

(Reference) Financial Statements of SMBC

1. Financial Highlights of Sumitomo Mitsui Banking Corporation's
Results for the fiscal year ended March 31, 2004

<SMBC Non-consolidated>

Ordinary income	2,322,363 million yen
Ordinary profit	185,138 million yen
Net income	301,113 million yen
Total assets	94,109,074 million yen
Stockholders' equity	2,870,870 million yen
Stockholders' equity to Total assets	3.05 %
Capital ratio (BIS Guidelines) [preliminary]	11.36 %
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	5,228.80 yen
Net income per share (diluted)	5,221.53 yen
Stockholders' equity per share	28,641.10 yen
Dividends (annual)	243,462 million yen
Common stock	4,177 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	557,016 million yen

<SMBC Consolidated>

Capital ratio (BIS Guidelines) [preliminary]	10.89 %
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