

Supplemental Information

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars
	2008	2007	2008
Assets			
Cash and due from banks	¥ 2,720,542	¥ 1,907,823	\$ 27,154
Deposits with banks	2,226,977	2,046,199	22,227
Call loans and bills bought	570,802	1,102,078	5,697
Receivables under resale agreements	357,075	76,551	3,564
Receivables under securities borrowing transactions	1,940,170	2,276,894	19,365
Commercial paper and other debt purchased	1,091,663	960,591	10,896
Trading assets	4,081,480	3,262,341	40,737
Money held in trust	7,329	2,924	73
Securities	23,160,903	20,304,639	231,170
Loans and bills discounted	62,972,601	59,617,850	628,532
Foreign exchanges	893,567	881,436	8,919
Other assets	3,024,123	1,630,049	30,184
Tangible fixed assets	756,449	755,891	7,550
Intangible fixed assets	125,013	101,219	1,248
Lease assets	27,125	26,922	271
Deferred tax assets	920,834	804,627	9,191
Customers' liabilities for acceptances and guarantees	4,609,160	3,673,396	46,004
Reserve for possible loan losses	(848,031)	(860,799)	(8,464)
Total assets	¥ 108,637,791	¥ 98,570,638	\$ 1,084,318

(Continued)

March 31	Millions of yen		Millions of U.S. dollars
	2008	2007	2008
Liabilities and net assets			
Liabilities			
Deposits	¥ 75,892,384	¥74,826,561	\$ 757,485
Call money and bills sold	2,653,142	2,286,698	26,481
Payables under repurchase agreements	1,828,672	140,654	18,252
Payables under securities lending transactions	5,732,042	1,516,342	57,212
Trading liabilities	2,671,554	1,941,142	26,665
Borrowed money	2,742,166	2,034,633	27,370
Foreign exchanges	301,123	323,890	3,005
Short-term bonds	—	3,500	—
Bonds	3,804,208	3,929,325	37,970
Due to trust account	80,796	65,062	806
Other liabilities	3,087,166	2,279,167	30,813
Reserve for employee bonuses	20,427	18,919	204
Reserve for executive bonuses	688	—	7
Reserve for employee retirement benefits	17,084	13,382	170
Reserve for executive retirement benefits	6,695	6,233	67
Reserve for reimbursement of deposits	10,417	—	104
Other reserves	0	18	0
Deferred tax liabilities	51,868	49,714	518
Deferred tax liabilities for land revaluation	47,446	49,536	474
Acceptances and guarantees	4,609,160	3,673,396	46,004
Total liabilities	103,557,043	93,158,180	1,033,607
Net assets			
Capital stock	664,986	664,986	6,637
Capital surplus	1,603,512	1,603,512	16,005
Retained earnings	861,508	581,619	8,599
Total stockholders' equity	3,130,008	2,850,119	31,241
Net unrealized gains on other securities	558,013	1,269,385	5,570
Net deferred losses on hedges	(74,990)	(87,571)	(749)
Land revaluation excess	34,844	37,526	348
Foreign currency translation adjustments	(28,468)	(37,194)	(284)
Total valuation and translation adjustments	489,398	1,182,145	4,885
Stock acquisition rights	43	14	0
Minority interests	1,461,297	1,380,179	14,585
Total net assets	5,080,747	5,412,458	50,711
Total liabilities and net assets	¥108,637,791	¥98,570,638	\$1,084,318

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 ¥100.19 to US\$1, the exchange rate prevailing at March 31, 2008.

Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2008	2007	2008
Income			
Interest income:			
Interest on loans and discounts	¥1,564,343	¥1,377,189	\$15,614
Interest and dividends on securities	333,692	369,548	3,331
Interest on receivables under resale agreements	7,044	7,098	70
Interest on receivables under securities borrowing transactions	7,032	4,857	70
Interest on deposits with banks	100,826	96,700	1,006
Other interest income	109,692	94,840	1,095
Trust fees	3,710	3,482	37
Fees and commissions	550,053	577,435	5,490
Trading profits	449,141	118,589	4,483
Other operating income	227,270	197,172	2,268
Other income	64,803	124,779	647
Total income	3,417,611	2,971,693	34,111
Expenses			
Interest expenses:			
Interest on deposits	547,205	500,904	5,462
Interest on borrowings and rediscounts	57,306	41,320	572
Interest on payables under repurchase agreements	7,384	18,353	74
Interest on payables under securities lending transactions	45,499	60,856	454
Interest on bonds and short-term bonds	89,279	88,353	891
Other interest expenses	166,975	86,996	1,667
Fees and commissions	117,869	111,413	1,176
Trading losses	—	1,936	—
Other operating expenses	461,276	236,292	4,604
General and administrative expenses	821,897	768,498	8,203
Provision for reserve for possible loan losses	56,364	19,940	563
Other expenses	320,546	286,105	3,199
Total expenses	2,691,606	2,220,971	26,865
Income before income taxes and minority interests	726,004	750,722	7,246
Income taxes:			
Current	40,791	47,601	407
Deferred	265,384	238,764	2,649
Minority interests in net income	68,007	62,561	678
Net income	¥ 351,820	¥ 401,795	\$ 3,512
Per share data:			
Net income	¥6,132.91	¥7,072.09	\$61.21
Net income — diluted	6,132.75	7,012.46	61.21

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 ¥100.19 to US\$1, the exchange rate prevailing at March 31, 2008.

Nonconsolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of U.S. dollars
	2008	2007	2008
Assets			
Cash and due from banks.....	¥ 2,526,553	¥ 1,734,199	\$ 25,217
Deposits with banks	2,421,977	2,265,361	24,174
Call loans and bills bought	374,083	1,006,657	3,734
Receivables under resale agreements	328,544	39,725	3,279
Receivables under securities borrowing transactions.....	1,900,294	2,213,314	18,967
Commercial paper and other debt purchased.....	447,538	333,524	4,467
Trading assets	3,638,676	2,914,023	36,318
Money held in trust.....	7,329	2,924	73
Securities	22,758,241	20,060,873	227,151
Loans and bills discounted.....	56,957,813	53,756,440	568,498
Foreign exchanges	836,917	835,617	8,353
Other assets.....	2,196,999	1,442,066	21,928
Tangible fixed assets	676,072	678,581	6,748
Intangible fixed assets	106,469	87,615	1,063
Deferred tax assets.....	823,251	743,605	8,217
Customers' liabilities for acceptances and guarantees.....	4,665,062	4,177,816	46,562
Reserve for possible loan losses	(620,004)	(677,573)	(6,188)
Reserve for possible losses on investments.....	(12,801)	(77,547)	(128)
Total assets	¥100,033,020	¥91,537,228	\$998,433
Liabilities and net assets/stockholders' equity			
Liabilities			
Deposits	¥ 69,382,834	¥68,809,338	\$692,513
Call money and bills sold	2,656,142	2,291,128	26,511
Payables under repurchase agreements	1,825,481	104,640	18,220
Payables under securities lending transactions.....	5,732,042	1,516,342	57,212
Trading liabilities	2,307,304	1,578,730	23,029
Borrowed money.....	3,798,333	3,371,846	37,911
Foreign exchanges	301,958	329,695	3,014
Bonds.....	3,539,110	3,647,483	35,324
Due to trust account.....	80,796	65,062	807
Other liabilities	2,178,263	1,588,683	21,741
Reserve for employee bonuses	8,857	8,892	88
Reserve for executive bonuses.....	496	—	5
Reserve for executive retirement benefits	4,800	4,757	48
Reserve for point service program	1,870	990	19
Reserve for reimbursement of deposits	9,587	—	96
Other reserves	0	18	0
Deferred tax liabilities for land revaluation	46,827	48,917	467
Acceptances and guarantees	4,665,062	4,177,816	46,562
Total liabilities	96,539,771	87,544,344	963,567
Net assets			
Capital stock	664,986	664,986	6,637
Capital surplus	1,367,548	1,367,548	13,650
Retained earnings.....	894,839	761,028	8,931
Total stockholders' equity	2,927,374	2,793,563	29,218
Net unrealized gains on other securities.....	558,103	1,259,814	5,571
Net deferred losses on hedges.....	(13,787)	(84,733)	(138)
Land revaluation excess	21,558	24,240	215
Total valuation and translation adjustments	565,874	1,199,320	5,648
Total net assets	3,493,249	3,992,884	34,866
Total liabilities and net assets	¥100,033,020	¥91,537,228	\$998,433

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Nonconsolidated Statements of Income (Unaudited)

Sumitomo Mitsui Banking Corporation

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2008	2007	2008
Income			
Interest income:			
Interest on loans and discounts	¥1,346,282	¥1,166,967	\$13,437
Interest and dividends on securities	322,287	369,039	3,217
Interest on receivables under resale agreements	3,762	4,064	38
Interest on receivables under securities borrowing transactions	6,955	4,827	69
Interest on deposits with banks	92,946	77,722	928
Other interest income	94,042	83,548	939
Trust fees	3,710	3,482	37
Fees and commissions	452,527	465,171	4,517
Trading profits	440,985	103,719	4,401
Other operating income	121,812	106,725	1,216
Other income	59,364	107,309	592
Total income	2,944,677	2,492,577	29,391
Expenses			
Interest expenses:			
Interest on deposits	474,314	430,045	4,734
Interest on borrowings and rediscounts	126,925	103,090	1,267
Interest on payables under repurchase agreements	6,189	16,523	62
Interest on payables under securities lending transactions	45,496	60,770	454
Interest on bonds	76,463	73,483	763
Other interest expenses	166,080	84,809	1,658
Fees and commissions	120,165	111,754	1,199
Trading losses	—	2,098	—
Other operating expenses	384,906	158,207	3,842
General and administrative expenses	659,992	609,816	6,587
Provision for reserve for possible loan losses	—	450	—
Other expenses	376,689	254,598	3,760
Total expenses	2,437,222	1,905,648	24,326
Income before income taxes	507,454	586,928	5,065
Income taxes:			
Current	16,031	16,507	160
Deferred	285,680	254,680	2,851
Net income	¥ 205,742	¥ 315,740	\$ 2,054
Per share data:			
Net income	¥ 3,540.84	¥5,533.69	\$ 35.34
Net income — diluted	—	5,487.21	—

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