

[Reference] Financial Statements of SMBC
**1. Financial Highlights of Sumitomo Mitsui Banking Corporation's
Results for the Six Months ended September 30, 2003**
[Non-consolidated]

Ordinary income	1,177,035 million yen
Operating income	105,175 million yen
Net income	139,659 million yen
Total assets	92,779,975 million yen
Stockholders' equity	2,611,621 million yen
Stockholders' equity to Total assets	2.81 %
Capital ratio (BIS Guidelines) [preliminary]	11.52 %
Number of shares outstanding as of term-end	55,778,805 shares
Common stock	54,811,805 shares
Preferred stock (type 1)	67,000 shares
Preferred stock (type 2)	100,000 shares
Preferred stock (type 3)	800,000 shares
Number of treasury stock as of term-end	- shares
Average number of shares outstanding during the term	55,778,805 shares
Common stock	54,811,805 shares
Preferred stock (type 1)	67,000 shares
Preferred stock (type 2)	100,000 shares
Preferred stock (type 3)	800,000 shares
Net income per share	2,547.97 yen
Net income per share (diluted)	2,463.96 yen
Stockholders' equity per share	23,911.29 yen
Interim dividends (scheduled maximum payable amounts, Note1)	43.5 billion yen
Common stock	528 yen per share
Preferred stock (type 1)	10,500 yen per share
Preferred stock (type 2)	28,500 yen per share
Preferred stock (type 3)	13,700 yen per share
Increase of net assets by recognizing at fair value (Note 2)	380,972 million yen

(Notes) 1. The interim dividends will be paid to SMFG (parent company). The amount will be resolved at the meeting of the board of directors to be held after January 2004.

2. In case Article 124-3 of the Ordinance of the Commercial Code is applied

[Consolidated]

Capital ratio (BIS Guideline) [preliminary]	11.21 %
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