

(Reference 3) Financial Statements of SMBC**1. Highlights of SMBC's Financial Results for the fiscal year ended
March 31, 2005****<SMBC Non-consolidated>**

Ordinary income	2,289,372 million yen
Ordinary profit	(71,680) million yen
Net income	(136,854) million yen
Total assets	91,129,776 million yen
Stockholders' equity	2,752,735 million yen
Stockholders' equity to Total assets	3.02 %
Capital ratio (BIS Guidelines) [preliminary]	11.32 %
Number of shares outstanding as of term-end	56,112,948 shares
Common stock	55,212,947 shares
Type 1 Preferred stock	35,000 shares
Type 2 Preferred stock	100,000 shares
Type 3 Preferred stock	695,000 shares
First Series Type 6 Preferred stock	70,001 shares
Number of treasury stock as of term-end	- shares
Average number of shares outstanding during the term	55,933,270 shares
Common stock	55,045,804 shares
Type 1 Preferred stock	48,333 shares
Type 2 Preferred stock	100,000 shares
Type 3 Preferred stock	738,750 shares
First Series Type 6 Preferred stock	383 shares
Net income per share	(2,718.23) yen
Net income per share (diluted)	- yen
Stockholders' equity per share	26,129.71 yen
Total Dividends (annual)	50,483 million yen
Common stock	683 yen per share
Type 1 Preferred stock	10,500 yen per share
Type 2 Preferred stock	28,500 yen per share
Type 3 Preferred stock	13,700 yen per share
First Series Type 6 Preferred stock	485 yen per share
Increase of net assets by recognizing at fair value	593,053 million yen

<SMBC Consolidated>

Capital ratio (BIS Guidelines) [preliminary]	10.60 %
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