Trust Assets and Liabilities (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Statement of Trust Assets and Liabilities

March 31	Millions of yen 2005	2004
Assets:		
Loans and bills discounted	¥ 9,780	¥ 10,000
Loans on deeds	9,780	10,000
Securities	81,840	4,645
Japanese government bonds	34,510	4,645
Foreign securities	47,329	—
Securities held in custody accounts	34,166	—
Monetary claims	600,618	378,710
Monetary claims for housing loans	160,074	—
Other monetary claims	440,543	378,710
Other claims	315	0
Due from banking account	50,457	36,032
Total assets	¥777,177	¥429,388
Liabilities:		
Money trusts	¥101,323	¥ 17,007
Security trusts	34,166	—
Monetary claims trusts	480,147	371,476
Composite trusts	161,539	40,904
Total liabilities	¥777,177	¥429,388

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 2005	2004
Money trusts	¥101,323	¥17,007
Pension trusts	—	—
Asset formation benefit trusts	—	—
Loan trusts	—	—
Total	¥101,323	¥17,007

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

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.

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

March 31	Millions of yen 2005	2004
Money trusts:		
Less than one year	¥10,928	¥11,834
One — two years	7,622	527
Two — five years	38,436	4,600
Five years and more	38,192	—
No designated term	—	—
Total	¥95,179	¥16,962
Loan trusts:		
Less than one year	¥ —	¥ —
One — two years	—	—
Two — five years	—	—
Five years and more	—	—
No designated term	—	—
Total	¥ —	¥ —

Year-End Balance of Money Trusts and Others

March 31	Millions of yen 2005	2004
Money trusts:		
Loans and bills discounted	**¥ 9,780**	¥10,000
Securities	**81,840**	4,645
Subtotal	**¥91,620**	¥14,645
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	**¥ 9,780**	¥10,000
Total of securities	**¥81,840**	¥ 4,645
Total	**¥91,620**	¥14,645

Year-End Balance of Loans and Bills Discounted

March 31	Millions of yen 2005	2004
Loans on deeds	**¥9,780**	¥10,000
Loans on notes	**—**	—
Bills discounted	**—**	—
Total	**¥9,780**	¥10,000

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

March 31	Millions of yen 2005	2004
Loans and bills discounted		
One year or less	**¥1,480**	¥ 7,000
One — three years	**4,300**	—
Three — five years	**4,000**	3,000
Five — seven years	**—**	—
More than seven years	**—**	—
Total	**¥9,780**	¥10,000

Balance of Loan Collateral

March 31	Millions of yen 2005	2004
Securities	**¥ —**	¥ —
Commercial claims	**—**	—
Real estate	**—**	—
Factory	**—**	—
Fund	**—**	—
Ships and vessels	**—**	—
Others	**—**	—
Subtotal	**¥ —**	¥ —
Guaranteed	**¥3,000**	¥ 3,000
Unsecured	**6,780**	7,000
Total	**¥9,780**	¥10,000

Balance of Loans and Bills Discounted, Classified by Purpose

March 31	2005 Millions of yen	2005 Percentage	2004 Millions of yen	2004 Percentage
Funds for capital investment	**¥7,000**	**71.57%**	¥ 3,000	30.00%
Funds for working capital	**2,780**	**28.43**	7,000	70.00
Total	**¥9,780**	**100.00%**	¥10,000	100.00%

Breakdown of Loan Portfolio, Classified by Industry

March 31	2005 Millions of yen	2005 Percentage	2004 Millions of yen	2004 Percentage
Manufacturing	**¥4,000**	**40.90%**	¥ 3,500	35.00%
Agriculture, forestry, fisheries and mining	**—**	**—**	—	—
Construction	**—**	**—**	—	—
Transportation, communications and public enterprises	**4,780**	**48.88**	6,500	65.00
Wholesale and retail	**1,000**	**10.22**	—	—
Finance and insurance	**—**	**—**	—	—
Real estate	**—**	**—**	—	—
Services	**—**	**—**	—	—
Municipalities	**—**	**—**	—	—
Others	**—**	**—**	—	—
Total	**¥9,780**	**100.00%**	¥10,000	100.00%

Loans to Individuals/Small and Medium-Sized Corporations

Balance of Loans

March 31	Millions of yen 2005	Millions of yen 2004
Total to individuals, and small and medium-sized corporations (A)	**¥4,780**	¥ 4,500
Total loans (B)	**9,780**	10,000
(A) / (B)	**48.87%**	45.00%

Number of Loans Lent

March 31	Number of loans 2005	Number of loans 2004
Total to individuals, and small and medium-sized corporations (C)	**4**	2
Total loans (D)	**6**	4
(C) / (D)	**66.66%**	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

March 31	2005 Millions of yen	2005 Percentage	2004 Millions of yen	2004 Percentage
Japanese government bonds	**¥ 34,510**	**42.17%**	¥4,645	100.00%
Japanese local government bonds	**—**	**—**	—	—
Short-term Japanese corporate bonds	**—**	**—**	—	—
Japanese corporate bonds	**—**	**—**	—	—
Japanese stocks	**—**	**—**	—	—
Others	**47,329**	**57.83**	—	—
Total	**¥ 81,840**	**100.00%**	¥4,645	100.00%