(Table 11) Earnings Outlook (Sumitomo Mitsui Banking Corporation)

Main Scenario (Banking Profit) (Billions of yen)

	FY04 Actual	FY05 Plan	FY06 Plan	FY07 Plan	FY08 Plan
Main Scenario (A)	940.5	950.0	1,050.0	1,140.0	1,245.0

Major Economic Assumptions (%)

	FY04 Actual	FY05 Plan	FY06 Plan	FY07 Plan	FY08 Plan
Real GDP Growth	+1.9	+1.2	+1.8	+2.1	+1.6
3 month TIBOR	0.08	0.08	0.08	0.08	0.08
10 years JGB	1.5	1.3	1.3	1.3	1.3

Fluctuaions from Main Scenario (Billions of yen)

	FY04 Actual	FY05 Plan	FY06 Plan	FY07 Plan	FY08 Plan
Optimistic Scenario (B)		980.0	1,090.0	1,200.0	1,345.0
Change (B)-(A)		+30.0	+40.0	+60.0	+100.0
Pessimistic Scenario (C)		920.0	1,010.0	1,080.0	1,175.0
Change (C)-(A)		(30.0)	(40.0)	(60.0)	(70.0)