

Loans (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Loan Portfolio, Classified by Industry

September 30, 2005 and 2004, and March 31, 2005

	Millions of yen		
	September 30, 2005	September 30, 2004	March 31, 2005
Domestic operations:			
Manufacturing.....	¥ 5,494,629	¥ 5,931,430	¥ 5,659,954
Agriculture, forestry, fisheries and mining	143,375	128,678	134,289
Construction	1,548,234	1,869,468	1,829,895
Transportation, communications and public enterprises	2,813,341	3,219,370	2,872,776
Wholesale and retail	5,665,232	5,799,267	5,692,582
Finance and insurance	3,986,024	4,506,569	4,089,586
Real estate	7,608,900	7,303,589	6,948,475
Services.....	6,332,184	5,658,426	6,271,962
Municipalities	546,297	500,797	656,386
Others.....	16,309,585	16,071,190	15,895,492
Subtotal	¥50,447,805	¥50,988,790	¥50,051,402
Overseas operations:			
Public sector	¥ 90,458	¥ 52,751	¥ 83,325
Financial institutions	433,335	381,632	406,015
Commerce and industry	4,807,319	3,793,835	4,060,708
Others.....	316,116	205,024	198,353
Subtotal	¥ 5,647,229	¥ 4,433,243	¥ 4,748,403
Total	¥56,095,034	¥55,422,034	¥54,799,805

Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

2. Japan offshore banking accounts are included in overseas operations' accounts.

Risk-Monitored Loans

September 30, 2005 and 2004, and March 31, 2005

	Millions of yen		
	September 30, 2005	September 30, 2004	March 31, 2005
Bankrupt loans.....	¥ 89,680	¥ 86,972	¥ 68,337
Non-accrual loans.....	1,084,678	1,844,061	1,398,964
Past due loans (3 months or more)	53,845	52,918	29,441
Restructured loans	560,295	884,745	730,701
Total	¥1,788,499	¥2,868,696	¥2,227,445

Notes: **Definition of risk-monitored loan categories**

1. Bankrupt loans: Credits for which accrued interest is not accounted in revenue; credits extended to borrowers that are undergoing bankruptcy, corporate reorganization and rehabilitation proceedings or debtors receiving orders of disposition by suspension of business at bill clearinghouses
2. Non-accrual loans: Credits for which accrued interest is not accounted in revenue; credits, excluding loans to bankrupt borrowers and loans with grace for interest payment to assist in corporate reorganization or to support business
3. Past due loans (3 months or more): Loans with payment of principal or interest in arrears for more than 3 months, calculated from the day following the contractual due date, excluding borrowers in categories 1. and 2.
4. Restructured loans: Loans to borrowers in severe financial condition given certain favorable terms and conditions to assist in corporate rehabilitation or to support business, excluding borrowers in categories 1. through 3.