

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

	Mar. 31, '03 Actual	Mar. 31, '04 Actual	Sep. 30, '04 Actual		Mar. 31, '05 Plan
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(Number of employees and directors)

Directors	24	24	25		28
Board of directors*1	17(2)	17(2)	18(2)		21(2)
Auditors*1	7(3)	7(3)	7(3)		7(3)
Employees*2	24,024	22,348	22,431		21,300

*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	437	435	430		435
Overseas branches*2	20	20	20		19
(Reference) Overseas subsidiaries*3	26	25	25		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 50% or less.

	FY02 Actual	FY03 Actual	1st half, FY04 Actual		FY04 Plan
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(Personnel expenses)

Personnel expenses (Millions of yen)	254,346	222,969	104,863		235,800
Salary and remuneration (Millions of yen)	205,602	172,562	85,098		181,000
Average monthly salary (Thousands of yen)	508	496	488		502

(Note) Average age of the employees is 38.5 years (as of September 30, '04)

(Remuneration and bonus of directors)

(Millions of yen)

Remuneration and bonus of directors*1	763	512	282		760
Remuneration	763	512	282		760
Bonus	0	0	0		0
Average remuneration and bonus of full-time directors	(*2) 27	25	26		31
Average retirement allowances of directors	63	(*2) 43	33		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	355,248	328,764	166,994		329,800
System related cost*2	90,486	76,929	38,399		82,800
Other than system related cost	264,762	251,835	128,595		247,000

*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	609,594	551,733	271,857		565,600
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