

Supplemental Information

Nonconsolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

September 30, 2004 and 2003, and March 31, 2004

	Millions of yen			Millions of U.S. dollars
	Sept. 30, 2004	Sept. 30, 2003	Mar. 31, 2004	Sept. 30, 2004
Assets				
Cash and due from banks	¥ 3,106,175	¥ 2,749,623	¥ 3,355,519	\$ 27,971
Deposits with banks	2,174,307	673,756	1,511,401	19,579
Call loans and bills bought	296,119	559,636	287,262	2,667
Receivables under resale agreements	106,419	61,204	130,337	958
Receivables under securities borrowing transactions	1,621,384	625,010	1,009,328	14,600
Commercial paper and other debt purchased	120,322	103,627	133,081	1,083
Trading assets	2,986,863	2,984,076	2,958,990	26,897
Money held in trust	3,783	27,493	3,749	34
Securities	23,524,899	21,847,113	26,592,584	211,841
Loans and bills discounted	50,723,607	55,153,522	50,810,144	456,764
Foreign exchanges	910,803	755,924	720,840	8,202
Other assets	1,365,753	1,865,874	1,480,776	12,299
Premises and equipment	671,495	681,442	688,325	6,047
Deferred tax assets	1,631,561	1,711,738	1,590,518	14,692
Customers' liabilities for acceptances and guarantees	4,462,028	4,498,916	4,086,964	40,180
Reserve for possible loan losses	(962,583)	(1,518,988)	(1,250,751)	(8,668)
Total assets	¥92,742,940	¥92,779,975	¥94,109,074	\$835,146
Liabilities and stockholders' equity				
Liabilities				
Deposits	¥65,250,782	¥61,201,211	¥63,656,771	\$587,580
Call money and bills sold	4,631,578	7,918,579	6,204,833	41,707
Payables under repurchase agreements	704,384	1,868,451	1,071,114	6,343
Payables under securities lending transactions	4,571,110	4,624,779	5,946,346	41,163
Trading liabilities	1,505,855	1,608,728	1,504,465	13,560
Borrowed money	2,441,850	2,648,173	2,531,973	21,989
Foreign exchanges	534,408	449,941	576,958	4,812
Bonds	3,699,055	2,884,076	3,177,741	33,310
Due to trust account	42,202	24,944	36,032	380
Other liabilities	2,076,868	2,309,751	2,368,824	18,702
Reserve for employee bonuses	8,598	8,569	8,752	77
Reserve for employee retirement benefits	—	66,096	11,748	—
Reserve for possible losses on loans sold	—	222	—	—
Reserve for expenses related to EXPO 2005 Japan	172	57	116	2
Other reserves	18	18	18	0
Deferred tax liabilities for land revaluation	57,250	55,835	55,541	516
Acceptances and guarantees	4,462,028	4,498,916	4,086,964	40,180
Total liabilities	89,986,163	90,168,353	91,238,204	810,321
Stockholders' equity				
Capital stock	559,985	559,985	559,985	5,043
Capital surplus	1,262,546	1,237,307	1,237,307	11,369
Retained earnings	592,112	557,289	676,064	5,332
Land revaluation excess	83,656	82,165	81,158	753
Net unrealized gains on other securities	258,476	174,873	316,354	2,328
Total stockholders' equity	2,756,776	2,611,621	2,870,870	24,825
Total liabilities and stockholders' equity	¥92,742,940	¥92,779,975	¥94,109,074	\$835,146

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 ¥111.05 to US\$1, the exchange rate prevailing at September 30, 2004.

Nonconsolidated Statements of Income (Unaudited)

Sumitomo Mitsui Banking Corporation

Six months ended September 30, 2004 and 2003, and year ended March 31, 2004

	Millions of yen			Millions of U.S. dollars
	Six months ended Sept. 30, 2004	Six months ended Sept. 30, 2003	Year ended Mar. 31, 2004	Six months ended Sept. 30, 2004
Income				
Interest income	¥ 646,974	¥ 729,620	¥1,392,322	\$ 5,826
Trust fees	729	84	334	6
Fees and commissions	181,243	150,162	322,075	1,632
Trading profits	21,755	152,104	283,611	196
Other operating income	150,886	88,276	149,209	1,359
Other income	139,155	111,822	341,633	1,253
Total income	1,140,745	1,232,071	2,489,187	10,272
Expenses				
Interest expenses	156,108	161,039	305,284	1,406
Fees and commissions	54,221	50,831	95,506	488
Trading losses	605	2,279	2,881	5
Other operating expenses	27,939	110,774	159,774	252
General and administrative expenses	300,276	315,168	623,098	2,704
Provision for reserve for possible loan losses	49,489	—	—	446
Other expenses	439,034	448,988	983,795	3,953
Total expenses	1,027,674	1,089,082	2,170,341	9,254
Income before income taxes	113,070	142,988	318,846	1,018
Income taxes:				
Current	1,645	12,573	12,752	15
Refund	7,405	—	—	67
Deferred	276	(9,244)	4,980	2
Net income	¥ 118,554	¥ 139,659	¥ 301,113	\$ 1,068

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

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