

Sumitomo Mitsui Banking Corporation

Six months ended September 30, 2005 and 2004, and year ended March 31, 2005

Consolidated

	Millions of yen		
	September 30		March 31
	2005	2004	2005
For the Interim Term (Year):			
Total income	¥ 1,308,406	¥ 1,355,055	¥ 2,699,202
Total expenses.....	894,129	1,289,905	2,875,897
Net income (loss).....	310,772	31,379	(278,995)
At Interim Term- (Year-) End:			
Total stockholders' equity	¥ 3,080,642	¥ 2,695,749	¥ 2,633,912
Total assets.....	99,841,434	98,632,829	97,478,308
Risk-monitored loans.....	1,755,763	2,808,404	2,186,739
Reserve for possible loan losses.....	1,003,154	1,183,025	1,239,882
Net unrealized gains on other securities	876,146	474,107	678,527
Capital ratio	11.19%	11.03%	10.60%
Number of employees	33,717	34,284	32,868
Per Share (Yen):			
Stockholders' equity	¥32,069.28	¥28,901.73	¥23,977.62
Net income (loss).....	5,628.61	571.79	(5,300.46)
Net income — diluted	5,479.30	544.38	—

Notes: 1. Unrealized gains on other securities represent the difference between the market prices and acquisition costs (or amortized costs) of "other securities." In principle, the values of stocks are calculated using average market prices during the final month of the respective reporting period.
2. Number of employees has been reported on the basis of full-time workers. Number of employees includes locally hired overseas staff members but excludes contract employees and temporary staff.

Nonconsolidated

	Millions of yen		
	September 30		March 31
	2005	2004	2005
For the Interim Term (Year):			
Total income	¥ 1,094,146	¥ 1,140,745	¥ 2,290,935
Total expenses.....	739,030	1,027,674	2,391,014
Net income (loss).....	298,766	118,554	(136,854)
(Appendix)			
Gross banking profit (A).....	766,648	762,716	1,522,861
Banking profit.....	498,568	821,314	1,291,972
Banking profit (before provision for general reserve for possible loan losses)	474,233	471,580	940,495
Expenses (excluding nonrecurring losses) (B)	292,415	291,136	582,365
Expense ratio (B) / (A)	38.1%	38.2%	38.2%
Return on Equity.....	36.07%	14.65%	—%
At Interim Term- (Year-) End:			
Total stockholders' equity	¥ 3,171,235	¥ 2,756,776	¥ 2,752,735
Total assets.....	93,293,761	92,742,940	91,129,776
Deposits.....	65,983,526	65,250,782	65,591,627
Loans and bills discounted	50,949,158	50,723,607	50,067,586
Securities.....	23,039,486	23,524,899	23,676,696
Risk-monitored loans.....	1,351,621	2,390,768	1,735,863
Problem assets based on the Financial Reconstruction Law	1,406,027	2,484,350	1,824,622
Reserve for possible loan losses.....	772,141	962,583	989,121
Net unrealized gains on other securities	851,571	457,372	651,385
Capital stock	664,986	559,985	664,986
Capital ratio	12.00%	11.35%	11.32%
Number of employees	16,806	17,658	16,338
Per Share (Yen):			
Stockholders' equity	¥33,710.06	¥30,007.03	¥26,129.71
Dividends:			
Common stock.....	280	683	683
Preferred stock (Type 1)	10,500	10,500	10,500
Preferred stock (Type 2)	28,500	28,500	28,500
Preferred stock (Type 3)	13,700	13,700	13,700
Preferred stock (1st series Type 6).....	88,500	/	485
Net income (loss)	5,411.16	2,160.29	(2,718.23)

Notes: 1. Please refer to page 58 for the definitions of risk-monitored loans and problem assets based on the Financial Reconstruction Law.
2. Unrealized gains on other securities represent the difference between the market prices and acquisition costs (or amortized costs) of "other securities." The values of stocks are calculated using average market prices during the final month of the respective reporting period. For details, please refer to page 20.
3. Interim dividends for fiscal 2005 will be paid to stockholders and registered pledgees as of December 31, 2005. The maximum payable amounts are shown in the table above. The actual amounts and other details will be decided at a meeting of Board of Directors to be held after January 2006.
4. Number of employees has been reported on the basis of full-time workers. Number of employees includes locally hired overseas staff members but excludes contract employees, temporary staff, and executive officers who are not also Board members.