

Assets and Liabilities (Consolidated)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Deposits and Negotiable Certificates of Deposit

Year-End Balance

March 31	Millions of yen		
	2005	2004	2003
Domestic operations:			
Liquid deposits.....	¥39,038,245	¥36,880,645	¥34,812,728
Fixed-term deposits.....	20,513,692	20,308,522	20,588,487
Others	4,566,079	4,766,398	4,258,026
Subtotal	¥64,118,017	¥61,955,566	¥59,659,242
Negotiable certificates of deposit.....	¥ 2,627,486	¥ 3,491,393	¥ 4,776,264
Total.....	¥66,745,504	¥65,446,960	¥64,435,507
Overseas operations:			
Liquid deposits.....	¥ 3,736,715	¥ 2,865,697	¥ 2,733,493
Fixed-term deposits.....	645,371	564,776	593,179
Others	8,767	8,036	10,089
Subtotal	¥ 4,390,853	¥ 3,438,510	¥ 3,336,761
Negotiable certificates of deposit.....	¥ 133,283	¥ 96,070	¥ 112,753
Total.....	¥ 4,524,137	¥ 3,534,580	¥ 3,449,515
Grand total.....	¥71,269,641	¥68,981,540	¥67,885,022

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	2005		2004		2003	
	Millions of yen	Percentage	Millions of yen	Percentage	Millions of yen	Percentage
Domestic operations:						
Manufacturing	¥ 5,657,329	11.23%	¥ 6,133,208	11.92%	¥ 6,321,452	11.17%
Agriculture, forestry, fisheries and mining...	134,289	0.27	142,574	0.28	207,514	0.37
Construction	1,829,553	3.63	1,950,119	3.79	2,630,118	4.65
Transportation, communications and public enterprises.....	2,868,583	5.69	3,270,116	6.36	3,076,295	5.44
Wholesale and retail	5,681,187	11.28	5,871,202	11.41	6,235,896	11.02
Finance and insurance.....	4,543,387	9.02	4,035,142	7.84	4,543,927	8.03
Real estate.....	6,937,379	13.77	7,948,701	15.45	9,015,365	15.94
Services	6,356,210	12.61	6,177,383	12.01	6,172,685	10.91
Municipalities	656,366	1.30	765,640	1.49	577,100	1.02
Others	15,720,093	31.20	15,153,844	29.45	17,789,591	31.45
Subtotal.....	¥50,384,379	100.00%	¥51,447,932	100.00%	¥56,569,948	100.00%
Overseas operations:						
Public sector	¥ 83,325	1.75%	¥ 81,737	2.05%	¥ 141,742	3.05%
Financial institutions.....	406,025	8.52	338,458	8.50	314,695	6.77
Commerce and industry.....	4,077,950	85.59	3,317,645	83.34	3,912,861	84.15
Others	197,247	4.14	243,193	6.11	280,369	6.03
Subtotal.....	¥ 4,764,549	100.00%	¥ 3,981,034	100.00%	¥ 4,649,668	100.00%
Total	¥55,148,929	—	¥55,428,967	—	¥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.

Risk-Monitored Loans

March 31	Millions of yen		
	2005	2004	2003
Bankrupt loans	¥ 68,238	¥ 96,101	¥ 199,794
Non-accrual loans	1,367,785	1,710,575	2,665,675
Past due loans (3 months or more)	29,441	51,019	128,493
Restructured loans	721,273	1,371,524	2,689,172
Total	¥2,186,739	¥3,229,219	¥5,683,134

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		
	2005	2004	2003
Domestic operations:			
Japanese government bonds	¥13,636,577	¥14,377,379	¥12,813,386
Japanese local government bonds	486,884	506,263	375,204
Japanese corporate bonds	3,243,443	2,651,971	2,369,698
Japanese stocks	3,316,551	3,468,250	3,326,510
Others	2,560,671	4,892,200	3,334,211
Subtotal	¥23,244,127	¥25,896,065	¥22,219,011
Overseas operations:			
Japanese government bonds	¥ —	¥ 71,560	¥ 88,250
Japanese local government bonds	—	—	—
Japanese corporate bonds	—	—	854
Japanese stocks	—	—	—
Others	774,484	895,874	1,650,405
Subtotal	¥ 774,484	¥ 967,435	¥ 1,739,510
Total	¥24,018,612	¥26,863,501	¥23,958,521

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							
	2005				2004			
	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets:	¥3,368,619	¥411,698	¥(11,244)	¥3,769,073	¥2,959,570	¥366,802	¥(19,592)	¥3,306,780
Trading securities	198,646	71,032	—	269,678	32,516	48,250	—	80,766
Derivatives of trading securities	812	—	—	812	139	—	—	139
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	2,033	—	—	2,033	595	—	—	595
Trading-related financial derivatives	2,110,833	340,666	(11,244)	2,440,254	1,836,358	318,552	(19,592)	2,135,318
Other trading assets	1,056,293	—	—	1,056,293	1,089,960	—	—	1,089,960
Trading liabilities:	¥1,717,521	¥404,196	¥(11,244)	¥2,110,473	¥1,518,119	¥374,718	¥(19,592)	¥1,873,245
Trading securities sold for short sales	34,540	34,878	—	69,419	19,855	12,802	—	32,658
Derivatives of trading securities	524	—	—	524	242	—	—	242
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	2,061	—	—	2,061	940	—	—	940
Trading-related financial derivatives	1,680,394	369,318	(11,244)	2,038,468	1,497,081	361,915	(19,592)	1,839,404
Other trading liabilities	—	—	—	—	—	—	—	—

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.