

(Table 10) Loans and Bills Discounted [Sumitomo Mitsui Banking Corporation (Non-consolidated)]

(Balance)

(Billions of yen)

		Mar. 31, '04 Actual (A)	Mar. 31, '05 Plan (B)	Mar. 31, '05 Actual (C)	
Domestic	including Impact loans	48,182.6	48,282.6	46,827.8	
	excluding Impact loans	47,502.4	47,602.4	46,222.4	
Small- and medium-sized enterprises*	including Impact loans	18,954.4	18,574.4	17,296.3	
	excluding Impact loans	18,675.7	18,295.7	17,054.4	
Loans with guarantee of credit guarantee corporation		1,718.1	1,518.1	1,479.5	
Individuals (excluding business loans)		13,130.8	13,930.8	13,647.5	
Housing loans		11,716.3	12,516.3	12,363.8	
Others		16,097.4	15,777.4	15,884.0	
Overseas		2,627.5	2,627.5	3,239.8	
Total		50,810.1	50,910.1	50,067.6	

* Small and Medium-sized enterprises = Loans to following enterprises excluding subsidiaries and affiliates

- Wholesaling enterprise whose capital is JPY 100 million or less or number of employees is 100 or less
- Services enterprise whose capital is JPY 50 million or less or number of employees is 100 or less
- Retailing and catering enterprise whose capital is JPY 50 million or less or number of employees is 50 or less
- Other enterprise whose capital is JPY 300 million or less or number of employees is 300 or less
- Unincorporated enterprise

(Increase / decrease of balance considering the factors shown below)

(Billions of yen)

		FY04 Plan (B)-(A)+(a)	FY04 Actual (C)-(A)+(b)	
Domestic	including Impact loans	900.0	1,966.8	
	excluding Impact loans	900.0	2,041.6	
Small- and medium-sized enterprises	including Impact loans	70.0	495.7	
	excluding Impact loans	70.0	532.5	

(Decreasing factors to be considered)

(Billions of yen)

	FY04 Plan (a)		FY04 Actual (b)		
		Small and medium-sized enterprises		Small and medium-sized enterprises	
Loan losses			2,205.1	1,705.9	
Direct write-offs*1			159.5	32.0	
Direct reduction*2			836.0	808.5	
Sales of loans to RCC*3			2.1	2.1	
Sales of problem assets to others			343.6	272.0	
Others*4			863.9	591.3	
Sales and securitization of loans*5			322.0	(108.0)	
Private placement of bonds, etc.*6			794.5	555.9	
Subsidiaries etc.*7			0.0	0.0	
Total	800.0	450.0	3,321.6	2,153.8	

(Note) "Impact loans" are not included in the table above.

*1 Direct write-offs which are allowed to be tax deductible.

*2 Direct reduction reduced in this fiscal year.

*3 Sales of loans to the specific bank defined in Article 53 of Financial Reconstruction Law.

*4 Decrease through other measures of disposing non-performing loans

*5 Mainly sales and securitization of normal loans.

*6 Amount of credits that are virtually equivalent to loans, such as private placement of bonds, etc.

*7 Loans to consolidated subsidiaries and affiliates under equity method which contribute to encouraging smooth provision of credit to small and medium-sized enterprises.