

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

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

Directors	24	24	28	25	
Board of directors*1	17(2)	17(2)	21(2)	18(2)	
Corporate auditors*1	7(3)	7(3)	7(3)	7(3)	
Employees*2	24,024	22,348	21,300	21,020	

\*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	435	425	
Overseas branches*2	20	20	19	17	
(Reference) Overseas subsidiaries*3	26	25	26	27	#1

\*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	FY04 Plan	FY04 Actual	
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(Personnel expenses)

Personnel expenses (Millions of yen)	254,346	222,969	235,800	205,305	
Salary and remuneration (Millions of yen)	205,602	172,562	181,000	165,878	
Average monthly salary (Thousands of yen)	508	496	502	494	

(Note) Average age of the employees is 39.0 years (as of March 31, '05)

(Remuneration and bonus of directors)

(Millions of yen)

Remuneration and bonus of directors*1	763	512	760	552	
Remuneration	763	512	760	552	
Bonus	0	0	0	0	
Average remuneration and bonus of full-time directors	(*2) 27	25	31	25	
Average retirement allowances of directors	63	(*2) 43	87	33	

\*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	329,800	339,149	
System related cost*2	90,486	76,929	82,800	79,536	
Other than system related cost	264,762	251,835	247,000	259,613	#2

\*1 Excluding 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	565,600	544,454	
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