

Supplemental Information

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars
	2010	2009	2010
Assets			
Cash and due from banks	¥ 3,358,994	¥ 3,771,699	\$ 36,099
Deposits with banks	2,424,160	1,383,618	26,052
Call loans and bills bought	1,106,145	633,655	11,888
Receivables under resale agreements	25,226	10,487	271
Receivables under securities borrowing transactions	5,414,500	1,815,195	58,189
Monetary claims bought	956,024	964,849	10,274
Trading assets	6,619,258	4,836,484	71,137
Money held in trust	18,734	8,985	201
Securities	28,422,362	28,295,724	305,453
Loans and bills discounted	63,406,825	66,082,719	681,428
Foreign exchanges	1,107,289	885,082	11,900
Lease receivables and investment assets	123,706	131,869	1,330
Other assets	2,415,605	2,670,337	25,960
Tangible fixed assets	812,334	786,755	8,730
Intangible fixed assets	404,338	141,522	4,345
Deferred tax assets	679,380	792,081	7,301
Customers' liabilities for acceptances and guarantees	3,753,642	3,650,162	40,340
Reserve for possible loan losses	(1,007,160)	(1,011,845)	(10,824)
Total assets	¥120,041,369	¥115,849,385	\$1,290,074

(Continued)

March 31	Millions of yen		Millions of U.S. dollars
	2010	2009	2010
Liabilities and net assets			
Liabilities			
Deposits	¥ 85,792,098	¥ 83,124,568	\$ 922,000
Call money and bills sold	2,119,557	2,499,113	22,779
Payables under repurchase agreements	1,120,860	778,993	12,046
Payables under securities lending transactions	4,313,334	7,577,109	46,355
Commercial paper	310,787	—	3,340
Trading liabilities	5,042,720	3,606,319	54,194
Borrowed money	4,030,914	2,908,479	43,320
Foreign exchanges	192,299	281,145	2,067
Short-term bonds	381,678	114,242	4,102
Bonds	3,339,672	3,565,376	35,891
Due to trust account	159,554	60,918	1,715
Other liabilities	2,441,434	3,037,797	26,238
Reserve for employee bonuses	35,415	19,963	380
Reserve for executive bonuses	1,808	167	19
Reserve for employee retirement benefits	19,259	13,506	207
Reserve for executive retirement benefits	6,863	6,613	74
Reserve for reimbursement of deposits	11,734	11,767	126
Reserve under the special laws	34	0	0
Deferred tax liabilities	26,167	27,275	281
Deferred tax liabilities for land revaluation	46,966	47,217	505
Acceptances and guarantees	3,753,642	3,650,162	40,340
Total liabilities	113,146,805	111,330,737	1,215,979
Net assets			
Capital stock	1,770,996	664,986	19,033
Capital surplus	2,709,682	1,603,672	29,120
Retained earnings	668,074	448,750	7,180
Total stockholders' equity	5,148,753	2,717,409	55,333
Net unrealized gains (losses) on other securities	377,456	(60,148)	4,056
Net deferred losses on hedges	(38,516)	(20,306)	(414)
Land revaluation excess	34,897	35,099	375
Foreign currency translation adjustments	(99,481)	(120,606)	(1,069)
Total valuation and translation adjustments	274,356	(165,961)	2,948
Stock acquisition rights	81	66	1
Minority interests	1,471,373	1,967,133	15,813
Total net assets	6,894,564	4,518,647	74,095
Total liabilities and net assets	¥120,041,369	¥115,849,385	\$1,290,074

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

2. For the convenience of 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 ¥93.05 to US\$1, the exchange rate prevailing at March 31, 2010.

Consolidated Statements of Operations (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2010	2009	2010
Income			
Interest income.....	¥1,598,464	¥1,986,520	\$17,179
Interest on loans and discounts	1,264,688	1,544,701	13,592
Interest and dividends on securities.....	238,944	297,938	2,568
Interest on receivables under resale agreements.....	902	1,748	10
Interest on receivables under securities borrowing transactions.....	5,394	4,496	58
Interest on deposits with banks	14,650	42,446	157
Interest on lease transactions.....	4,088	3,962	44
Other interest income	69,795	91,227	750
Trust fees	1,736	2,074	18
Fees and commissions.....	580,142	518,688	6,235
Trading income	156,570	191,842	1,683
Other operating income	156,355	250,475	1,680
Other income	104,405	42,238	1,122
Total income	2,597,675	2,991,839	27,917
Expenses			
Interest expenses	295,635	721,585	3,177
Interest on deposits.....	180,433	374,568	1,939
Interest on borrowings and rediscounts.....	28,383	66,617	305
Interest on payables under repurchase agreements	1,381	7,261	15
Interest on payables under securities lending transactions	6,120	59,958	66
Interest on bonds and short-term bonds	70,129	81,380	753
Other interest expenses	9,186	131,798	99
Fees and commissions payments.....	127,756	124,611	1,373
Other operating expenses.....	112,560	196,656	1,210
General and administrative expenses	988,409	900,572	10,622
Provision for reserve for possible loan losses.....	173,073	389,786	1,860
Other expenses	341,859	607,796	3,674
Total expenses.....	2,039,296	2,941,009	21,916
Income before income taxes and minority interests	558,379	50,830	6,001
Income taxes:			
Current.....	69,246	35,294	744
Deferred.....	75,282	277,961	809
Minority interests in net income	81,352	54,882	875
Net income (loss).....	¥ 332,497	¥ (317,306)	\$ 3,573
Per share data:			
	Yen		U.S. dollars
Net income (loss).....	¥4,240.20	¥(5,740.34)	\$45.57
Net income — diluted.....	4,236.01	—	45.52

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

2. For the convenience of 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 ¥93.05 to US\$1, the exchange rate prevailing at March 31, 2010.

Nonconsolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of U.S. dollars
	2010	2009	2010
Assets			
Cash and due from banks	¥ 2,863,985	¥ 2,597,429	\$ 30,779
Deposits with banks	2,408,004	2,697,579	25,879
Call loans and bills bought	514,179	255,095	5,526
Receivables under resale agreements	45,594	48,113	490
Receivables under securities borrowing transactions	1,703,828	1,815,195	18,311
Monetary claims bought	435,027	396,183	4,675
Trading assets	3,670,091	3,885,704	39,442
Money held in trust	10,724	8,985	115
Securities	28,536,200	28,000,515	306,676
Loans and bills discounted	56,619,058	60,241,266	608,480
Foreign exchanges	743,446	748,149	7,990
Other assets	1,823,647	2,259,982	19,598
Tangible fixed assets	705,036	696,680	7,577
Intangible fixed assets	133,323	126,070	1,433
Deferred tax assets	456,556	668,343	4,906
Customers' liabilities for acceptances and guarantees	3,625,868	3,826,694	38,967
Reserve for possible loan losses	(758,178)	(791,885)	(8,148)
Reserve for possible losses on investments	—	(1,888)	—
Total assets	¥103,536,394	¥107,478,218	\$1,112,696
Liabilities and net assets			
Liabilities			
Deposits	¥ 77,630,639	¥ 76,905,708	\$ 834,290
Call money and bills sold	1,554,374	2,479,743	16,705
Payables under repurchase agreements	492,311	773,534	5,291
Payables under securities lending transactions	3,407,301	7,561,013	36,618
Commercial paper	310,787	—	3,340
Trading liabilities	2,909,131	2,705,478	31,264
Borrowed money	2,747,767	4,663,553	29,530
Foreign exchanges	214,526	282,360	2,305
Short-term bonds	164,678	114,242	1,770
Bonds	3,245,992	3,319,693	34,884
Due to trust account	159,554	60,918	1,715
Other liabilities	1,600,879	2,163,237	17,204
Reserve for employee bonuses	10,207	10,720	110
Reserve for executive bonuses	426	—	5
Reserve for executive retirement benefits	5,147	4,992	55
Reserve for point service program	1,862	2,359	20
Reserve for reimbursement of deposits	10,634	10,873	114
Reserve under the special laws	—	0	—
Deferred tax liabilities for land revaluation	46,352	46,599	498
Acceptances and guarantees	3,625,868	3,826,694	38,967
Total liabilities	98,138,445	104,931,725	1,054,685
Net assets			
Capital stock	1,770,996	664,986	19,033
Capital surplus	2,473,558	1,367,548	26,583
Retained earnings	704,485	499,666	7,571
Total stockholders' equity	4,949,040	2,532,201	53,187
Net unrealized gains (losses) on other securities	379,353	(52,741)	4,077
Net deferred gains (losses) on hedges	48,020	45,359	516
Land revaluation excess	21,535	21,673	231
Total valuation and translation adjustments	448,909	14,291	4,824
Total net assets	5,397,949	2,546,493	58,011
Total liabilities and net assets	¥103,536,394	¥107,478,218	\$1,112,696

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

2. For the convenience of 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 ¥93.05 to US\$1, the exchange rate prevailing at March 31, 2010.

Nonconsolidated Statements of Operations (Unaudited)

Sumitomo Mitsui Banking Corporation

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2010	2009	2010
Income			
Interest income.....	¥1,380,280	¥1,758,423	\$14,834
Interest on loans and discounts	1,067,390	1,346,185	11,471
Interest and dividends on securities.....	229,411	293,992	2,466
Interest on receivables under resale agreements	193	1,341	2
Interest on receivables under securities borrowing transactions	4,061	4,488	44
Interest on deposits with banks	13,863	38,040	149
Other interest income	65,360	74,376	702
Trust fees	1,736	2,074	18
Fees and commissions.....	412,960	415,228	4,438
Trading income	115,356	175,038	1,240
Other operating income	85,788	163,277	922
Other income	91,654	34,029	985
Total income	2,087,777	2,548,073	22,437
Expenses			
Interest expenses	333,919	740,065	3,589
Interest on deposits	146,198	320,243	1,571
Interest on borrowings and rediscounts	107,927	152,905	1,160
Interest on payables under repurchase agreements	982	7,066	11
Interest on payables under securities lending transactions	6,103	59,885	66
Interest on bonds and short-term bonds	64,598	68,418	694
Other interest expenses	8,107	131,546	87
Fees and commissions payments.....	126,246	121,404	1,357
Other operating expenses	80,703	127,747	867
General and administrative expenses	735,181	722,285	7,901
Provision for reserve for possible loan losses	85,084	260,749	914
Other expenses	271,891	548,033	2,922
Total expenses.....	1,633,026	2,520,286	17,550
Income before income taxes	454,750	27,786	4,887
Income taxes:			
Current.....	44,997	23,748	484
Deferred.....	91,757	305,154	986
Net income (loss).....	¥ 317,995	¥ (301,116)	\$ 3,417

Per share data:	Yen		U.S. dollars
Net income (loss).....	¥4,051.75	¥(5,453.06)	\$43.54
Net income — diluted.....	—	—	—

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

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