

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

	Mar. 31, '04 Actual	Mar. 31, '05 Actual	Mar. 31, '06 Plan	Mar. 31, '06 Actual	
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(Number of employees and directors)

Directors	24	25	23	22	
Board of directors*1	17(2)	18(2)	15(2)	15(2)	
Corporate auditors*1	7(3)	7(3)	8(4)	7(3)	
Employees*2	22,348	21,020	20,900	20,322	

*1 Figures in the brackets indicate the number of part-timer.

*2 Registered employees, excluding executive officers, contract employees and temporary recruited.

(Number of offices)

Domestic branches*1	435	425	415	411	
Overseas branches*2	20	17	19	15	
(Reference) Overseas subsidiaries*3	25	27	28	27	

*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.

	FY03 Actual	FY04 Actual	FY05 Plan	FY05 Actual	
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(Personnel expenses)

Personnel expenses (Millions of yen)	222,969	205,305	207,300	193,672	
Salary and remuneration (Millions of yen)	172,562	165,878	166,100	159,864	
Average monthly salary (Thousands of yen)	496	494	494	492	

(Note) Average age of the employees: 39.0 (as of March 31, '06)

(Remuneration and bonus for directors)

(Millions of yen)

Remuneration and bonus for directors*1	512	552	490	463	
Remuneration	512	552	490	463	
Bonus	0	0	0	0	
Average remuneration and bonus for full-time directors	25	25	25	25	
Average retirement allowances for directors	(*2) 43	33	73	72	

*1 Sum of personnel expenses and profit appropriation, including rewards for executive officers in case concurrently appointed.

*2 Excluding the former Wakashio Bank.

(Non-personnel expenses)

(Millions of yen)

Non-personnel expenses*1	328,764	339,149	349,900	356,203	#1
System related cost*2	76,929	79,536	82,000	79,504	
Other than system related cost	251,835	259,613	267,900	276,699	#1

*1 Excluding management guidance fee paid to the holding company by the subsidiary bank.

*2 Including leasing expenses and related costs.

(Personnel expenses + Non-personnel expenses)

(Millions of yen)

Personnel expenses + Non-personnel expenses	551,733	544,454	557,200	549,875	
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