

Supplemental Information

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars
	2009	2008	2009
Assets			
Cash and due from banks	¥ 3,771,699	¥ 2,720,542	\$ 38,397
Deposits with banks	1,383,618	2,226,977	14,086
Call loans and bills bought	633,655	570,802	6,451
Receivables under resale agreements.....	10,487	357,075	107
Receivables under securities borrowing transactions	1,815,195	1,940,170	18,479
Monetary claims bought	964,849	1,091,663	9,822
Trading assets.....	4,836,484	4,081,480	49,236
Money held in trust.....	8,985	7,329	91
Securities	28,295,724	23,160,903	288,056
Loans and bills discounted.....	66,082,719	62,972,601	672,735
Foreign exchanges.....	885,082	893,567	9,010
Lease receivables and investment assets	131,869	—	1,342
Other assets.....	2,670,337	3,024,123	27,185
Tangible fixed assets	786,755	756,449	8,009
Intangible fixed assets.....	141,522	125,013	1,441
Lease assets	—	27,125	—
Deferred tax assets.....	792,081	920,834	8,064
Customers' liabilities for acceptances and guarantees	3,650,162	4,609,160	37,159
Reserve for possible loan losses	(1,011,845)	(848,031)	(10,301)
Total assets	¥115,849,385	¥108,637,791	\$1,179,369

(Continued)

March 31	Millions of yen		Millions of U.S. dollars
	2009	2008	2009
Liabilities and net assets			
Liabilities			
Deposits	¥ 83,124,568	¥ 75,892,384	\$ 846,224
Call money and bills sold	2,499,113	2,653,142	25,442
Payables under repurchase agreements	778,993	1,828,672	7,930
Payables under securities lending transactions	7,577,109	5,732,042	77,136
Trading liabilities	3,606,319	2,671,554	36,713
Borrowed money	2,908,479	2,742,166	29,609
Foreign exchanges	281,145	301,123	2,862
Short-term bonds	114,242	—	1,163
Bonds	3,565,376	3,804,208	36,296
Due to trust account	60,918	80,796	620
Other liabilities	3,037,797	3,087,166	30,925
Reserve for employee bonuses	19,963	20,427	203
Reserve for executive bonuses	167	688	2
Reserve for employee retirement benefits	13,506	17,084	138
Reserve for executive retirement benefits	6,613	6,695	67
Reserve for reimbursement of deposits	11,767	10,417	120
Reserve under the special laws	0	0	0
Deferred tax liabilities	27,275	51,868	278
Deferred tax liabilities for land revaluation	47,217	47,446	481
Acceptances and guarantees	3,650,162	4,609,160	37,159
Total liabilities	111,330,737	103,557,043	1,133,368
Net assets			
Capital stock	664,986	664,986	6,770
Capital surplus	1,603,672	1,603,512	16,326
Retained earnings	448,750	861,508	4,568
Total stockholders' equity	2,717,409	3,130,008	27,664
Net unrealized gains (losses) on other securities	(60,148)	558,013	(612)
Net deferred losses on hedges	(20,306)	(74,990)	(207)
Land revaluation excess	35,099	34,844	357
Foreign currency translation adjustments	(120,606)	(28,468)	(1,228)
Total valuation and translation adjustments	(165,961)	489,398	(1,690)
Stock acquisition rights	66	43	1
Minority interests	1,967,133	1,461,297	20,026
Total net assets	4,518,647	5,080,747	46,001
Total liabilities and net assets	¥115,849,385	¥108,637,791	\$1,179,369

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 ¥98.23 to US\$1, the exchange rate prevailing at March 31, 2009.

Consolidated Statements of Operations (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2009	2008	2009
Income			
Interest income.....	¥1,986,520	¥2,122,630	\$20,223
Interest on loans and discounts	1,544,701	1,564,343	15,725
Interest and dividends on securities	297,938	333,692	3,033
Interest on receivables under resale agreements	1,748	7,044	18
Interest on receivables under securities borrowing transactions	4,496	7,032	46
Interest on deposits with banks.....	42,446	100,826	432
Interest on lease transactions	3,962	—	40
Other interest income.....	91,227	109,692	929
Trust fees	2,074	3,710	21
Fees and commissions	518,688	550,053	5,280
Trading income	191,842	449,141	1,953
Other operating income.....	250,475	227,270	2,550
Other income	42,238	64,803	430
Total income.....	2,991,839	3,417,611	30,457
Expenses			
Interest expenses.....	721,585	913,651	7,345
Interest on deposits.....	374,568	547,205	3,813
Interest on borrowings and rediscounts	66,617	57,306	678
Interest on payables under repurchase agreements	7,261	7,384	74
Interest on payables under securities lending transactions	59,958	45,499	610
Interest on bonds and short-term bonds	81,380	89,279	828
Other interest expenses.....	131,798	166,975	1,342
Fees and commissions payments.....	124,611	117,869	1,269
Other operating expenses.....	196,656	461,276	2,002
General and administrative expenses	900,572	821,897	9,168
Provision for reserve for possible loan losses.....	389,786	56,364	3,968
Other expenses.....	607,796	320,546	6,188
Total expenses.....	2,941,009	2,691,606	29,940
Income before income taxes and minority interests.....	50,830	726,004	517
Income taxes:			
Current.....	35,294	40,791	359
Deferred	277,961	265,384	2,829
Minority interests in net income	54,882	68,007	559
Net income (loss)	¥ (317,306)	¥ 351,820	\$(3,230)

	Yen	U.S. dollars
Per share data:		
Net income (loss)	¥(5,740.34)	¥6,132.91
Net income — diluted.....	—	6,132.75

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 ¥98.23 to US\$1, the exchange rate prevailing at March 31, 2009.

Nonconsolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of U.S. dollars
	2009	2008	2009
Assets			
Cash and due from banks	¥ 2,597,429	¥ 2,526,553	\$ 26,442
Deposits with banks	2,697,579	2,421,977	27,462
Call loans and bills bought	255,095	374,083	2,597
Receivables under resale agreements	48,113	328,544	490
Receivables under securities borrowing transactions	1,815,195	1,900,294	18,479
Monetary claims bought	396,183	447,538	4,033
Trading assets	3,885,704	3,638,676	39,557
Money held in trust	8,985	7,329	92
Securities	28,000,515	22,758,241	285,051
Loans and bills discounted	60,241,266	56,957,813	613,268
Foreign exchanges	748,149	836,917	7,616
Other assets	2,259,982	2,196,999	23,007
Tangible fixed assets	696,680	676,072	7,092
Intangible fixed assets	126,070	106,469	1,283
Deferred tax assets	668,343	823,251	6,804
Customers' liabilities for acceptances and guarantees	3,826,694	4,665,062	38,957
Reserve for possible loan losses	(791,885)	(620,004)	(8,062)
Reserve for possible losses on investments	(1,888)	(12,801)	(19)
Total assets	¥107,478,218	¥100,033,020	\$1,094,149
Liabilities and net assets			
Liabilities			
Deposits	¥ 76,905,708	¥ 69,382,834	\$ 782,915
Call money and bills sold	2,479,743	2,656,142	25,244
Payables under repurchase agreements	773,534	1,825,481	7,875
Payables under securities lending transactions	7,561,013	5,732,042	76,973
Trading liabilities	2,705,478	2,307,304	27,542
Borrowed money	4,663,553	3,798,333	47,476
Foreign exchanges	282,360	301,958	2,875
Short-term bonds	114,242	—	1,163
Bonds	3,319,693	3,539,110	33,795
Due to trust account	60,918	80,796	620
Other liabilities	2,163,237	2,178,263	22,022
Reserve for employee bonuses	10,720	8,857	109
Reserve for executive bonuses	—	496	—
Reserve for executive retirement benefits	4,992	4,800	51
Reserve for point service program	2,359	1,870	24
Reserve for reimbursement of deposits	10,873	9,587	111
Reserve under the special laws	0	0	0
Deferred tax liabilities for land revaluation	46,599	46,827	474
Acceptances and guarantees	3,826,694	4,665,062	38,956
Total liabilities	104,931,725	96,539,771	1,068,225
Net assets			
Capital stock	664,986	664,986	6,769
Capital surplus	1,367,548	1,367,548	13,922
Retained earnings	499,666	894,839	5,087
Total stockholders' equity	2,532,201	2,927,374	25,778
Net unrealized gains (losses) on other securities	(52,741)	558,103	(537)
Net deferred gains (losses) on hedges	45,359	(13,787)	462
Land revaluation excess	21,673	21,558	221
Total valuation and translation adjustments	14,291	565,874	146
Total net assets	2,546,493	3,493,249	25,924
Total liabilities and net assets	¥107,478,218	¥100,033,020	\$1,094,149

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 ¥98.23 to US\$1, the exchange rate prevailing at March 31, 2009.

Nonconsolidated Statements of Operations (Unaudited)

Sumitomo Mitsui Banking Corporation

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2009	2008	2009
Income			
Interest income.....	¥1,758,423	¥1,866,277	\$17,901
Interest on loans and discounts	1,346,185	1,346,282	13,704
Interest and dividends on securities	293,992	322,287	2,993
Interest on receivables under resale agreements	1,341	3,762	14
Interest on receivables under securities borrowing transactions	4,488	6,955	46
Interest on deposits with banks.....	38,040	92,946	387
Other interest income.....	74,376	94,042	757
Trust fees	2,074	3,710	21
Fees and commissions	415,228	452,527	4,227
Trading income	175,038	440,985	1,782
Other operating income.....	163,277	121,812	1,662
Other income	34,029	59,364	347
Total income.....	2,548,073	2,944,677	25,940
Expenses			
Interest expenses.....	740,065	895,469	7,534
Interest on deposits.....	320,243	474,314	3,260
Interest on borrowings and rediscounts	152,905	126,925	1,557
Interest on payables under repurchase agreements	7,066	6,189	72
Interest on payables under securities lending transactions	59,885	45,496	610
Interest on bonds and short-term bonds.....	68,418	76,463	696
Other interest expenses.....	131,546	166,080	1,339
Fees and commissions payments.....	121,404	120,165	1,236
Other operating expenses.....	127,747	384,906	1,300
General and administrative expenses	722,285	659,992	7,353
Provision for reserve for possible loan losses.....	260,749	—	2,655
Other expenses.....	548,033	376,689	5,579
Total expenses.....	2,520,286	2,437,222	25,657
Income before income taxes.....	27,786	507,454	283
Income taxes:			
Current.....	23,748	16,031	242
Deferred	305,154	285,680	3,107
Net income (loss)	¥ (301,116)	¥ 205,742	\$ (3,066)

Per share data:	Yen		U.S. dollars
Net income (loss)	¥(5,453.06)	¥3,540.84	\$(55.51)
Net income — diluted.....	—	—	—

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 ¥98.23 to US\$1, the exchange rate prevailing at March 31, 2009.