

Supplemental Information

Nonconsolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

September 30, 2003 and 2002, and March 31, 2003

	Millions of yen				Millions of U.S. dollars
	Sept. 30, 2002				
	Sept. 30, 2003	Former SMBC	Former Wakashio Bank	Mar. 31, 2003	Sept. 30, 2003
Assets					
Cash and due from banks.....	¥ 2,749,623	¥ 1,526,004	¥ 45,274	¥ 2,775,176	\$ 24,716
Deposits with banks	673,756	1,198,244	2,742	513,417	6,056
Call loans and bills bought	559,636	373,917	—	99,774	5,030
Receivables under resale agreements	61,204	54,023	—	78,679	550
Receivables under securities borrowing transactions	625,010	2,186,491	—	1,981,243	5,618
Commercial paper and other debt purchased.....	103,627	111,146	—	92,436	932
Trading assets	2,984,076	3,025,923	—	3,950,372	26,823
Trading securities.....	—	—	1,241	—	—
Money held in trust.....	27,493	44,104	—	24,628	247
Securities	21,847,113	22,377,416	49,607	23,656,385	196,379
Loans and bills discounted	55,153,522	58,902,641	381,192	57,282,365	495,762
Foreign exchanges	755,924	908,194	858	724,771	6,795
Other assets.....	1,865,874	2,077,687	1,298	1,848,486	16,772
Premises and equipment	681,442	855,921	10,246	707,303	6,125
Deferred tax assets	1,711,738	1,859,314	—	1,814,625	15,386
Customers' liabilities for acceptances and guarantees	4,498,916	5,272,481	1,033	4,416,292	40,440
Reserve for possible loan losses	(1,518,988)	(1,872,641)	(4,553)	(2,074,797)	(13,654)
Total assets	¥92,779,975	¥98,900,873	¥488,941	¥97,891,161	\$833,977
Liabilities and stockholders' equity					
Liabilities					
Deposits	¥61,201,211	¥62,167,751	¥459,893	¥63,524,258	\$550,123
Call money and bills sold	7,918,579	12,708,178	—	8,889,756	71,178
Payables under repurchase agreements	1,868,451	1,914,605	—	4,124,094	16,795
Payables under securities lending transactions	4,624,779	3,820,124	—	4,777,187	41,571
Commercial paper.....	—	500	—	50,500	—
Trading liabilities	1,608,728	2,186,161	—	2,425,632	14,461
Borrowed money.....	2,648,173	3,006,739	—	2,795,160	23,804
Foreign exchanges	449,941	439,707	—	392,727	4,044
Bonds.....	2,884,076	2,472,142	—	2,624,099	25,924
Due to trust account.....	24,944	—	—	5,953	224
Other liabilities	2,309,751	1,684,911	2,020	1,428,432	20,762
Reserve for employee bonuses	8,569	11,119	163	9,898	77
Reserve for employee retirement benefits	66,096	114,308	4,139	72,816	594
Reserve for possible losses on loans sold	222	41,360	574	17,169	2
Reserve for exhibition at World Exposition	57	—	—	—	1
Other reserves	18	18	—	18	0
Deferred tax liabilities for land revaluation	55,835	61,815	—	57,937	502
Acceptances and guarantees	4,498,916	5,272,481	1,033	4,416,292	40,440
Total liabilities	¥90,168,353	¥95,901,925	¥467,825	¥95,611,937	\$810,502
Stockholders' equity					
Capital stock	¥ 559,985	¥ 1,326,746	¥ 20,831	¥ 559,985	\$ 5,034
Capital surplus	1,237,307	1,684,373	0	1,237,307	11,122
Retained earnings.....	557,289	392,874	676	414,536	5,009
Land revaluation excess	82,165	98,245	—	85,259	738
Net unrealized gains (losses) on other securities	174,873	(502,705)	(391)	(17,864)	1,572
Treasury stock	—	(586)	—	—	—
Total stockholders' equity	¥ 2,611,621	¥ 2,998,947	¥ 21,116	¥ 2,279,223	\$ 23,475
Total liabilities and stockholders' equity.....	¥92,779,975	¥98,900,873	¥488,941	¥97,891,161	\$833,977

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 ¥111.25 to US\$1, the exchange rate prevailing at September 30, 2003.