

Trust Assets and Liabilities (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Statement of Trust Assets and Liabilities

| March 31 | Millions of yen 2003 |
|----------------------------------|-------------------------|
| Assets: | |
| Loans and bills discounted | ¥ 35,080 |
| Loans on deeds | 35,080 |
| Monetary claims | 125,942 |
| Other monetary claims | 125,942 |
| Due from banking account | 5,953 |
| Total assets | ¥166,976 |
| Liabilities: | |
| Money trusts | ¥ 35,080 |
| Monetary claims trusts | 112,952 |
| Composite trusts | 18,944 |
| Total liabilities | ¥166,976 |

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 2003 |
|--------------------------------------|-------------------------|
| Money trusts | ¥35,080 |
| Pension trusts | — |
| Asset formation benefit trusts | — |
| Loan trusts | — |
| Total | ¥35,080 |

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

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

| March 31 | Millions of yen 2003 |
|---------------------------|-------------------------|
| Money trusts: | |
| Less than one year | ¥32,080 |
| One–two years | — |
| Two–five years | 3,000 |
| Five years and more | — |
| No designated term | — |
| Total | ¥35,080 |
| Loan trusts: | |
| Less than one year | ¥ — |
| One–two years | — |
| Two–five years | — |
| Five years and more | — |
| No designated term | — |
| Total | ¥ — |

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.

Year-End Balance of Money Trusts and Others

| March 31 | Millions of yen 2003 |
|--|-------------------------|
| Money trusts: | |
| Loans and bills discounted | ¥35,080 |
| Securities | — |
| Subtotal | ¥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 | ¥35,080 |
| Total of securities | ¥ — |
| Total | ¥35,080 |

Year-End Balance of Loans and Bills Discounted

| March 31 | Millions of yen 2003 |
|------------------------|-------------------------|
| Loans on deeds | ¥35,080 |
| Loans on notes | — |
| Bills discounted | — |
| Total | ¥35,080 |

Balance of Loan Collateral

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

Breakdown of Loan Portfolio, Classified by Industry

| March 31 | 2003 | |
|---|-----------------|------------|
| | Millions of yen | Percentage |
| Manufacturing..... | ¥ 5,400 | 15.39% |
| Agriculture, forestry, fisheries and mining..... | — | — |
| Construction..... | 2,500 | 7.13 |
| Transportation, communications and public enterprises..... | 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..... | ¥35,080 | 100.00% |

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

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

Balance of Loans and Bills Discounted, Classified by Purpose

| March 31 | 2003 | |
|-----------------------------------|-----------------|------------|
| | Millions of yen | Percentage |
| Funds for capital investment..... | ¥ 4,220 | 12.03% |
| Funds for working capital..... | 30,860 | 87.97 |
| Total..... | ¥35,080 | 100.00% |

Loans to Individuals/Small and Medium-Sized Corporations

Balance of Loans

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

Number of Loans Lent

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

There are no corresponding items.