

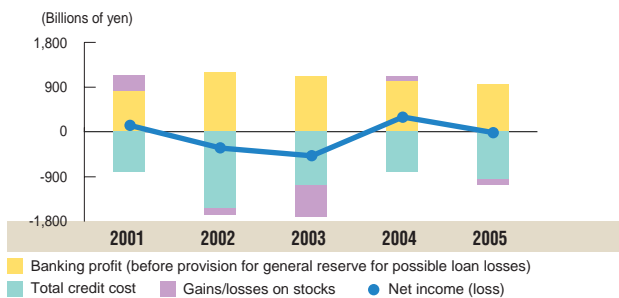
Sumitomo Mitsui Banking Corporation

Consolidated

| | | Millions of yen | | | | |
|--|-------------|-----------------|-------------|-------------|-------------|---------------|
| Year ended March 31 | 2005 | 2004 | 2003 | 2002 | 2001 | |
| For the Year: | | | | | | |
| Total income | ¥ 2,699,202 | ¥ 2,843,502 | ¥ 3,561,843 | ¥ 3,809,130 | ¥ 4,501,200 | |
| Total expenses..... | 2,875,897 | 2,487,197 | 4,104,514 | 4,413,469 | 4,095,685 | |
| Net income (loss)..... | (278,995) | 301,664 | (429,387) | (463,887) | 132,408 | |
| At Year-End: | | | | | | |
| Total stockholders' equity | ¥ 2,633,912 | ¥ 2,722,161 | ¥ 2,142,544 | ¥ 2,912,619 | ¥ 4,012,960 | |
| Total assets..... | 97,478,308 | 99,843,258 | 102,394,637 | 108,005,001 | 119,242,661 | |
| Risk-monitored loans..... | 2,186,739 | 3,229,219 | 5,683,134 | 6,484,367 | 3,256,418 | |
| Reserve for possible loan losses..... | 1,239,882 | 1,375,921 | 2,201,830 | 2,159,649 | 1,268,853 | |
| Net unrealized gains (losses) on other securities..... | 678,527 | 568,407 | (27,471) | (495,507) | (301,106) | |
| | | | | | Sakura Bank | Sumitomo Bank |
| Capital ratio | 10.60% | 10.89% | 10.38% | 10.45% | 11.31% | 10.94% |
| Return on Equity..... | —% | 25.38% | —% | —% | 2.67% | 6.05% |
| Price Earnings Ratio (Times)..... | / | / | / | — | 62.36 | 43.92 |
| Number of employees | 32,868 | 33,895 | 35,523 | 43,793 | 24,184 | 22,222 |
| Per Share (Yen): | | | | | | |
| Stockholders' equity | ¥23,977.62 | ¥25,928.02 | ¥15,353.34 | ¥282.85 | ¥333.46 | ¥426.32 |
| Net income (loss)..... | (5,300.46) | 5,238.85 | (10,429.29) | (84.12) | 9.22 | 25.50 |
| Net income — diluted | — | 5,231.31 | — | — | 9.21 | 24.93 |

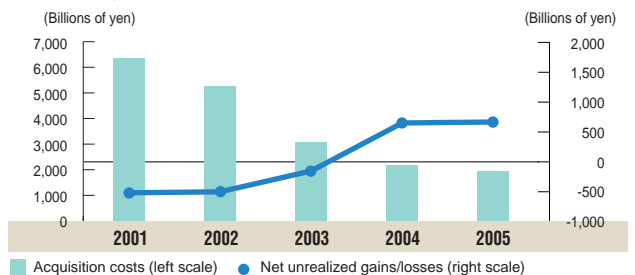
Notes: 1. Figures for the years ended March 31, 2001 are combined figures of the former Sakura Bank and the former Sumitomo Bank.
2. Total stockholders' equity as of March 31, 2005, 2004, 2003 and 2002, includes net unrealized gains (losses) on "other securities."
3. Unrealized gains (losses) on other securities represent the difference between the market prices and acquisition costs (or amortized costs) of "other securities." In principle, the values of stocks are calculated using the average market prices during the final month.
4. Number of employees has been reported on the basis of full-time workers. Number of employees includes locally hired overseas staff members but excludes contract employees and temporary staff.
5. Effective from the year ended March 31, 2002, treasury stock is disclosed as a deductive item from stockholders' equity. As a result, stockholders' equity per share and net income (loss) per share are calculated on the basis of the number of shares outstanding less treasury stock.

(Year ended March 31)
Income Summary [Nonconsolidated]



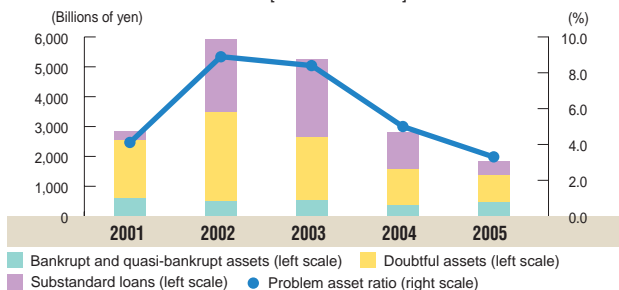
Note: Figures shown for the years ended March 31, 2002 and 2001 are combined figures of the former SMBC and the former Wakashio Bank.

(March 31)
Stock Holdings [Nonconsolidated]
listed equity shares and shares traded over the counter



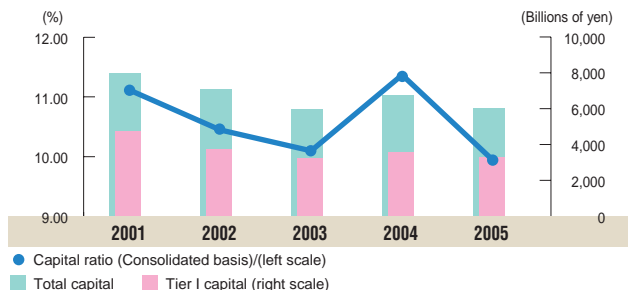
Note: Figures shown as of March 31, 2002 and 2001 are combined figures of the former SMBC and the former Wakashio Bank.

(March 31)
Problem Assets Based on the Financial Reconstruction Law and Problem Asset Ratio [Nonconsolidated]



Notes: 1. Figures shown as of March 31, 2002 and 2001 are combined figures of the former SMBC and the former Wakashio Bank.
2. Problem asset ratio = Problem assets / (Problem assets + Normal assets)

(March 31)
Capital Ratio [Consolidated]



Notes: 1. Figures shown as of March 31, 2001 are combined figures of the former Sakura Bank and the former Sumitomo Bank.
2. Capital ratios as of March 31, 2005, 2004 and 2003 shown above represent the capital ratio of SMFG on a consolidated basis.

■ Nonconsolidated

| | Millions of yen | | | | |
|--|-----------------|-------------|-------------|-------------|---------------------------|
| Year ended March 31 | 2005 | 2004 | 2003 | 2002 | 2001 |
| For the Year: | | | | | |
| Total income | ¥ 2,290,935 | ¥ 2,489,187 | ¥ 2,424,023 | ¥ 2,818,189 | ¥ 3,292,668 |
| Total expenses..... | 2,391,014 | 2,170,341 | 3,095,011 | 3,354,826 | 3,019,557 |
| Net income (loss)..... | (136,854) | 301,113 | (478,304) | (322,852) | 137,835 |
| (Appendix) | | | | | |
| Gross banking profit (A)..... | ¥ 1,522,861 | ¥ 1,584,127 | ¥ 1,760,684 | ¥ 1,853,515 | ¥ 1,503,203 |
| Banking profit..... | 1,291,972 | 1,000,132 | 875,511 | 678,811 | 991,670 |
| Banking profit (before provision for general reserve for possible loan losses) | 940,495 | 1,000,132 | 1,113,643 | 1,183,369 | 803,073 |
| Expenses (excluding nonrecurring losses) (B)..... | 582,365 | 583,995 | 647,040 | 670,145 | 700,128 |
| Expense ratio (B) / (A) | 38.2% | 36.9% | 36.7% | 36.2% | 46.6% |
| At Year-End: | | | | | |
| Total stockholders' equity..... | ¥ 2,752,735 | ¥ 2,870,870 | ¥ 2,279,223 | ¥ 3,196,492 | ¥ 4,199,937 |
| Total assets..... | 91,129,776 | 94,109,074 | 97,891,161 | 102,082,581 | 113,727,498 |
| Deposits..... | 65,591,627 | 63,656,771 | 63,524,258 | 67,629,353 | 70,729,773 |
| Loans and bills discounted | 50,067,586 | 50,810,144 | 57,282,365 | 59,928,368 | 61,747,880 |
| Securities..... | 23,676,696 | 26,592,584 | 23,656,385 | 20,442,996 | 27,059,978 |
| Risk-monitored loans..... | 1,735,863 | 2,774,889 | 5,169,531 | 5,816,452 | 2,732,590 |
| Problem assets based on the Financial Reconstruction Law..... | 1,824,622 | 2,811,234 | 5,261,345 | 5,900,043 | 2,822,459 |
| Reserve for possible loan losses..... | 989,121 | 1,250,751 | 2,074,797 | 1,971,849 | 1,095,841 |
| Net unrealized gains (losses) on other securities | 651,385 | 556,146 | (17,857) | (481,654) | (429,844) |
| Trust assets and liabilities..... | 777,177 | 429,388 | 166,976 | / | / |
| Loans and bills discounted | 9,780 | 10,000 | 35,080 | / | / |
| Securities..... | 81,840 | 4,645 | — | / | / |
| | | | | | Sakura Bank Sumitomo Bank |
| Capital stock..... | ¥ 664,986 | ¥ 559,985 | ¥ 559,985 | ¥ 1,326,746 | ¥1,042,706 ¥ 752,848 |
| Number of shares issued (Thousands) | | | | | |
| Preferred stock..... | 900 | 967 | 967 | 967,000 | 802,577 167,000 |
| Common stock..... | 55,212 | 54,811 | 54,811 | 5,709,424 | 4,118,077 3,141,062 |
| Pay-out ratio | —% | 79.88% | —% | —% | 34.71% 36.15% |
| Capital ratio | 11.32% | 11.36% | 10.49% | 11.50% | 11.91% 11.80% |
| Return on Equity..... | —% | 22.49% | —% | —% | 4.86% 3.72% |
| Price Earnings Ratio (Times)..... | / | / | / | — | 33.27 67.49 |
| Number of employees | 16,338 | 17,546 | 19,797 | 22,464 | 12,558 12,173 |
| Per Share (Yen): | | | | | |
| Stockholders' equity | ¥26,129.71 | ¥28,641.10 | ¥17,846.95 | ¥332.02 | ¥358.43 ¥451.35 |
| Dividends: | | | | | |
| Common stock..... | 683 | 4,177 | 19.17 | 4.00 | 6.00 6.00 |
| Preferred stock (Series II)..... | / | / | / | / | 15.00 / |
| Preferred stock (Series III) (Type 2)..... | / | / | / | / | 13.70 / |
| Preferred stock (First series Type 1)..... | / | / | 10.50 | 10.50 | / 10.50 |
| Preferred stock (Second series Type 1) | / | / | 28.50 | 28.50 | / 28.50 |
| Preferred stock (Type 5) | / | / | 13.70 | 13.70 | / / |
| Preferred stock (Type 1) | 10,500 | 10,500 | — | / | / / |
| Preferred stock (Type 2) | 28,500 | 28,500 | — | / | / / |
| Preferred stock (Type 3) | 13,700 | 13,700 | — | / | / / |
| Preferred stock (First series Type 6)..... | 485 | / | / | / | / / |
| Net income (loss)..... | (2,718.23) | 5,228.80 | 68,437.74 | (59.20) | 17.28 16.59 |
| Net income — diluted | — | 5,221.53 | 66,527.24 | — | 17.24 16.25 |

Notes: 1. Figures for the years ended March 31, 2001 are combined figures of the former Sakura Bank and the former Sumitomo Bank.

2. Figures related to profit or loss for the year ended March 31, 2003 include the former SMBC's operating results for the period from April 1, 2002 to March 16, 2003 to make possible a substantive comparison with previous years.

3. As a result of the merger of the two banks, total stockholders' equity as of April 1, 2001, stood at ¥3,772,889 million.

4. Total stockholders' equity as of March 31, 2005, 2004, 2003 and 2002, includes net unrealized gains (losses) on "other securities."

5. Please refer to page 153 for the definitions of risk-monitored loans and problem assets based on the Financial Reconstruction Law.

6. Unrealized gains (losses) on other securities represent the difference between the market prices and acquisition costs (or amortized costs) of "other securities." The values of stocks are calculated using the average market prices during the final month. For details, please refer to page 36.

7. Number of employees has been reported on the basis of full-time workers. Number of employees includes locally hired overseas staff members but excludes contract employees, temporary staff, and executive officers who are not also Board members.

8. The former Sakura Bank's fiscal year-end dividend per share for 2001 was calculated assuming a dividend payment equivalent to the amount of money resulting from the merger. Dividend per share for the term ended March 31, 2003 represents an interim dividend per share paid by the former SMBC to its holding company.

9. Effective from the year ended March 31, 2002, treasury stock is disclosed as a deductible item from stockholders' equity. As a result, stockholders' equity per share and net income (loss) per share are calculated on the basis of the number of shares outstanding less treasury stock.