

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

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

Directors	33	24	28	24	
Board of Directors*1	26(2)	17(2)	21(2)	17(2)	
Auditors*1	7(4)	7(3)	7(3)	7(3)	
Employees*2	25,027	24,024	22,600	22,348	

\*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.

## (Number of Offices)

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

\*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	FY03 Plan	FY03 Actual	
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## (Personnel Expenses)

Personnel Expenses (Millions of yen)	271,788	254,346	238,800	222,969	
Salary and Remuneration (Millions of yen)	221,889	205,602	184,000	172,562	
Average Monthly Salary (Thousands of yen)	496	508	502	496	

(Note) Average age of the employee is 38.8 years (as of March 31, '04)

## (Remuneration and Bonus of Directors)

(Millions of yen)

Remuneration and Bonus of Directors*1	830	763	760	512	
Remuneration	830	763	760	512	
Bonus	0	0	0	0	
Average Remuneration and Bonus of Directors	28	(*2) 27	31	25	
Average Retirement Allowances of Directors	81	63	87	(*2) 43	

\*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	329,800	328,764	
System related cost*2	96,324	90,486	82,300	76,929	
Excluding System related cost	270,313	264,762	247,500	251,835	#2

\*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	568,600	551,733	
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