

Supplemental Information

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars
	2014	2013	2014
Assets			
Cash and due from banks	¥ 26,914,156	¥ 5,133,711	\$ 261,607
Deposits with banks	5,912,588	5,522,090	57,471
Call loans and bills bought	1,248,235	1,353,746	12,133
Receivables under resale agreements	522,860	273,217	5,082
Receivables under securities borrowing transactions	3,737,208	3,454,499	36,326
Monetary claims bought	3,420,145	1,426,281	33,244
Trading assets	6,846,729	7,619,413	66,551
Money held in trust	14,572	14,883	142
Securities	27,092,373	41,294,005	263,340
Loans and bills discounted	69,754,391	66,665,737	678,017
Foreign exchanges	1,790,406	2,226,427	17,403
Lease receivables and investment assets	218,360	164,189	2,122
Other assets	1,703,060	2,195,969	16,554
Tangible fixed assets	976,903	843,653	9,496
Intangible fixed assets	445,686	409,001	4,332
Net defined benefit asset	115,847	—	1,126
Deferred tax assets	101,929	295,860	991
Customers' liabilities for acceptances and guarantees	5,632,563	5,117,140	54,749
Reserve for possible loan losses	(623,876)	(806,702)	(6,064)
Total assets	¥155,824,141	¥143,203,127	\$1,514,620

(Continued)

March 31	Millions of yen		Millions of U.S. dollars
	2014	2013	2014
Liabilities and net assets			
Liabilities			
Deposits	¥108,516,404	¥101,315,909	\$1,054,786
Call money and bills sold	4,113,650	2,956,172	39,985
Payables under repurchase agreements	1,708,801	2,076,791	16,610
Payables under securities lending transactions	5,328,427	4,399,084	51,793
Commercial paper	2,374,051	1,499,499	23,076
Trading liabilities	4,740,484	6,084,053	46,078
Borrowed money	5,101,073	2,910,334	49,583
Foreign exchanges	451,658	337,901	4,390
Short-term bonds	302,500	277,500	2,940
Bonds	4,906,764	4,585,859	47,694
Due to trust account	699,329	643,350	6,798
Other liabilities	3,145,635	2,604,970	30,576
Reserve for employee bonuses	55,272	45,241	537
Reserve for executive bonuses	4,244	3,378	41
Reserve for employee retirement benefits	—	15,776	—
Net defined benefit liability	14,625	—	142
Reserve for executive retirement benefits	814	1,267	8
Reserve for point service program	2,025	2,632	20
Reserve for reimbursement of deposits	14,858	11,195	144
Reserve for losses on interest repayment	774	1,017	8
Reserve under the special laws	402	159	4
Deferred tax liabilities	30,739	17,116	299
Deferred tax liabilities for land revaluation	38,276	39,683	372
Acceptances and guarantees	5,632,563	5,117,140	54,749
Total liabilities	147,183,378	134,946,036	1,430,632
Net assets			
Capital stock	1,770,996	1,770,996	17,214
Capital surplus	2,717,397	2,717,397	26,413
Retained earnings	2,468,427	1,869,906	23,993
Treasury stock	(210,003)	(210,003)	(2,041)
Total stockholders' equity	6,746,818	6,148,297	65,579
Net unrealized gains on other securities	938,235	754,804	9,120
Net deferred losses on hedges	(59,626)	(30,781)	(580)
Land revaluation excess	35,675	39,055	347
Foreign currency translation adjustments	6,779	(108,123)	66
Remeasurements of defined benefit plans	(74,755)	—	(727)
Total accumulated other comprehensive income	846,308	654,954	8,226
Stock acquisition rights	157	120	2
Minority interests	1,047,479	1,453,718	10,182
Total net assets	8,640,763	8,257,091	83,989
Total liabilities and net assets	¥155,824,141	¥143,203,127	\$1,514,620

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 ¥102.88 to US\$1, the exchange rate prevailing at March 31, 2014.

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 U.S. dollars
	2014	2013	2014
Income			
Interest income.....	¥1,606,106	¥1,487,807	\$15,611
Interest on loans and discounts	1,126,214	1,134,497	10,947
Interest and dividends on securities.....	344,851	252,439	3,352
Interest on receivables under resale agreements.....	7,749	6,240	75
Interest on receivables under securities borrowing transactions	7,266	6,527	71
Interest on deposits with banks	37,798	32,978	367
Interest on lease transactions.....	6,260	5,429	61
Other interest income	75,965	49,694	738
Trust fees	2,393	1,823	23
Fees and commissions.....	778,343	719,640	7,566
Trading income.....	189,085	175,868	1,838
Other operating income	225,360	362,186	2,191
Gains on reversal of reserve for possible loan losses	136,457	—	1,326
Other income	170,871	63,575	1,661
Total income	3,108,619	2,810,902	30,216
Expenses			
Interest expenses	296,861	281,199	2,886
Interest on deposits.....	144,704	138,158	1,407
Interest on borrowings and rediscounts.....	26,734	29,665	260
Interest on payables under repurchase agreements	4,105	6,300	40
Interest on payables under securities lending transactions	3,486	6,252	34
Interest on bonds and short-term bonds	89,421	83,778	869
Other interest expenses	28,409	17,043	276
Fees and commissions payments.....	144,131	145,763	1,401
Trading losses	—	40,124	—
Other operating expenses.....	93,907	94,549	913
General and administrative expenses	1,195,499	1,133,426	11,620
Provision for reserve for possible loan losses.....	—	9,234	—
Other expenses	86,281	184,772	839
Total expenses.....	1,816,681	1,889,068	17,658
Income before income taxes and minority interests	1,291,937	921,833	12,558
Income taxes:			
Income taxes-current	233,528	228,602	2,270
Income taxes-deferred	188,880	(122,120)	1,836
Income before minority interests.....	869,529	815,351	8,452
Minority interests in net income	83,841	80,836	815
Net income	¥ 785,687	¥ 734,514	\$ 7,637

(Continued)

(Consolidated Statements of Comprehensive Income)

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2014	2013	2014
Income before minority interests	¥ 869,529	¥ 815,351	\$ 8,452
Other comprehensive income	304,763	558,271	2,962
Net unrealized gains on other securities	182,873	482,569	1,778
Net deferred gains (losses) on hedges	(29,034)	43	(282)
Land revaluation excess	18	—	0
Foreign currency translation adjustments	155,374	80,281	1,510
Share of other comprehensive income of affiliates	(4,468)	(4,622)	(43)
Total comprehensive income	1,174,292	1,373,623	11,414
Comprehensive income attributable to shareholders of the parent	1,055,195	1,234,101	10,257
Comprehensive income attributable to minority interests	119,096	139,522	1,158
		Yen	U.S. dollars
Per share data:			
Net income	¥7,394.82	¥6,913.18	\$71.88
Net income — diluted	7,394.81	6,908.19	71.88

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 ¥102.88 to US\$1, the exchange rate prevailing at March 31, 2014.

Nonconsolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of U.S. dollars
	2014	2013	2014
Assets			
Cash and due from banks	¥ 24,868,767	¥ 3,378,033	\$ 241,726
Deposits with banks	5,264,489	6,038,323	51,171
Call loans and bills bought	577,711	514,967	5,615
Receivables under resale agreements	455,595	229,826	4,428
Receivables under securities borrowing transactions	643,127	701,890	6,251
Monetary claims bought	873,331	795,514	8,489
Trading assets	3,220,669	4,085,739	31,305
Money held in trust	2,060	2,372	20
Securities	27,317,549	41,347,000	265,528
Loans and bills discounted	63,370,678	59,770,763	615,967
Foreign exchanges	1,698,141	1,319,175	16,506
Other assets	1,298,327	1,676,110	12,620
Tangible fixed assets	753,279	733,157	7,322
Intangible fixed assets	182,351	167,159	1,772
Prepaid pension cost	226,615	218,272	2,203
Deferred tax assets	—	185,941	—
Customers' liabilities for acceptances and guarantees	5,767,068	5,391,645	56,056
Reserve for possible loan losses	(472,548)	(616,593)	(4,593)
Reserve for possible losses on investments	(80,785)	(29,280)	(785)
Total assets	¥135,966,434	¥125,910,020	\$1,321,602
Liabilities and net assets			
Liabilities			
Deposits	¥ 98,157,844	¥ 91,928,337	\$ 954,100
Call money and bills sold	3,265,929	2,450,065	31,745
Payables under repurchase agreements	1,126,120	1,704,650	10,946
Payables under securities lending transactions	3,390,533	2,654,478	32,956
Commercial paper	1,806,866	1,499,499	17,563
Trading liabilities	2,400,057	3,590,373	23,329
Borrowed money	5,091,006	2,963,075	49,485
Foreign exchanges	490,873	351,885	4,771
Short-term bonds	25,000	20,000	243
Bonds	4,501,843	4,277,003	43,758
Due to trust account	698,953	643,350	6,794
Other liabilities	2,071,738	1,817,920	20,137
Reserve for employee bonuses	12,112	11,436	118
Reserve for executive bonuses	610	665	6
Reserve for point service program	1,338	1,945	13
Reserve for reimbursement of deposits	13,650	10,050	133
Deferred tax liabilities	29,744	—	289
Deferred tax liabilities for land revaluation	37,782	39,190	367
Acceptances and guarantees	5,767,068	5,391,645	56,056
Total liabilities	128,889,073	119,355,573	1,252,810
Net assets			
Capital stock	1,770,996	1,770,996	17,214
Capital surplus	2,481,273	2,481,273	24,118
Retained earnings	2,137,235	1,720,728	20,774
Treasury stock	(210,003)	(210,003)	(2,041)
Total stockholders' equity	6,179,502	5,762,995	60,065
Net unrealized gains on other securities	926,836	742,338	9,009
Net deferred gains (losses) on hedges	(53,158)	23,301	(517)
Land revaluation excess	24,180	25,810	235
Total valuation and translation adjustments	897,858	791,451	8,727
Total net assets	7,077,360	6,554,446	68,792
Total liabilities and net assets	¥135,966,434	¥125,910,020	\$1,321,602

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 ¥102.88 to US\$1, the exchange rate prevailing at March 31, 2014.

Nonconsolidated Statements of Income (Unaudited)

Sumitomo Mitsui Banking Corporation

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2014	2013	2014
Income			
Interest income.....	¥1,367,602	¥1,270,673	\$13,293
Interest on loans and discounts	951,111	958,912	9,245
Interest and dividends on securities.....	334,755	245,917	3,254
Interest on receivables under resale agreements.....	4,646	5,009	45
Interest on receivables under securities borrowing transactions.....	1,918	1,601	19
Interest on deposits with banks	23,788	19,440	231
Other interest income	51,382	39,792	499
Trust fees	1,972	1,823	19
Fees and commissions.....	513,309	489,310	4,989
Trading income.....	37,059	5,780	360
Other operating income	142,006	278,366	1,380
Gains on reversal of reserve for possible loan losses	132,784	26,747	1,291
Other income.....	150,214	48,710	1,460
Total income	2,344,948	2,121,412	22,793
Expenses			
Interest expenses	302,697	299,478	2,942
Interest on deposits.....	101,320	101,522	985
Interest on borrowings and rediscounts.....	86,213	97,695	838
Interest on payables under repurchase agreements.....	3,117	5,311	30
Interest on payables under securities lending transactions.....	1,557	4,688	15
Interest on bonds and short-term bonds	84,707	78,900	823
Other interest expenses	25,780	11,360	251
Fees and commissions payments.....	155,957	145,572	1,516
Trading losses	280	9,562	3
Other operating expenses.....	44,833	51,254	436
General and administrative expenses	780,534	759,295	7,587
Other expenses	114,162	190,849	1,110
Total expenses.....	1,398,464	1,456,011	13,593
Income before income taxes	946,483	665,400	9,200
Income taxes:			
Income taxes-current	182,869	209,704	1,777
Income taxes-deferred	158,358	(162,095)	1,539
Net income	¥ 605,255	¥ 617,791	\$ 5,883

Per share data:	Yen		U.S. dollars
	2014	2013	2014
Net income	¥5,696.60	¥5,814.59	\$55.37
Net income — diluted.....	—	—	—

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

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