

Supplemental Information

Combined Consolidated Balance Sheet (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31, 2001

Millions of yen

Assets	
Cash and due from banks.....	¥ 3,764,400
Deposits with banks.....	3,755,464
Call loans and bills bought	507,614
Receivables under resale agreements	2,905,306
Commercial paper and other debt purchased	259,016
Trading assets	2,490,982
Money held in trust	75,120
Securities	27,312,498
Loans and bills discounted	65,537,091
Foreign exchanges	738,761
Other assets	5,657,250
Premises and equipment.....	1,566,892
Lease assets.....	827,134
Deferred tax assets.....	1,156,514
Goodwill	6,224
Customers' liabilities for acceptances and guarantees.....	3,951,237
Reserve for possible loan losses	(1,268,853)
Total assets	¥119,242,661
Liabilities, minority interests and stockholders' equity	
Liabilities	
Deposits.....	¥ 74,696,023
Call money and bills sold.....	9,941,070
Payables under repurchase agreements.....	5,262,187
Commercial paper	1,736,153
Trading liabilities	1,270,014
Borrowed money.....	3,460,782
Foreign exchanges	250,907
Bonds.....	3,195,061
Convertible bonds.....	101,106
Pledged money for securities lending transactions	4,607,098
Other liabilities	5,413,152
Reserve for employee retirement benefits.....	39,688
Reserve for possible losses on loans sold.....	145,266
Other reserves	651
Deferred tax liabilities	24,640
Deferred tax liabilities for land revaluation.....	144,055
Acceptances and guarantees	3,951,237
Total liabilities	¥114,239,104
Minority interests	¥ 990,595
Stockholders' equity	
Capital stock	¥ 1,795,554
Capital surplus	1,542,601
Land revaluation excess	230,669
Retained earnings.....	515,984
Foreign currency translation adjustments.....	(53,110)
Treasury stock	(46)
Parent bank stock held by subsidiaries	(18,692)
Total stockholders' equity	¥ 4,012,960
Total liabilities, minority interests and stockholders' equity	¥119,242,661

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

2. Amounts are prepared for the former Sakura Bank and the former Sumitomo Bank on a combined basis.