

20. Number of Offices <SMBC Non-consolidated>

	Sep. 30, 2003		Mar. 31, 2003	Mar. 31, 2004 "The Plan"*4
		Change		
Domestic branches*1	435	(2)	437	435
Overseas branches*2	20	-	20	19
Overseas subsidiaries*3	26	-	26	26

(*1) Sub-branches, agencies, branches specialized in receiving money transfers, branches specialized in controlling ATMs in convenience stores, and International Business Operations Department are excluded.

(*2) Sub-branches and representative offices are excluded.

(*3) Excluding affiliates, of which SMBC has less than 50% equity interest.

(*4) The Plan for Strengthening the Financial Base.