

(Table 6) Restructuring Plan [Sumitomo Mitsui Financial Group + Sumitomo Mitsui Banking Corporation]

	Mar. 31, '02 Actual	Mar. 31, '03 Actual	Sep. 30, '03 Actual		Mar. 31, '04 Plan
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## (Number of Employees and Directors)

Directors	33	24	24		28
Board of Directors*1	26(2)	17(2)	17(2)		21(2)
Auditors*1	7(4)	7(3)	7(3)		7(3)
Employees*2	25,027	24,024	23,838	*3	22,600

\*1 Figures in the brackets indicate the number of those who are not full-time attendants.

\*2 Registered employees, excluding executive officers, contract employees and temporary recruited.

\*3 Recruited 727 newly graduated students in Apr. '03. Number of employees as of Mar. 31, '04 is forecasted to be 22,600 as initially planned.

## (Number of Offices)

Domestic Branches*1	564	437	435		435
Overseas Branches*2	21	20	20		19
(Reference) Overseas Subsidiaries*3	25	26	26		26

\*1 Excluding sub-branches, agencies, specialized branches for receiving money transfers, specialized branches for controlling ATMs in convenience stores and International Business Operations Department.

\*2 Excluding sub-branches and representative offices.

\*3 Excluding overseas subsidiaries with ownership of less than 50%.

	FY01 Actual	FY02 Actual	1st half, FY03 Actual		FY03 Plan
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## (Personnel Expenses)

Personnel Expenses (Millions of yen)	271,788	254,346	114,795		238,800
Salary and Remuneration (Millions of yen)	221,889	205,602	89,361		184,000
Average Salary (Thousands of yen)	496	508	498		502

(Note) Average age of the employee is 38.5 years old (as of September 30, '03)

## (Remuneration and Bonus of Directors)

(Millions of yen)

Remuneration and Bonus of Directors*1	830	763	259		760
Remuneration	830	763	259		760
Bonus	0	0	0		0
Average Remuneration and Bonus of Directors	28	(*2) 27	26		31
Average Retirement Allowances of Directors	81	63	(*2) 43		87

\*1 Sum of those included in personnel expenses and profit appropriation, including rewards as executive officers in case concurrently appointed.

\*2 Excluding those of former Wakashio Bank.

## (Non-personnel Expenses)

(Millions of yen)

Non-personnel Expenses*1	366,637	355,248	164,916		329,800
System related cost*2	96,324	90,486	39,691		82,300
Excluding System related cost	270,313	264,762	125,225		247,500

\*1 Excluding the fees for management guidance from subsidiaries to parent.

\*2 Including leasing expenses and other related costs.

## (Personnel Expenses + Non-personnel Expenses)

(Millions of yen)

Personnel Expenses + Non-personnel Expenses	638,425	609,594	279,711		568,600
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