

(Table 5) Earnings by Unit [Sumitomo Mitsui Banking Corporation (Non-consolidated)]
(Billions of yen)

	FY01 Actual	FY02 Actual	FY03 Forecast
Net Interest Income	277.8	278.3	278.0
Fees and Commissions + Foreign Exchange	37.7	34.4	48.0
Consumer Banking Unit	315.5	312.7	326.0
Net Interest Income	425.4	337.2	369.0
Fees and Commissions + Foreign Exchange	158.4	231.8	212.0
Middle Market Banking Unit	583.8	569.0	581.0
Net Interest Income	115.5	101.7	105.0
Fees and Commissions + Foreign Exchange	50.8	61.1	76.0
Corporate Banking Unit	166.3	162.8	181.0
Marketing Business	88.4	87.6	91.0
Treasury Business	1.5	1.3	1.5
International Banking Unit	78.4	86.4	91.0
Net Interest Income	---	9.4	10.1
Fees and Commissions + Foreign Exchange	---	0.2	0.2
Community Banking Unit	---	9.6	10.3
Banking Operation	456.6	521.1	337.0
Trading Operation	54.3	63.8	67.0
Treasury Unit	507.7	581.5	400.0
Headquarters	201.8	38.6	10.7
Gross Banking Profit	1,853.5	1,760.6	1,600.0
Expenses	(670.1)	(647.0)	(600.0)
Banking Profit (excluding transfer to general reserve for possible loan losses)	1,183.4	1,113.6	1,000.0