

(Table 5) Earnings by Business Unit

<Sumitomo Mitsui Banking Corporation (Non-consolidated)>

(Billions of yen)

	FY03 Actual	FY04 Actual
Net interest income	277.8	271.5
Fees and commissions + Foreign exchange	55.9	86.0
Consumer Banking Unit	333.7	357.5
Net interest income	322.4	323.6
Fees and commissions + Foreign exchange	281.8	330.6
Middle Market Banking Unit	604.2	654.2
Net interest income	104.3	97.0
Fees and commissions + Foreign exchange	70.9	89.8
Corporate Banking Unit	175.2	186.8
Marketing business	88.8	82.0
Treasury business	1.7	1.6
International Banking Unit	92.7	84.4
Net interest income	10.2	10.5
Fees and commissions + Foreign exchange	0.6	1.4
Community Banking Unit	10.8	11.9
Treasury Unit	375.8	222.8
Headquarters	(8.3)	5.3
Gross banking profit	1,584.1	1,522.9
Expenses	(584.0)	(582.4)
Banking profit (before provision for general reserve for possible loan losses)	1,000.1	940.5