

Sumitomo Mitsui Banking Corporation

Six months ended September 30, 2006, 2005 and 2004, and years ended March 31, 2006 and 2005

Consolidated

	Millions of yen				
	September 30			March 31	
	2006	2005	2004	2006	2005
For the Interim Period (Year):					
Total income.....	¥ 1,401,690	¥ 1,308,406	¥ 1,355,055	¥ 2,789,433	¥ 2,699,202
Total expenses.....	1,037,617	894,129	1,289,905	1,903,374	2,875,897
Net income (loss).....	220,078	310,772	31,379	563,584	(278,995)
At Interim Period- (Year-) End:					
Total net assets.....	¥ 4,497,004	¥ 3,080,642	¥ 2,695,749	¥ 3,598,294	¥ 2,633,912
Total assets.....	100,049,543	99,841,434	98,632,829	104,418,597	97,478,308
Risk-monitored loans.....	1,129,117	1,755,763	2,808,404	1,219,383	2,186,739
Reserve for possible loan losses.....	949,212	1,003,154	1,183,025	1,006,223	1,239,882
Net unrealized gains on other securities.....	1,438,792	876,146	474,107	1,337,192	678,527
Capital ratio.....	10.86%	11.19%	11.03%	10.77%	10.60%
Number of employees.....	32,082	33,717	34,284	32,918	32,868
Per Share (Yen):					
Net assets.....	¥54,445.50	¥32,069.28	¥28,901.73	¥41,444.83	¥23,977.62
Net income (loss).....	3,963.89	5,628.61	571.79	9,864.54	(5,300.46)
Net income — diluted.....	3,897.22	5,479.30	544.38	9,827.19	—

Nonconsolidated

	Millions of yen				
	September 30			March 31	
	2006	2005	2004	2006	2005
For the Interim Period (Year):					
Total income.....	¥ 1,166,046	¥ 1,094,146	¥ 1,140,745	¥ 2,322,699	¥ 2,290,935
Total expenses.....	867,695	739,030	1,027,674	1,576,026	2,391,014
Net income (loss).....	183,646	298,766	118,554	519,520	(136,854)
(Appendix)					
Gross banking profit (A).....	609,120	766,648	762,716	1,552,033	1,522,861
Banking profit.....	311,609	498,568	821,314	810,593	1,291,972
Banking profit (before provision for general reserve for possible loan losses).....	311,609	474,233	471,580	965,573	940,495
Expenses (excluding nonrecurring losses)(B).....	297,511	292,415	291,136	586,459	582,365
Expense ratio (B)/(A).....	48.8%	38.1%	38.2%	37.8%	38.2%
At Interim Period- (Year-) End:					
Total net assets.....	¥ 3,492,390	¥ 3,171,235	¥ 2,756,776	¥ 3,634,776	¥ 2,752,735
Total assets.....	93,149,162	93,293,761	92,742,940	97,443,428	91,129,776
Deposits.....	68,541,049	65,983,526	65,250,782	68,222,167	65,591,627
Loans and bills discounted.....	53,902,477	50,949,158	50,723,607	51,857,559	50,067,586
Securities.....	22,047,445	23,039,486	23,524,899	25,202,541	23,676,696
Risk-monitored loans.....	833,503	1,351,621	2,390,768	914,173	1,735,863
Problem assets based on the Financial Reconstruction Law.....	866,734	1,406,027	2,484,350	960,095	1,824,622
Reserve for possible loan losses.....	771,822	772,141	962,583	816,437	989,121
Net unrealized gains on other securities.....	1,417,430	851,571	457,372	1,316,206	651,385
Trust assets and liabilities.....	1,288,805	880,586	560,087	1,305,915	777,177
Loans and bills discounted.....	8,080	9,880	5,490	7,870	9,780
Securities.....	241,904	150,999	27,788	238,205	81,840
Capital stock.....	664,986	664,986	559,985	664,986	664,986
Number of shares issued (in thousands)					
Preferred stock.....	900	900	830	900	900
Common stock.....	56,202	55,212	55,212	55,212	55,212
Number of employees.....	16,686	16,806	17,658	16,050	16,338
Selected Ratios:					
Capital ratio.....	11.48%	12.00%	11.35%	11.35%	11.32%
Return on Equity.....	13.53%	36.07%	14.65%	26.57%	—%
Per Share (Yen):					
Net assets.....	¥54,933.11	¥33,710.06	¥30,007.03	¥42,105.57	¥26,129.71
Dividends:					
Common stock.....	—	—	—	5,714	683
Preferred stock (Type 1).....	—	—	—	10,500	10,500
Preferred stock (Type 2).....	—	—	—	28,500	28,500
Preferred stock (Type 3).....	—	—	—	13,700	13,700
Preferred stock (1st series Type 6).....	—	—	—	88,500	485
Net income (loss).....	3,307.70	5,411.16	2,160.29	9,066.46	(2,718.23)
Net income — diluted.....	3,252.19	5,267.66	2,057.29	9,050.63	—

- Notes: 1. Please refer to page 68 for the definitions of risk-monitored loans and problem assets based on the Financial Reconstruction Law.
2. Unrealized gains (losses) 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 the average market prices during the final month. For details, please refer to page 19.
3. 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.
4. From this interim period, SMBC applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Statement No.5) and "Guidance on Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Guidance No.8).
5. The ASBJ revised "Guidance on Accounting Standard for Earnings per Share" (ASBJ Guidance No.4). From this interim period, SMBC applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.