(Table 11) Earnings Targets (Banking Profit excluding transfer to general reserve for possible loan losses of Sumitomo Mitsui Banking Corporation)

(billions of yen)

	FY02 Actual	FY03 Plan	FY04 Plan	FY05 Plan	FY06 Plan
Main Scenario (A)	1,113.6	1,000.0	1,000.0	1,080.0	1,210.0

Major Economic Assumptions

		FY02 Actual	FY03 Plan	FY04 Plan	FY05 Plan	FY06 Plan
Real GDP Growth	(%)	1.6	0.6	0.9	1.3	1.5
3 month TIBOR	(%)	0.09	0.10	0.30	0.50	0.70
10 Years JGB	(%)	1.1	1.0	1.3	1.5	1.7

Fluctuaions from Main Scenario

(billions of yen)

	FY02 Actual	FY03 Plan	FY04 Plan	FY05 Plan	FY06 Plan
Optimistic Scenario (B)	n.a.	1,030.0	1,050.0	1,150.0	1,300.0
Change (B)-(A)	n.a.	30.0	50.0	70.0	90.0
Pessimistic Scenario (C)	n.a.	970.0	950.0	1,010.0	1,120.0
Change (C)-(A)	n.a.	(30.0)	(50.0)	(70.0)	(90.0)