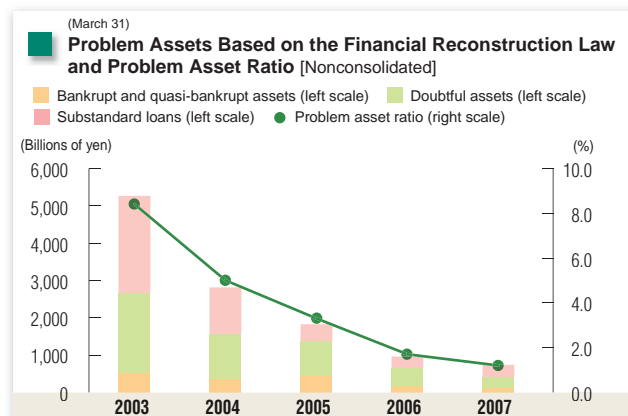
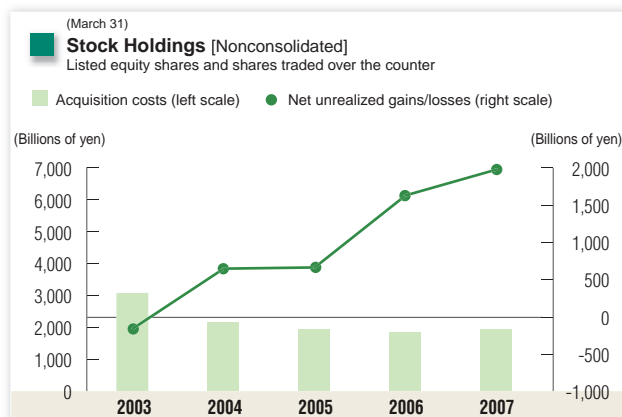
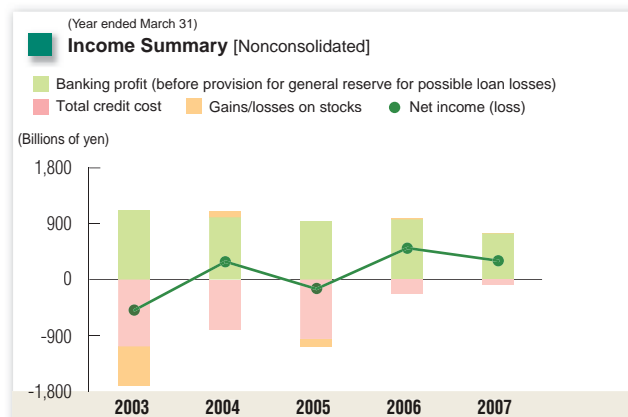


Sumitomo Mitsui Banking Corporation

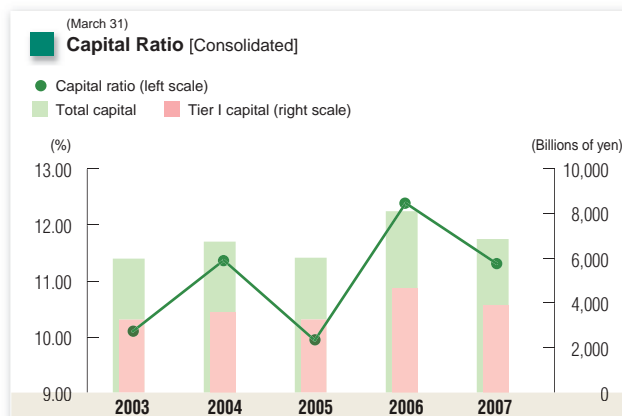
◆ Consolidated

	Millions of yen				
Year ended March 31	2007	2006	2005	2004	2003
For the Year:					
Total income	¥ 2,971,693	¥ 2,789,433	¥ 2,699,202	¥ 2,843,502	¥ 3,561,843
Total expenses	2,220,971	1,903,374	2,875,897	2,487,197	4,104,514
Net income (loss)	401,795	563,584	(278,995)	301,664	(429,387)
At Year-End:					
Total net assets	¥ 5,412,458	¥ 3,598,294	¥ 2,633,912	¥ 2,722,161	¥ 2,142,544
Total assets	98,570,638	104,418,597	97,478,308	99,843,258	102,394,637
Risk-monitored loans	1,047,566	1,219,383	2,186,739	3,229,219	5,683,134
Reserve for possible loan losses	860,799	1,006,223	1,239,882	1,375,921	2,201,830
Net unrealized gains (losses) on other securities	1,852,971	1,337,192	678,527	568,407	(27,471)
Number of employees	31,718	32,918	32,868	33,895	35,523
Selected Ratios:					
Capital ratio	12.95%	10.77%	10.60%	10.89%	10.38%
Return on Equity	12.95%	30.15%	—%	25.38%	—%
Per Share (Yen):					
Net assets	¥67,823.69	¥41,444.83	¥23,977.62	¥25,928.02	¥15,353.34
Net income (loss)	7,072.09	9,864.54	(5,300.46)	5,238.85	(10,429.29)
Net income — diluted	7,012.46	9,827.19	—	5,231.31	—

- Notes: 1. Net 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.
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.
3. From the fiscal year ended March 31, 2007, SMBC has applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Statement No.5) and "Guidance on Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Guidance No.8).
4. The ASBJ revised "Guidance on Accounting Standard for Earnings per Share" (ASBJ Guidance No.4). From this period, SMBC has applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.
5. Capital ratio as of March 31, 2007 is calculated under Basel II. Capital ratio as of March 31, 2006 and before was calculated under the former method.



Problem asset ratio = Problem assets / (Problem assets + Normal assets)



Note: Capital ratio shown above represents the capital ratio of SMFG on a consolidated basis.

◆ Nonconsolidated

	Millions of yen				
Year ended March 31	2007	2006	2005	2004	2003
For the Year:					
Total income	¥ 2,492,577	¥ 2,322,699	¥ 2,290,935	¥ 2,489,187	¥ 2,424,023
Total expenses	1,905,648	1,576,026	2,391,014	2,170,341	3,095,011
Net income (loss)	315,740	519,520	(136,854)	301,113	(478,304)
(Appendix)					
Gross banking profit (A)	1,344,490	1,552,033	1,522,861	1,584,127	1,760,684
Banking profit	782,330	810,593	1,291,972	1,000,132	875,511
Banking profit (before provision for general reserve for possible loan losses)	740,601	965,573	940,495	1,000,132	1,113,643
Expenses (excluding nonrecurring losses)(B)	603,888	586,459	582,365	583,995	647,040
At Year-End:					
Total net assets	¥ 3,992,884	¥ 3,634,776	¥ 2,752,735	¥ 2,870,870	¥ 2,279,223
Total assets	91,537,228	97,443,428	91,129,776	94,109,074	97,891,161
Deposits	68,809,338	68,222,167	65,591,627	63,656,771	63,524,258
Loans and bills discounted	53,756,440	51,857,559	50,067,586	50,810,144	57,282,365
Securities	20,060,873	25,202,541	23,676,696	26,592,584	23,656,385
Risk-monitored loans	721,064	914,173	1,735,863	2,774,889	5,169,531
Problem assets based on the Financial Reconstruction Law	738,667	960,095	1,824,622	2,811,234	5,261,345
Reserve for possible loan losses	677,573	816,437	989,121	1,250,751	2,074,797
Net unrealized gains (losses) on other securities	1,832,891	1,316,206	651,385	556,146	(17,857)
Trust assets and liabilities	1,174,396	1,305,915	777,177	429,388	166,976
Loans and bills discounted	5,350	7,870	9,780	10,000	35,080
Securities	267,110	238,205	81,840	4,645	—
Capital stock	664,986	664,986	664,986	559,985	559,985
Number of shares issued (in thousands)					
Preferred stock	70	900	900	967	967
Common stock	56,355	55,212	55,212	54,811	54,811
Number of employees	16,407	16,050	16,338	17,546	19,797
Selected Ratios:					
Capital ratio	13.45%	11.35%	11.32%	11.36%	10.49%
Return on Equity	10.13%	26.57%	—%	22.49%	—%
Dividend payout ratio	13.89%	63.02%	—%	79.88%	—%
Overhead ratio (B) / (A)	44.9%	37.8%	38.2%	36.9%	36.7%
Per Share (Yen):					
Net assets	¥67,124.90	¥42,105.57	¥26,129.71	¥28,641.10	¥17,846.95
Dividends:					
Common stock	763	5,714	683	4,177	19.17
Preferred stock (1st series Type 1)	/	/	/	/	10.50
Preferred stock (2nd series Type 1)	/	/	/	/	28.50
Preferred stock (Type 5)	/	/	/	/	13.70
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	—
Preferred stock (1st series Type 6)	88,500	88,500	485	/	/
Net income (loss)	5,533.69	9,066.46	(2,718.23)	5,228.80	68,437.74
Net income — diluted	5,487.21	9,050.63	—	5,221.53	66,527.24

- Notes: 1. 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. However, figures related to net income per share and diluted net income per share exclude the former SMBC's operating results for the same period mentioned above.
2. Please refer to page 158 for the definitions of risk-monitored loans and problem assets based on the Financial Reconstruction Law.
3. Net 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 31.
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.
5. Dividend per share for the term ended March 31, 2003 represents an interim dividend per share paid by former SMBC to SMFG.
6. From the fiscal year ended March 31, 2007, SMBC has applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Statement No.5) and "Guidance on Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Guidance No.8).
7. The ASBJ revised "Guidance on Accounting Standard for Earnings per Share" (ASBJ Guidance No.4). From this period, SMBC has applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.
8. Capital ratio as of March 31, 2007 is calculated under Basel II. Capital ratio as of March 31, 2006 and before was calculated under the former method.