

(Table 5) Earnings by Business Unit

<Sumitomo Mitsui Banking Corporation (Non-consolidated)>

(Billions of yen)

	FY04 Actual	1st half, FY05 Actual
Net interest income	271.5	140.3
Fees and commissions + Foreign exchange	86.0	51.7
Consumer Banking Unit	357.5	192.0
Net interest income	323.6	176.0
Fees and commissions + Foreign exchange	330.6	154.6
Middle Market Banking Unit	654.2	330.6
Net interest income	97.0	53.2
Fees and commissions + Foreign exchange	89.8	41.6
Corporate Banking Unit	186.8	94.8
Marketing business	82.0	47.9
Treasury business	1.6	0.9
International Banking Unit	84.4	48.3
Net interest income	10.5	-
Fees and commissions + Foreign exchange	1.4	-
Community Banking Unit	11.9	-
Treasury Unit	222.8	123.7
Headquarters	5.3	(22.8)
Gross banking profit	1,522.9	766.6
Expenses	(582.4)	(292.4)
Banking profit (before provision for general reserve for possible loan losses)	940.5	474.2

(Note) FY04 result of Headquarters include result of Asset Restructuring Unit.

1st half, FY05 result reflects reorganization in April 2005.

(dissolution of Community Banking Unit and Asset Restructuring Unit)