

Loans (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Figures for the six-month period ended September 30, 2002; SMBC's consolidated figures include those for the former Wakashio Bank, which was a subsidiary of SMBC at that time.

Loan Portfolio, Classified by Industry

September 30, 2003 and 2002, and March 31, 2003

	Millions of yen	
	Sept. 30, 2003	Mar. 31, 2003
Domestic operations:		
Manufacturing.....	¥ 6,267,027	¥ 6,326,227
Agriculture, forestry, fisheries and mining	175,030	207,518
Construction	2,280,614	2,631,272
Transportation, communications and public enterprises	3,340,128	3,082,989
Wholesale and retail	6,053,439	6,251,344
Finance and insurance	4,013,422	4,214,205
Real estate	8,338,920	9,038,117
Services.....	6,194,727	6,150,192
Municipalities	460,983	577,184
Others	18,324,319	17,968,160
Subtotal	¥55,448,613	¥56,447,214
Overseas operations:		
Public sector	¥ 108,783	¥ 141,741
Financial institutions	349,711	312,632
Commerce and industry	3,517,803	3,898,656
Others	241,451	282,701
Subtotal	¥ 4,217,749	¥ 4,635,732
Total	¥59,666,363	¥61,082,946

- Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries.
2. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
3. Japan offshore banking accounts are included in overseas operations' accounts.
4. The "Japan Standard Industrial Classifications" was revised by the Ministry of Public Management, Home Affairs, Posts and Telecommunications by Official Notification No. 139 of March 7, 2002 and became effective on October 1, 2002. The domestic loan balances by industry and the composition of loan balances by industry for 2003, are based on the new industrial classifications.

	Millions of yen
	Sept. 30, 2002
Domestic operations:	
Manufacturing.....	¥ 7,039,120
Agriculture, forestry, fisheries and mining	181,574
Construction	3,066,373
Transportation, communications and other public enterprises	2,801,158
Wholesale and retail	7,015,624
Finance and insurance	4,135,129
Real estate	9,216,236
Services.....	6,581,068
Municipalities	541,783
Others.....	16,857,927
Subtotal	¥57,435,996
Overseas operations:	
Public sector	¥ 222,066
Financial institutions	279,391
Commerce and industry	4,478,915
Others.....	136,907
Subtotal	¥ 5,117,281
Total	¥62,553,278

- Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries.
2. Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.
3. Japan offshore banking accounts are included in overseas operations' accounts.

Risk-Monitored Loans

September 30, 2003 and 2002, and March 31, 2003

	Millions of yen		
	Sept. 30, 2003	Sept. 30, 2002	Mar. 31, 2003
Bankrupt loans.....	¥ 179,497	¥ 249,899	¥ 201,392
Non-accrual loans.....	2,287,238	3,116,433	2,710,164
Past due loans (3 months or more)	101,630	109,388	130,353
Restructured loans	1,853,890	2,759,599	2,728,791
Total	¥4,422,255	¥6,235,319	¥5,770,700

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.