

(Reference) Breakdown of Ordinary Income / Ordinary Expenses
<SMBC Non-consolidated>

(Millions of yen)

	FY2002	Change	FY2001
Ordinary income	2,418,024	(387,525)	2,805,549
Interest income	1,647,092	(557,410)	2,204,502
<Interest on loans and discounts>	< 1,099,326 >	< (168,289) >	< 1,267,615 >
<Interest and dividends on securities>	< 257,837 >	< (247,621) >	< 505,458 >
<Interest on deposits with banks>	< 34,069 >	< (151,016) >	< 185,085 >
<Interest on interest rate swaps>	< 205,733 >	< 32,290 >	< 173,443 >
Trust fees	7	7	-
Fees and commissions	278,790	38,315	240,475
<Fees and commissions on domestic and foreign exchanges>	< 108,503 >	< 7,554 >	< 100,949 >
Trading profits	196,726	75,312	121,414
Other operating income	194,653	42,302	152,351
<Gains on foreign exchanges>	< 6,822 >	< (3,639) >	< 10,461 >
<Gains on sales of bonds>	< 174,871 >	< 48,658 >	< 126,213 >
Other income	100,754	13,950	86,804
<Gains on sales of stocks>	< 51,205 >	< (3,051) >	< 54,256 >

	FY2002	Change	FY2001
Ordinary expenses	3,015,213	(311,966)	3,327,179
Interest expenses	423,804	(293,887)	717,691
<Interest on deposits>	< 145,905 >	< (178,281) >	< 324,186 >
<Interest on negotiable certificates of deposit>	< 6,350 >	< (8,082) >	< 14,432 >
<Interest on borrowed money>	< 106,891 >	< (30,009) >	< 136,900 >
Fees and commissions	84,124	9,162	74,962
<Fees and commissions on domestic and foreign exchanges>	< 21,077 >	< 349 >	< 20,728 >
Trading losses	725	600	125
Other operating expenses	47,980	(13,333)	61,313
<Losses on sales of bonds>	< 37,034 >	< (13,510) >	< 50,544 >
<Losses on redemption on bonds>	< 8 >	< (2,823) >	< 2,831 >
<Losses on devaluation on bonds>	< 2,169 >	< (3,535) >	< 5,704 >
General and administrative expenses	671,639	(33,488)	705,127
Other expenses	1,786,938	18,982	1,767,956
<Transfer to reserve for possible loan losses>	< 614,628 >	< (545,201) >	< 1,159,829 >
<Write-offs of loans>	< 284,418 >	< (945) >	< 285,363 >
<Transfer to reserve for losses on loans sold>	< 15,245 >	< (21,789) >	< 37,034 >
<Losses on sales of stocks>	< 159,448 >	< 105,142 >	< 54,306 >
<Losses on devaluation of stocks>	< 527,465 >	< 396,757 >	< 130,708 >

(Notes) 1. Amounts less than JPY 1million have been omitted.

2. Figures for FY2002 include the former SMBC's profits and losses before merger, from April 1, 2002 to March 16, 2003, comparable to the figures for FY2001.

(The former SMBC was dissolved on Mar. 17, 2003 due to the merger with Wakashio Bank, therefore profits and losses before merger, from April 1, 2002 to March 16, 2003, are not included in the new SMBC's statement of income for FY2002.)