

(Table 7) Domestic Subsidiaries and Affiliates (*1)

(Billions of yen)

Company Name	Main Business	Latest Fiscal Term	Total Asset	(*2) Total Borrowing	(*3,*4) SMFG, SMBC portion	Stockholder's Equity	(*4) SMFG, SMBC portion	Operating Profit	Net Income	(*5) Consolidated / Equity Method
[Sumitomo Mitsui Financial Group]										
Sumitomo Mitsui Card Company, Limited	Credit card services	Mar. '05	855.9	257.5	19.0	120.7	155.7	30.4	18.6	Consolidated
SMBC Leasing Company, Limited	Leasing	Mar. '05	1,766.4	1,278.1	119.4	159.3	143.4	21.8	12.5	Consolidated
The Japan Research Institute, Limited	System engineering, data processing management consulting, and economic research	Mar. '05	79.5	17.9	11.4	32.3	20.0	6.3	2.6	Consolidated
SMFG Corporate Recovery Servicer Co., Ltd.	Corporate recovery consulting and servicer	Mar. '05	0.8	-	-	0.8	0.4	0.1	0.1	Consolidated
Daiwa Securities SMBC Co. Ltd.	Securities and derivatives	Mar. '05	9,039.2	5,118.7	262.2	420.4	163.2	73.8	46.5	Equity Method
Daiwa SB Investments Ltd.	Investment advisory and investment trust management	Mar. '05	17.7	-	-	9.9	8.0	2.4	1.4	Equity Method
[Sumitomo Mitsui Banking Corporation]										
THE MINATO BANK, LTD.	Commercial banking	Mar. '05	2,720.9	58.9	37.0	87.8	4.8	8.1	3.3	Consolidated
Kansai Urban Banking Corporation	Commercial banking	Mar. '05	2,418.6	172.9	23.1	72.0	37.1	9.7	6.1	Consolidated
The Kangin Lease Company, Limited	Leasing	Mar. '05	31.4	25.0	15.2	4.2	-	0.8	0.6	Consolidated
The Japan Net Bank, Limited	Commercial banking via Internet	Mar. '05	348.5	130.1	-	8.6	11.4	1.2	1.1	Consolidated
SMBC Guarantee Co., Ltd.	Credit guarantee	Mar. '05	8,703.2	-	-	114.9	-	(156.8)	(157.9)	Consolidated
SAKURA CARD CO., Ltd.	Credit card services	Mar. '05	194.9	37.2	18.1	16.9	12.2	1.8	1.1	Consolidated
SMBC Capital Co., Ltd.	Venture capital	Mar. '05	16.8	10.1	10.1	5.3	1.7	3.2	1.7	Consolidated
SMBC Consulting Co., Ltd.	Management consulting and information service	Mar. '05	4.5	-	-	2.8	1.8	0.9	0.4	Consolidated
SMBC Finance Service Co., Ltd.	Factoring, loans and collecting agent	Mar. '05	610.8	281.4	273.7	72.4	-	7.9	5.9	Consolidated
SMBC Mortgage Co., Ltd.	Loans	Mar. '05	81.7	124.1	124.1	(45.2)	0.0	(11.9)	(59.3)	Consolidated
Financial Link Company, Limited	Data processing service and consulting	Mar. '05	0.1	-	-	0.1	-	0.1	0.1	Consolidated
SMBC Friend Securities Co., Ltd.	Securities	Mar. '05	207.4	-	-	124.7	41.9	18.3	13.2	Consolidated
Sakura KCS Corporation	System engineering and data processing	Mar. '05	18.8	0.2	0.2	13.0	1.8	0.7	0.5	Consolidated
Sakura Information Systems Co., Ltd.	System engineering and data processing	Mar. '05	13.0	1.2	1.2	7.1	2.2	1.1	(0.6)	Consolidated
Global Factoring Co., Ltd.	Factoring	Mar. '05	392.2	280.7	280.7	0.0	-	0.0	0.0	Consolidated
Promise Co., Ltd.	Consumer finance	Mar. '05	1,653.1	822.0	21.4	774.5	154.3	118.2	68.2	Equity Method
At-Loan Co., Ltd.	Consumer loans	Mar. '05	120.7	79.0	79.0	22.2	26.3	0.4	0.5	Equity Method
Sumitomo Mitsui Asset Management Company, Limited	Investment advisory and investment trust management	Mar. '05	26.9	-	-	15.1	3.4	3.0	2.5	Equity Method
Japan Pension Navigator Co., Ltd.	Operational management of defined contribution pension plans	Mar. '05	1.5	-	-	1.3	0.4	(0.4)	(0.4)	Equity Method
QUOQ Inc.	Shopping credit and credit card business	Mar. '05	916.1	482.2	100.5	40.7	2.9	2.6	1.4	Equity Method
[SMBC Leasing Company, Limited]										
SMBC Auto Leasing Company, Limited	Leasing	Mar. '05	223.3	166.0	12.7	12.8	-	3.5	1.5	Consolidated
Mazda Auto Leasing Company, Limited	Leasing	Mar. '05	14.5	11.0	2.0	2.0	-	0.8	0.4	Consolidated
Space Service LLC.	Leasing	Mar. '05	5.3	4.2	2.8	0.0	-	0.0	0.0	Consolidated
SBL Partners LLC.	Factoring	Dec. '04	15.3	14.6	14.6	0.0	-	0.0	(0.0)	Consolidated
The San-in General Lease Company Limited	Leasing	Mar. '05	46.9	32.3	2.3	5.4	0.2	1.0	0.6	Equity Method
Miegin General Leasing Co.Ltd.	Leasing	Mar. '05	12.4	9.9	0.7	1.6	0.1	0.2	0.1	Equity Method
[Daiwa Securities SMBC Co. Ltd.]										
Daiwa Securities SMBC Principal Investments Co. Ltd.	Investments	Mar. '05	108.3	82.1	5.0	18.1	-	9.4	5.5	Equity Method

(Table 7) Overseas Subsidiaries and Affiliates (*1)

(Millions of local currency, except Indonesia (in Billions))

Company Name	Main Business	Currency	Latest Fiscal Term	Total Asset	(*)2 Total Borrowing	(*)3,(*4) SMFG, SMBC portion	Stockholder's Equity	(*)4 SMFG, SMBC portion	Operating Profit	Net Income	(*)5 Consolidated / Equity Method
[Sumitomo Mitsui Banking Corporation]											
Sumitomo Mitsui Banking Corporation Europe Limited	Commercial banking	US\$	Mar. '05	14,298	36	4,251	1,762	1,700	40	49	Consolidated
Manufacturers Bank	Commercial banking	US\$	Dec. '04	1,534	47	1	211	283	17	15	Consolidated
Sumitomo Mitsui Banking Corporation of Canada	Commercial banking	CAN\$	Jan. '05	1,182	46	46	159	122	5	4	Consolidated
Banco Sumitomo Mitsui Brasileiro S.A.	Commercial banking	R\$	Dec. '04	970	330	261	304	302	(7)	(9)	Consolidated
PT Bank Sumitomo Mitsui Indonesia	Commercial banking	RPIAH	Dec. '04	5,270	709	2,104	1,167	982	133	94	Consolidated
SMBC Leasing and Finance, Inc.	Leasing	US\$	Dec. '04	1,481	212	297	742	690	53	24	Consolidated
SMBC Capital Markets, Inc.	Investment and derivatives	US\$	Dec. '04	5,368	496	2,086	962	609	31	29	Consolidated
SMBC Capital Markets Limited	Investment and derivatives	US\$	Dec. '04	1,195	68	-	345	300	6	5	Consolidated
Sumitomo Mitsui Finance Australia Limited	Investments	A\$	Dec. '04	2,643	2,045	2,361	177	159	20	13	Consolidated
SMBC Securities, Inc.	Securities	US\$	Dec. '04	172	125	25	44	40	4	2	Consolidated
SMBC MVI SPC	Investments	US\$	Mar. '05	152	122	122	29	30	(1)	(1)	Consolidated
Sakura Capital Funding (Cayman) Limited	Finance	US\$	Dec. '04	99	98	93	0	0	0	0	Consolidated
Sakura Finance (Cayman) Limited	Finance	US\$	Dec. '04	1,577	1,571	1,127	0	0	0	0	Consolidated
Sumitomo Finance International plc	Investments	STG	Dec. '04	245	8	8	116	200	(11)	(11)	Consolidated
SMBC International Finance N.V.	Finance	US\$	Dec. '04	3,337	3,297	2,755	1	0	0	0	Consolidated
BSL Leasing Co., Ltd.	Leasing	TBAH	Dec. '04	2,665	2,086	163	222	6	31	23	Equity Method
SBCS Company Limited	Investments and consulting	TBAH	Dec. '04	455	180	180	272	14	24	21	Equity Method
[SMBC Leasing Company, Limited]											
SMBC Leasing (Singapore) Pte. Ltd.	Leasing	S\$	Dec. '04	204	177	148	4	-	1	1	Consolidated
SMBC Leasing (Hong Kong) Limited	Leasing	HK\$	Dec. '04	578	471	348	54	-	3	3	Consolidated
SMBC Leasing (Thailand) Co., Ltd.	Leasing	TBAH	Dec. '04	3,000	2,126	1,995	231	-	52	36	Consolidated
SMBC Leasing (Malaysia) Sdn. Bhd.	Leasing	RM	Dec. '04	143	122	134	7	-	1	1	Consolidated
P.T. EXIM SB Leasing	Leasing	RPIAH	Dec. '04	170	222	149	(148)	0	(19)	(19)	Consolidated

(*1) Only the subsidiaries and affiliates which borrowed over one hundred million yen from Sumitomo Mitsui Financial Group or Sumitomo Mitsui Banking Corporation are indicated in the table.

Financial data of foreign subsidiaries and affiliates are denoted by local currency (in millions, except Indonesia (in billions)).

(*2) Including bonds and commercial papers.

(*3) Including guarantees.

(*4) Combined figures of Sumitomo Mitsui Financial Group (SMFG) and Sumitomo Mitsui Banking Corporation (SMBC).

(*5) Based on Sumitomo Mitsui Financial Group's consolidated financial results.

(*6) For the companies reporting Operating losses, Net losses or Retained losses, projection of income and position in the group strategy of SMFG and SMBC are described in the next page.

(*7) <Scope of consolidation>

-From this fiscal year, twenty-one companies including SMBC Finance Business Planning Co., Ltd. were newly consolidated due to establishment and other reasons.

-From this fiscal year, At-Loan Co., Ltd. was excluded from the scope of consolidation and treated as an affiliated company accounted for by the equity method because it became a subsidiary of Promise Co., Ltd.

-From this fiscal year, five companies including former Minato Card Co., Ltd. were excluded from the scope of consolidation because they were no longer subsidiaries due to merger.

-From this fiscal year, thirteen companies including SMLC Indus Co., Ltd. became unconsolidated subsidiaries that are not accounted for by the equity method because they became silent partnerships for lease transactions.

-From this fiscal year, eight companies including Promise Co., Ltd. newly became affiliated companies accounted for by the equity method due to acquirement of shares.

-From this fiscal year, three companies including Sony Bank Incorporated were excluded from the scope of affiliated companies due to decrease in ratio of voting share ownership and other reasons.

Details of (*6)

Company name	Earnings projections	Strategic position within the Group
The Japan Net Bank, Limited	Secure positive bottom line in FY05.	Internet specialized bank
SMBC Guarantee Co., Ltd.	Sumigin Guarantee Company, Limited became a wholly-owned subsidiary of SMBC Guarantee Co., Ltd. in Mar. 2002. Expected to be in the black on consolidated basis in FY05.	SMBC's housing loan guarantee subsidiary
SMBC Finance Service Co., Ltd.	Secure positive bottom line in FY05.	Subsidiary to provide finance, factoring and collecting services
SMBC Mortgage Co., Ltd.	Dissolved in Jun. 2005.	Finance subsidiary
Financial Link Company, Limited	Operating loss carryforwards are expected to be offset in FY06 as originally planned.	Strategic subsidiary that coordinates financial services such as outsourcing of settlement operations and fund administration with SMBC and group companies
Sakura Information System Co., Ltd.	Expected to be in the black in FY05.	System engineering and data processing business
Japan Pension Navigator Co., Ltd.	Financial condition is recovering thanks to rapid growth in the defined contribution pension plan market, but expected to remain in the red because depreciation of initial systems investment will be a burden on earnings.	Core company in defined contribution pension plan business
Space Service LLC.	Secure positive bottom line in the fiscal year ended Sep. 2005.	SPC of SMBC Leasing Company
SBL Partners LLC.	Expected to be in the black in the fiscal year ended Dec. 2005.	SPC of SMBC Leasing Company
Banco Sumitomo Mitsui Brasileiro S.A.	Expected to be in the black in the fiscal year ended Dec. 2005. As a result, operating loss carryforwards are expected to be reduced.	SMBC's subsidiary engaged in lending to multinational companies (including Japanese, global companies) in Brazil.
SMBC MVI SPC	Expected to be in the black in FY05. As a result, operating loss carryforwards are expected to be offset.	SMBC's subsidiary engaged in investment in syndicated loan markets for non-investment grade companies in the U.S.
Sumitomo Finance International plc	Aim at securing positive bottom line in the fiscal year ended Dec. 2006, while expected to be in the red in the fiscal year ended Dec. 2005.	Investment company
SMBC Leasing (Singapore) Pte. Ltd.	Secure positive bottom line in the fiscal year ended Dec. 2005.	Overseas subsidiary of SMBC Leasing Company
SMBC Leasing (Hong Kong) Limited	Secure positive bottom line in the fiscal year ended Dec. 2005.	Overseas subsidiary of SMBC Leasing Company
P.T.EXIM SB Leasing	Concentrate on collecting loans with a view of liquidation of the company.	Overseas subsidiary of SMBC Leasing Company