

Others (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Employees

| March 31 | 2005 | 2004 | 2003 |
|---|---------------|--------|--------|
| Number of employees | 21,020 | 22,348 | 24,024 |
| Average age (years–months) | 39–0 | 38–9 | 38–8 |
| Average length of employment (years–months) | 16–11 | 16–8 | 16–8 |
| Average monthly salary (thousands of yen) | ¥494 | ¥496 | ¥508 |

Notes: 1. Figures as of March 31, 2003, include those of the former SMBC for the period from April 1, 2002 to March 16, 2003.

2. Temporary, part-time, and overseas local staff are excluded from the above calculations.

3. "Average monthly salary" includes overtime pay in March but excludes bonus.

4. Employees are required to retire at the end of the month when they reach 60.

Number of Offices

| March 31 | 2005 | 2004 | 2003 |
|---------------------------------|------------|------|------|
| Domestic network: | | | |
| Main offices and branches | 472 | 482 | 468 |
| Subbranches | 133 | 132 | 100 |
| Agency | — | — | 2 |
| Overseas network: | | | |
| Branches | 17 | 20 | 20 |
| Subbranches | 3 | 3 | 3 |
| Representative offices | 15 | 14 | 14 |
| Total | 640 | 651 | 607 |

Note: "Main offices and branches" includes International Business Operations Dept. (2005, 2 branches; 2004, 2 branches; 2003, 2 branches), specialized deposit account branch (2005, 28 branches; 2004, 28 branches; 2003, 28 branches) and ATM administration branch (2005, 17 branches; 2004, 17 branch; 2003, 1 branch).

Number of Automated Service Centers

| March 31 | 2005 | 2004 | 2003 |
|---------------------------------|---------------|--------|--------|
| Automated service centers | 20,580 | 17,877 | 14,572 |

Domestic Exchange Transactions

| Year ended March 31 | Millions of yen | | |
|---|-----------------------|----------------|----------------|
| | 2005 | 2004 | 2003 |
| Exchange for remittance: | | | |
| Destined for various parts of the country: | | | |
| Number of accounts (thousands) | 391,059 | 358,035 | 368,430 |
| Amount | ¥ 627,550,374 | ¥ 613,885,514 | ¥ 664,425,453 |
| Received from various parts of the country: | | | |
| Number of accounts (thousands) | 269,543 | 281,410 | 279,228 |
| Amount | ¥ 683,691,666 | ¥ 721,215,425 | ¥ 717,489,853 |
| Collection: | | | |
| Destined for various parts of the country: | | | |
| Number of accounts (thousands) | 4,118 | 4,297 | 5,095 |
| Amount | ¥ 10,365,156 | ¥ 10,655,556 | ¥ 12,620,267 |
| Received from various parts of the country: | | | |
| Number of accounts (thousands) | 1,441 | 1,535 | 3,987 |
| Amount | ¥ 5,764,683 | ¥ 4,138,169 | ¥ 6,513,720 |
| Total | ¥1,327,371,880 | ¥1,349,894,665 | ¥1,401,049,294 |

Note: Figures for the year ended March 31, 2003, include those of the former SMBC for the period from April 1, 2002 to March 16, 2003.

Foreign Exchange Transactions

| Year ended March 31 | Millions of U.S. dollars | | |
|-------------------------------|--------------------------|--------------------|--------------------|
| | 2005 | 2004 | 2003 |
| Outward exchanges: | | | |
| Foreign bills sold..... | \$ 621,165 | \$ 459,458 | \$ 545,156 |
| Foreign bills bought..... | 247,970 | 153,098 | 122,309 |
| Incoming exchanges: | | | |
| Foreign bills payable..... | \$ 480,880 | \$ 395,277 | \$ 548,607 |
| Foreign bills receivable..... | 24,987 | 19,143 | 21,684 |
| Total..... | \$1,375,004 | \$1,026,977 | \$1,237,757 |

Notes: 1. Figures for the year ended March 31, 2003, include those of the former SMBC for the period from April 1, 2002 to March 16, 2003.

2. 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 | | |
|------------------------|-------------------|-------------------|-------------------|
| | 2005 | 2004 | 2003 |
| Securities..... | ¥ 17,619 | ¥ 24,086 | ¥ 14,376 |
| Commercial claims..... | 16,966 | 25,168 | 29,253 |
| Commercial goods..... | 11,362 | 10,689 | 13,464 |
| Real estate..... | 35,792 | 33,579 | 178,806 |
| Others..... | 30,420 | 15,837 | 13,225 |
| Subtotal..... | ¥ 112,162 | ¥ 109,361 | ¥ 249,125 |
| Guaranteed..... | 481,552 | 368,604 | 636,661 |
| Unsecured..... | 3,709,432 | 3,608,998 | 3,530,504 |
| Total..... | ¥4,303,148 | ¥4,086,964 | ¥4,416,292 |