

Assets/Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Figures as of March 31, 2001, are combined figures for the former Sakura Bank and the former Sumitomo Bank.

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen		
	2003	2002	2001
Domestic operations:			
Liquid deposits.....	¥34,812,728	¥32,824,002	¥24,230,767
Fixed-term deposits.....	20,588,487	22,837,970	25,687,067
Others	4,258,026	4,099,619	3,860,298
Subtotal	¥59,659,242	¥59,761,592	¥53,778,134
Negotiable certificates of deposit.....	¥ 4,776,264	¥ 6,283,136	¥11,475,495
Total.....	¥64,435,507	¥66,044,728	¥65,253,629
Overseas operations:			
Liquid deposits.....	¥ 2,733,493	¥ 4,579,035	¥ 8,670,224
Fixed-term deposits.....	593,179	634,673	575,859
Others	10,089	10,674	24,830
Subtotal	¥ 3,336,761	¥ 5,224,383	¥ 9,270,916
Negotiable certificates of deposit.....	¥ 112,753	¥ 378,960	¥ 171,476
Total.....	¥ 3,449,515	¥ 5,603,344	¥ 9,442,392
Grand total.....	¥67,885,022	¥71,648,073	¥74,696,023

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	2003	
	Millions of yen	Percentage
Domestic operations:		
Manufacturing	¥ 6,321,452	11.17%
Agriculture, forestry, fisheries and mining.....	207,514	0.37
Construction.....	2,630,118	4.65
Transportation, communications and public enterprises.....	3,076,295	5.44
Wholesale and retail.....	6,235,896	11.02
Finance and insurance.....	4,543,927	8.03
Real estate	9,015,365	15.94
Services	6,172,685	10.91
Municipalities.....	577,100	1.02
Others	17,789,591	31.45
Subtotal	¥56,569,948	100.00%
Overseas operations:		
Public sector.....	¥ 141,742	3.05%
Financial institutions.....	314,695	6.77
Commerce and industry.....	3,912,861	84.15
Others	280,369	6.03
Subtotal	¥ 4,649,668	100.00%
Total	¥61,219,617	—

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		2001	
	Millions of yen	Percentage	Millions of yen	Percentage
Domestic operations:				
Manufacturing	¥ 7,847,614	13.58%	¥ 7,842,034	13.27%
Agriculture, forestry, fisheries and mining.....	204,176	0.36	211,637	0.36
Construction	3,148,042	5.45	3,279,569	5.55
Transportation, communications and other public enterprises	2,948,100	5.10	3,084,005	5.22
Wholesale and retail	7,672,699	13.28	8,198,397	13.87
Finance and insurance	4,257,910	7.37	4,240,797	7.17
Real estate	9,401,219	16.27	9,841,488	16.65
Services.....	6,985,944	12.09	7,427,651	12.56
Municipalities	404,860	0.70	356,354	0.60
Others.....	14,904,395	25.80	14,629,235	24.75
Subtotal	¥57,774,965	100.00%	¥59,111,176	100.00%
Overseas operations:				
Public sector.....	¥ 183,344	3.12%	¥ 267,485	4.16%
Financial institutions	355,561	6.06	305,435	4.75
Commerce and industry	5,119,312	87.20	5,739,023	89.31
Others.....	212,401	3.62	113,967	1.78
Subtotal	¥ 5,870,621	100.00%	¥ 6,425,914	100.00%
Total	¥63,645,586	—	¥65,537,091	—

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		
	2003	2002	2001
Bankrupt loans.....	¥ 199,794	¥ 227,484	¥ 273,127
Non-accrual loans.....	2,665,675	3,599,750	2,577,517
Past due loans (3 months or more)	128,493	102,762	125,779
Restructured loans	2,689,172	2,554,371	279,994
Total.....	¥5,683,134	¥6,484,367	¥3,256,418

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		
	2003	2002	2001
Domestic operations:			
Japanese government bonds	¥12,813,386	¥10,038,543	¥15,519,430
Japanese local government bonds.....	375,204	500,052	342,889
Japanese corporate bonds.....	2,369,698	1,430,388	1,255,179
Japanese stocks.....	3,326,510	5,216,483	6,941,634
Others.....	3,334,211	2,043,610	1,961,317
Subtotal	¥22,219,011	¥19,229,077	¥26,020,452
Overseas operations:			
Japanese government bonds	¥ 88,250	¥ 75,329	¥ 75,014
Japanese local government bonds.....	—	—	—
Japanese corporate bonds.....	854	—	—
Japanese stocks.....	—	—	—
Others.....	1,650,405	1,390,225	1,217,030
Subtotal	¥ 1,739,510	¥ 1,465,554	¥ 1,292,045
Total.....	¥23,958,521	¥20,694,632	¥27,312,498

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

March 31	Millions of yen							
	2003				2002			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets:	¥3,961,696	¥550,962	¥(17,263)	¥4,495,396	¥2,701,948	¥590,902	¥(14,745)	¥3,278,105
Trading securities.....	111,930	113,679	—	225,610	20,526	102,282	—	122,808
Derivatives of trading securities	81	—	—	81	91	—	—	91
Securities related to trading transactions ...	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions.....	121	—	—	121	12	—	—	12
Trading-related financial derivatives	2,640,783	437,283	(17,263)	3,060,803	1,817,563	488,620	(14,745)	2,291,438
Other trading assets.....	1,208,779	—	—	1,208,779	863,755	—	—	863,755
Trading liabilities:	¥2,424,433	¥444,222	¥(17,263)	¥2,851,391	¥1,785,230	¥561,014	¥(14,745)	¥2,331,500
Trading securities sold for short sales	3,397	6,409	—	9,806	50	12,760	—	12,811
Derivatives of trading securities	78	—	—	78	79	—	—	79
Securities related to trading transactions ...	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions.....	423	—	—	423	0	—	—	0
Trading-related financial derivatives	2,420,079	437,812	(17,263)	2,840,629	1,785,099	548,254	(14,745)	2,318,608
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.