

(Table 7) Domestic Subsidiaries and Affiliates (\*1)

(Billions of yen)

Company Name	Main Business	Latest Fiscal Term	Total Asset	(*)2 Total Borrowing	(*)3, (*)4 SMFG, SMBC portion	Stockholder's Equity	(*)4 SMFG, SMBC portion	Operating Profit	Net Income	(*)5 Consolidated / Equity Method
[Sumitomo Mitsui Financial Group]										
Sumitomo Mitsui Card Company, Limited	Credit card services	Sep. '04	840.3	325.0	19.0	110.5	155.7	12.9	8.0	Consolidated
SMBC Leasing Company, Limited	Leasing	Sep. '04	1,744.4	1,241.8	109.5	150.6	143.4	10.8	6.5	Consolidated
The Japan Research Institute, Limited	System engineering, data processing, management consulting, and economic research	Sep. '04	69.9	21.2	13.8	28.1	20.0	1.1	0.4	Consolidated
SMFG Corporate Recovery Servicer Co., Ltd.	Corporate recovery consulting and servicer	Sep. '04	0.7	-	-	0.6	0.4	(0.0)	(0.0)	Consolidated
Daiwa Securities SMBC Co. Ltd.	Securities	Sep. '04	9,196.1	5,457.5	62.2	393.7	163.2	36.6	22.3	Equity Method
Daiwa SB Investments Ltd.	Investment advisory and investment trust management	Sep. '04	13.1	-	-	9.0	8.0	1.0	0.6	Equity Method
[Sumitomo Mitsui Banking Corporation]										
THE MINATO BANK, LTD.	Commercial banking	Sep. '04	2,769.6	78.3	37.0	81.7	4.8	3.1	1.4	Consolidated
Kansai Urban Banking Corporation	Commercial banking	Sep. '04	2,226.3	28.0	23.0	70.0	37.1	7.2	4.8	Consolidated
The Kangin Lease Company, Limited	Leasing	Sep. '04	32.1	26.1	15.3	3.8	-	0.3	0.2	Consolidated
The Japan Net Bank, Limited	Commercial banking via Internet	Sep. '04	312.1	129.9	-	7.7	11.4	0.4	0.4	Consolidated
SMBC Guarantee Co., Ltd.	Credit guarantee	Sep. '04	8,238.4	-	-	162.8	-	(108.6)	(109.8)	Consolidated
The SC Card Business Company, Limited	Service for credit card members	Sep. '04	3.5	0.8	0.8	0.8	-	0.4	0.2	Consolidated
SAKURA CARD CO., Ltd.	Credit card services	Sep. '04	187.2	38.2	18.1	16.2	10.7	0.7	0.5	Consolidated
At-Loan Co., Ltd.	Personal loans	Sep. '04	117.7	98.0	98.0	0.7	13.0	0.0	0.1	Consolidated
SMBC Capital Co., Ltd.	Venture capital	Sep. '04	16.0	11.3	11.3	3.6	1.7	1.1	0.5	Consolidated
SMBC Consulting Co., Ltd.	Management consulting and information service	Sep. '04	4.2	-	-	2.6	1.8	0.5	0.2	Consolidated
SMBC Finance Service Co., Ltd.	Factoring, loans and collecting agent	Sep. '04	679.3	324.0	258.5	70.9	-	5.8	4.8	Consolidated
SMBC Mortgage Co., Ltd.	Loans	Sep. '04	268.8	248.3	248.3	16.2	4.1	0.1	2.2	Consolidated
Financial Link Company, Limited	Data processing service and e-trading consulting	Sep. '04	0.1	-	-	0.0	-	0.0	0.0	Consolidated
SMBC Friend Securities Co., Ltd.	Securities	Sep. '04	209.9	-	-	119.9	39.6	10.4	9.3	Consolidated
Sakura KCS Corporation	System engineering and data processing	Sep. '04	18.2	0.2	0.2	12.7	0.2	0.2	0.2	Consolidated
Sakura Information Systems Co., Ltd.	System engineering and data processing	Sep. '04	13.4	1.5	1.5	7.5	0.0	1.0	(0.0)	Consolidated
Global Factoring Co., Ltd.	Factoring	Sep. '04	321.4	241.5	241.5	0.1	-	0.0	0.0	Consolidated
Promise Co., Ltd.	Consumer finance	Sep. '04	1,663.8	867.9	1.8	749.4	145.4	62.2	37.0	Equity Method
Sumitomo Mitsui Asset Management Company, Limited	Investment advisory and investment trust management	Sep. '04	19.6	-	-	13.7	3.4	1.1	1.1	Equity Method
Japan Pension Navigator Co., Ltd.	Operation and administration of defined contribution pension plans	Sep. '04	1.6	-	-	1.4	0.5	(0.3)	(0.3)	Equity Method
QUOQ Inc.	Shopping credit and credit card services	Sep. '04	911.1	472.5	109.0	39.2	2.9	2.8	1.4	Equity Method
[ SMBC Leasing Company, Limited ]										
SMBC Auto Leasing Company, Limited	Leasing	Sep. '04	213.1	151.8	12.4	12.1	-	1.8	0.8	Consolidated
Mazda Auto Leasing Company, Limited	Leasing	Sep. '04	13.3	10.3	2.0	1.8	-	0.4	0.2	Consolidated
Space Service LLC.	Leasing	Sep. '04	5.4	4.3	2.8	(0.0)	-	(0.0)	(0.0)	Consolidated
SBL Partners LLC.	Factoring	Jun. '04	16.1	15.4	15.4	0.0	-	0.0	0.0	Consolidated
The San-in General Lease Company Limited	Leasing	Sep. '04	48.1	39.8	2.7	5.3	0.2	0.8	0.5	Equity Method
Miegin General Leasing Co.Ltd.	Leasing	Sep. '04	12.3	9.7	0.7	1.5	0.1	0.1	0.1	Equity Method
[ Daiwa Securities SMBC Co. Ltd. ]										
Daiwa Securities SMBC Principal Investments Co. Ltd.	Investments	Sep. '04	82.0	66.8	10.0	13.0	-	2.2	1.3	Equity Method

(Table 7) Overseas Subsidiaries and Affiliates (\*1)

(Millions of local currency, except Indonesia (in Billions))

Company Name	Main Business	Currency	Latest Fiscal Term	Total Asset	(*2) Total Borrowing	(*3,*4) SMFG, SMBC portion	Stockholder's Equity	(*4) SMFG, SMBC portion	Operating Profit	Net Income	(*5) Consolidated / Equity Method
[Sumitomo Mitsui Banking Corporation]											
Sumitomo Mitsui Banking Corporation Europe Limited	Commercial banking	US\$	Sep. '04	13,091	10	4,523	1,744	1,700	19	22	Consolidated
Manufacturers Bank	Commercial banking	US\$	Jun. '04	1,679	11	4	201	283	11	11	Consolidated
Sumitomo Mitsui Banking Corporation of Canada	Commercial banking	CAN\$	Jul. '04	1,327	27	27	156	122	1	1	Consolidated
Banco Sumitomo Mitsui Brasileiro S.A.	Commercial banking	R\$	Jun. '04	1,261	585	472	342	302	41	29	Consolidated
PT Bank Sumitomo Mitsui Indonesia	Commercial banking	RPIAH	Jun. '04	6,182	1,051	2,241	1,062	982	(15)	(12)	Consolidated
SMBC Leasing and Finance, Inc.	Leasing	US\$	Jun. '04	1,445	212	263	742	690	37	16	Consolidated
SMBC Capital Markets, Inc.	Investment and derivatives	US\$	Jun. '04	4,005	333	1,972	958	609	38	29	Consolidated
SMBC Capital Markets Limited	Investment and derivatives	US\$	Jun. '04	1,052	161	-	344	300	4	4	Consolidated
Sumitomo Mitsui Finance Australia Limited	Finance	A\$	Jun. '04	2,312	1,875	2,020	174	159	14	10	Consolidated
SMBC Securities, Inc.	Securities	US\$	Jun. '04	81	31	25	43	40	2	1	Consolidated
Sakura Capital Funding (Cayman) Limited	Finance	US\$	Jun. '04	93	92	90	0	0	0	0	Consolidated
Sakura Finance (Cayman) Limited	Finance	US\$	Jun. '04	2,108	2,102	1,792	0	0	0	0	Consolidated
Sumitomo Finance International plc	Investments	STG	Jun. '04	239	8	8	125	200	(2)	(2)	Consolidated
SMBC International Finance N.V.	Finance	US\$	Jun. '04	3,665	3,630	3,570	1	0	0	0	Consolidated
BSL Leasing Co., Ltd.	Leasing	TBAH	Jun. '04	2,360	1,627	418	209	6	14	10	Equity Method
SBCS Company Limited	Investments and consulting	TBAH	Jun. '04	474	198	198	273	14	21	21	Equity Method
[ SMBC Leasing Company, Limited ]											
SMBC Leasing (Singapore) Pte. Ltd.	Leasing	S\$	Jun. '04	136	111	88	4	-	0	0	Consolidated
SMBC Leasing (Hong Kong) Limited	Leasing	HK\$	Jun. '04	552	460	325	52	-	1	1	Consolidated
SMBC Leasing (Thailand) Co., Ltd.	Leasing	TBAH	Jun. '04	4,156	1,985	1,891	211	-	23	16	Consolidated
SMBC Leasing (Malaysia) Sdn. Bhd.	Leasing	RM	Jun. '04	141	122	112	7	-	1	0	Consolidated
P.T. EXIM SB Leasing	Leasing	RPIAH	Jun. '04	194	243	160	(143)	0	(13)	(13)	Consolidated

(\*1) Only the subsidiaries and affiliates which borrowed over one hundred million yen from Sumitomo Mitsui Financial Group or Sumitomo Mitsui Banking Corporation are indicated in the table.

Financial data of foreign subsidiaries and affiliates are denoted by local currency (in millions, except Indonesia (in billions)).

(\*2) Including bonds and commercial papers.

(\*3) Including guarantees.

(\*4) Indicated as the combined basis of Sumitomo Mitsui Financial Group (SMFG) and Sumitomo Mitsui Banking Corporation (SMBC).

(\*5) Based on Sumitomo Mitsui Financial Group's consolidated financial results.

(\*6) For the companies reporting Operating losses, Net losses or Retained losses, projection of income and position in the group strategy of SMFG and SMBC are described in the next page.

(\*7) <Scope of consolidation>

-From this interim term, eight companies including SMBC Finance Business Planning Co., Ltd. were newly consolidated due to establishment.

-From this interim term, former Minato Card Co., Ltd. was excluded from the scope of consolidation because it was no longer a subsidiary due to merger.

-From this interim term, six companies including SMLC Indus Co., Ltd. became non-consolidated subsidiaries that are not accounted for by the equity method because they became silent partnerships for lease transactions.

-From this interim term, five companies including Promise Co., Ltd. newly became affiliated companies accounted for by the equity method due to acquirement of shares.

-From this interim term, three companies including Sony Bank Incorporated were excluded from the scope of affiliated companies due to decrease in ratio of voting share ownership and other reasons.

## Details of (\*6)

Company name	Earnings projections	Strategic position within the Group
SMFG Corporate Recovery Servicer Co., Ltd.	Secure positive bottom line in FY04.	Joint venture company for corporate recovery with Goldman Sachs (Japan) Ltd., Daiwa Securities SMBC Principal Investments Co. Ltd. and Development Bank of Japan
The Japan Net Bank, Limited	Expected to be in the black in FY04.	Internet specialized bank
SMBC Guarantee Co., Ltd.	Sumigin Guarantee Company, Limited became a wholly-owned subsidiary of SMBC Guarantee Co., Ltd. in Mar. 2002. Expected to be in the black on consolidated basis in FY05.	SMBC's housing loan guarantee subsidiary
The SC Card Business Company, Limited	Secure positive bottom line in FY04.	Company providing services to Sumitomo Mitsui Card Company' card holders
At-loan Co., Ltd.	Expected to be in the black in FY04.	Strategic subsidiary specialized in consumer loans
SMBC Finance Service Co., Ltd.	Secure positive bottom line in FY04.	Subsidiary to provide finance, factoring and collecting services
SMBC Mortgage Co., Ltd.	Secure positive bottom line in FY04.	Finance subsidiary
Financial Link Company, Limited	Expected to be in the black in FY04.	Strategic subsidiary that coordinates financial services such as outsourcing of settlement operations and fund administration with SMBC and group companies
Sakura Information System Co., Ltd.	Secure positive bottom line in FY04.	System engineering and data processing business
Japan Pension Navigator Co., Ltd.	Financial condition is recovering thanks to rapid growth in the defined contribution pension plan market, but expected to remain in the red because depreciation of initial systems investment will be a burden on earnings.	Core company in defined contribution pension plan business
Space Service LLC.	Secure positive bottom line in the fiscal year ended Sep. 2005.	SPC of SMBC Leasing Company
PT Bank Sumitomo Mitsui Indonesia	Expected to secure positive bottom line in the fiscal year ended Dec. 2004.	Subsidiary bank in Indonesia
Sumitomo Finance International plc	Secured positive bottom line in the fiscal year ended Dec. 2003, aiming at securing positive bottom line in the consecutive fiscal year ended Dec. 2004.	Investment company
SMBC Leasing (Singapore) Pte. Ltd.	Secure positive bottom line in the fiscal year ended Dec. 2004.	Overseas subsidiary of SMBC Leasing Company
SMBC Leasing (Hong Kong) Limited	Secure positive bottom line in the fiscal year ended Dec. 2004.	Overseas subsidiary of SMBC Leasing Company
P.T.EXIM SB Leasing	Concentrate on collecting loans with a view of liquidation of the company	Overseas subsidiary of SMBC Leasing Company