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SMFG SUMITOMO MITSUI
FINANCIAL GROUP

This document contains certain forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may materially differ from those contained in the forward-looking statements as a result of various factors.

The following items are among the factors that could cause actual results to differ materially from the forward-looking statements in this material: business conditions in the banking industry, the regulatory environment, new legislation, competition with other financial services companies, changing technology and evolving banking industry standards and similar matters.

(1-1) Summary of SMFG's financial results

<SMFG consolidated>

P/L

(Billions of yen)

	FY02	FY03	FY04	1 st half, FY05	Difference*
Consolidated gross profit	2,184.0	2,069.5	2,025.0	1,021.9	+255.3
Net interest income	1,399.5	1,281.1	1,171.3	553.7	+99.4
Trust fees	0.0	0.3	2.6	4.3	+0.0
Net fees and commissions	352.9	424.2	516.1	278.7	+115.3
Net trading income	205.8	304.1	144.4	12.3	+8.7
Net other operating income	225.8	59.8	190.6	172.9	+31.9
General and administrative expenses	(889.2)	(866.5)	(852.7)	(421.6)	(129.2)
Gains (losses) on stocks	(621.5)	101.5	(101.9)	35.3	+10.3
Equity in earnings of affiliates	5.7	15.7	27.1	14.1	+14.1
Ordinary profit (loss)	(515.7)	342.8	(30.3)	463.8	+104.0
Extraordinary gains (losses)	(75.2)	62.0	(78.2)	47.5	+52.2
Net income (loss)	(465.4)	330.4	(234.2)	392.3	+93.6
Total credit cost	(1,200.9)	(956.6)	(1,196.8)	(176.5)	(46.9)
Consolidated net business profit**	1,131.0	1,090.6	1,014.4	579.6	+105.4

B/S

(Billions of yen)

	Mar. 03	Mar. 04	Mar. 05	Sep. 05
Assets	104,607.4	102,215.1	99,731.8	102,233.8
Loans and bills discounted	61,082.9	55,382.8	54,799.8	56,095.0
Securities	24,118.5	27,049.9	24,233.7	23,579.6
Deferred tax assets	1,956.1	1,706.6	1,598.2	1,414.7
Liabilities	101,186.6	98,150.5	95,934.9	97,897.0
Deposits	62,931.0	65,333.4	68,474.9	69,242.5
NCDs	4,853.0	3,519.5	2,713.3	2,529.8
Bonds	3,583.8	4,003.0	4,339.5	4,329.0
Deferred tax liability	43.9	40.2	45.3	47.4
Minority interests	996.7	993.7	1,021.2	1,074.5
Stockholders' equity	2,424.1	3,070.9	2,775.7	3,262.3
Capital stock	1,247.7	1,247.7	1,352.7	1,352.7
Capital surplus	856.2	865.3	974.3	974.3
Retained earnings	311.7	611.2	330.0	697.9
Land revaluation excess	101.4	96.5	57.9	37.8
Net unrealized gains (losses) on Other securities	(24.2)	325.0	410.7	533.1
Capital ratio	10.10%	11.37%	9.94%	11.00%

* Difference between SMFG consolidated and SMBC non-consolidated

** Consolidated net business profit = (SMBC non-consolidated banking profit (before provision for general reserve for possible loan losses)) + (Other consolidated subsidiaries' ordinary profit (excluding non-recurring items)) + (Affiliates' ordinary profit) X (Ownership ratio) – (Internal transaction (dividends, etc.))

(1-2) Summary of consolidated subsidiaries' financial results <SMFG consolidated>

Sumitomo Mitsui Card

	(Billions of yen)				(Billions of yen)	
	FY02	FY03	FY04	1 st half, FY05	Sep. 05	
Operating revenue	122.1	126.3	132.1	70.6	Total assets	743.7
Operating profit	16.0	18.5	23.1	10.9	Capital stock	34.0
Ordinary profit	16.0	18.6	23.1	10.9	Number of employees	1,758
Net income	14.0	12.6	18.6	7.6		
Card sales handled	3,035.5	3,258.4	3,598.7	2,013.6		
Number of cardholders (Tens of thousands)	1,212	1,276	1,346	1,379		

1st half, FY05 highlights

- Achieved stable growth
 - Increased number of cardholders
 - Increased amount of card sales handled and balance of finance through implementation of CRM strategy
- Fortified businesses through alliance
 - Alliance with NTT DoCoMo
 - Alliance with China Unionpay in settlement service

Initiatives in 2nd half, FY05

- Aggressively promote "Main-Card" strategy through implementation of CRM strategy
 - Meet various customers' needs arising from their own lifestyles
- Expand card-payment services
 - Payments in hospitals, utilities payments, railroad fare payments, etc.
- Promote businesses through alliance further
 - Start credit-payment service using mobile phone through alliance with NTT DoCoMo
 - Expand network of member retail shops at which China Unionpay card can be used
 - Alliance with East Japan Railway Company

SMBC Leasing

	(Billions of yen)				(Billions of yen)	
	FY02	FY03	FY04	1 st half, FY05	Sep. 05	
Operating revenue	515.0	553.0	589.1	301.9	Total assets	1,781.9
Operating profit	20.4	23.2	28.0	15.7	Lease assets	1,504.8
Ordinary profit	7.4	14.5	20.2	14.0	Capital stock	82.6
Net income	3.0	6.3	12.5	8.8	Number of employees	941
Leased amount	466.4	555.7	580.0	300.9		

1st half, FY05 highlights

- Increased both revenues and profits by increasing leased amount and reducing funding cost.
- Aggressively developed strategic business areas
- Entered into trust business through SMLC Trust Company
 - Started to provide trusts of leasing receivables

Initiatives in 2nd half, FY05

- Further develop strategic business areas
 - Further penetrate into SME market
 - Promote real estate lease, eco-lease, etc.
- Create new profit-making opportunities through utilizing trust subsidiary and reinforcing fee businesses
- Strengthen fund-raising capability with credit ratings upgraded (JCR: "A", R&I: "A")
- Further reinforce profitability of auto leasing business

Japan Research Institute

	(Billions of yen)				(Billions of yen)	
	FY02*	FY03	FY04	1 st half, FY05	Sep. 05	
Operating revenue	70.2	105.1	111.2	53.6	Total assets	77.2
Operating profit	7.6	7.6	6.3	2.1	Capital stock	10.0
Ordinary profit	10.1	7.5	6.3	2.5	Number of employees	2,966
Net income	7.8	4.0	2.6	2.2		

*Sum of the figures before and after the corporate split in Nov. 2002

1st half, FY05 highlights

- Further fortified system-related business
 - Expanded ERP business for pharmaceutical companies and credit card business
- Refined risk management and quality control systems
 - Strengthened quality examination system

Initiatives in 2nd half, FY05

- Promote "focusing" strategy in system-related business
 - Reinforce efforts to get orders for developing main systems
 - Expand into new areas such as the manufacturing and distribution industry for taking advantage of total-solution capability
- Improve development productivity
 - Standardize development and promote offshore development

(1-3) Summary of affiliates' financial results
 - Daiwa Securities SMBC and Promise

Daiwa Securities SMBC

(Billions of yen)

<Consolidated>	FY03	FY04	1 st half, FY05
Operating revenue	197.9	249.6	142.1
Commissions	76.8	91.7	34.0
Net gains on trading securities	78.2	118.3	78.4
Interest and dividend income	42.9	39.6	29.7
Interest expense	16.6	27.3	19.4
Net operating revenue	181.3	222.4	122.7
Selling, general and administrative expenses	128.1	138.8	73.6
Ordinary profit	54.1	85.2	50.2
Net income	33.2	54.0	31.3

Promise

(Billions of yen)

<Consolidated>	FY02	FY03	FY04	1 st half, FY05
Operating income	410.6	391.0	369.9	190.5
Interest on consumer loans	381.1	368.7	352.3	181.4
Operating expenses	303.7	303.1	241.6	138.5
Advertising expenses	22.2	15.6	16.4	10.4
Provision for uncollectible loans	114.7	136.5	97.5	56.8
Credit losses	10.1	9.9	-	-
Employees' salaries and bonuses	33.4	30.9	25.9	11.9
Operating profit	107.0	87.9	128.3	51.9
Recurring profit	108.0	89.9	130.8	52.8
Net income	60.7	41.6	75.4	31.4

(1-4) Capital ratio and list of preferred stocks

Capital ratio <SMFG consolidated>

(Billions of yen)

	Mar. 03	Mar. 04	Mar. 05	Sep. 05 <Preliminary >
Tier I	3,255.9	3,571.6	3,262.3	3,746.1
Capital stock & Capital surplus	2,103.9	2,112.9	2,327.0	2,327.0
<Preferred stock>	<1,796.3>	<1,796.3>	<1,781.6>	<1,460.3>
Retained earnings	278.4	564.8	285.6	697.9
Preferred securities issued by overseas SPCs	840.1	814.0	816.9	827.5
Treasury stock	(15.2)	(3.0)	(269.9)	(270.8)
Tier II*	2,961.6	3,416.5	3,262.3	3,746.1
45% of unrealized gains on Other securities	-	249.4	317.1	410.9
45% of land revaluation excess	71.7	68.5	67.1	39.9
General reserve for possible loan losses	1,173.9	837.7	633.5	597.4
Perpetual subordinated debt	569.1	755.6	880.0	1,119.6
Dated subordinated debt	1,581.3	1,603.0	1,657.3	1,591.3
Sub total	3,396.0	3,514.2	3,555.0	3,759.1
Deduction	(238.6)	(250.8)	(504.4)	(548.0)
Total capital	5,978.9	6,737.4	6,020.1	6,944.2
Risk-adjusted assets	59,166.9	59,204.0	60,552.6	63,127.9
Capital ratio	10.10%	11.37%	9.94%	11.00%
Tier I ratio	5.50%	6.03%	5.38%	5.93%

*Amount counted as BIS capital

List of preferred stocks

	Goldman Sachs preferred stock	Public fund preferred stocks			Non-dilutive preferred stock
	1st - 12th series Type 4 Preferred stock	Type 1 Preferred stock	Type 2 Preferred stock	Type 3 Preferred stock	1st series Type 6 Preferred stock
Aggregate amount of issue	JPY 150.3 billion	JPY 201.0 billion	JPY 300.0 billion	JPY 800.0 billion	JPY 210.0 billion
Outstanding balance as of Oct. 31, 2005	JPY 150.3 billion	JPY 105.0 billion	JPY 300.0 billion	JPY 695.0 billion	JPY 210.0 billion
Conversion price as of Oct. 31, 2005	JPY 322,300	JPY 947,100	JPY 947,100	JPY 830,900	Non-dilutive
Conversion period	Feb. 8, 2003-Feb. 7, 2028	Dec. 2, 2002-Feb. 26, 2009	Aug. 1, 2005-Feb.26, 2009	Dec. 2, 2002-Sep. 30, 2009	
Date of mandatory conversion	Feb. 8, 2028	Feb. 27, 2009	Feb. 27, 2009	Oct. 1, 2009	

Became convertible from Feb. 2005, subject to the following transfer restrictions:

-Goldman Sachs preferred stock is generally nontransferable.
The underlying common stock is subject to certain transfer restrictions as well as hedge restrictions that will lapse in equal installments on the second, third and fourth anniversaries of the issue date.

Sep. 2004: JPY 201.0 billion converted into common stock
Nov. 2004: Repurchased the common stock issued upon the conversion (JPY 267.7 billion)

(2-1) Summary of SMBC's financial results

<SMBC non-consolidated>

P/L

(Billions of yen)

	FY02	FY03	FY04	1 st half, FY05
Gross banking profit	1,760.6	1,584.1	1,522.9	766.6
<Marketing Units*>	<1,130.9>	<1,216.6>	<1,294.8>	<665.7>
Non-interest income**	351.6	398.6	501.5	253.7
<Proportion of Non-interest income to Gross banking profit>	<20.0%>	<25.2%>	<32.9%>	<33.1%>
Expenses	(647.0)	(584.0)	(582.4)	(292.4)
Overhead ratio	36.7%	36.9%	38.2%	38.1%
Banking profit***	1,113.6	1,000.1	940.5	474.2
Marketing Units	605.1	721.9	810.3	415.6
Treasury Unit	557.3	356.5	205.0	114.5
Gains (losses) on stocks	(635.7)	103.9	(118.7)	25.0
Ordinary profit (loss)	(597.2)	185.1	(71.7)	359.8
Net income (loss)	(478.3)	301.1	(136.8)	298.7
Total credit cost	(1,074.5)	(803.4)	(954.8)	(129.7)

B/S

(Billions of yen)

	Mar. 03	Mar. 04	Mar. 05	Sep. 05
Assets	97,891.2	94,109.1	91,129.8	93,293.8
Loans and bills discounted	57,282.4	50,810.1	50,067.6	50,949.2
Securities	23,656.4	26,592.6	23,676.7	23,039.5
Deferred tax assets	1,814.6	1,590.5	1,502.2	1,328.5
Liabilities	95,612.0	91,238.2	88,377.1	90,122.6
Deposits	58,610.7	60,067.4	62,788.3	63,380.9
NCDs	4,913.5	3,589.4	2,803.3	2,602.6
Bonds	2,624.1	3,177.7	3,718.4	3,872.6
Stockholders' equity	2,279.2	2,870.9	2,752.7	3,171.2
Capital stock	560.0	560.0	665.0	665.0
Capital surplus	1,237.3	1,237.3	1,367.5	1,367.5
Retained earnings	414.5	676.1	291.3	607.9
Land revaluation excess	85.3	81.2	42.3	24.5
Net unrealized gains (losses) on Other securities	(17.9)	316.3	386.6	506.3
Capital ratio	10.49%	11.36%	11.32%	12.00%

* Consumer banking unit, Middle market banking unit, Corporate banking unit and International banking unit

** Non-interest income (managerial accounting basis): Net fees and commissions + Income related to derivatives products sales, etc.

*** Before provision for general reserve for possible loan losses

(2-2) Gross banking profit

<SMBC non-consolidated>

(Billions of yen)

	FY03	FY04	1 st half, FY05	Year change
Gross domestic profit	1,135.6	1,182.8	626.6	+36.5
<Excluding gains (losses) on bonds>	<1,135.3>	<1,188.9>	<608.9>	<+38.7>
Net interest income	947.9	914.6	459.0	(3.4) (1)
<Gains on interest rate swaps>	<22.7>	<18.4>	<15.9>	<+1.5>
Trust fees	0.3	2.6	4.3	+3.6
Net fees and commissions	179.2	246.8	130.7	+30.1 (2)
Net trading income (loss)	(1.3)	1.8	(1.0)	(1.7)
Net other operating income	9.5	17.0	33.6	+7.9
<Gains (losses) on bonds>	<0.3>	<(6.1)>	<17.7>	<(2.2)>
Gross international profit*	448.5	340.1	140.0	(32.6)
<Excluding gains (losses) on bonds>	<426.1>	<355.6>	<129.3>	<(36.5)>
Net interest income	141.2	56.1	(6.3)	(32.3) (3)
<Gains on interest rate swaps>	<54.5>	<35.2>	<(2.5)>	<(21.1)>
Net fees and commissions	47.4	51.3	32.7	+6.2
Net trading income	140.9	162.0	64.3	(11.7)
Net other operating income	119.0	70.7	49.3	+5.2
<Gains (losses) on bonds>	<22.4>	<(15.5)>	<10.7>	<+3.9>
Adjustments related to the items consisting of Gross international profit				
Net interest income (loss)	+2.0	(1.8)	(1.6)	+0.8
Net trading income (loss)	(141.1)	+32.2	+59.7	+4.1
Net other operating income (loss)	+139.1	(30.4)	(58.1)	(4.9)

*After adjustments related to the items consisting of Gross international profit.

Major factors in increase/decrease

- (1) Shrink of interest spread, decrease in balance of loans
- (2) Increase in fees related to sales of investment trusts, pension-type insurances, and securities intermediary business
- (3) Decrease of profits in foreign currency ALM operations

(2-3) Loan portfolio (balance and spread)

<SMBC non-consolidated>

Loan balance

	Term-end balance		Average balance	
	Sep. 05	Change from Mar. 05	1 st half, FY05	Year change
	(Trillions of yen)		(Trillions of yen)	
Total lendings	50.9	+0.9	50.2	(0.4)
Overseas lendings	4.0	+0.7	3.8	+0.8
Domestic lendings	46.9	+0.2	46.4	(1.2)
Domestic lendings (Managerial accounting basis)				
Domestic Marketing Units*	45.8	+0.6	45.2	(0.9)
Individual clients	14.5	+0.2	14.4	+0.5
Small- and medium-sized enterprises**	22.0	+0.4	21.2	(0.0)
Large corporations**	9.3	+0.0	9.7	(1.4)

Loan Spread

(Managerial accounting basis)	Term-end loan spread		Average loan spread	
	Sep. 05	Year change	1 st half, FY05	Year change
Small- and medium-sized enterprises**	150bp	(6bp)	154bp	(6bp)
Large corporations**	72bp	(12bp)	76bp	(10bp)

Interest earning assets (Domestic business units)

	FY02		FY03		FY04		1 st half, FY05	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest earning assets	74,671.8	1.47%	70,034.6	1.45%	67,225.8	1.45%	65,948.4	1.47%
Loans and bills discounted	53,858.7	1.73%	50,475.2	1.75%	46,859.3	1.78%	45,561.1	1.75%
Securities	18,847.1	0.65%	18,598.7	0.59%	19,087.7	0.68%	18,847.2	0.77%

Interest bearing liabilities (Domestic business units)

	FY02		FY03		FY04		1 st half, FY05	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest bearing liabilities	74,115.7	0.10%	71,856.3	0.09%	70,248.7	0.09%	69,746.7	0.08%
Deposits, etc.	57,399.5	0.04%	56,810.9	0.02%	58,376.2	0.02%	59,510.8	0.02%
Expense ratio***	0.78%		0.74%		0.75%		0.75%	
Total cost of funding	0.88%		0.83%		0.84%		0.83%	

	FY02	FY03	FY04	1 st half, FY05
Overall interest spread	0.59%	0.62%	0.61%	0.64%
Interest spread	1.69%	1.73%	1.76%	1.73%

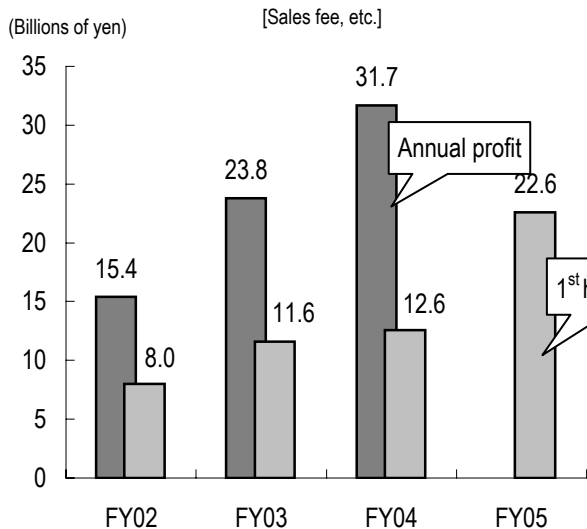
* Marketing units: Consumer banking unit, Middle market banking unit, Corporate banking unit and International banking unit

** "Small- and medium-sized enterprises": Customers managed by Middle market banking unit, "Large corporations": Customers managed by Corporate banking unit

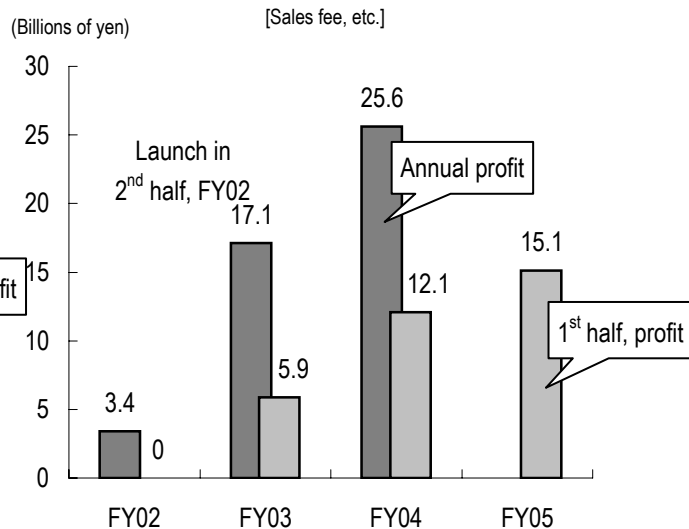
*** Expense ratio is calculated by subtracting yield of interest bearing liabilities from total cost of funding.

(2-4) Asset management consulting and investment banking business

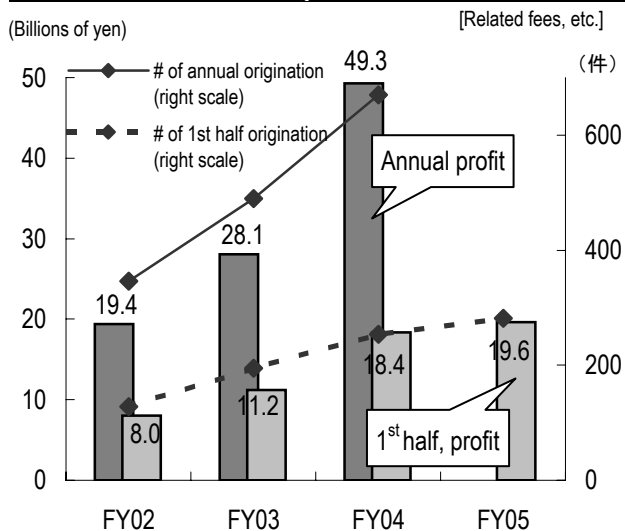
Investment trust



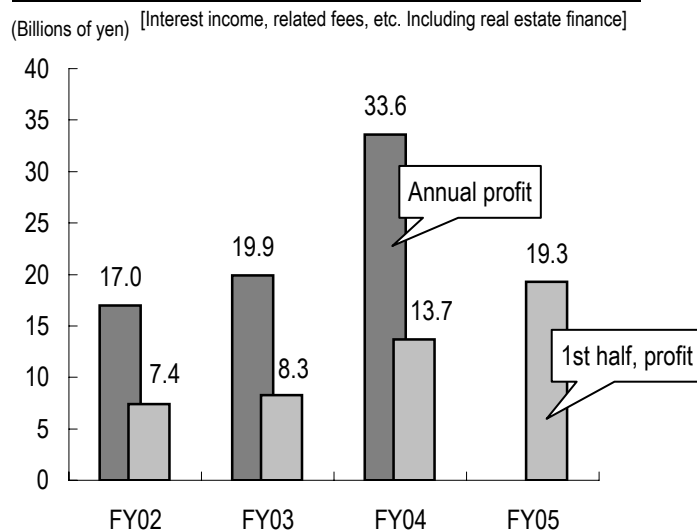
Pension-type insurance



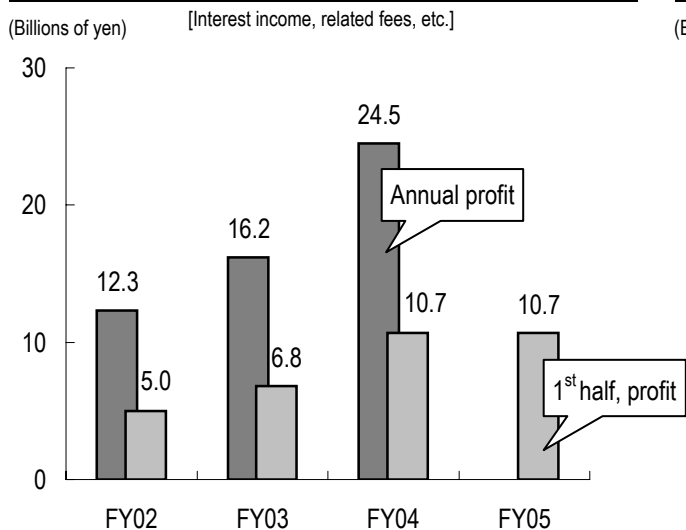
Loan syndication



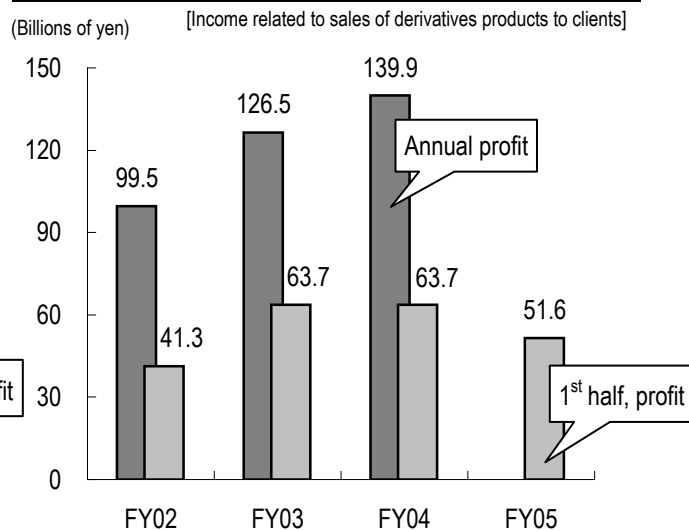
Structured finance



Securitization of monetary claims



Sales of derivative products



(2-5) Credit cost, Non-recurring gains (losses) and
Extraordinary gains (losses)

<SMBC non-consolidated>

Credit cost - financial accounting basis -

(Billions of yen)

	FY02	FY03	FY04	1 st half, FY05
Total credit cost	(1,074.5)	(803.4)	(954.8)	(129.7)
Provision for general reserve for possible loan losses	(238.1)	-	351.5	24.3
Credit cost in Non-recurring gains (losses)	(836.4)	(869.2)	(1,306.3)	(154.0)
Write-off of loans	(284.4)	(566.3)	(698.0)	(16.8)
Provision for specific reserve for possible loans losses	(375.4)	-	(474.1)	(122.7)
Provision for reserve for losses on loans sold	(15.2)	-	-	-
Losses on loans sold to CCPC	(16.4)	(0.8)	-	-
Losses on delinquent loans sold	(148.9)	(302.1)	(138.0)	(14.7)
Provision for loan loss reserve for specific overseas countries	3.9	-	3.8	0.2
Credit cost in Extraordinary gains (losses)	-	65.8	-	-
Reversal of loan loss reserves	-	65.3	-	-
Provision for specific reserve for possible loan losses	-	(276.4)	-	-
Reversal of general reserve for possible loan losses	-	337.9	-	-
Reversal of loan loss reserve for specific overseas countries	-	3.8	-	-
Reversal of reserve for losses on loans sold	-	0.5	-	-

Non-recurring gains (losses) and Extraordinary gains (losses) - financial accounting basis -

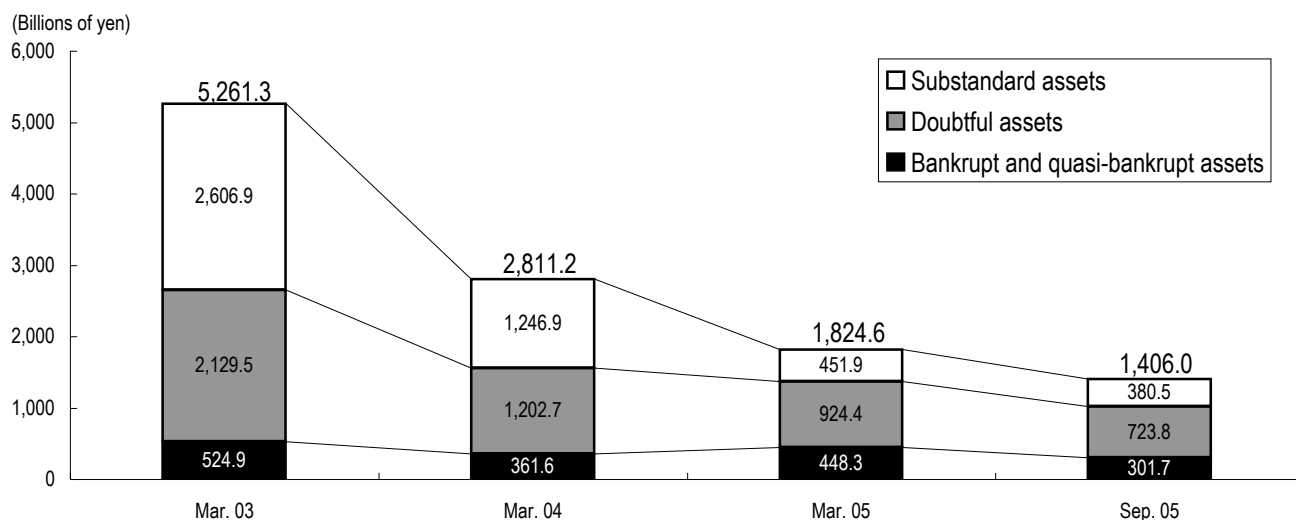
(Billions of yen)

	FY02	FY03	FY04	1 st half, FY05
Non-recurring gains (losses)	(1,472.7)	(815.0)	(1,363.7)	(138.7)
Credit related costs	(836.4)	(869.2)	(1,306.3)	(154.0)
Gains (losses) on stocks	(635.7)	103.9	(118.7)	25.0
Other non-recurring gains (losses)	(0.6)	(49.7)	61.3	(9.7)
Ordinary profit (loss)	(597.2)	185.1	(71.7)	359.8
Extraordinary gains (losses)	(73.8)	133.7	(28.4)	(4.7)
Gains (losses) on disposal of premises and equipment	(26.2)	(11.9)	(12.5)	0.6
Losses on impairment of fixed assets	-	-	-	(5.3)
Amortization of net obligation from change of accounting standard for employee retirement benefits	(20.2)	(19.5)	(16.0)	-
Reversal of loan loss reserves	-	65.3	-	-
Reversal of reserve for losses on loans sold	-	0.5	-	-
Refund of enterprise tax from Tokyo Government and interest on the refund	-	40.4	-	-
Gains on return of the entrusted portion of employee pension fund	-	59.1	-	-
Income (loss) before income taxes	(671.0)	318.8	(100.1)	355.1
Income taxes, current	(40.3)	(12.7)	1.8	(5.1)
Income taxes, deferred	233.0	(5.0)	(38.5)	(51.3)
Net income (loss)	(478.3)	301.1	(136.8)	298.7

(2-6) Problem assets based on the Financial Reconstruction Law

<SMBC non-consolidated>

Problem assets based on the Financial Reconstruction Law



Problem asset ratio	8.4%	5.0%	3.3%	2.5%
Coverage ratio	76.7%	81.5%	90.5%	90.2%

Disclosure of problem assets based on the Financial Reconstruction Law

As of September 30, 2005

(Billions of yen)

Category of Borrowers under Self-Assessment	Problem assets based on the Financial Reconstruction Law	Classification under Self-Assessment				Reserve for possible loan losses	Reserve ratio		
		Classification I	Classification II	Classification III	Classification IV				
Bankrupt Borrowers	Bankrupt and Quasi-Bankrupt Assets	Portion of claims secured by collateral or guarantees, etc.		Fully reserved	Direct Write-offs	Specific Reserve	100% (*3)		
Effectively Bankrupt Borrowers	301.7 (i) (Change from Mar. 05: -146.6)	286.1 (a)		15.6	(*1)		21.3 (*2)		
Potentially Bankrupt Borrowers	Doubtful Assets	Portion of claims secured by collateral or guarantees, etc.		Necessary amount reserved			353.9 (*2)	89.8% (*3)	
	723.8 (ii) (Change from Mar. 05: -200.6)	329.5 (b)		394.3					
Borrowers Requiring Caution	Substandard Loans	Portion of Substandard Loans secured by collateral or guarantees, etc.				General Reserve	52.6% (*3)		
	380.5 (iii) (Change from Mar. 05: -71.4)	158.3 (c)					118.7	19.0% (*3)	
	Claims to Substandard Borrowers	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers					4.7% [10.1%] (*4)		
	Normal Assets	Claims to Normal Borrowers				393.2	0.2% (*4)		
	54,970.7								
Normal Borrowers									
	Total					Loan Loss Reserve for Specific Overseas Countries 3.7			
	56,376.7 (iv)								
	A=(i)+(ii)+(iii)	B: Portion secured by collateral or guarantees, etc.		C: Unsecured portion (A-B)			Reserve ratio: D/C (*5) =78.1%		
	1,406.0 (v) (Change from Mar. 05: -418.6) [Problem asset ratio ((v)/(iv))] 2.5%	(a)+(b)+(c) 773.9		632.1		D: Specific Reserve + General Reserve for Substandard Loans (*2) 493.9	Coverage ratio (B+D)/A =90.2%		

*1 Includes amount of direct reduction totaling JPY 1,113.0 billion.

*2 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards. (Bankrupt/Effectively Bankrupt Borrowers: JPY 5.7 billion, Potentially Bankrupt Borrowers: JPY 8.0 billion)

*3 Reserve ratios for claims on Bankrupt Borrowers, Effectively Bankrupt Borrowers, Potentially Bankrupt Borrowers, Substandard Borrowers and Borrowers Requiring Caution including Substandard Borrowers are the proportion of reserve for the possible loan losses to each category's total unsecured claims.

*4 Reserve ratios for claims on Normal Borrowers and Borrowers Requiring Caution (excluding claims to Substandard Borrowers) are the proportion of the reserve for possible loan losses to the respective claims of each category. The reserve ratio for unsecured claims on Borrowers Requiring Caution (excluding claims to Substandard Borrowers) is shown in [].

*5 The proportion of the reserve to the claims, excluding the portion secured by collateral or guarantees, etc.

(2-7) Loan portfolio and problem assets,
classified by industry

<SMBC non-consolidated>

Loan balance

(Billions of yen)

	Mar. 03	Mar. 04	Mar. 05	Sep. 05
Domestic offices (excluding offshore banking account)	53,795.9	47,951.5	46,673.7	46,865.2
Manufacturing	6,031.3	5,794.2	5,321.7	5,154.0
Agriculture, forestry, fisheries, and mining	192.8	133.8	125.6	136.1
Construction	2,385.3	1,717.2	1,618.4	1,351.2
Transportation, communications and public enterprises	2,969.0	3,134.7	2,737.4	2,671.5
Wholesale and retail	5,812.5	5,492.2	5,310.9	5,301.4
Finance and insurance	5,419.6	4,892.5	5,158.7	4,855.5
Real estate	8,240.3	6,995.1	5,983.0	6,597.0
Various services	5,622.7	5,470.9	5,705.9	5,797.3
Municipalities	508.1	688.1	583.5	483.3
Others	16,614.3	13,632.8	14,128.6	14,517.9
Overseas offices and offshore banking accounts	3,486.5	2,858.6	3,393.9	4,084.0
Public sector	119.5	63.6	75.8	82.9
Financial institutions	236.1	227.4	237.3	248.6
Commerce and industry	2,945.1	2,396.0	2,994.0	3,581.7
Others	185.8	171.6	86.8	170.8
Total	57,282.4	50,810.1	50,067.6	50,949.2

Problem assets based on the Financial Reconstruction Law*

(Billions of yen)

	Mar. 03	Mar. 04	Mar. 05	Sep. 05	Sep. 05 Reserve ratio**
Domestic offices (excluding offshore banking account)	5,112.0	2,740.3	1,787.8	1,374.0	77.9%
Manufacturing	222.1	328.5	85.5	79.0	70.4%
Agriculture, forestry, fisheries, and mining	4.6	1.1	0.7	3.2	61.1%
Construction	721.7	107.3	396.3	149.1	80.1%
Transportation, communications and public enterprises	135.7	85.4	36.2	38.2	67.5%
Wholesale and retail	540.0	368.8	105.0	139.9	72.7%
Finance and insurance	168.1	54.7	95.8	45.2	89.9%
Real estate	2,057.6	1,016.7	408.6	456.8	69.3%
Various services	961.7	534.5	456.0	358.4	83.3%
Municipalities	-	-	-	-	-
Others	300.5	243.3	203.7	104.2	100.0%
Overseas offices and offshore banking accounts	149.3	70.9	36.8	32.0	87.0%
Public sector	11.6	11.4	0.1	0.1	89.8%
Financial institutions	1.4	0.7	0.5	-	-
Commerce and industry	136.3	58.8	36.2	31.9	87.0%
Others	-	-	-	-	-
Total	5,261.3	2,811.2	1,824.6	1,406.0	78.1%

* Problem assets based on the Financial Reconstruction Law include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

** Reserve ratio(%)= (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to guarantees, collateral and others) X 100
Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

Balance of Other securities with maturities and held-to-maturity bonds, classified by maturity

(Billions of yen)

As of Sep. 05	1 year or less		More than 1 year to 5 years		More than 5 years to 10 years		More than 10 years		Total	
		Change from Mar. 05		Change from Mar. 05		Change from Mar. 05		Change from Mar. 05		Change from Mar. 05
Bonds	2,182.6	(803.6)	6,969.8	(1,570.3)	2,427.9	+312.2	2,832.0	+96.9	14,412.3	(1,964.9)
JGBs	1,896.0	(863.5)	4,613.2	(1,541.4)	1,450.0	+66.2	2,766.6	+64.1	10,725.7	(2,274.7)
Japanese local government bonds	9.9	+7.4	217.9	+13.7	281.8	+88.4	0.5	(0.0)	510.1	+109.4
Japanese corporate bonds	276.7	+52.5	2,138.7	(42.6)	696.1	+157.6	64.9	+32.9	3,176.4	+200.3
Others	347.4	(145.5)	1,961.8	+474.5	530.7	+300.2	626.1	+64.4	3,466.0	+693.6
Total	2,530.0	(949.1)	8,931.6	(1,095.9)	2,958.6	+612.4	3,458.1	+161.3	17,878.3	(1,271.3)

Contract amount of interest rate swaps (on deferred hedge accounting basis), classified by maturity

(Billions of yen)

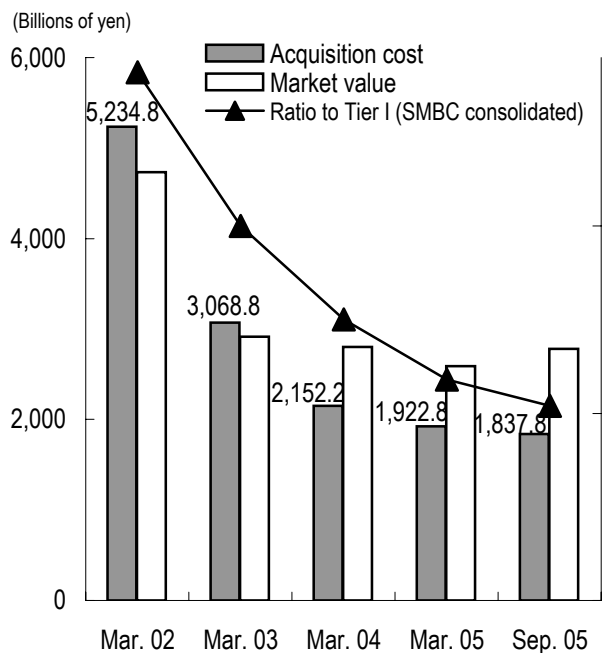
As of Sep. 05	1 year or less		More than 1 year to 5 years		More than 5 years		Total	
		Change from Mar. 05		Change from Mar. 05		Change from Mar. 05		Change from Mar. 05
Total contract amount	6,031.0	(2,378.5)	21,950.9	(1,443.7)	8,703.1	+2,211.2	36,685.0	(1,611.0)
Receivable fixed rate / payable floating rate	5,259.7	(2,045.0)	16,567.5	(379.7)	4,713.7	+1,542.9	26,540.9	(881.8)
Receivable floating rate / payable fixed rate	649.7	(300.1)	4,901.1	(1,094.3)	3,968.6	+698.3	9,519.4	(696.1)
Receivable floating rate / payable floating rate	121.6	(33.4)	482.3	+30.3	20.8	(30.0)	624.7	(33.1)
Net receivable fixed rate	4,610.0	(1,744.9)	11,666.4	+714.6	745.1	+844.6	17,021.5	(185.7)

Derivative transactions on deferred hedge accounting basis

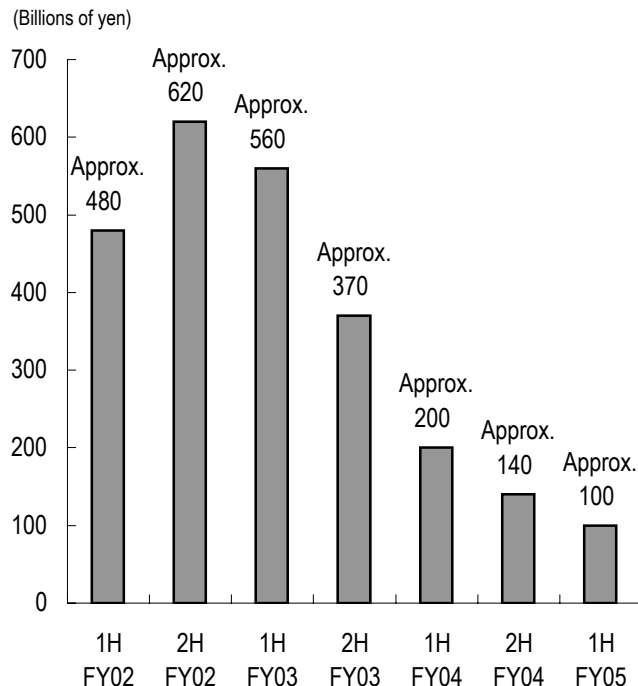
(Billions of yen)

As of Sep. 05	Net assets			Net deferred gains (losses)
		Assets	Liabilities	
Total	+0.3	55.0	54.7	(93.5)
Interest rate swaps	+12.7	48.3	35.6	(94.1)
Currency swaps	(11.3)	2.0	13.3	+1.9
Others	(1.1)	4.7	5.8	(1.3)

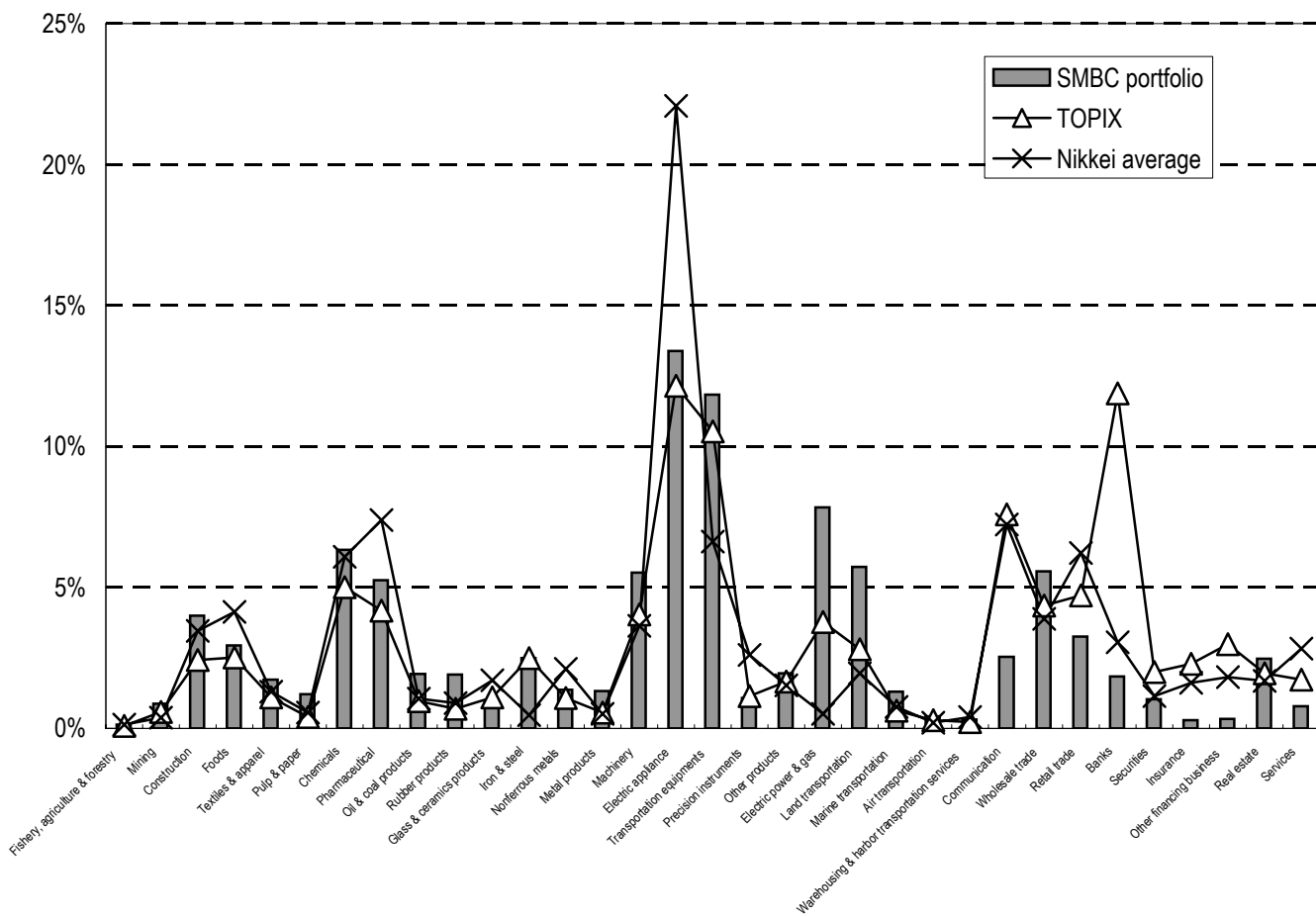
Balance of listed and OTC stocks classified as Other securities



Sales of stockholdings



Composition by industry (As of September 30, 2005, market value basis)



- Marketing channels and client segmentation

Marketing channels

	Mar. 03	Mar. 04	Mar. 05	Sep. 05
Domestic branch*	437	435	425	412
SMBC Consulting Plaza	-	6	45	66
Loan Promotion Office	74	109	108	113
<Reference> Number of employees	24,024	22,348	21,020	21,290
ATM location outside SMBC branch	1,952	1,971	1,875	1,893
Available for 24 hours	988	1,012	945	938
Number of ATM	7,164	6,985	6,667	6,663
Inside SMBC branch	3,914	3,789	3,615	3,590
Outside SMBC branch	3,250	3,196	3,052	3,073
@BANK	1,139	1,190	1,113	1,108

Client segmentation

		Client segments	Channels (As of Sep. 05)		
Individual clients	Private banking segment Approx. 1,000 clients	Company owners, Large-scale real estate owners, Ultra high net worth individuals	Private banker	Private Banking Dept.	
	Asset management segment Approx. 0.15 million clients	Company owners, Executives, Doctors, Lawyers, High net worth individuals	Financial consultant	Block Consumer Business Office 36	
	Asset building segment Approx. 8 million clients	Working householders, Retirees	Loan planner	Loan Promotion Office 113	
			"Money-Life" Consultant & Low-counter teller**	Branch 412	SMBC Consulting Plaza 66
Mass segment Approx. 18 million clients	Singles, Students, Housewives	"One's Direct" & ATM			

* Excludes representative offices, agencies, etc.

** "Low-counter teller" is a teller who serves customers at low counters in branches to provide financial consulting services.

(3-2) Financial consulting for individuals - Data

Assets under SMBC account <SMBC non-consolidated>

(Billions of yen)

	Mar. 03	Mar. 04	Mar. 05	Sep. 05
Individual deposits	31,210.2	31,631.8	32,154.0	32,484.7
Liquid deposits	16,904.3	17,874.4	18,640.3	19,180.4
Fixed-term deposits	13,796.3	13,186.1	12,959.7	12,792.4
Foreign currency deposits	509.6	571.3	554.0	511.9
Investment trusts	1,676.1	2,005.7	2,348.2	2,590.2
Investment trusts for individuals	1,598.6	1,920.0	2,264.8	2,505.7

(Billions of yen)

	FY02	FY03	FY04	1 st half, FY05
Sales of pension-type insurances	99.4	380.2	583.9	323.3

Loans <SMBC non-consolidated>

(Billions of yen)

	Mar. 03	Mar. 04	Mar. 05	Sep. 05
Mortgage loans	12,339.3	12,725.0	13,240.4	13,454.6
Residential purpose	8,346.6	8,891.6	9,451.3	9,663.2
Other consumer loans	1,326.6	1,150.8	990.2	971.6

(Billions of yen)

	FY02	FY03	FY04	1 st half, FY05
Originated amount of residential mortgage loans*	1,309.7	1,675.5	1,924.6	923.4

*Excluding bridge loans for loans by Housing Loan Corporation.

<Reference> Consumer finance

(Billions of yen)

	Sep. 05
SMBC	Approx. 300.0
Sumitomo Mitsui Card	Approx. 280.0
At-Loan	Approx. 110.0
QUOQ	Approx. 65.0

Registered users and number of transactions of SMBC's remote banking <SMBC>

(Thousands)

	Mar. 03	Mar. 04	Mar. 05	Sep. 05
Registered users of "One's Direct"	3,309	4,817	5,775	6,187

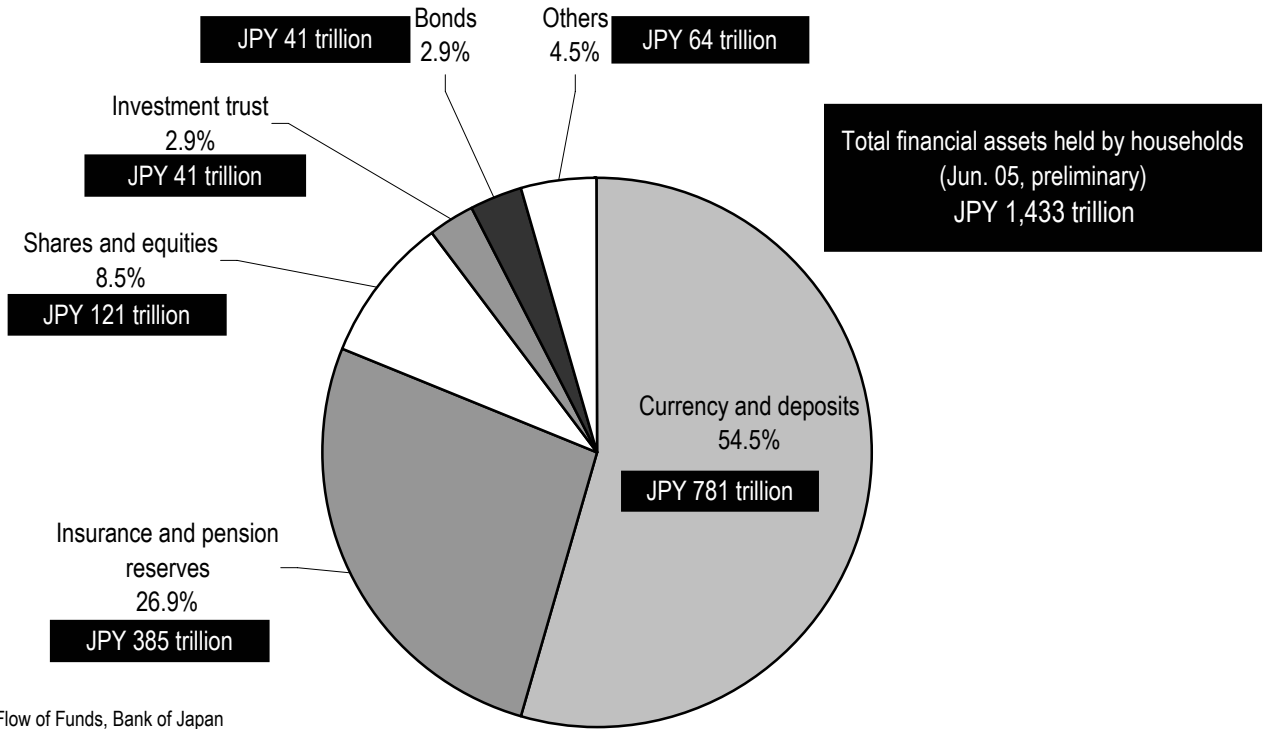
(Millions)

	FY02	FY03	FY04	1 st half, FY05
Number of transactions of SMBC remote banking	45	66	86	54
Number of transactions of Internet- and mobile-banking	38	60	82	51
Number of transactions of telephone-banking	7	6	4	3
Number of transactions through @BANK	32	34	34	17

First introduction among Japanese banks: -Internet-banking (Jan. 97)
 -Telephone-banking (Jun. 97)

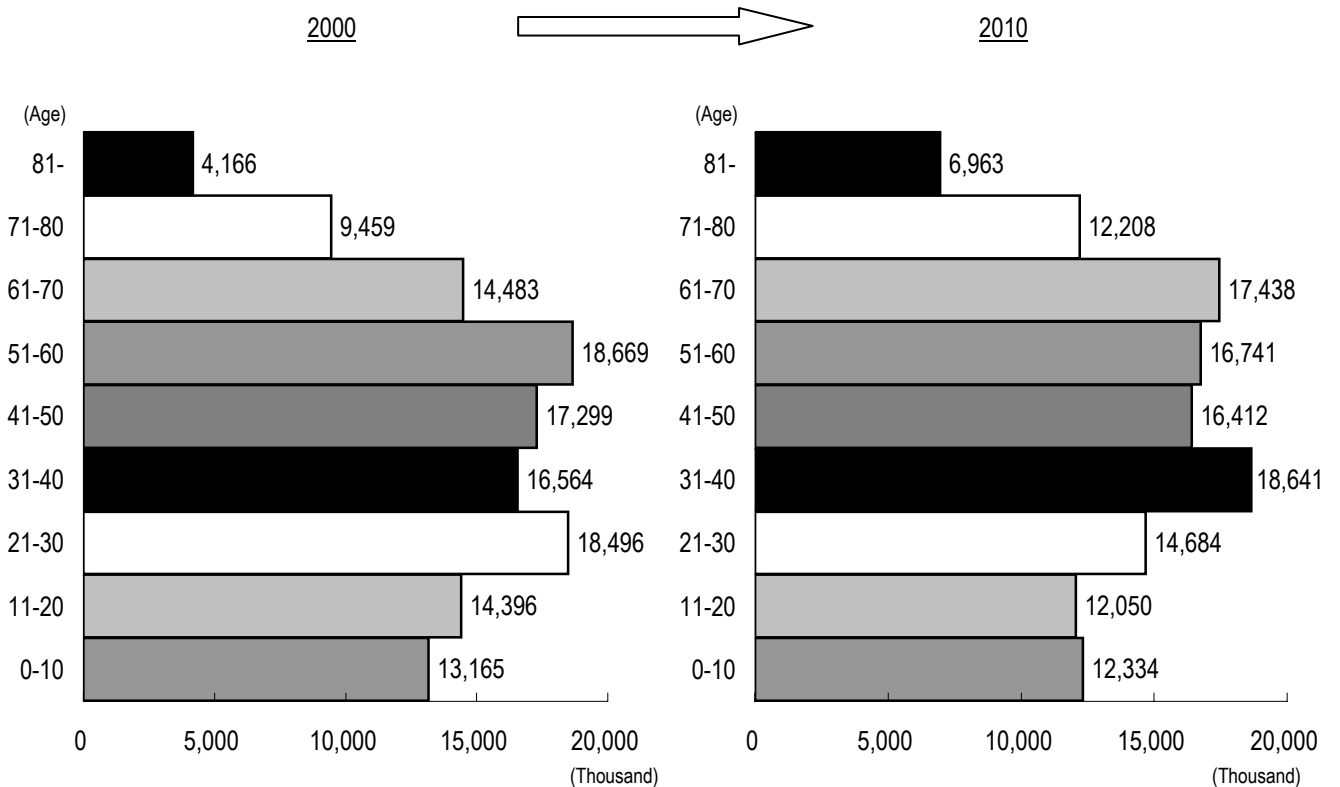
<Reference> Market size of asset management business and structure of Japanese population

Financial assets held by households in Japan



Source: Flow of Funds, Bank of Japan

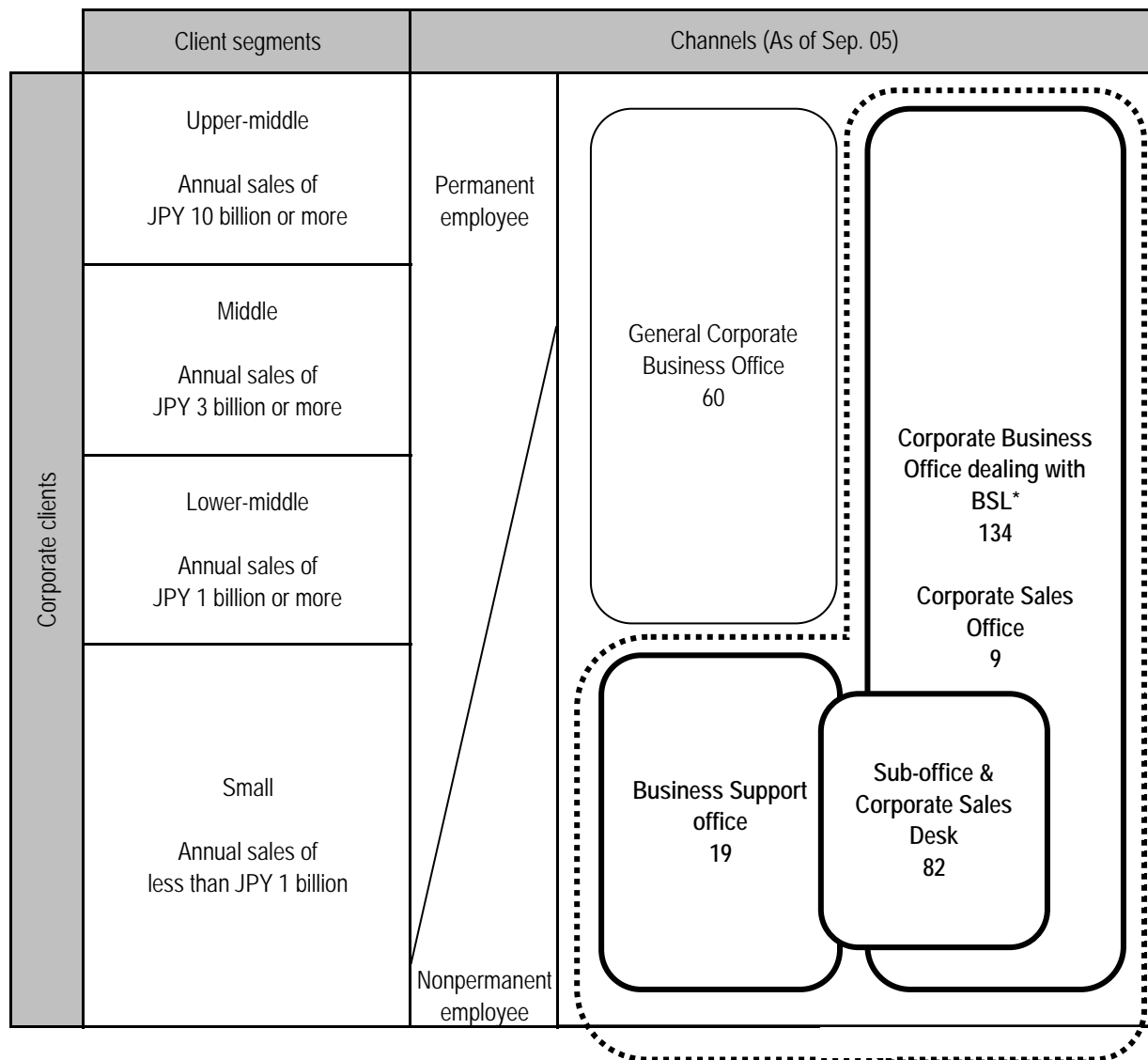
Change in age structure of Japanese population



Source: Estimation by National Institute of Population and Social Security Research, in Jan. 02

(3-3) New type unsecured loans to SMEs - Marketing channels and client segmentation

Segmentation of corporate clients and marketing channels



Channels dealing with BSL
244
<Change from Mar. 05: +20**>

* Business Select Loan

**After adjusting integration effects related to dissolution of Community Banking Unit

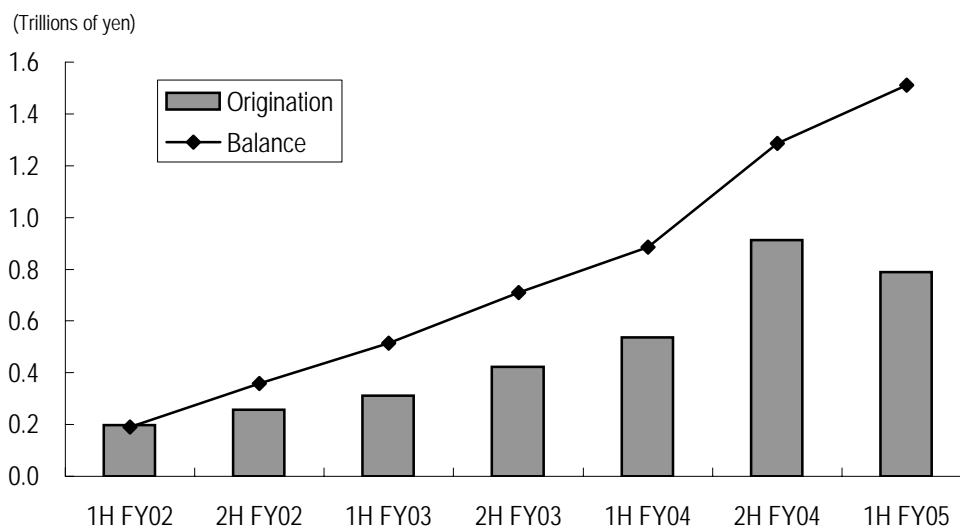
- Products line-up (1)

Business Select Loan - Product description

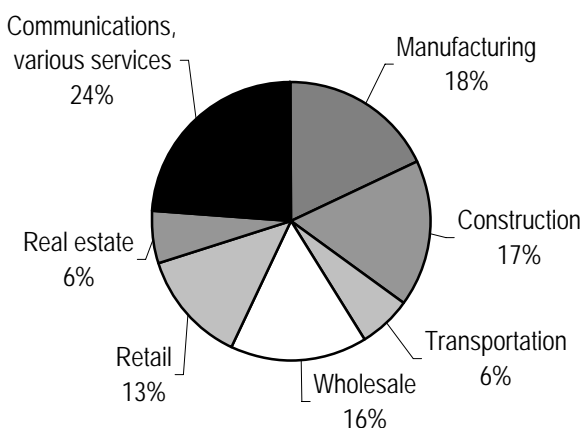
- Accumulated number of origination: approx. 141,000
- Accumulated amount of origination: approx. JPY 3,400 billion (as of Sep. 05)
- New clients ratio (1st half, FY05): nearly 40% (provided to approx. 8,100 new clients)
- Quick approval using SMBC original credit scoring model
- Targeted at corporate clients with annual sales of JPY 1 billion or less
- Unsecured, no third party guarantee
- Risk control based on diversified loan portfolio

Product launch	March 2002
Risk evaluation	SMBC original credit scoring model
Loan amount	maximum JPY 50 million (with monthly repayment)
Interest rate	2.75% - -Varies according to level of credit risk -Discounted according to overall transaction volume with SMBC
Loan term	Within 5 years (maximum)
Collateral	Not required (loan term: 3 years maximum)
Guarantee	No third party guarantee (Guarantee by representative director is required)
Fee	New clients: JPY 50,000 Existing clients: JPY 10,000
Channels	Most Corporate Business Offices, Business Support Offices, etc.: 244 locations

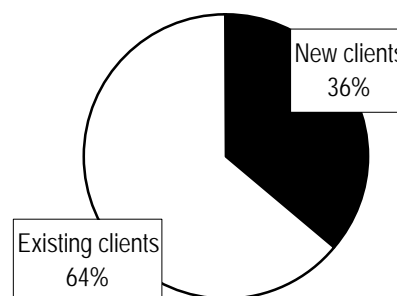
Business Select Loan - Origination and balance



Business Select Loan - Industry mix (Sep. 05)



Business Select Loan - Ratio of new clients to existing clients (Sep. 05)



Not provided to: Financial institutions, other financing businesses, and leasing

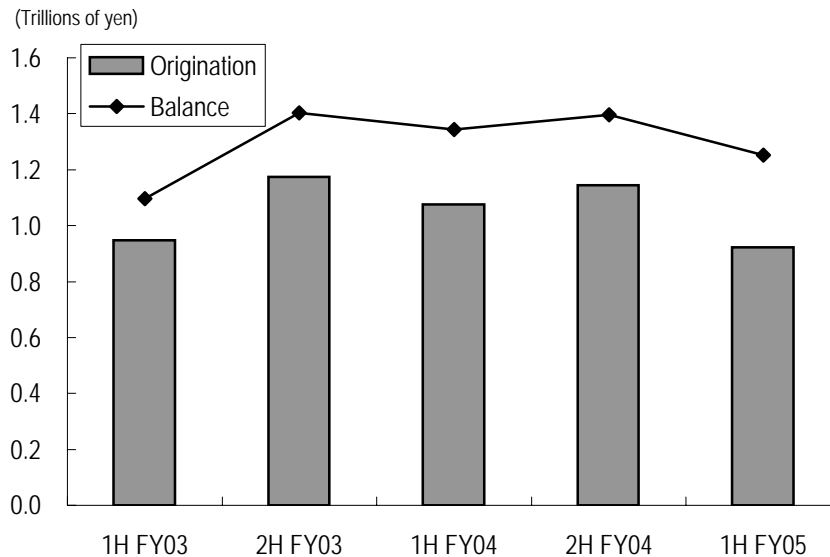
- Products line-up (2)

N-Fund - Product description

- Accumulated number of origination: approx. 123,000
- Accumulated amount of origination: approx. JPY 6,000 billion (as of Sep. 05)
- New clients ratio (1st half, FY05): nearly 10% (provided to approx. 450 new clients)
- Loan with simplified, standardized approval criteria (reflecting portfolio-based credit management approach)
- Quick approval based on standardized process
- No size criterion on clients' annual sales
- Available on unsecured basis
- Loan portfolio management focusing on credit risk diversification

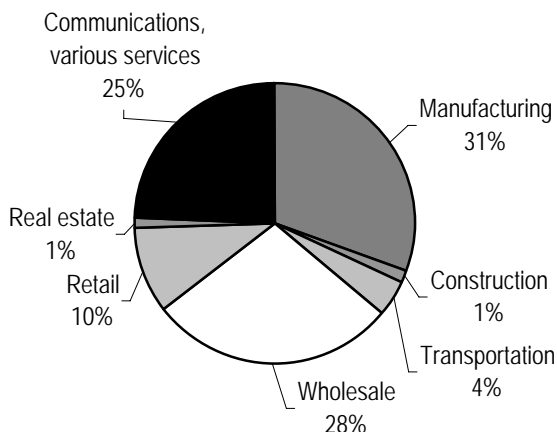
Product launch	April 2003	
Approval method	"Standard" Check-list type: Standardized processing using check-list	"Simplified" Check-list type: Check-list incorporating cash-flow and interest-bearing liabilities
Loan amount	maximum JPY 5 billion	maximum JPY 2 billion
Interest rate	Standard interest rate (2.50%) -Variable according to level of credit risk	
Loan term	Within 5 years in principle (maximum 7 years)	
Collateral	Available on unsecured basis	
Guarantee	Required depending on level of credit risk	
Channels	Domestic Corporate Business Office, etc.: 270	

N-Fund, etc.* - Origination and balance

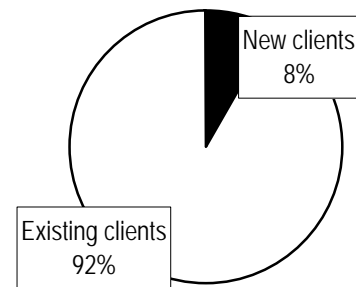


*N-fund, SMBC-CLO, Middle II-fund, V-fund, etc.

N-Fund - Industry mix (Sep. 05)



N-Fund - Ratio of new clients to existing clients (Sep. 05)



Not provided to: Financial institutions, other financing businesses, and leasing

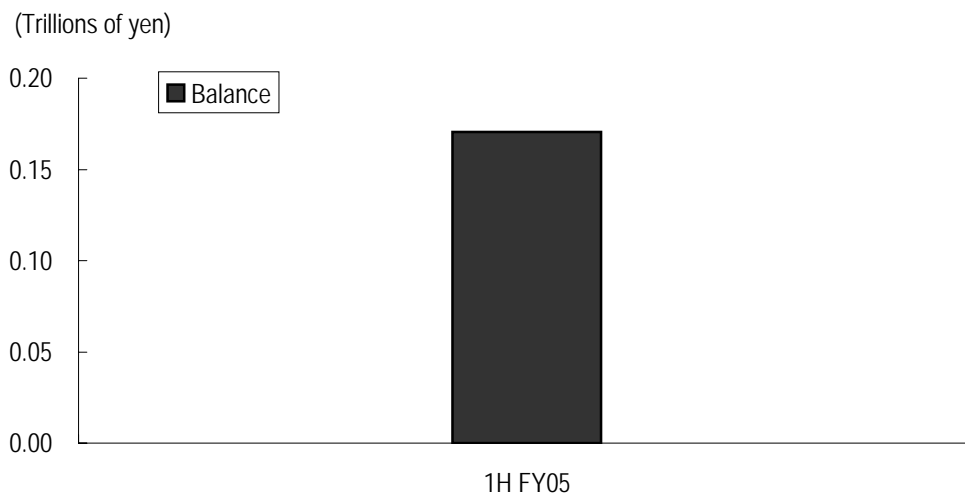
- Products line-up (3)

SMBC Crecer loan - Product description

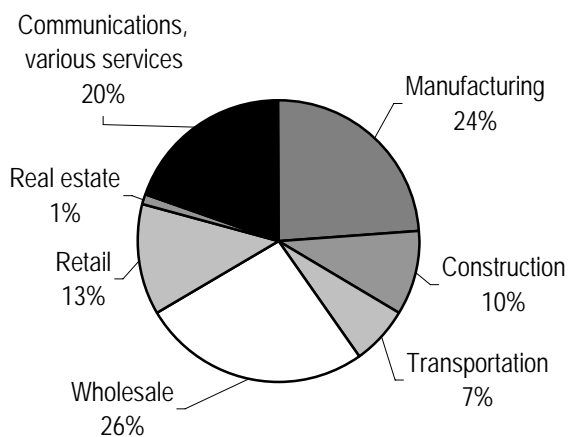
- Accumulated number of origination: 3,000
- Accumulated amount of origination: JPY 200 billion
(as of Sep. 05)
- New clients ratio (1st half, FY05):
nearly 20% (provided to approx. 320 new clients)
- Quick approval using refined credit scoring model
- Targeted at corporate clients with annual sales of
JPY 3 billion or less
- Unsecured, no third party guarantee
- Risk control based on portfolio diversification

Product launch	April 2005
Risk evaluation	SMBC original credit scoring model
Loan amount	maximum JPY 100 million
Interest rate	1.375% ~ -Varies according to level of credit risk
Loan term	Within 5 years in principle
Collateral	Available on unsecured basis
Guarantee	No third party guarantee (Guarantee by representative director is required)
Fee	None
Channels	Domestic Corporate Business Office, etc.: 270

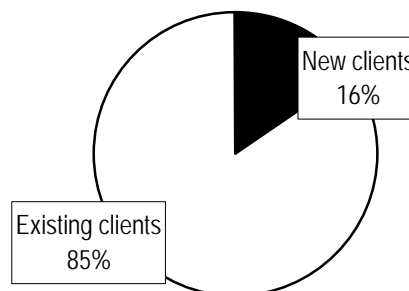
SMBC Crecer loan - Balance



SMBC Crecer loan - Industry mix (Sep. 05)



SMBC Crecer loan - Ratio of new clients to existing clients (Sep. 05)



Not provided to: Financial institutions,
other financing businesses, and leasing

(3-5) Investment banking business

SMBC

Structured finance

Project finance mandated lead arrangers (Global)*

Jan. – Dec. 2004		(USDm)
1	Citigroup	6,413.5
2	BNP Paribas	4,272.4
3	CSFB	4,178.3
4	RBS	3,784.5
5	SG	3,528.9
6	SMBC	3,475.1
7	Mitsubishi Tokyo Fin	3,455.9
8	HSBC	3,391.0
9	KDB	3,325.4
10	ABN AMRO	3,154.8

Project finance arranger ranking (Asia)*

Jan. – Dec. 2004		(USDm)
1	Korea Development Bank	3,325.4
2	Chiao Tung Bank	2,870.1
3	Kookmin Bank	2,320.4
4	SMBC	2,012.9
5	CBA	1,512.0
6	Westpac	1,294.0
7	Mitsubishi Tokyo Fin	1,219.1
8	Mizuho Financial	1,160.3
9	Barclays Capital	1,094.5
10	Citigroup	1,082.0

Daiwa Securities SMBC rankings

Straight bond lead manager (Apr. 05 - Sep. 05)**

(Billions of yen)		
	Underwritten	Share
1.	Mizuho Securities	957.9 18.9%
2.	Daiwa Securities SMBC	879.5 17.4%
3.	Nomura Securities	870.9 17.2%
4.	Mitsubishi Securities	771.6 15.3%
5.	Nikko Citi Group Securitie:	756.2 15.0%

Book runner: Initial public offering of stock

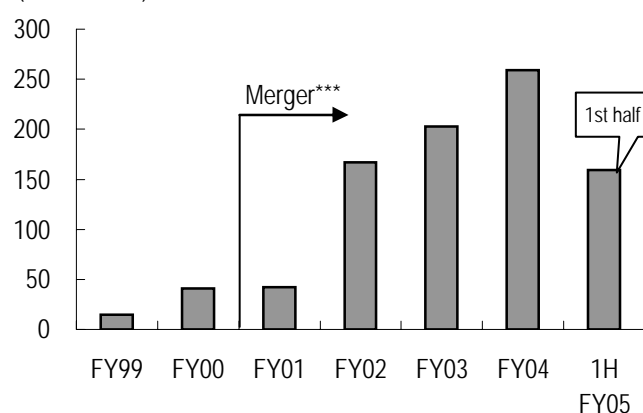
(Apr. 05 - Sep. 05)**

(Billions of yen)		
	Underwritten	Share
1.	Nikko Citi Group Securitie:	27.7 21.6%
2.	Nomura Securities	26.1 20.3%
3.	Daiwa Securities SMBC	15.7 12.2%
4.	Shinko Securities	14.5 11.3%
5.	Mizuho Securities	11.6 9.0%

Collaboration with Daiwa Securities SMBC

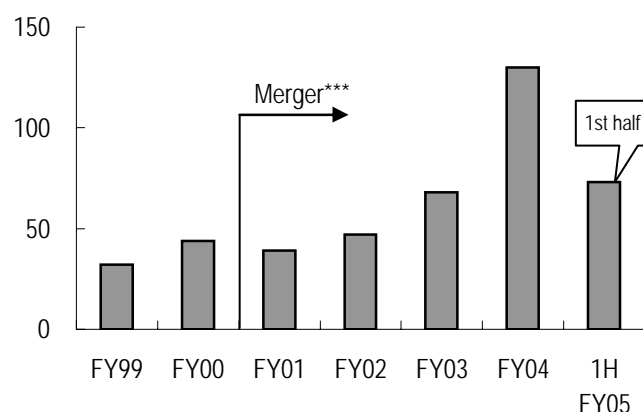
Collaboration in stock and bond underwriting

(Number of deal)



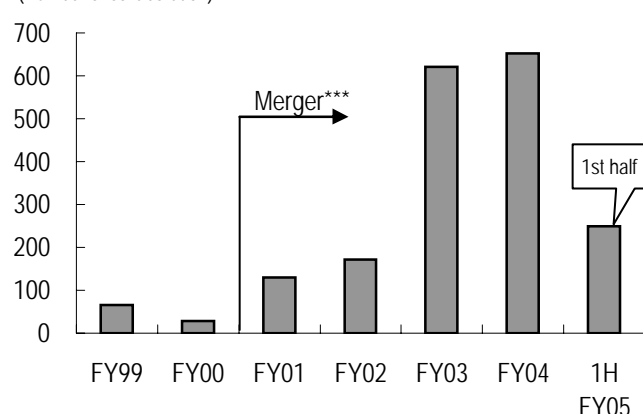
Collaboration in acquiring IPO mandates

(Number of mandate)



Collaboration in brokerage business****

(Number of collaboration)



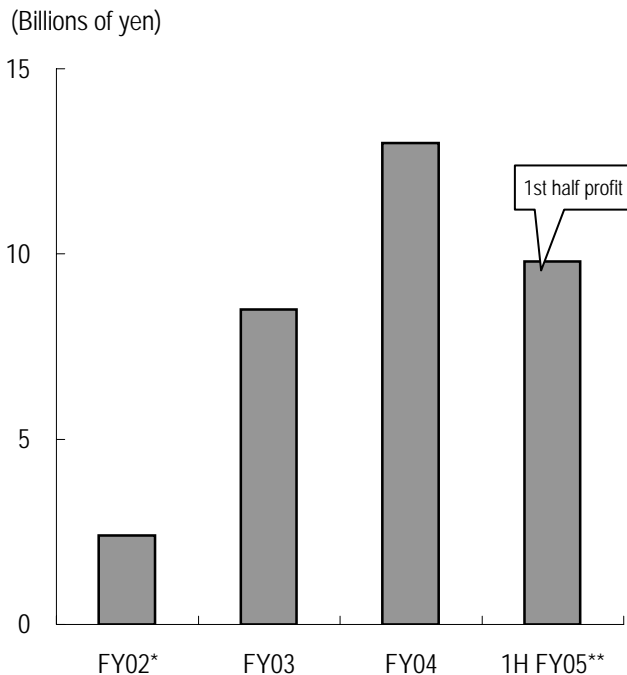
* Source: Project Finance International

** Source: Thomson Financial

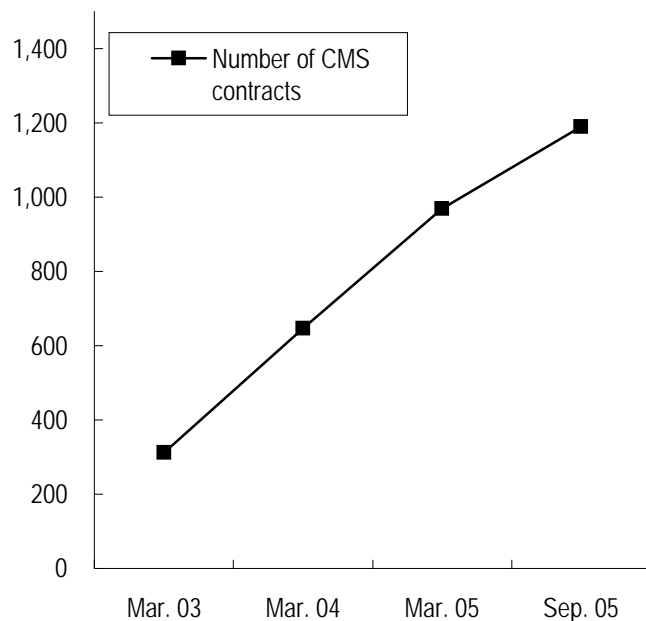
*** In April 2001, Daiwa Securities SB Capital Markets (a joint venture of Daiwa Securities Group and the former Sumitomo Bank) took over the entire business of the former Sakura Securities, according to the merger between the former Sakura Bank and Sumitomo Bank (establishment of SMBC).

**** Sale/purchase of bonds, sale of stocks (block trading), etc.

Gross banking profit of China-related business



Number of CMS contracts



*Profits related to the China Business Promotion Dept. established in Dec. 2002, are not included in the amount for FY02.

**Profits from non-Japanese companies are included in the amount for 1H FY05.

Tianjin Branch
 -Establishment: Jul. 1995
 -Business: Foreign currency and RMB businesses
 -The first branch of a Japanese bank

Suzhou Branch
 -Establishment: Nov. 1997
 -Business: Foreign currency businesses
 -The only branch of a Japanese bank in Jiangsu

Shanghai Branch
 -Establishment: Dec. 1992
 -Business: Foreign currency and RMB businesses
 -First foreign bank with direct CNAPS connection
 -Obtained approval for foreign currency and RMB business for local companies

Hangzhou Branch (Dec. 27, 2004)
 -The first branch of a foreign bank in Zhejiang

Guangzhou Branch
 -Establishment: Nov. 1992
 -Business: Foreign currency and RMB businesses
 -The only branch of a Japanese bank in Guangzhou

