

Financial Results

First Half of Fiscal 2002

ended September 30

-Supplementary Information-

Sumitomo Mitsui Banking Corporation

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Financial Highlights for First Half of FY 2002

1. Financial Results

<Non-consolidated>

(Millions of yen)

		Six-month Period		Six-month Period
		ended Sep.30, 2002	Change	
Gross banking profit	1	897,852	48,578	849,274
<Excluding gains(losses) on bonds>	2	<821,460>	<2,318>	<819,142>
Gross domestic profit	3	620,300	4,320	615,980
<Excluding gains(losses) on bonds>	4	<581,468>	<(8,477)>	<589,945>
Net interest income	5	517,505	(19,679)	537,184
Net fees and commissions	6	63,319	10,542	52,777
Net trading income	7	751	(373)	1,124
Net other operating income	8	38,723	13,830	24,893
<Gains(losses) on bonds>	9	<38,831>	<12,796>	<26,035>
Gross international profit	10	277,552	44,258	233,294
<Excluding gains(losses) on bonds>	11	<239,991>	<10,794>	<229,197>
Net interest income	12	118,611	(18,778)	137,389
Net fees and commissions	13	22,464	1,957	20,507
Net trading income	14	102,656	32,875	69,781
Net other operating income	15	33,818	28,203	5,615
<Gains(losses) on bonds>	16	<37,560>	<33,464>	<4,096>
Expenses (excluding non-recurring losses)	17	(321,201)	12,269	(333,470)
Personnel expenses	18	(129,174)	10,916	(140,090)
Non-personnel expenses	19	(175,372)	2,358	(177,730)
Taxes	20	(16,654)	(1,005)	(15,649)
Banking profit (excluding transfer to general reserve for possible loan losses)	21	576,651	60,847	515,804
<Excluding gains(losses) on bonds>	22	<500,259>	<14,588>	<485,671>
Transfer to general reserve for possible loan losses	23	(20,564)	16,838	(37,402)
Banking profit	24	556,087	77,686	478,401
<Gains(losses) on bonds>	25	76,391	46,259	30,132
Non-recurring gains (losses)	26	(456,393)	(105,140)	(351,253)
<Total credit cost>	27	<(266,287)>	<39,150>	<(305,437)>
Write-off of loans	28	(88,928)	49,764	(138,692)
Transfer to specific reserve	29	(140,640)	(42,268)	(98,372)
Transfer to reserve for losses on loans sold	30	(7,109)	16,524	(23,633)
Losses on loans sold to CCPC	31	(3,013)	(854)	(2,159)
Losses on sale of delinquent loans	32	(10,006)	3,504	(13,510)
Transfer to loan loss reserve for specific overseas countries	33	3,974	(4,358)	8,332
<Transfer to general reserve for possible loan losses>	34	<(20,564)>	<16,838>	<(37,402)>
Gains(losses) on stocks	35	(191,842)	(139,196)	(52,646)
Gains on sale of stocks	36	35,153	6,932	28,221
Losses on sale of stocks	37	(51,543)	(39,585)	(11,958)
Losses on devaluation of stocks	38	(175,452)	(106,544)	(68,908)
Enterprise taxes by Local Governments	39	(3,542)	10,458	(14,000)
Others	40	(15,286)	1,287	(16,573)
Operating profit (loss)	41	99,694	(27,454)	127,148
Extraordinary gains (losses)	42	(38,735)	(22,643)	(16,092)
Gains(losses) on disposition of premises and equipment	43	(9,570)	(4,974)	(4,596)
Gains on disposition of premises and equipment	44	1,612	1,486	126
Losses on disposition of premises and equipment	45	(11,182)	(6,460)	(4,722)
Amortization of net transition obligation from initial application of the new accounting standard for employee retirement benefits	46	(10,083)	---	(10,083)
Income(loss) before income taxes	47	60,958	(50,097)	111,055
Income taxes, current	48	(6,787)	2,975	(9,762)
Income taxes, deferred	49	(9,308)	12,191	(21,499)
Net income (loss)	50	44,862	(34,932)	79,794

(Note) Amount less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

<Consolidated>

(Millions of yen)

		Six-month Period		Six-month Period
		ended Sep.30, 2002	Change	ended Sep.30, 2001
Consolidated gross profit	1	1,116,392	141,674	974,718
Net interest income	2	733,944	59,214	674,730
Net fees and commissions	3	162,423	8,876	153,547
Net trading profit	4	109,816	36,160	73,656
Net other operating income	5	110,208	37,424	72,784
General and administrative expenses	6	(446,103)	22,279	(468,382)
Total credit cost	7	(318,583)	38,107	(356,690)
Write-off of loans	8	(122,826)	73,990	(196,816)
Transfer to specific reserve	9	(154,913)	(92,613)	(62,300)
Transfer to general reserve for possible loan losses	10	(22,660)	40,154	(62,814)
Others	11	(18,182)	16,576	(34,758)
Gains(losses) on stocks	12	(197,926)	(179,031)	(18,895)
Equity in earnings of affiliates	13	2,807	3,171	(364)
Other income (expenses)	14	(6,730)	9,205	(15,935)
Operating profit (loss)	15	149,856	35,406	114,450
Extraordinary gains (losses)	16	(39,506)	(23,721)	(15,785)
Income(loss) before income taxes and minority interests	17	110,349	11,684	98,665
Income taxes, current	18	(26,700)	11,046	(37,746)
Income taxes, deferred	19	(10,333)	(6,728)	(3,605)
Minority interests in net income (loss)	20	(18,170)	4,946	(23,116)
Net income (loss)	21	55,145	20,949	34,196

(Note) Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions (income) - Fees and commissions (expenses))
+ (Trading profits - Trading losses) + (Other income - Other losses)

(Reference)

(Billions of yen)

Consolidated banking profit	22	608.6	160.8	447.8
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(Note) Consolidated banking profit = (Non-consolidated banking profit (excl. transfer to general reserve)) + (Subsidiaries' operating profit (excluding temporary factors) + (Affiliates' operating profit) X (Ownership ratio) - (Internal transaction (dividends, etc.))

(Number of subsidiaries and affiliates)

		Six-month Period		Six-month Period
		ended Sep.30, 2002	Change	ended Sep.30, 2001
Consolidated subsidiaries	23	147	3	144
Affiliated companies accounted for by equity method	24	38	-	38

2. Banking Profit per Employee / Overhead Ratio <Non-consolidated>

(Millions of yen, %)

	Six-month Period ended		Six-month Period ended Sep.30, 2001
	Sep.30, 2002	Change	
(1)Banking profit (excluding transfer to general reserve for possible loan losses)	576,651	60,847	515,804
Per employee (thousands of yen)	25,719	4,298	21,421
(2)Banking profit	556,087	77,686	478,401
Per employee (thousands of yen)	24,802	4,935	19,867
(3)Banking profit (excluding transfer to general reserve for possible loan losses and gains(losses) on bonds)	500,259	14,588	485,671
Per employee (thousands of yen)	22,312	2,143	20,169
Overhead ratio	35.8	(3.4)	39.2

(Notes) 1. Employees include executive officers (who are not also board members) and overseas local staffs, and exclude employees temporarily transferred to other companies, temporary staff, and part-time staff.

2. For per-employee calculation purpose, the average number of employees during the period is used

3. Overhead ratio = Expenses (excluding non-recurring losses) / Gross banking profit

3. Interest Spread (Domestic) <Non-consolidated>

(%)

	Six-month Period ended Sep.30, 2002			Six-month Period ended Sep.30, 2001
		Change from Six-month Period ended Mar.31,2002	Change from Six-month Period ended Sept.30,2001	
(1)Yield on interest earning assets (A)	1.46	(0.07)	(0.08)	1.54
Interest earned on loans and bills discounted (C)	1.72	(0.06)	(0.16)	1.88
Interest earned on securities	0.70	(0.25)	(0.15)	0.85
(2)Total cost of funding (including expenses) (B)	0.86	(0.13)	(0.10)	0.96
Cost of interest bearing liabilities	0.10	(0.05)	(0.08)	0.18
Interest paid on deposits, etc. (D)	0.04	(0.03)	(0.06)	0.10
Interest paid on other liabilities	0.19	(0.09)	(0.08)	0.27
Expense ratio	0.76	(0.08)	(0.02)	0.78
(3)Overall interest spread (A) - (B)	0.60	0.06	0.02	0.58
Interest spread (C) - (D)	1.68	(0.03)	(0.10)	1.78

4. Gains(Losses) on Securities <Non-consolidated>

(Millions of yen)

	Six-month Period ended		Six-month Period ended Sep.30, 2001
	Sep.30, 2002	Change	
Gains(Losses) on bonds	76,391	46,259	30,132
Gains on sales	97,525	50,214	47,311
Losses on sales	(19,368)	(5,863)	(13,505)
Gains on redemption	---	---	---
Losses on redemption	(6)	1,861	(1,867)
Losses on devaluation	(1,758)	48	(1,806)
Gains(Losses) on stocks	(191,842)	(139,196)	(52,646)
Gains on sales	35,153	6,932	28,221
Losses on sales	(51,543)	(39,585)	(11,958)
Losses on devaluation	(175,452)	(106,544)	(68,908)

5. Unrealized Gains(Losses) on Securities

(1) Evaluation method of securities

Trading purpose	Fair value method (net evaluation gains(losses) recognized in income statement)	
Held-to-maturity purpose	Amortized cost method	
Other securities	With market value	Fair value method (net evaluation gains(losses) directly charged to stockholders' equity)
	Without market value	Cost method or amortized cost method
Stocks of subsidiaries and affiliates	Cost method	

(Reference) Securities in money held in trust

Investment purpose	Fair value method (net evaluation gains(losses) recognized in income statement)	
Other money held in trust	With market value	Fair value method (net evaluation gains(losses) directly charged to capital)
	Without market value	Cost method or amortized cost method

(2) Unrealized gains(losses)

<Non-consolidated>

(Millions of yen)

	Sep. 30, 2002				Mar. 31, 2002		
	Net unrealized gains(losses)				Net unrealized gains(losses)		
	(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
Held-to-maturity purpose	3,571	2,425	3,655	(83)	1,146	1,165	(19)
Stocks of subsidiaries and affiliates	(12,769)	(12,668)	5,830	(18,599)	(101)	12,740	(12,841)
Other securities	(818,599)	(336,945)	228,470	(1,047,069)	(481,654)	244,238	(725,892)
Stocks	(933,147)	(432,250)	97,487	(1,030,634)	(500,897)	180,943	(681,841)
Bonds	62,349	24,566	68,587	(6,238)	37,783	55,597	(17,814)
Others	52,198	70,738	62,395	(10,196)	(18,540)	7,696	(26,236)
Other money held in trust	(467)	3,358	371	(838)	(3,825)	135	(3,960)
Total	(828,264)	(343,830)	238,326	(1,066,591)	(484,434)	258,279	(742,714)
Stocks	(945,917)	(444,918)	103,317	(1,049,234)	(500,999)	193,684	(694,683)
Bonds	64,856	26,642	71,095	(6,238)	38,214	56,029	(17,814)
Others	52,795	74,445	63,914	(11,118)	(21,650)	8,566	(30,216)

- (Notes) 1. The figures above include unrealized gains(losses) on negotiable certificates of deposit in 'deposits with banks' and commercial papers as well as claims on loan trust in 'commercial paper and other debt purchased.'
2. Unrealized gains(losses) of stocks (excluding stocks of subsidiaries and affiliates) are calculated with the average market price during the final month of the interim period. Rest of the securities are evaluated with the market price at the balance sheet date.
3. The book value of other securities and other money held in trust are evaluated by fair value method, so their unrealized gains(losses) in the above table are calculated as book value less historical cost (or amortized cost).

<Consolidated>

(Millions of yen)

	Sep. 30, 2002				Mar. 31, 2002		
	Evaluation gains/losses				Evaluation gains/losses		
	(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
Held-to-maturity purpose	4,660	3,768	4,745	(85)	892	1,262	(370)
Other securities	(835,048)	(339,541)	243,751	(1,078,800)	(495,507)	260,042	(755,549)
Stocks	(947,255)	(437,950)	106,545	(1,053,800)	(509,305)	192,620	(701,926)
Bonds	65,542	29,083	73,526	(7,983)	36,459	58,810	(22,351)
Others	46,664	69,325	63,680	(17,015)	(22,661)	8,610	(31,271)
Other money held in trust	(467)	3,358	371	(838)	(3,825)	135	(3,960)
Total	(830,855)	(332,415)	248,868	(1,079,724)	(498,440)	261,440	(759,881)
Stocks	(947,255)	(437,950)	106,545	(1,053,800)	(509,305)	192,620	(701,926)
Bonds	69,108	32,474	77,092	(7,983)	36,634	59,303	(22,669)
Others	47,291	73,060	65,231	(17,939)	(25,769)	9,515	(35,284)

- (Notes) 1. The figures above include unrealized gains(losses) on negotiable certificates of deposit in 'deposits with banks' and commercial paper as well as claims on loan trust in 'commercial paper and other debt purchased.'
2. Unrealized gains(losses) of stocks are calculated with the average market price during the final month of the interim period. Rest of the securities are evaluated with the market price at the balance sheet date.
3. The book value of other securities and other money held in trust are evaluated by fair value method, so their unrealized gains(losses) in the above table are calculated as book value less historical cost (or amortized cost).

6. (Hedging purpose) Derivative Transactions <Non-consolidated>

	(Billions of yen)				(Billions of yen)			
	Sep. 30, 2002				Mar. 31, 2002			
	Assets (1)	Liabilities (2)	Net evaluation gains(losses) (1) - (2)	Deferred gains(losses) (3)	Assets (1)	Liabilities (2)	Net evaluation gains(losses) (1) - (2)	Deferred gains(losses) (3)
Interest rate swaps	731.4	238.8	492.6	153.1	750.0	284.3	465.7	98.8
Currency swaps	420.6	405.4	15.2	13.2	438.0	414.1	23.9	17.3
Other	74.7	78.1	(3.4)	(12.2)	35.7	40.6	(4.9)	(23.1)
Total	1,226.7	722.3	504.4	154.1	1,223.7	739.0	484.7	93.0

(Notes) 1. Derivative transactions are carried at fair value in the balance sheet (including hedging purpose derivatives - (1) and (2) in the above tables), except those to which 'the short-cut method for interest rate swap' is applied.

2. Gains and losses on derivative transactions are treated as follows:

- The Bank adopts deferred hedge accounting by applying 'the risk adjustment approach', which is one of the methods of macro hedging.
- Deferred hedge accounting is an accounting method which defers gains(losses) (based on fair value accounting) on hedging purpose derivatives that do not match the gains(losses) (based on accrual accounting) on hedged assets/liabilities as deferred assets/liabilities.

In detail, deferred gains(losses) ((3) in above tables) of derivative transactions are calculated as net evaluation gains(losses) ((1) - (2) in the above tables) less accrued interest in accrual accounting.

- Hedging purpose swap transactions that meet certain requirements regarding contract amount, receivable/payable condition, contract term and other conditions are recorded on a cost basis using 'the short-cut method for interest rate swaps', in accordance with the accounting standard for financial instruments.

(Reference) Contract amount of interest rate swaps (to which deferred hedge accounting is applied), classified by maturity

	(Billions of yen)				(Billions of yen)			
	Sep. 30, 2002				Mar. 31, 2002			
	1 year or less	1-5 years	Over 5 years	Total	1 year or less	1-5 years	Over 5 years	Total
Receivable fixed rate/ payable floating rate	27,234.1	22,091.7	4,194.1	53,519.9	26,989.8	23,894.6	2,754.3	53,638.7
Receivable floating rate/ payable fixed rate	25,033.0	9,037.2	2,652.7	36,722.9	15,786.2	9,530.3	2,801.4	28,117.9
rate/ payable floating rate	21.1	709.3	44.5	774.9	133.5	651.5	245.1	1,030.1
Total contract amount	52,288.2	31,838.2	6,891.3	91,017.7	42,909.5	34,076.4	5,800.8	82,786.7

7. Employee Retirement Benefits

(1) Balance of the retirement benefit liability

<Non-consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2002	Change	Six-month Period ended Sep.30, 2001
Balance of the retirement benefit liability*	(A)	1,070,564	70,338	1,000,226
<Discount rate>		<3.0%>	<(0.5%)>	<3.5%>
Market value of pension assets*	(B)	730,307	(22,008)	752,315
Reserve for employee retirement benefits*	(C)	116,854	(48,011)	164,865
Prepaid pension cost*	(D)	---	---	---
Unrecognized net obligation from change of accounting method*	(E)	60,502	(20,168)	80,670
Unrecognized prior service cost (deductable from the obligation)*	(F)	(59,055)	(11,930)	(47,125)
Unrecognized actuarial net gain(loss)*	(A-B-C+D-E-F)	221,954	172,454	49,500

*As of beginning of the term

(Reference) <Consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2002	Change	Six-month Period ended Sep.30, 2001
Balance of the retirement benefit liability*	(A)	1,175,959	82,413	1,093,546
Market value of pension assets*	(B)	777,088	(23,802)	800,890
Reserve for employee retirement benefits*	(C)	147,972	(42,757)	190,729
Prepaid pension cost*	(D)	27	(244)	271
Unrecognized net obligation from change of accounting method*	(E)	70,280	(23,939)	94,219
Unrecognized prior service cost (deductable from the obligation)*	(F)	(60,707)	(11,918)	(48,789)
Unrecognized actuarial net gain(loss)*	(A-B-C+D-E-F)	241,353	184,586	56,767

*As of beginning of the term

(2) Cost for employee retirement benefits

<Non-consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2002	Change	Six-month Period ended Sep.30, 2001
Cost for employee retirement benefits		30,550	7,046	23,504
Service cost		10,708	195	10,513
Interest cost		16,058	(1,445)	17,503
Expected returns on pension assets		(15,470)	1,014	(16,484)
Amortization of net obligation from change of accounting method (amortized using the straight-line method over 5 years)		10,083	---	10,083
Amortization of prior service cost		(3,195)	(839)	(2,356)
Amortization of actuarial net gain(loss)		11,345	8,870	2,475
Other		1,019	(749)	1,768

(Reference) <Consolidated>

(Millions of yen)

		Six-month Period ended Sep.30, 2002	Change	Six-month Period ended Sep.30, 2001
Cost for employee retirement benefits		38,420	8,297	30,123

8. Capital Ratio (BIS Guidelines) <Consolidated>

(Billions of yen, %)

	Sep. 30, 2002 (A)			Mar. 31, 2002 (B)	Sep. 30, 2001 (C)
	[Preliminary]	(A) - (B)	(A) - (C)		
(1) Capital ratio	10.37	(0.08)	(0.42)	10.45	10.79
(2) Tier I	3,381.3	(338.1)	(702.4)	3,719.4	4,083.7
Net unrealized losses on other securities	(512.4)	(207.6)	(512.4)	(304.8)	---
(3) Tier II	3,316.2	(188.6)	15.3	3,504.8	3,300.9
(a) Unrealized gains on securities	---	---	---	---	---
(b) Unrealized appreciation of land	80.9	(2.0)	(88.3)	82.9	169.2
(c) General reserve	787.3	(57.1)	329.9	844.4	457.4
(d) Subordinated debt	2,448.1	(129.4)	(226.2)	2,577.5	2,674.3
(4) Subtraction items	164.1	0.8	74.4	163.3	89.7
(5) Total capital (2) + (3) - (4)	6,533.5	(527.3)	(761.4)	7,060.8	7,294.9
(6) Risk-adjusted assets	62,981.2	(4,566.8)	(4,576.2)	67,548.0	67,557.4

(Note) Figures on the table is calculated on the assumption that the maximum planned amount for interim dividend payment to the holding company, Sumitomo Mitsui Financial Group, Inc., which will be established in December 2002, 124 billion yen, is deducted from the amount of Tier I. If the maximum planned amount for interim dividend payment is not deducted, the consolidated capital ratio is 10.58%.

9. ROE

<Non-consolidated>

(%)

	Six-month Period ended Sep.30, 2002			FY2001 (b)	Six-month Period ended Sep.30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
ROE (numerator: Banking profit [*])	64.0	10.4	20.0	53.6	44.0
ROE (numerator: Banking profit)	61.7	31.2	20.9	30.5	40.8
ROE (numerator: Net income)	5.0	20.5	(1.8)	(15.5)	6.8

*Excluding transfer to general reserve for possible loan losses

<Consolidated>

(%)

	Six-month Period ended Sep.30, 2002			FY2001 (b)	Six-month Period ended Sep.30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
ROE (numerator: Net income)	7.3	29.5	4.3	(22.2)	3.0

$$\text{ROE} = \frac{(\text{Net income (or Banking profit)} - \text{Dividends on preferred stocks}) \times (\text{Days in fiscal year}) / (\text{Days in interim year})}{\{(\text{Stockholders' equity at the beginning of the term}) - (\text{Number of preferred stocks at the beginning of the term}) \times (\text{Issue price}) + (\text{Stockholders' equity at the end of the term}) - (\text{Number of preferred stocks at the end of the term}) \times (\text{Issue price})\} / 2} \times 100$$

(%)

	Six-month Period ended Sep.30, 2002			FY2001 (b)	Six-month Period ended Sep.30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Fully-diluted ROE (numerator: Net income)	3.9	17.6	2.0	(13.7)	1.9

(Note) Fully-diluted basis, including convertible preferred stocks and mandatorily exchangeable subordinated notes

10. Classification under Self-Assessment, Disclosure of Problem Assets and Write-Offs/Reserves <Non-consolidated>

Category of Borrowers under Self-Assessment		Classification under Self-Assessment				Reserve for Possible Loan Losses		Reserve Ratio	
Bankrupt Borrowers	Bankrupt and Quasi-Bankrupt Assets 514.8 (i) (Change from Mar. 31, 2002: +21.3)	Portion of claims secured by collateral or guarantees, etc. 1,241.2 (b)	Fully reserved	Direct Write-offs (*1)	Specific Reserve	944.2 (*2)	100% (*3)		
Effectively Bankrupt Borrowers									
Potentially Bankrupt Borrowers	Doubtful Assets (Change from Mar. 31, 2002: -428.8)		Necessary amount reserved 1,300.2				72.6% (*3)		
Borrowers Requiring Caution	Substandard Loans 2,646.9 (iii) (Change from Mar. 31, 2002: +210.6) (Claims to Substandard Borrowers)	Portion of Substandard Loans secured by collateral or guarantees, etc. 1,213.6 (c)			General Reserve	311.8	21.8% (*3)	13.9% (*3)	
	Normal Assets	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers					5.3% [10.1%] (*4)		
Normal Borrowers	59,534.5	Claims to Normal Borrowers					0.2% (*4)		
Total 65,237.6					Loan Loss Reserve for Specific Overseas Countries 11.5				
A=(i)+(ii)+(iii) 5,703.1 (Change from Mar. 2002: -196.9)		B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c)		C: Unsecured portion (A - B) 2,753.4		D: Specific Reserve + General Reserve for Substandard Loans (*2) 1,280.0		Reserve Ratio (*5) $\frac{D}{C}$ 46.5%	

$$\text{Coverage Ratio} = \frac{B+D}{A} \quad 74.2\%$$

(*1) Includes amount of direct reduction totaling 1,398.8 billion yen.

(*2) Includes reserves for assets which are not subject to disclosure under the Financial Reconstruction Law disclosure standards.
(Bankrupt/effectively bankrupt borrowers: 4.1 billion yen, Potentially bankrupt borrowers: 12.5 billion yen)

(*3) Reserve ratios to bankrupt borrowers, effectively bankrupt borrowers, potentially bankrupt borrowers, substandard borrowers and borrowers requiring caution including substandard borrowers are the proportion of the reserve to the respective claims of each category, excluding the portion secured by collateral or guarantees, etc.

(*4) Reserve ratios to normal borrowers and borrowers requiring caution excluding substandard borrowers are the proportion of the reserve to the respective claims of each category.

A figure in square brackets indicates the proportion of the reserve to the claims to borrowers requiring caution, excluding claims to substandard borrowers, excluding the portion secured by collateral or guarantees, etc.

(*5) The proportion of the reserve to the claims, excluding the portion secured by collateral or guarantees, etc.

11. Risk-Monitored Loans

<Non-consolidated>

(Millions of yen)

		Sep. 30, 2002			Mar. 31, 2002	Sep. 30, 2001
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	217,883	22,230	804	195,653	217,079
	Non-accrual loans	2,766,157	(418,302)	820,650	3,184,459	1,945,507
	Past due loans (3 months or more)	95,504	3,180	(10,256)	92,324	105,760
	Restructured loans	2,551,359	207,343	1,549,884	2,344,016	1,001,475
	Total	5,630,903	(185,549)	2,361,082	5,816,452	3,269,821
Amount of direct reduction		1,365,505	(8,174)	(185,019)	1,373,679	1,550,524
Total loans (term-end balance)		58,902,641	(1,025,727)	(2,168,950)	59,928,368	61,071,591
		(%)				
Ratio to total loans	Bankrupt loans	0.4	0.1	0.0	0.3	0.4
	Non-accrual loans	4.7	(0.6)	1.5	5.3	3.2
	Past due loans (3 months or more)	0.2	0.0	0.0	0.2	0.2
	Restructured loans	4.3	0.4	2.7	3.9	1.6
	Total	9.6	(0.1)	4.2	9.7	5.4

<Consolidated>

(Millions of yen)

		Sep. 30, 2002			Mar. 31, 2002	Sep. 30, 2001
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	249,899	22,415	1,219	227,484	248,680
	Non-accrual loans	3,116,433	(483,317)	821,626	3,599,750	2,294,807
	Past due loans (3 months or more)	109,388	6,626	(15,133)	102,762	124,521
	Restructured loans	2,759,599	205,228	1,644,660	2,554,371	1,114,939
	Total	6,235,319	(249,048)	2,452,372	6,484,367	3,782,947
Amount of direct reduction		1,712,224	(56,616)	(272,533)	1,768,840	1,984,757
Total loans (term-end balance)		62,553,278	(1,092,308)	(2,174,331)	63,645,586	64,727,609
		(%)				
Ratio to total loans	Bankrupt loans	0.4	0.0	0.0	0.4	0.4
	Non-accrual loans	5.0	(0.7)	1.5	5.7	3.5
	Past due loans (3 months or more)	0.2	0.0	0.0	0.2	0.2
	Restructured loans	4.4	0.4	2.7	4.0	1.7
	Total	10.0	(0.2)	4.2	10.2	5.8

12. Reserve for Possible Loan Losses

<Non-consolidated>

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Reserve for possible loan losses	1,872,641	(99,208)	863,750	1,971,849	1,008,891
General reserve	892,902	20,564	487,720	872,338	405,182
Specific reserve	968,267	(115,798)	376,218	1,084,065	592,049
Loan loss reserve for specific overseas countries	11,471	(3,974)	(188)	15,445	11,659
Amount of direct reduction	1,398,787	(6,282)	(181,998)	1,405,069	1,580,785
Reserve for possible losses on loans sold	41,360	(39,216)	(77,783)	80,576	119,143

<Consolidated>

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Reserve for possible loan losses	2,049,472	(110,177)	886,003	2,159,649	1,163,469
General reserve	946,650	17,189	489,284	929,461	457,366
Specific reserve	1,091,350	(123,383)	396,915	1,214,733	694,435
Loan loss reserve for specific overseas countries	11,471	(3,983)	(196)	15,454	11,667
Amount of direct reduction	1,768,046	(56,228)	(270,489)	1,824,274	2,038,535
Reserve for possible losses on loans sold	47,190	(39,181)	(79,348)	86,371	126,538

13. Reserve Ratio to Risk-Monitored Loans

<Non-consolidated>

(%)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	46.8	(0.2)	(6.9)	47.0	53.7
After direct reduction	33.3	(0.6)	2.4	33.9	30.9

<Consolidated>

(%)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Before direct reduction	48.0	(0.3)	(7.5)	48.3	55.5
After direct reduction	32.9	(0.4)	2.1	33.3	30.8

(Note) Reserve ratio to risk-monitored loans = (Reserve for possible loan losses) / (Risk-monitored loans)

14. Problem Assets Based on Financial Reconstruction Law

<Non-consolidated>

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002	Sep. 30, 2001
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Bankrupt and quasi-bankrupt assets	514,808	21,270	(59,166)	493,538	573,974
Doubtful assets	2,541,415	(428,750)	895,746	2,970,165	1,645,669
Substandard loans	2,646,863	210,523	1,539,628	2,436,340	1,107,235
Total (A)	5,703,086	(196,957)	2,376,208	5,900,043	3,326,878
Amount of direct reduction	1,398,787	(6,282)	(181,998)	1,405,069	1,580,785

(Note) In addition to loans, "Problem Assets Based on Financial Reconstruction Law" includes acceptances and guarantees, suspense payments, and other credit-type assets.

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002	Sep. 30, 2001
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Total coverage (B)	4,229,655	(291,448)	1,873,044	4,521,103	2,356,611
Reserve for possible loan losses* (C)	1,280,007	(94,859)	580,997	1,374,866	699,010
Reserve for supporting specific borrowers	---	---	---	---	---
Amount recoverable due to guarantees, collateral and others (D)	2,949,648	(196,589)	1,292,047	3,146,237	1,657,601

* Sum of general reserve for substandard loans and specific reserve.

(%)

Coverage ratio (B) / (A)	74.2	(2.4)	3.4	76.6	70.8
Coverage ratio calculated with total reserve for possible loan losses included in the numerator	84.6	(2.1)	4.5	86.7	80.1

(%)

Reserve ratio to unsecured assets (C) / (A - D)	46.5	(3.4)	4.6	49.9	41.9
Reserve ratio calculated with total reserve for possible loan losses included in the numerator	68.0	(3.6)	7.6	71.6	60.4

<Consolidated>

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002	Sep. 30, 2001
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Bankrupt and quasi-bankrupt assets	653,275	15,039	(81,759)	638,236	735,034
Doubtful assets	2,784,999	(478,421)	926,218	3,263,420	1,858,781
Substandard loans	2,878,269	212,200	1,629,025	2,666,069	1,249,244
Total (A)	6,316,543	(251,182)	2,473,484	6,567,725	3,843,059

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002	Sep. 30, 2001
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Total coverage (B)	4,590,753	(352,342)	1,797,998	4,943,095	2,792,755
Reserve for possible loan losses (C)	1,300,054	(94,266)	486,106	1,394,320	813,948
Reserve for supporting specific borrowers	---	---	---	---	---
Amount recoverable due to guarantees, collateral and others (D)	3,290,699	(258,076)	1,311,892	3,548,775	1,978,807

(%)

Coverage ratio (B) / (A)	72.7	(2.6)	0.0	75.3	72.7
Coverage ratio calculated with total reserve for possible loan losses included in the numerator	84.5	(2.4)	2.7	86.9	81.8

(%)

Reserve ratio to unsecured assets (C) / (A - D)	43.0	(3.2)	(0.7)	46.2	43.7
Reserve ratio calculated with total reserve for possible loan losses included in the numerator	67.7	(3.8)	5.3	71.5	62.4

(Reference) Progress of Off-Balancing of Problem Assets <Non-Consolidated>

1. Problem assets existing prior to and classified during the first half of FY2000 <Non-consolidated>

(1) Term-end balance of bankrupt and quasi-bankrupt assets, and doubtful assets

(Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Change
Bankrupt and quasi-bankrupt assets	621.7	472.7	376.9	281.1	238.2	(42.9)
Doubtful assets	2,567.9	1,353.1	1,049.2	843.4	656.9	(186.5)
Total	3,189.6	1,825.8	1,426.1	1,124.5	895.1	(229.4)

(A) (B)

(Note) Balance as of Sep.30, 2002 includes 165.5 billion yen, the result of measures connected to off-balancing.

(2) Progress of removal of problem assets from the balance sheet

(Billions of yen)

	First half of FY2002
Disposition by borrowers' liquidation	(2.8)
Re-constructive disposition --- (a)	(28.4)
Improvement in debtors' performance due to (a)	---
Loan sales to secondary market	(166.1)
Write-offs	84.9
Others	(117.0)
Collection/repayment, etc.	(94.0)
Improvement in debtors' performance	(23.0)
Total	(229.4)

(B)

- (Notes) 1. "Disposition by borrowers' liquidation" refers to abandonment or write-off of loans involved in bankruptcy liquidation proceedings (bankruptcy or special liquidations).
2. "Re-constructive disposition" refers to abandonment of loans involved in rehabilitative bankruptcy proceedings (corporate reorganization, civil rehabilitation, composition and arrangement), loan forgiveness involved in special mediation or other types of civil mediation, or loan forgiveness for restructuring involved in private reorganization.
3. "Improvement in debtors' performance due to re-constructive disposition" was categorized as "Others" in FY2000 financial results published in May 2001.

2. Problem assets classified during the second half of FY2000 <Non-consolidated>

(1) Term-end balance of bankrupt and quasi-bankrupt assets, and doubtful assets

(Billions of yen)

	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Change
Bankrupt and quasi-bankrupt assets	117.2	141.6	57.3	52.0	(5.3)
Doubtful assets	590.1	268.7	144.2	111.8	(32.4)
Total	707.3	410.3	201.5	163.8	(37.7)

(C) (D)

(Note) Balance as of Sep.30, 2002 includes 46.8 billion yen, the result of measures connected to off-balancing.

(2) Progress of removal of problem assets from the balance sheet

(Billions of yen)

	First half of FY2002
Disposition by borrowers' liquidation	(0.2)
Re-constructive disposition --- (a)	0.0
Improvement in debtors' performance due to (a)	---
Loan sales to secondary market	(10.9)
Write-offs	4.9
Others	(31.5)
Collection/repayment, etc.	(25.1)
Improvement in debtors' performance	(6.4)
Total	(37.7)

(D)

3. Problem assets classified during the first half of FY2001 <Non-consolidated>

(1) Term-end balance of bankrupt and quasi-bankrupt assets, and doubtful assets

(Billions of yen)

	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Change
Bankrupt and quasi-bankrupt assets	55.5	76.0	65.2	(10.8)
Doubtful assets	327.8	233.2	160.1	(73.1)
Total	383.3	309.2	225.3	(83.9)

(E) (F)

(Note) Balance as of Sep.30, 2002 includes 57.2 billion yen, the result of measures connected to off-balancing.

(2) Progress of removal of problem assets from the balance sheet

(Billions of yen)

	First half of FY2002
Disposition by borrowers' liquidation	---
Re-constructive disposition --- (a)	(9.8)
Improvement in debtors' performance due to (a)	---
Loan sales to secondary market	(3.6)
Write-offs	(4.1)
Others	(66.4)
Collection/repayment, etc.	(64.0)
Improvement in debtors' performance	(2.4)
Total	(83.9)

(F)

4. Problem assets classified during the second half of FY2001 <Non-consolidated>

(1) Term-end balance of bankrupt and quasi-bankrupt assets, and doubtful assets

(Billions of yen)

	Mar. 31, 2002	Sep. 30, 2002	Change
Bankrupt and quasi-bankrupt assets	79.1	96.1	17.0
Doubtful assets	1,749.4	1,130.2	(619.2)
Total	1,828.5	1,226.3	(602.2)

(G) (H)

(Note) Balance as of Sep.30, 2002 includes 97.2 billion yen, the result of measures connected to off-balancing.

(2) Progress of removal of problem assets from the balance sheet

(Billions of yen)

	First half of FY2002
Disposition by borrowers' liquidation	---
Re-constructive disposition --- (a)	(97.5)
Improvement in debtors' performance due to (a)	(203.4)
Loan sales to secondary market	(3.7)
Write-offs	(66.9)
Others	(230.7)
Collection/repayment, etc.	9.0
Improvement in debtors' performance	(239.7)
Total	(602.2)

(H)

5. Problem assets newly-classified during the first half of FY2002 <Non-consolidated>

(Billions of yen)

	Sep. 30, 2002
Bankrupt and quasi-bankrupt assets	63.3
Doubtful assets	482.4
Total	545.7

(I)

(Note) Balance as of Sep.30, 2002 includes 59.0 billion yen, the result of measures connected to off-balancing.

(Reference) Balance of bankrupt and quasi-bankrupt assets, and doubtful assets

(Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Change
Bankrupt and quasi-bankrupt assets	621.7	589.9	574.0	493.5	514.8	21.3
Doubtful assets	2,567.9	1,943.1	1,645.7	2,970.2	2,541.4	(428.8)
Total	3,189.6	2,533.0	2,219.7	3,463.7	3,056.2	(407.5)

15. Loan Portfolio, Classified by Industry <Non-consolidated>

(1) Loans and bills discounted, classified by industry

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Domestic offices (excluding offshore banking account)	54,181,272	(308,216)	(1,196,293)	54,489,488	55,377,565
Manufacturing	6,698,708	(794,337)	(459,234)	7,493,045	7,157,942
Agriculture, forestry, fisheries, and mining	165,245	(18,430)	(7,281)	183,675	172,526
Construction	2,771,688	(69,886)	(69,860)	2,841,574	2,841,548
Transportation, communications and other public enterprises	2,688,432	(150,457)	(118,321)	2,838,889	2,806,753
Wholesale and retail	6,519,455	(642,235)	(632,389)	7,161,690	7,151,844
Finance and insurance	5,071,776	(173,123)	701,311	5,244,899	4,370,465
Real estate	8,343,105	(206,429)	(496,562)	8,549,534	8,839,667
Services	5,983,621	(380,519)	(463,015)	6,364,140	6,446,636
Municipalities	474,946	137,432	224,710	337,514	250,236
Other	15,464,288	1,989,768	124,350	13,474,520	15,339,938
Overseas offices and offshore banking accounts	4,721,368	(717,512)	(972,658)	5,438,880	5,694,026
Public sector	221,313	38,876	(11,989)	182,437	233,302
Financial institutions	292,175	(80,071)	(40,760)	372,246	332,935
Commerce and industry	4,086,566	(603,192)	(820,281)	4,689,758	4,906,847
Other	121,313	(73,124)	(99,628)	194,437	220,941
Total	58,902,641	(1,025,727)	(2,168,950)	59,928,368	61,071,591

Risk-monitored loans, classified by industry

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Domestic offices (excluding offshore banking account)	5,453,927	(217,227)	2,317,777	5,671,154	3,136,150
Manufacturing	283,104	(31,479)	12,191	314,583	270,913
Agriculture, forestry, fisheries, and mining	5,651	438	(529)	5,213	6,180
Construction	1,083,360	68,756	817,501	1,014,604	265,859
Transportation, communications and other public enterprises	60,975	(4,079)	7,192	65,054	53,783
Wholesale and retail	644,583	(80,800)	257,516	725,383	387,067
Finance and insurance	151,901	(65,010)	51,178	216,911	100,723
Real estate	1,983,271	(59,368)	949,677	2,042,639	1,033,594
Services	963,112	(32,410)	165,034	995,522	798,078
Municipalities	---	---	---	---	---
Other	277,970	(13,275)	58,017	291,245	219,953
Overseas offices and offshore banking accounts	176,976	31,678	43,305	145,298	133,671
Public sector	11,602	(1,978)	(3,656)	13,580	15,258
Financial institutions	2,321	(642)	1,453	2,963	868
Commerce and industry	163,053	34,298	45,519	128,755	117,534
Other	---	---	(11)	---	11
Total	5,630,903	(185,549)	2,361,082	5,816,452	3,269,821

(2) Problem Assets Based on Financial Reconstruction Law, classified by industry

(Millions of yen, %)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)	
	(a)	Reserve ratio	(a) - (b)			(a) - (c)
Domestic offices (excluding offshore banking account)	5,508,355	46.2	(224,367)	2,332,575	5,732,722	3,175,780
Manufacturing	285,531	32.5	(32,080)	13,023	317,611	272,508
Agriculture, forestry, fisheries, and mining	5,654	60.2	438	(622)	5,216	6,276
Construction	1,100,180	53.9	64,676	834,058	1,035,504	266,122
Transportation, communications and other public enterprises	61,044	54.0	(5,297)	6,032	66,341	55,012
Wholesale and retail	653,268	39.5	(83,363)	257,102	736,631	396,166
Finance and insurance	154,150	38.5	(65,173)	47,428	219,323	106,722
Real estate	1,988,835	43.2	(57,622)	953,387	2,046,457	1,035,448
Services	970,160	48.6	(28,299)	168,809	998,459	801,351
Municipalities	---	---	---	---	---	---
Other	289,533	71.4	(17,647)	53,358	307,180	236,175
Overseas offices and offshore banking accounts	194,731	53.8	27,410	43,633	167,321	151,098
Public sector	11,602	21.8	(1,978)	(3,656)	13,580	15,258
Financial institutions	2,321	65.2	(642)	1,453	2,963	868
Commerce and industry	180,808	58.2	30,030	45,847	150,778	134,961
Other	---	---	---	(11)	---	11
Total	5,703,086	46.5	(196,957)	2,376,208	5,900,043	3,326,878

(Notes) 1. In addition to loans, "Problem Assets Based on Financial Reconstruction Law" includes acceptances and guarantees, suspense payments, and other credit-type assets.

2. Reserve Ratio = (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to collaterals and guarantees)
Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

(3) Consumer loans outstanding

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Consumer loans	13,347,036	(125,562)	(94,572)	13,472,598	13,441,608
Housing loans	11,925,394	(24,033)	82,732	11,949,427	11,842,662
Residential	7,906,801	86,496	294,771	7,820,305	7,612,030
Other loans	1,421,642	(101,529)	(177,304)	1,523,171	1,598,946

(4) Loans to small- and medium-sized enterprises outstanding

(Millions of yen, %)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Outstanding balance	36,448,312	(2,332,019)	(1,978,666)	38,780,331	38,426,978
Ratio to total loans	67.3	(3.9)	(2.1)	71.2	69.4

(Note) Outstanding balance does not include loans to overseas offices and offshore banking accounts.

16. Overseas Loans <Non-Consolidated>

(1) Loans to specific overseas countries <Non-consolidated>

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Loan balance	114,079	(38,221)	(22,162)	152,300	136,241
Number of countries	8	(1)	-	9	8

(2) Loans classified by country <Non-consolidated>

(i) Loans to Asian countries

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Indonesia	122,273	(35,102)	(33,914)	157,375	156,187
(Risk-monitored loans)	32,174	(6,930)	(7,869)	39,104	40,043
Thailand	235,723	(72,899)	(29,025)	308,622	264,748
(Risk-monitored loans)	20,078	7,155	9,601	12,923	10,477
Korea	148,028	(13,512)	(24,043)	161,540	172,071
(Risk-monitored loans)	641	(393)	(1,040)	1,034	1,681
Hong Kong	273,044	(62,720)	(69,107)	335,764	342,151
(Risk-monitored loans)	11,536	(2,422)	(5,817)	13,958	17,353
China	134,438	(8,434)	(15,908)	142,872	150,346
(Risk-monitored loans)	4,769	(7,224)	1,182	11,993	3,587
Singapore	257,938	26,847	33,434	231,091	224,504
(Risk-monitored loans)	183	(213)	(473)	396	656
India	45,675	(6,184)	(7,790)	51,859	53,465
(Risk-monitored loans)	5,362	595	141	4,767	5,221
Malaysia	70,792	(6,384)	1,814	77,176	68,978
(Risk-monitored loans)	2,580	(355)	(7,201)	2,935	9,781
Pakistan	4,276	(901)	(632)	5,177	4,908
(Risk-monitored loans)	2,002	(178)	37	2,180	1,965
Other	42,184	(11,048)	(8,664)	53,232	50,848
(Risk-monitored loans)	6,849	6,849	2,295	-	4,554
Total	1,334,375	(190,338)	(153,831)	1,524,713	1,488,206
(Risk-monitored loans)	86,174	(3,116)	(9,144)	89,290	95,318

(Note) Classified by domicile of debtors (same for the following tables).

(ii) Loans to Central and South American countries

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Chile	6,223	(1,003)	1,109	7,226	5,114
(Risk-monitored loans)	-	-	-	-	-
Columbia	14,844	(4,957)	(3,988)	19,801	18,832
(Risk-monitored loans)	840	(152)	(55)	992	895
Mexico	18,938	(1,224)	(1,380)	20,162	20,318
(Risk-monitored loans)	736	(222)	736	958	-
Argentina	2,034	(324)	(244)	2,358	2,278
(Risk-monitored loans)	-	-	-	-	-
Brazil	48,431	(14,691)	(18,173)	63,122	66,604
(Risk-monitored loans)	-	-	-	-	-
Venezuela	10,188	(1,158)	207	11,346	9,981
(Risk-monitored loans)	-	-	-	-	-
Panama	187,209	(26,784)	(4,238)	213,993	191,447
(Risk-monitored loans)	-	-	-	-	-
Other	1,044	(101)	18	1,145	1,026
(Risk-monitored loans)	126	(11)	126	137	-
Total	288,913	(50,243)	(26,687)	339,156	315,600
(Risk-monitored loans)	1,702	(385)	807	2,087	895

(iii) Loans to Russia

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Russia	5,287	1,512	4,785	3,775	502
(Risk-monitored loans)	-	-	-	-	-

(3) Problem Assets Based on Financial Reconstruction Law, classified by domicile

(Millions of yen, %)

	Sep. 30, 2002				Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	Reserve ratio	(a) - (b)	(a) - (c)		
Overseas and Japan offshore banking accounts	194,731	53.8	27,410	43,633	167,321	151,098
Asia	91,471	48.1	(12,131)	(14,253)	103,602	105,724
Indonesia	32,174	42.0	(8,602)	(9,374)	40,776	41,548
Hong Kong	11,762	59.5	(4,205)	(7,422)	15,967	19,184
India	7,251	64.8	244	(137)	7,007	7,388
China	4,793	25.4	(7,509)	876	12,302	3,917
Others	35,491	51.8	7,941	1,804	27,550	33,687
North America	43,366	79.3	(3,056)	4,339	46,422	39,027
Central and South America	8,077	65.0	5,990	7,182	2,087	895
Western Europe	48,415	55.8	37,034	46,737	11,381	1,678
Eastern Europe	3,402	50.0	(427)	(372)	3,829	3,774

(Notes) 1. In addition to loans, "Problem Assets Based on Financial Reconstruction Law" includes acceptances and guarantees, suspense payments, and other credit-type assets.

2. Reserve Ratio = (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to collaterals and guarantees)
Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

3. Classified by domicile of debtors.

17. Information on Deposits and Loans <Non-consolidated>

(1) Deposits and loans outstanding

(Millions of yen, %)

	Six-month Period ended Sep.30, 2002			FY2001 (b)	Six-month Period ended Sep.30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Deposits (term-end balance)	57,311,051	(3,740,762)	699,770	61,051,813	56,611,281
Deposits (average balance)	58,702,749	992,427	1,670,940	57,710,322	57,031,809
Domestic	51,087,552	3,827,825	4,819,585	47,259,727	46,267,967
Average yield	0.04	(0.05)	(0.07)	0.09	0.11
Loans (term-end balance)	58,902,641	(1,025,727)	(2,168,950)	59,928,368	61,071,591
Loans (average balance)	59,479,298	(1,156,301)	(879,505)	60,635,599	60,358,803
Domestic	53,677,862	101,811	125,129	53,576,051	53,552,733
Average yield	1.72	(0.11)	(0.16)	1.83	1.88

(Note) Deposits exclude "negotiable certificates of deposit"

(2) Deposits outstanding, classified by depositor

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Domestic deposits (term-end balance)	52,965,631	(1,649,060)	3,582,447	54,614,691	49,383,184
Individual	30,412,613	301,880	1,660,153	30,110,733	28,752,460
Corporate	22,553,018	(1,950,940)	1,922,294	24,503,958	20,630,724

(Note) Calculation based on the numbers before elimination of temporary inter-office accounts.

Excluding "negotiable certificates of deposit" and offshore banking accounts.

(Reference)

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Outstanding balance of investment trust sales	1,645,379	73,357	(76,248)	1,572,022	1,721,627
Sales to individuals	1,563,802	78,491	99,769	1,485,311	1,464,033

(Note) Contract basis, calculated from the net worth of respective funds at term-end.

18. Other Financial Data <Non-consolidated>

(1) Debt Forgiveness (Six-month Period ended Sep.30, 2002)

(Billions of yen)

Number of companies forgiven the debt	3
Principal amount forgiven	92.5

(Note) Debt forgiveness associated with legal settlement is not included.

(2) Sales of cross-shareholdings

(Billions of yen)

Result in Six-month Period ended Sep.30, 2002	Approx. (480.0)
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19. Number of Directors and Employees <Non-consolidated>

	Sep. 30, 2002		Mar. 31, 2002	Mar. 31, 2003 "The Plan"
		Change		
Directors and auditors	23	(10)	33	38
Employees	24,650	(377)	25,027	23,500

(Note) Employees include clerical staffs and transferred staffs, and exclude executive officers, part-timers, temporary and overseas local staffs.

20. Number of Offices <Non-consolidated>

	Sep. 30, 2002		Mar. 31, 2002	Mar. 31, 2003 "The Plan"
		Change		
Domestic branches ^{*1}	545	(19)	564	401
Overseas branches ^{*2}	21	-	21	22
Overseas subsidiaries ^{*3}	24	(1)	25	28

(*1) Sub-branches, agencies, branches specialized in receiving money transfers, branches specialized in controlling ATMs in convenience stores, and International Business Operations Department are excluded.

(*2) Sub-branches and representative offices are excluded.

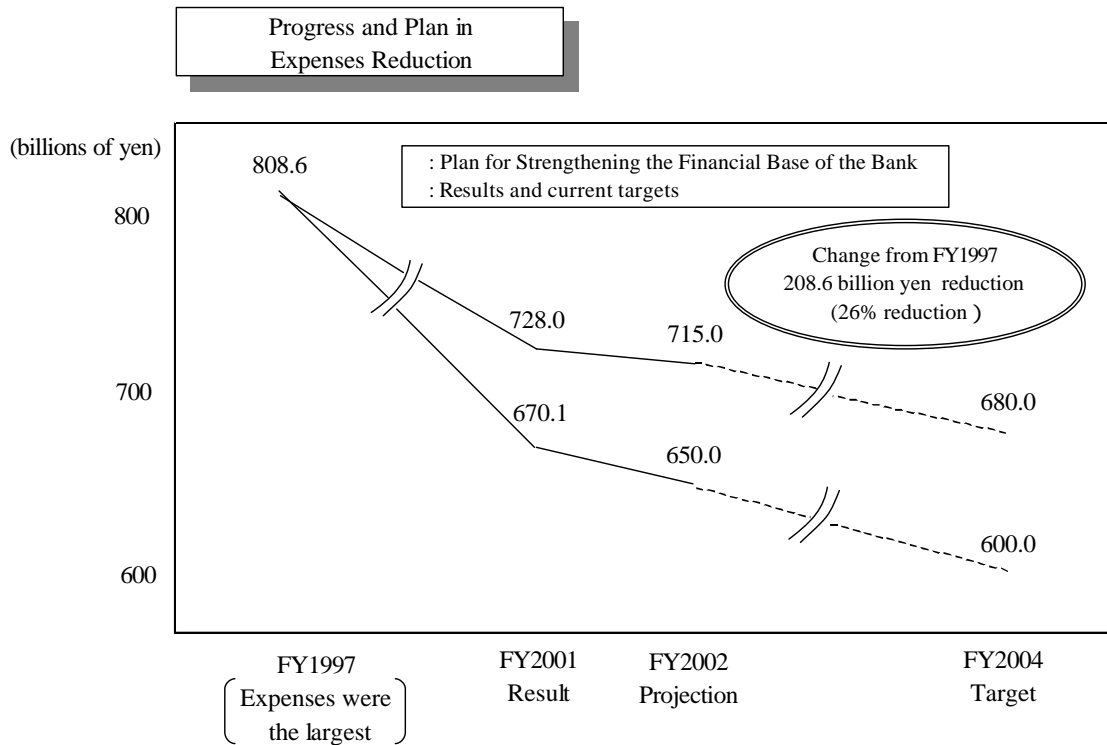
(*3) Excluding affiliates, of which the Bank has less than 50% equity interest.

(Reference) Progress in Expenses Reduction Plan and Restructuring Initiatives <Non-consolidated>

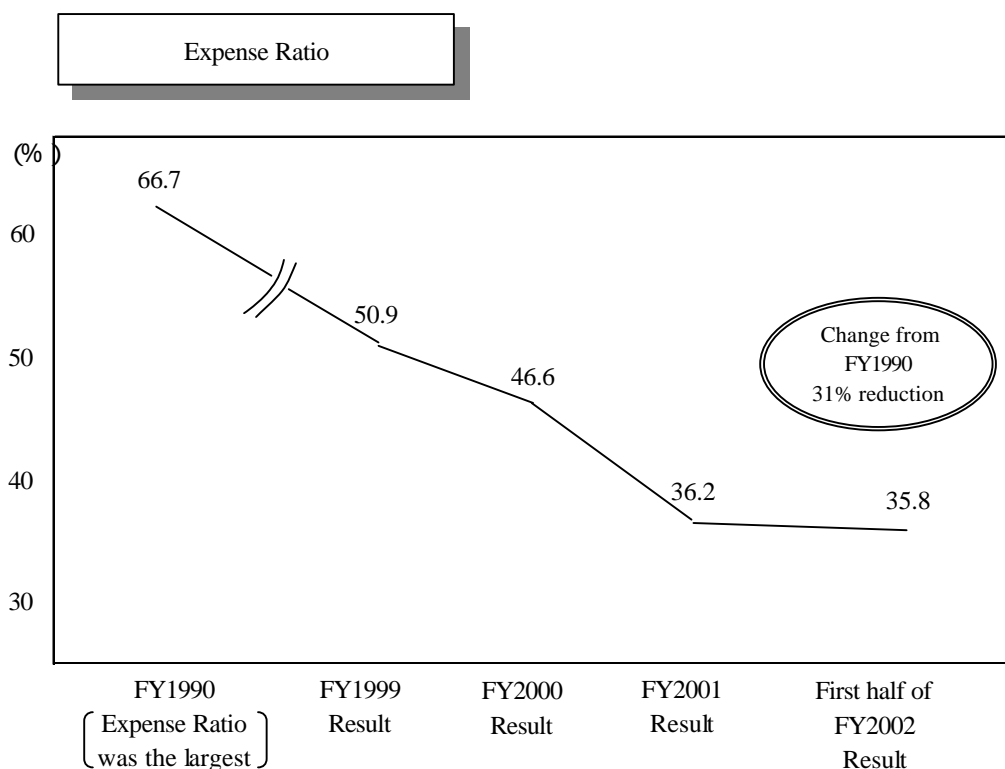
1. Progress and Plan in Expenses Reduction

(1) Realized further cost reduction in order to enlarge profits.

(Planning further cost reduction by 80 billion yen compared with the original target for FY2004)



(2) Expense Ratio: First half of FY2002 Result 35.8%

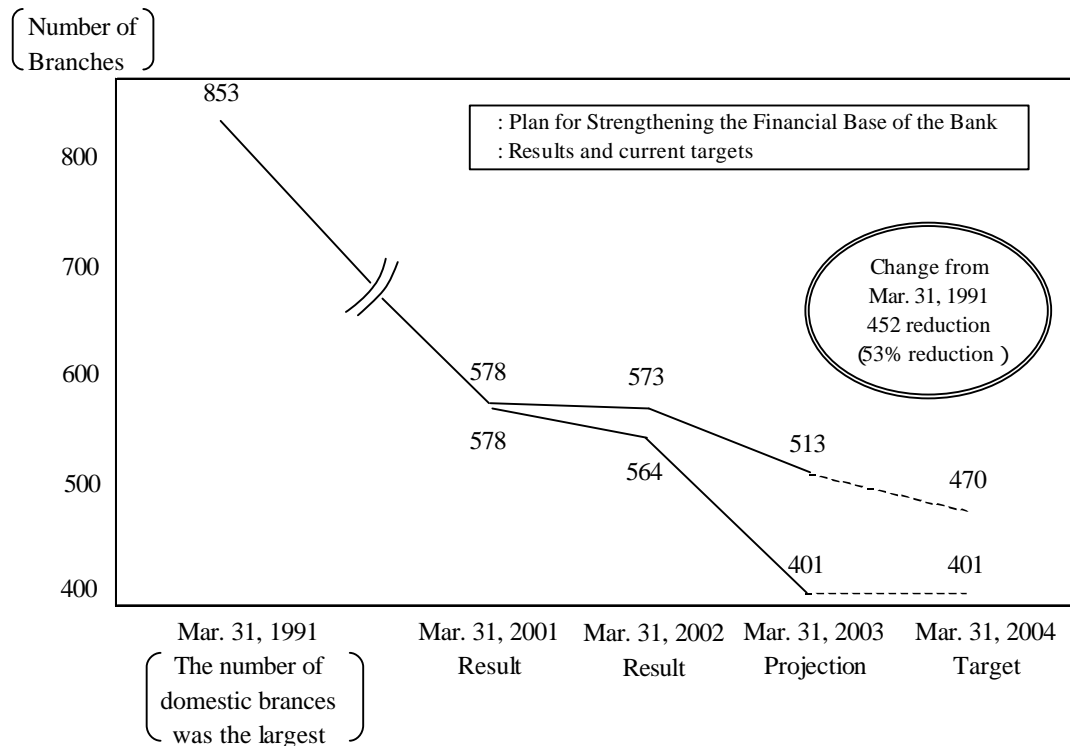


2. Progress in Restructuring Initiatives

(1) Reduction of the number of domestic branches

578 branches on March 31, 2001 401 branches on March 31, 2004

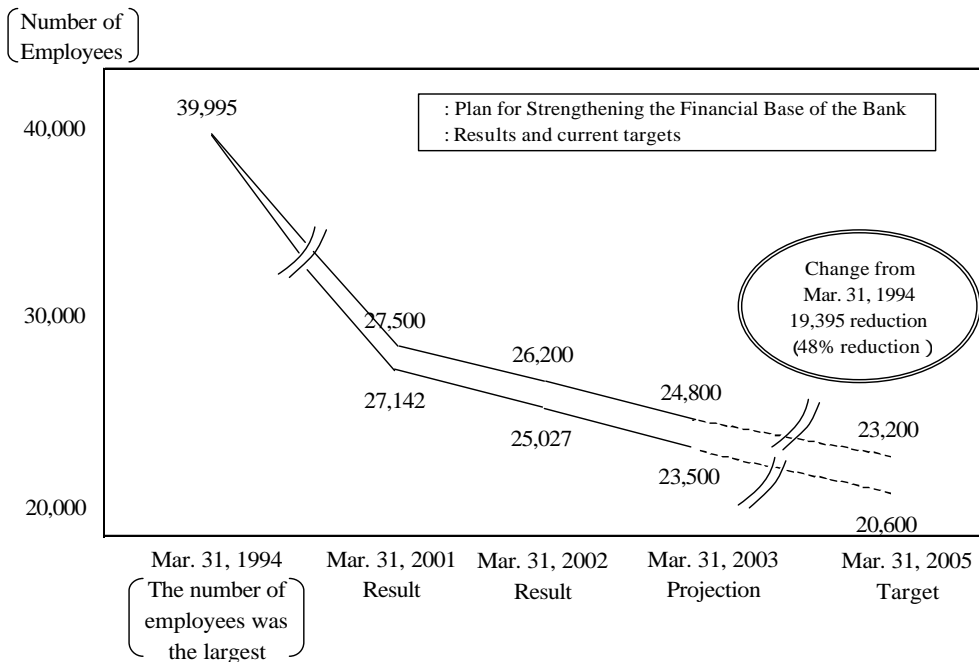
(Change from March 31, 2001: reduction by 177 branches, change from the original target: additional reduction by 69 branches)



(2) Workforce streamlining

27,142 employees on March 31, 2001 20,600 employees on March 31, 2005

(change from March 31, 2001: reduction by 6,542 employees, change from the original target: additional reduction by 2,600 employees)



(3) Cuts in facility-related expenses

(4) Cuts in processing system-related expenses

(5) Review of compensation

- Cuts in the number of directors
- Cuts in directors' compensation
- Reduction in provision of reserve for employee bonus

21. Projections for FY2002 Earnings

Sumitomo Mitsui Financial Group, Inc.

<Non-consolidated>

(Billions of yen)

	FY2002 Projections
Operating income	130.0
Operating profit	125.0
Net income	125.0

<Consolidated>

(Billions of yen)

	FY2002 Projections		FY2001
		Change	
Operating income	3,400.0	(379.7)	3,779.7
Operating profit	200.0	780.6	(580.6)
Net income	30.0	493.9	(463.9)

(Note) Figures for FY2001 are consolidated results of Sumitomo Mitsui Banking Corporation.

(Reference) Sumitomo Mitsui Banking Corporation

<Non-consolidated>

(Billions of yen)

	FY2002 Projections		FY2001
		Change	
Banking profit (excluding transfer to general reserve for possible loan losses)	1,080.0	(103.4)	1,183.4
Operating profit	125.0	647.1	(522.1)
Net income	30.0	352.9	(322.9)
Total credit cost*	(700.0)	843.1	(1,543.1)

(*) (Transfer to general reserve for possible loan losses) + (Credit cost included in other operating losses)