779	113
Other operating income .....	273,861	228,005	2,331
Other income .....	125,442	210,408	1,068
<b>Total income</b> .....	<b>2,322,699</b>	<b>2,290,935</b>	<b>19,771</b>
<b>Expenses</b>			
Interest expenses:			
Interest on deposits .....	234,616	110,763	1,997
Interest on borrowings and rediscounts .....	82,491	89,059	702
Interest on payables under repurchase agreements .....	6,359	2,786	54
Interest on payables under securities lending transactions .....	58,204	51,818	495
Interest on bonds .....	68,252	60,483	581
Other interest expenses .....	22,077	31,283	188
Fees and commissions .....	108,296	101,358	922
Trading losses .....	1,312	199	11
Other operating expenses .....	63,613	109,916	542
General and administrative expenses .....	604,098	603,477	5,142
Provision for reserve for possible loan losses .....	164,630	117,688	1,401
Other expenses .....	162,072	1,112,179	1,380
<b>Total expenses</b> .....	<b>1,576,026</b>	<b>2,391,014</b>	<b>13,415</b>
<b>Income (loss) before income taxes</b> .....	<b>746,672</b>	<b>(100,079)</b>	<b>6,356</b>
Income taxes:			
Current .....	13,512	6,379	115
Refund .....	—	(8,184)	—
Deferred .....	213,639	38,579	1,819
<b>Net income (loss)</b> .....	<b>¥ 519,520</b>	<b>¥ (136,854)</b>	<b>\$ 4,422</b>

Per share data:	Yen	U.S. dollars	
	Net income (loss) .....	¥9,066.46	¥(2,718.23)
Net income — diluted .....	9,050.63	—	77.04

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

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