



www.smbc.co.jp/global/

SUMITOMO MITSUI BANKING CORPORATION

Sumitomo Mitsui Banking Corporation (SMBC) was established in April 2001 through the merger of two leading banks, The Sakura Bank, Limited and The Sumitomo Bank, Limited. In December 2002, Sumitomo Mitsui Financial Group, Inc. was established through a stock transfer as a holding company, under which SMBC became a wholly owned subsidiary. SMBC boasts a number of competitive advantages, including a strong customer base, the quick implementation of strategies, and an extensive lineup of financial products that leverage the expertise of strategic Group companies in specialized areas.

As a pivotal member of SMFG, SMBC works closely with other Group companies to offer customers highly sophisticated, comprehensive financial services.



Company Name: Sumitomo Mitsui Banking Corporation
Business Profile: Banking
Establishment: June 6, 1996
Head Office: 1-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo
 Yoshifumi Nishikawa
 23,838

President & CEO:
Number of Employees: (as of September 30, 2003)

Network: (as of September 30, 2003)
 Domestic: 1,416 locations*
 Branches 466 (including 28 specialized deposit account branches)
 Subbranches 107
 Agencies 2
 Offices handling nonbanking business 10
 Automated service centers 831
 Overseas: 37 locations
 Branches 20
 Subbranches 3
 Representative offices 14

*Excluding the number of ATMs installed at corporate client facilities and convenience stores

Consolidated

	Billions of yen			
	Sept. 30, 2003	Mar. 31, 2003	Mar. 31, 2002	Mar. 31, 2001
For the Interim Term (Year):				
Total income	¥ 1,408.4	¥ 3,561.8	¥ 3,809.1	¥ 4,501.2
Income (loss) before income taxes and minority interests ...	168.8	(542.7)	(604.3)	405.5
Net income (loss)	132.3	(429.3)	(463.9)	132.4
At Interim Term- (Year-) End:				
Total stockholders' equity	¥ 2,482.6	¥ 2,142.5	¥ 2,912.6	¥ 4,013.0
Total assets	98,449.9	102,394.6	108,005.0	119,242.7



www.smbc-card.com

SUMITOMO MITSUI CARD COMPANY LIMITED

Sumitomo Mitsui Card Company, Limited was established in December 1967 as The Sumitomo Credit Service Company, Limited. As the pioneer in the issuance of the Visa Card in Japan after starting operations in June 1968, it has been supported by many customers and continues to hold the leading position in the domestic card industry. Its name was changed to Sumitomo Mitsui Card Company, Limited in April 2001. In July of that year, the company integrated the Visa and MasterCard operations of Sakura Card Co., Ltd. Revenue for the year ended March 31, 2003 came to ¥3,036 billion, with the number of cardholders reaching 12 million.

Committed to being a world-class leader in its field, Sumitomo Mitsui Card provides its customers with the most convenient and user-friendly card services.



Company Name: Sumitomo Mitsui Card Company, Limited
Business Profile: Credit card services
Establishment: December 26, 1967

Head Office:
 Tokyo Head Office 5-2-10, Shimbashi, Minato-ku, Tokyo
 Osaka Head Office 4-5-15, Imahashi, Chuo-ku, Osaka

President & CEO: Michiyoshi Kuriyama
Number of Employees: 1,741
 (as of September 30, 2003)

	Billions of yen			
	Sept. 30, 2003	Mar. 31, 2003	Mar. 31, 2002	Mar. 31, 2001
For the Interim Term (Year):				
Revenues from credit card operations	¥1,581.6	¥3,035.5	¥2,813.1	¥2,469.5
Operating revenue	61.6	122.1	116.4	101.6
Operating profit	6.3	16.0	9.6	14.8
At Interim Term- (Year-) End:				
Number of cardholders (in thousands)	12,335	12,118	11,708	8,464
Number of merchant outlets (in thousands)	2,801	2,699	2,531	2,383



www.smbcleasing.co.jp

SMBC LEASING COMPANY, LIMITED

SMBC Leasing Company, Limited, and its own subsidiaries specialize in leasing for corporate customers' large-scale capital investment needs and have earned an excellent reputation by providing tailor-made solutions to customers. The company and its subsidiaries combine a broad spectrum of products such as leasing of overseas facilities, leasing of eco-friendly equipment, Internet-equipment leasing and sales-type leasing.

In January 2003, SMBC Leasing launched the "Select Lease" service, which is designed to respond promptly to the needs of small and medium-sized businesses. The company and its subsidiaries are also actively engaged in the leasing of motor vehicles and in a rental business focused on instruments, PCs and other IT equipment, as well as various measuring instruments.

In recent years, the extremely fast pace of technological progress and the need for companies to greatly improve efficiency have made leasing, from the perspective of corporate management strategy, an effective option for plant and equipment investment. As a pioneer and industry leader, SMBC Leasing seeks to ensure consistently higher levels of quality in the services it provides.



Company Name: SMBC Leasing Company, Limited
Business Profile: Leasing
Establishment: September 2, 1968
Head Office: 3-9-4, Nishishimbashi, Minato-ku, Tokyo
President & CEO: Youhei Shiraga
Number of Employees: 1,070
 (as of September 30, 2003)

	Billions of yen			
	Sept. 30, 2003	Mar. 31, 2003	Mar. 31, 2002	Mar. 31, 2001
For the Interim Term (Year):				
Revenues from leasing				
operations	¥267.5	¥466.4	¥443.6	¥409.5
Operating revenue	247.5	515.0	479.0	470.0
Operating profit	10.0	20.4	16.9	16.4



www.jri.co.jp/english/

The Japan Research Institute, Limited

The Japan Research Institute, Limited (JRI) is a "knowledge engineering" company that offers comprehensive high-value-added services, effectively combining the three functions of information systems integrator, consultant, and think-tank. Targeting customers in a wide range of sectors, JRI offers services such as the design and development of strategic information systems, and the provision of outsourced services. The institute particularly enjoys a high reputation in the development of IT systems for the financial services industry. It is also active in research and analysis of both domestic and overseas economies, formulation of policy recommendation and management innovation, and IT-related consulting. JRI also assists in the incubation of new markets and businesses.

JRI plays a key role as the core IT specialist within the Group, and we intend to leverage the merits offered by SMBC's computer system resources, related expertise, and greater scale to enable us to provide still more sophisticated solutions and become the top player in this field.



Company Name: The Japan Research Institute, Limited
Business Profile: Systems engineering, data processing, management consulting, and economic research
Establishment: November 1, 2002
Head Office: 16, Ichibancho, Chiyoda-ku, Tokyo
President & CEO: Shunichi Okuyama
Number of Employees: 3,177
 (as of September 30, 2003)

	Billions of yen			
	Sept. 30, 2003	Mar. 31, 2003	Mar. 31, 2002	Mar. 31, 2001
For the Interim Term (Year):				
Operating revenue	¥45.6	¥70.2	¥67.4	¥63.7
Operating profit	1.5	7.6	7.5	7.9