

Others (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Figures as of and for the year ended March 31, 2003, include those of the former SMBC for the period from April 1, 2002 to March 16, 2003. In principle, figures as of and for the year ended March 31, 2001, are combined figures for the former Sakura Bank and the former Sumitomo Bank.

Employees

March 31	2003	2002	2001	
			Sakura Bank	Sumitomo Bank
Number of employees	24,024	25,027	13,632	13,526
Average age (years–months)	38–8	38–3	38–7	37–5
Average length of employment (years–months)	16–8	16–4	16–10	15–5
Average monthly salary (thousands of yen)	¥508	¥496	¥515	¥504

Notes: 1. Temporary, part-time, and overseas local staff are excluded from the above calculations.
 2. "Average monthly salary" includes overtime pay in March but excludes bonus.
 3. Employees are required to retire at the end of the month when they reach 60.
 4. "Number of employees" as of March 31, 2003, including locally hired overseas staff members but excluding employees temporarily transferred to other companies, totaled 19,797.

Number of Offices

March 31	2003	2002	2001
Domestic network:			
Main offices and branches	468	590	593
Subbranches	100	96	79
Agency	2	5	5
Overseas network:			
Branches	20	21	33
Subbranches	3	2	5
Representative offices	14	16	21
Total	607	730	736

Note: "Main offices and branches" includes International Business Operations Dept. (2003, 2 branches; 2002, 2 branches; 2001, 2 branches), specialized deposit account branch (2003, 28 branches; 2002, 23 branches; 2001, 12 branches) and ATM administration branch (2003, 1 branch; 2002, 1 branch; 2001, 1 branch).

Number of Automated Service Centers

March 31	2003	2002	2001
Automated service centers	14,572	11,479	3,222

Domestic Exchange Transactions

Year ended March 31	Millions of yen		
	2003	2002	2001
Exchange for remittance:			
Destined for various parts of the country:			
Number of accounts (thousands)	368,430	339,801	350,579
Amount	¥ 664,425,453	¥ 625,250,208	¥ 786,592,817
Received from various parts of the country:			
Number of accounts (thousands)	279,228	264,008	241,455
Amount	717,489,853	754,026,135	883,811,562
Collection:			
Destined for various parts of the country:			
Number of accounts (thousands)	5,095	6,376	7,293
Amount	¥ 12,620,267	¥ 19,552,377	¥ 19,690,632
Received from various parts of the country:			
Number of accounts (thousands)	3,987	2,584	2,978
Amount	6,513,720	7,692,390	10,502,373
Total	¥1,401,049,294	¥1,406,521,112	¥1,700,597,387

Foreign Exchange Transactions

Year ended March 31	Millions of U.S. dollars		
	2003	2002	2001
Outward exchanges:			
Foreign bills sold.....	\$ 545,156	\$ 529,638	\$ 822,512
Foreign bills bought.....	122,309	101,593	200,260
Incoming exchanges:			
Foreign bills payable.....	\$ 548,607	\$ 635,462	\$ 771,801
Foreign bills receivable.....	21,684	20,854	24,234
Total.....	\$1,237,757	\$1,287,548	\$1,818,810

Note: 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		
	2003	2002	2001
Securities.....	¥ 14,376	¥ 13,322	¥ 4,908
Commercial claims.....	29,253	257,213	258,005
Commercial goods.....	13,464	13,456	7,966
Real estate.....	178,806	58,580	51,828
Others.....	13,225	47,386	32,677
Subtotal.....	¥ 249,125	¥ 389,958	¥ 355,390
Guaranteed.....	636,661	571,126	584,587
Unsecured.....	3,530,504	4,568,910	5,353,048
Total.....	¥4,416,292	¥5,529,996	¥6,293,027