

# Supplemental Information

## Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

| March 31  | Millions of yen     |                     | Millions of<br>U.S. dollars |
|---|---------------------|---------------------|-----------------------------|
|   | 2011                | 2010                | 2011                        |
| <b>Assets</b>   |                     |                     |                             |
| Cash and due from banks .....                               | ¥ 5,539,966         | ¥ 3,358,994         | \$ 66,626                   |
| Deposits with banks .....                                   | 3,537,476           | 2,424,160           | 42,543                      |
| Call loans and bills bought .....                           | 851,636             | 1,106,145           | 10,242                      |
| Receivables under resale agreements .....                   | 131,104             | 25,226              | 1,577                       |
| Receivables under securities borrowing transactions.....    | 4,699,667           | 5,414,500           | 56,520                      |
| Monetary claims bought.....                                 | 1,076,044           | 956,024             | 12,941                      |
| Trading assets .....  | 6,590,920           | 6,619,258           | 79,265                      |
| Money held in trust.....                                    | 19,326              | 18,734              | 232                         |
| Securities.....   | 39,748,394          | 28,422,362          | 478,032                     |
| Loans and bills discounted .....                            | 61,959,049          | 63,406,825          | 745,148                     |
| Foreign exchanges .....                                     | 1,077,024           | 1,107,289           | 12,953                      |
| Lease receivables and investment assets.....                | 114,560             | 123,706             | 1,378                       |
| Other assets .....  | 2,643,552           | 2,415,605           | 31,793                      |
| Tangible fixed assets .....                                 | 828,698             | 812,334             | 9,966                       |
| Intangible fixed assets.....                                | 409,917             | 404,338             | 4,930                       |
| Deferred tax assets .....                                   | 568,966             | 679,380             | 6,843                       |
| Customers' liabilities for acceptances and guarantees ..... | 3,862,442           | 3,753,642           | 46,452                      |
| Reserve for possible loan losses.....                       | (943,077)           | (1,007,160)         | (11,342)                    |
| <b>Total assets</b> .....                                   | <b>¥132,715,674</b> | <b>¥120,041,369</b> | <b>\$1,596,099</b>          |

(Continued)

| March 31   | Millions of yen     |                     | Millions of<br>U.S. dollars |
|--|---------------------|---------------------|-----------------------------|
|  | 2011                | 2010                | 2011                        |
| <b>Liabilities and net assets</b>                        |                     |                     |                             |
| <b>Liabilities</b>                                       |                     |                     |                             |
| Deposits .....   | ¥ 90,576,587        | ¥ 85,792,098        | \$1,089,315                 |
| Call money and bills sold .....                          | 2,629,407           | 2,119,557           | 31,622                      |
| Payables under repurchase agreements.....                | 726,365             | 1,120,860           | 8,736                       |
| Payables under securities lending transactions.....      | 5,712,348           | 4,313,334           | 68,699                      |
| Commercial paper.....                                    | 337,120             | 310,787             | 4,054                       |
| Trading liabilities.....                                 | 5,209,441           | 5,042,720           | 62,651                      |
| Borrowed money.....                                      | 8,631,713           | 4,030,914           | 103,809                     |
| Foreign exchanges.....                                   | 256,160             | 192,299             | 3,081                       |
| Short-term bonds.....                                    | 417,788             | 381,678             | 5,024                       |
| Bonds.....   | 3,783,297           | 3,339,672           | 45,500                      |
| Due to trust account .....                               | 216,171             | 159,554             | 2,600                       |
| Other liabilities.....                                   | 3,238,158           | 2,441,434           | 38,944                      |
| Reserve for employee bonuses.....                        | 35,592              | 35,415              | 428                         |
| Reserve for executive bonuses.....                       | 2,001               | 1,808               | 24                          |
| Reserve for employee retirement benefits.....            | 17,383              | 19,259              | 209                         |
| Reserve for executive retirement benefits.....           | 1,666               | 6,863               | 20                          |
| Reserve for point service program .....                  | 2,249               |                     | 27                          |
| Reserve for reimbursement of deposits .....              | 9,923               | 11,734              | 119                         |
| Reserve for loss on interest repayment.....              | 2,600               |                     | 31                          |
| Reserve under the special laws.....                      | 69                  | 34                  | 1                           |
| Deferred tax liabilities .....                           | 18,352              | 26,167              | 221                         |
| Deferred tax liabilities for land revaluation .....      | 45,698              | 46,966              | 550                         |
| Acceptances and guarantees.....                          | 3,862,442           | 3,753,642           | 46,452                      |
| <b>Total liabilities .....</b>                           | <b>125,732,541</b>  | <b>113,146,805</b>  | <b>1,512,117</b>            |
| <b>Net assets</b>  |                     |                     |                             |
| Capital stock .....                                      | 1,770,996           | 1,770,996           | 21,299                      |
| Capital surplus .....                                    | 2,717,397           | 2,709,682           | 32,681                      |
| Retained earnings .....                                  | 929,336             | 668,074             | 11,176                      |
| <b>Total stockholders' equity.....</b>                   | <b>5,417,730</b>    | <b>5,148,753</b>    | <b>65,156</b>               |
| Net unrealized gains on other securities .....           | 239,717             | 377,456             | 2,883                       |
| Net deferred losses on hedges .....                      | (8,921)             | (38,516)            | (107)                       |
| Land revaluation excess.....                             | 33,294              | 34,897              | 400                         |
| Foreign currency translation adjustments.....            | (119,696)           | (99,481)            | (1,440)                     |
| <b>Total accumulated other comprehensive income.....</b> | <b>144,394</b>      | <b>274,356</b>      | <b>1,736</b>                |
| Stock acquisition rights.....                            | 91                  | 81                  | 1                           |
| Minority interests.....                                  | 1,420,915           | 1,471,373           | 17,089                      |
| <b>Total net assets.....</b>                             | <b>6,983,132</b>    | <b>6,894,564</b>    | <b>83,982</b>               |
| <b>Total liabilities and net assets.....</b>             | <b>¥132,715,674</b> | <b>¥120,041,369</b> | <b>\$1,596,099</b>          |

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 ¥83.15 to US\$1, the exchange rate prevailing at March 31, 2011.

## Consolidated Statements of Income and Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

(Consolidated Statements of Income)

| Year ended March 31  | Millions of yen  |                  | Millions of<br>U.S. dollars |
|--|------------------|------------------|-----------------------------|
|  | 2011             | 2010             | 2011                        |
| <b>Income</b>  |                  |                  |                             |
| Interest income.....   | ¥1,485,778       | ¥1,598,464       | \$17,868                    |
| Interest on loans and discounts.....                                 | 1,153,471        | 1,264,688        | 13,872                      |
| Interest and dividends on securities.....                            | 248,988          | 238,944          | 2,994                       |
| Interest on receivables under resale agreements.....                 | 2,351            | 902              | 28                          |
| Interest on receivables under securities borrowing transactions..... | 8,429            | 5,394            | 101                         |
| Interest on deposits with banks.....                                 | 18,439           | 14,650           | 222                         |
| Interest on lease transactions.....                                  | 4,369            | 4,088            | 53                          |
| Other interest income.....   | 49,729           | 69,795           | 598                         |
| Trust fees.....  | 2,299            | 1,736            | 28                          |
| Fees and commissions.....  | 665,109          | 580,142          | 7,999                       |
| Trading income.....  | 212,920          | 156,570          | 2,561                       |
| Other operating income.....  | 297,766          | 156,355          | 3,581                       |
| Other income.....  | 51,070           | 104,405          | 614                         |
| <b>Total income.....</b>   | <b>2,714,944</b> | <b>2,597,675</b> | <b>32,651</b>               |
| <b>Expenses</b>  |                  |                  |                             |
| Interest expenses.....   | 268,627          | 295,635          | 3,231                       |
| Interest on deposits.....  | 139,543          | 180,433          | 1,678                       |
| Interest on borrowings and rediscounts.....                          | 28,434           | 28,383           | 342                         |
| Interest on payables under repurchase agreements.....                | 2,751            | 1,381            | 33                          |
| Interest on payables under securities lending transactions.....      | 8,743            | 6,120            | 105                         |
| Interest on bonds and short-term bonds.....                          | 66,922           | 70,129           | 805                         |
| Other interest expenses.....   | 22,231           | 9,186            | 268                         |
| Fees and commissions payments.....                                   | 137,944          | 127,756          | 1,659                       |
| Other operating expenses.....  | 143,012          | 112,560          | 1,720                       |
| General and administrative expenses.....                             | 1,094,576        | 988,409          | 13,164                      |
| Provision for reserve for possible loan losses.....                  | 42,427           | 173,073          | 510                         |
| Other expenses.....  | 285,477          | 341,859          | 3,433                       |
| <b>Total expenses.....</b>   | <b>1,972,065</b> | <b>2,039,296</b> | <b>23,717</b>               |
| <b>Income before income taxes and minority interests.....</b>        | <b>742,878</b>   | <b>558,379</b>   | <b>8,934</b>                |
| Income taxes:  |                  |                  |                             |
| Current.....   | 59,719           | 69,246           | 718                         |
| Deferred.....  | 150,503          | 75,282           | 1,810                       |
| <b>Income before minority interests.....</b>                         | <b>532,656</b>   |                  | <b>6,406</b>                |
| Minority interests in net income.....                                | 81,823           | 81,352           | 984                         |
| <b>Net income.....</b>   | <b>¥ 450,832</b> | <b>¥ 332,497</b> | <b>\$ 5,422</b>             |

(Continued)

**(Consolidated Statements of Comprehensive Income)**

| Year ended March 31   | Millions of yen  |           | Millions of<br>U.S. dollars |
|---|------------------|-----------|-----------------------------|
|   | 2011             | 2010      | 2011                        |
| <b>Income before minority interests</b> .....   | <b>¥532,656</b>  | <b>¥—</b> | <b>\$6,406</b>              |
| <b>Other comprehensive income</b>   |                  |           |                             |
| Net unrealized losses on other securities .....   | (150,926)        | —         | (1,815)                     |
| Net deferred gains on hedges .....  | 29,408           | —         | 354                         |
| Foreign currency translation adjustments .....  | (59,493)         | —         | (716)                       |
| Share of other comprehensive income of<br>associates accounted for by equity method ..... | 12,044           | —         | 145                         |
| <b>Total other comprehensive income</b> .....   | <b>(168,966)</b> | <b>—</b>  | <b>(2,032)</b>              |
| <b>Total comprehensive income</b> .....   | <b>363,689</b>   | <b>—</b>  | <b>4,374</b>                |
| Comprehensive income attributable to shareholders of the parent company....               | 322,474          | —         | 3,878                       |
| Comprehensive income attributable to minority interests .....                             | 41,215           | —         | 496                         |
| <br>  |                  |           |                             |
|   |                  | Yen       | U.S. dollars                |
| <b>Per share data:</b>  |                  |           |                             |
| Net income .....  | <b>¥4,184.89</b> | ¥4,240.20 | <b>\$50.33</b>              |
| Net income — diluted.....   | <b>4,184.07</b>  | 4,236.01  | <b>50.32</b>                |

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 ¥83.15 to US\$1, the exchange rate prevailing at March 31, 2011.

## Nonconsolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

| March 31  | Millions of yen     |                     | Millions of<br>U.S. dollars |
|---|---------------------|---------------------|-----------------------------|
|   | 2011                | 2010                | 2011                        |
| <b>Assets</b>   |                     |                     |                             |
| Cash and due from banks .....                               | ¥ 4,793,275         | ¥ 2,863,985         | \$ 57,646                   |
| Deposits with banks .....                                   | 3,308,910           | 2,408,004           | 39,794                      |
| Call loans and bills bought .....                           | 288,120             | 514,179             | 3,465                       |
| Receivables under resale agreements .....                   | 96,665              | 45,594              | 1,162                       |
| Receivables under securities borrowing transactions .....   | 402,928             | 1,703,828           | 4,846                       |
| Monetary claims bought .....                                | 509,773             | 435,027             | 6,131                       |
| Trading assets .....  | 3,623,461           | 3,670,091           | 43,577                      |
| Money held in trust .....                                   | 10,316              | 10,724              | 124                         |
| Securities .....  | 39,853,432          | 28,536,200          | 479,296                     |
| Loans and bills discounted .....                            | 55,237,613          | 56,619,058          | 664,313                     |
| Foreign exchanges .....                                     | 1,000,964           | 743,446             | 12,038                      |
| Other assets .....  | 1,994,996           | 1,823,647           | 23,993                      |
| Tangible fixed assets .....                                 | 717,568             | 705,036             | 8,630                       |
| Intangible fixed assets .....                               | 142,321             | 133,323             | 1,712                       |
| Deferred tax assets .....                                   | 376,899             | 456,556             | 4,533                       |
| Customers' liabilities for acceptances and guarantees ..... | 3,852,949           | 3,625,868           | 46,337                      |
| Reserve for possible loan losses .....                      | (711,522)           | (758,178)           | (8,557)                     |
| Reserve for possible losses on investments .....            | (13,769)            | —                   | (166)                       |
| <b>Total assets</b> .....                                   | <b>¥115,484,907</b> | <b>¥103,536,394</b> | <b>\$1,388,874</b>          |
| <b>Liabilities and net assets</b>                           |                     |                     |                             |
| <b>Liabilities</b>  |                     |                     |                             |
| Deposits .....  | ¥ 82,443,286        | ¥ 77,630,639        | \$ 991,501                  |
| Call money and bills sold .....                             | 2,272,758           | 1,554,374           | 27,333                      |
| Payables under repurchase agreements .....                  | 503,315             | 492,311             | 6,053                       |
| Payables under securities lending transactions .....        | 4,760,920           | 3,407,301           | 57,257                      |
| Commercial paper .....                                      | 337,120             | 310,787             | 4,054                       |
| Trading liabilities .....                                   | 3,015,835           | 2,909,131           | 36,270                      |
| Borrowed money .....  | 5,952,326           | 2,747,767           | 71,586                      |
| Foreign exchanges .....                                     | 272,253             | 214,526             | 3,274                       |
| Short-term bonds .....                                      | 40,999              | 164,678             | 493                         |
| Bonds .....   | 3,670,355           | 3,245,992           | 44,141                      |
| Due to trust account .....                                  | 216,171             | 159,554             | 2,600                       |
| Other liabilities .....                                     | 2,521,061           | 1,600,879           | 30,320                      |
| Reserve for employee bonuses .....                          | 10,019              | 10,207              | 121                         |
| Reserve for executive bonuses .....                         | 692                 | 426                 | 8                           |
| Reserve for executive retirement benefits .....             | —                   | 5,147               | —                           |
| Reserve for point service program .....                     | 1,586               | 1,862               | 19                          |
| Reserve for reimbursement of deposits .....                 | 8,872               | 10,634              | 107                         |
| Deferred tax liabilities for land revaluation .....         | 45,091              | 46,352              | 542                         |
| Acceptances and guarantees .....                            | 3,852,949           | 3,625,868           | 46,337                      |
| <b>Total liabilities</b> .....                              | <b>109,925,614</b>  | <b>98,138,445</b>   | <b>1,322,016</b>            |
| <b>Net assets</b>   |                     |                     |                             |
| Capital stock .....   | 1,770,996           | 1,770,996           | 21,299                      |
| Capital surplus .....                                       | 2,481,273           | 2,473,558           | 29,841                      |
| Retained earnings .....                                     | 935,992             | 704,485             | 11,256                      |
| <b>Total stockholders' equity</b> .....                     | <b>5,188,262</b>    | <b>4,949,040</b>    | <b>62,396</b>               |
| Net unrealized gains on other securities .....              | 229,885             | 379,353             | 2,765                       |
| Net deferred gains on hedges .....                          | 121,109             | 48,020              | 1,456                       |
| Land revaluation excess .....                               | 20,035              | 21,535              | 241                         |
| <b>Total valuation and translation adjustments</b> .....    | <b>371,030</b>      | <b>448,909</b>      | <b>4,462</b>                |
| <b>Total net assets</b> .....                               | <b>5,559,293</b>    | <b>5,397,949</b>    | <b>66,858</b>               |
| <b>Total liabilities and net assets</b> .....               | <b>¥115,484,907</b> | <b>¥103,536,394</b> | <b>\$1,388,874</b>          |

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 ¥83.15 to US\$1, the exchange rate prevailing at March 31, 2011.

## Nonconsolidated Statements of Income (Unaudited)

Sumitomo Mitsui Banking Corporation

| Year ended March 31  | Millions of yen  |                  | Millions of<br>U.S. dollars |
|--|------------------|------------------|-----------------------------|
|  | 2011             | 2010             | 2011                        |
| <b>Income</b>  |                  |                  |                             |
| Interest income.....   | ¥1,259,403       | ¥1,380,280       | \$15,146                    |
| Interest on loans and discounts .....                                | 962,113          | 1,067,390        | 11,571                      |
| Interest and dividends on securities.....                            | 240,380          | 229,411          | 2,891                       |
| Interest on receivables under resale agreements.....                 | 757              | 193              | 9                           |
| Interest on receivables under securities borrowing transactions..... | 2,263            | 4,061            | 27                          |
| Interest on deposits with banks .....                                | 13,725           | 13,863           | 165                         |
| Other interest income .....  | 40,164           | 65,360           | 483                         |
| Trust fees.....  | 2,299            | 1,736            | 27                          |
| Fees and commissions.....  | 439,770          | 412,960          | 5,289                       |
| Trading income.....  | 151,070          | 115,356          | 1,817                       |
| Other operating income .....   | 218,075          | 85,788           | 2,623                       |
| Other income.....  | 39,969           | 91,654           | 481                         |
| <b>Total income .....</b>  | <b>2,110,588</b> | <b>2,087,777</b> | <b>25,383</b>               |
| <b>Expenses</b>  |                  |                  |                             |
| Interest expenses.....   | 291,595          | 333,919          | 3,507                       |
| Interest on deposits.....  | 110,415          | 146,198          | 1,328                       |
| Interest on borrowings and rediscounts.....                          | 89,770           | 107,927          | 1,080                       |
| Interest on payables under repurchase agreements.....                | 1,814            | 982              | 22                          |
| Interest on payables under securities lending transactions.....      | 7,247            | 6,103            | 87                          |
| Interest on bonds and short-term bonds .....                         | 63,048           | 64,598           | 758                         |
| Other interest expenses .....  | 19,299           | 8,107            | 232                         |
| Fees and commissions payments.....                                   | 137,103          | 126,246          | 1,649                       |
| Other operating expenses.....  | 110,177          | 80,703           | 1,325                       |
| General and administrative expenses.....                             | 738,447          | 735,181          | 8,881                       |
| Provision for reserve for possible loan losses.....                  | 19,473           | 85,084           | 234                         |
| Other expenses .....   | 224,951          | 271,891          | 2,705                       |
| <b>Total expenses.....</b>   | <b>1,521,748</b> | <b>1,633,026</b> | <b>18,301</b>               |
| <b>Income before income taxes .....</b>                              | <b>588,839</b>   | <b>454,750</b>   | <b>7,082</b>                |
| Income taxes:  |                  |                  |                             |
| Current.....   | 42,386           | 44,997           | 510                         |
| Deferred.....  | 125,273          | 91,757           | 1,507                       |
| <b>Net income .....</b>  | <b>¥ 421,180</b> | <b>¥ 317,995</b> | <b>\$ 5,065</b>             |

| Per share data:           | Yen       |           | U.S. dollars |
|---------------------------|-----------|-----------|--------------|
|                           | 2011      | 2010      | 2011         |
| Net income .....          | ¥3,905.80 | ¥4,051.75 | \$46.97      |
| Net income — diluted..... | —         | —         | —            |

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 ¥83.15 to US\$1, the exchange rate prevailing at March 31, 2011.