

Supplemental Information

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars
	2005	2004	2005
Assets			
Cash and due from banks	¥ 2,926,227	¥ 3,525,056	\$ 27,266
Deposits with banks	2,059,337	1,797,817	19,189
Call loans and bills bought	1,004,512	360,509	9,360
Receivables under resale agreements.....	124,856	152,070	1,163
Receivables under securities borrowing transactions	568,340	1,009,328	5,296
Commercial paper and other debt purchased.....	606,032	481,547	5,647
Trading assets.....	3,769,073	3,306,780	35,120
Money held in trust.....	3,832	3,749	36
Securities	24,018,612	26,863,501	223,803
Loans and bills discounted.....	55,148,929	55,428,967	513,874
Foreign exchanges.....	895,586	743,957	8,345
Other assets.....	1,801,341	1,892,274	16,785
Premises and equipment	753,295	896,614	7,019
Lease assets	26,736	24,835	249
Deferred tax assets	1,550,213	1,646,920	14,445
Deferred tax assets for land revaluation	—	706	—
Customers' liabilities for acceptances and guarantees	3,461,263	3,084,542	32,252
Reserve for possible loan losses	(1,239,882)	(1,375,921)	(11,553)
Total assets	¥97,478,308	¥99,843,258	\$908,296
Liabilities, minority interests and stockholders' equity			
Liabilities			
Deposits	¥71,269,641	¥68,981,540	\$664,085
Call money and bills sold	4,971,462	6,292,495	46,324
Payables under repurchase agreements	405,671	1,098,449	3,780
Payables under securities lending transactions	3,868,001	5,946,346	36,042
Commercial paper	4,500	3,000	42
Trading liabilities	2,110,473	1,873,245	19,665
Borrowed money	1,016,438	1,223,881	9,471
Foreign exchanges.....	478,482	572,755	4,458
Bonds	4,196,483	3,863,343	39,103
Due to trust account	50,457	36,032	470
Other liabilities.....	1,798,047	2,991,734	16,754
Reserve for employee bonuses	17,879	16,152	167
Reserve for employee retirement benefits	23,235	30,918	217
Reserve for expenses related to EXPO 2005 Japan	231	116	2
Other reserves	1,093	862	10
Deferred tax liabilities	45,086	39,797	420
Deferred tax liabilities for land revaluation	90,994	56,391	848
Acceptances and guarantees.....	3,461,263	3,084,542	32,252
Total liabilities	93,809,446	96,111,607	874,110
Minority interests	1,034,950	1,009,489	9,643
Stockholders' equity			
Capital stock.....	664,986	559,985	6,196
Capital surplus	1,603,512	1,298,511	14,942
Retained earnings (deficit)	(6,281)	519,354	(58)
Land revaluation excess	57,772	96,393	538
Net unrealized gains on other securities	394,973	319,780	3,680
Foreign currency translation adjustments	(81,050)	(71,861)	(755)
Total stockholders' equity	2,633,912	2,722,161	24,543
Total liabilities, minority interests and stockholders' equity	¥97,478,308	¥99,843,258	\$908,296

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 ¥107.32 to US\$1, the exchange rate prevailing at March 31, 2005.

Consolidated Statements of Operations (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2005	2004	2005
Income			
Interest income:			
Interest on loans and discounts	¥1,120,390	¥1,139,037	\$10,440
Interest and dividends on securities	256,520	256,601	2,390
Interest on receivables under resale agreements	3,163	2,542	30
Interest on receivables under securities borrowing transactions	185	104	2
Interest on deposits with banks	36,183	12,679	337
Other interest income	74,076	149,740	690
Trust fees	2,609	334	24
Fees and commissions	511,824	422,066	4,769
Trading profits	144,587	305,011	1,347
Other operating income	312,852	231,017	2,915
Other income	236,808	324,367	2,207
Total income	2,699,202	2,843,502	25,151
Expenses			
Interest expenses:			
Interest on deposits	135,317	108,286	1,261
Interest on borrowings and rediscounts	30,523	33,687	284
Interest on payables under repurchase agreements	3,472	4,212	32
Interest on payables under securities lending transactions	51,853	48,622	483
Interest on bonds	83,444	74,855	777
Other interest expenses	33,244	25,410	310
Fees and commissions	92,669	91,455	863
Trading losses	199	916	2
Other operating expenses	172,751	223,464	1,610
General and administrative expenses	769,239	776,106	7,168
Provision for reserve for possible loan losses	284,362	—	2,650
Other expenses	1,218,820	1,100,179	11,357
Total expenses	2,875,897	2,487,197	26,797
Income (loss) before income taxes and minority interests	(176,695)	356,304	(1,646)
Income taxes:			
Current	16,331	13,970	152
Refund	(8,539)	—	(79)
Deferred	45,261	293	422
Minority interests in net income (loss)	49,246	40,376	459
Net income (loss)	¥ (278,995)	¥ 301,664	\$ (2,600)

	Yen	U.S. dollars	
Per share data:			
Net income (loss)	¥(5,300.46)	¥5,238.85	\$ (49.39)
Net income — diluted.....	—	5,231.31	—
Declared dividends on common stock	683	4,177	6.36
Declared dividends on preferred stock (Type 1)	10,500	10,500	97.84
Declared dividends on preferred stock (Type 2)	28,500	28,500	265.56
Declared dividends on preferred stock (Type 3)	13,700	13,700	127.66
Declared dividends on preferred stock (First series Type 6)	485	/	4.52

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 ¥107.32 to US\$1, the exchange rate prevailing at March 31, 2005.

Nonconsolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of U.S. dollars
	2005	2004	2005
Assets			
Cash and due from banks	¥ 2,689,806	¥ 3,355,519	\$ 25,063
Deposits with banks	1,835,023	1,511,401	17,099
Call loans and bills bought	946,397	287,262	8,819
Receivables under resale agreements	88,021	130,337	820
Receivables under securities borrowing transactions	568,340	1,009,328	5,296
Commercial paper and other debt purchased	126,682	133,081	1,180
Trading assets	3,363,376	2,958,990	31,340
Money held in trust	3,832	3,749	36
Securities	23,676,696	26,592,584	220,618
Loans and bills discounted	50,067,586	50,810,144	466,526
Foreign exchanges	840,923	720,840	7,836
Other assets	1,446,439	1,480,776	13,478
Premises and equipment	660,469	688,325	6,154
Deferred tax assets	1,502,153	1,590,518	13,997
Customers' liabilities for acceptances and guarantees	4,303,148	4,086,964	40,096
Reserve for possible loan losses	(989,121)	(1,250,751)	(9,217)
Total assets	¥91,129,776	¥94,109,074	\$849,141
Liabilities and stockholders' equity			
Liabilities			
Deposits	¥65,591,627	¥63,656,771	\$611,178
Call money and bills sold	4,811,207	6,204,833	44,831
Payables under repurchase agreements	365,127	1,071,114	3,402
Payables under securities lending transactions	3,838,031	5,946,346	35,763
Trading liabilities	1,711,030	1,504,465	15,943
Borrowed money	2,267,602	2,531,973	21,129
Foreign exchanges	477,845	576,958	4,453
Bonds	3,718,372	3,177,741	34,648
Due to trust account	50,457	36,032	470
Other liabilities	1,143,206	2,368,824	10,652
Reserve for employee bonuses	9,092	8,752	85
Reserve for employee retirement benefits	—	11,748	—
Reserve for expenses related to EXPO 2005 Japan	231	116	2
Other reserves	18	18	0
Deferred tax liabilities for land revaluation	90,043	55,541	839
Acceptances and guarantees	4,303,148	4,086,964	40,096
Total liabilities	88,377,041	91,238,204	823,491
Stockholders' equity			
Capital stock	664,986	559,985	6,196
Capital surplus	1,367,548	1,237,307	12,743
Retained earnings	291,311	676,064	2,714
Land revaluation excess	42,345	81,158	395
Net unrealized gains on other securities	386,543	316,354	3,602
Total stockholders' equity	2,752,735	2,870,870	25,650
Total liabilities and stockholders' equity	¥91,129,776	¥94,109,074	\$849,141

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

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Nonconsolidated Statements of Operations (Unaudited)

Sumitomo Mitsui Banking Corporation

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2005	2004	2005
Income			
Interest income:			
Interest on loans and discounts	¥ 939,895	¥ 975,130	\$ 8,758
Interest and dividends on securities	262,640	249,594	2,447
Interest on receivables under resale agreements	1,955	818	18
Interest on receivables under securities borrowing transactions	181	104	2
Interest on deposits with banks	33,651	11,167	314
Other interest income	80,375	155,507	749
Trust fees	2,609	334	24
Fees and commissions	399,434	322,075	3,722
Trading profits	131,779	283,611	1,228
Other operating income	228,005	149,209	2,124
Other income	210,408	341,633	1,961
Total income	2,290,935	2,489,187	21,347
Expenses			
Interest expenses:			
Interest on deposits	110,763	88,122	1,032
Interest on borrowings and rediscounts	89,059	94,186	830
Interest on payables under repurchase agreements	2,786	3,089	26
Interest on payables under securities lending transactions	51,818	48,621	483
Interest on bonds	60,483	49,441	564
Other interest expenses	31,283	21,822	291
Fees and commissions	101,358	95,506	944
Trading losses	199	2,881	2
Other operating expenses	109,916	159,774	1,024
General and administrative expenses	603,477	623,098	5,623
Provision for reserve for possible loan losses	117,688	—	1,097
Other expenses	1,112,179	983,795	10,363
Total expenses	2,391,014	2,170,341	22,280
Income (loss) before income taxes	(100,079)	318,846	(933)
Income taxes:			
Current	6,379	12,752	59
Refund	(8,184)	—	(76)
Deferred	38,579	4,980	359
Net income (loss)	¥ (136,854)	¥ 301,113	\$ (1,275)

	Yen	U.S. dollars
Per share data:		
Net income (loss)	¥(2,718.23)	¥5,228.80 \$ (25.33)
Net income — diluted	—	5,221.53 —

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