Sumitomo Mitsui Banking Corporation

Six months ended September 30, 2004 and 2003, and year ended March 31, 2004

Consolidated

	Millions of yen		
	Sept. 30, 2004	Sept. 30, 2003	Mar. 31, 2004
For the Interim Term (Year):			
Total income	**¥ 1,355,055**	¥ 1,408,367	¥ 2,843,502
Total expenses	**1,289,905**	1,239,610	2,487,197
Net income	**31,379**	132,388	301,664
At Interim Term- (Year-) End:			
Total stockholders' equity	**¥ 2,695,749**	¥ 2,482,647	¥ 2,722,161
Total assets	**98,632,829**	98,449,957	99,843,258
Risk-monitored loans	**2,808,404**	4,352,301	3,229,219
Reserve for possible loan losses	**1,183,025**	1,652,181	1,375,921
Net unrealized gains on other securities	**474,107**	302,671	568,407
Capital ratio (BIS guidelines)	**11.03%**	11.21%	10.89%
Number of employees	**34,284**	35,547	33,895
Per Share (Yen):			
Stockholders' equity	**¥28,901.73**	¥21,558.27	¥25,928.02
Net income	**571.79**	2,415.33	5,238.85
Net income — diluted	**544.38**	2,335.62	5,231.31

Notes: 1. Unrealized gains 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 of the respective reporting period.
2. 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.

Nonconsolidated

	Millions of yen		
	Sept. 30, 2004	Sept. 30, 2003	Mar. 31, 2004
For the Interim Term (Year):			
Total income	**¥ 1,140,745**	¥ 1,232,071	¥ 2,489,187
Total expenses	**1,027,674**	1,089,082	2,170,341
Net income	**118,554**	139,659	301,113
(Appendix)			
Gross banking profit (A)	**¥ 762,716**	¥ 795,339	¥ 1,584,127
Banking profit	**821,314**	499,308	1,000,132
Banking profit (before provision for general reserve for possible loan losses)	**471,580**	499,308	1,000,132
Expenses (excluding nonrecurring losses) (B)	**291,136**	296,030	583,995
Expense ratio (B) / (A)	**38.2%**	37.2%	36.9%
At Interim Term- (Year-) End:			
Total stockholders' equity	**¥ 2,756,776**	¥ 2,611,621	¥ 2,870,870
Total assets	**92,742,940**	92,779,975	94,109,074
Deposits	**65,250,782**	61,201,211	63,656,771
Loans and bills discounted	**50,723,607**	55,153,522	50,810,144
Securities	**23,524,899**	21,847,113	26,592,584
Risk-monitored loans	**2,390,768**	3,833,032	2,774,889
Problem assets based on the Financial Reconstruction Law	**2,484,350**	3,866,611	2,811,234
Reserve for possible loan losses	**962,583**	1,518,988	1,250,751
Net unrealized gains on other securities	**457,372**	306,912	556,146
Capital stock	**¥ 559,985**	¥ 559,985	¥ 559,985
Capital ratio (BIS guidelines)	**11.35%**	11.52%	11.36%
Return on Equity	**14.65%**	24.34%	22.49%
Number of employees	**17,658**	18,792	17,546
Per Share (Yen):			
Stockholders' equity	**¥30,007.03**	¥23,911.29	¥28,641.10
Dividends:			
Common stock	**683**	528	4,177
Preferred stock (Type 1)	**10,500**	10,500	10,500
Preferred stock (Type 2)	**28,500**	28,500	28,500
Preferred stock (Type 3)	**13,700**	13,700	13,700
Net income	**2,160.29**	2,547.97	5,228.80

Notes: 1. Please refer to page 60 for the definitions of risk-monitored loans and problem assets based on the Financial Reconstruction Law.
2. Unrealized gains 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 of the respective reporting period. For details, please refer to page 14.
3. Interim dividends for fiscal 2004 will be paid to stockholders and registered pledgees as of December 31, 2004. The maximum payable amounts are shown in the table above. The actual amounts and other details will be decided at a meeting of Board of Directors to be held after January 2005.
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, temporary staff, and executive officers who are not also Board members.