

Loans (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Figures for the six-month period ended September 30, 2002, are combined figures for the former SMBC and the former Wakashio Bank.

Loan Portfolio, Classified by Industry

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

	Millions of yen	
	Sept. 30, 2003	Mar. 31, 2003
Domestic offices:		
Manufacturing	¥ 5,918,501	¥ 6,031,262
Agriculture, forestry, fisheries and mining	159,085	192,795
Construction	2,011,721	2,385,278
Transportation, communications and public enterprises	3,200,039	2,968,971
Wholesale and retail	5,659,243	5,812,485
Finance and insurance	5,058,907	5,419,634
Real estate	7,422,864	8,240,327
Services	5,581,639	5,622,703
Municipalities	394,584	508,144
Others	16,673,375	16,614,280
Subtotal	¥52,079,963	¥53,795,885
Overseas offices:		
Public sector	¥ 88,481	¥ 119,468
Financial institutions	240,181	236,116
Commerce and industry	2,576,498	2,945,122
Others	168,398	185,772
Subtotal	¥ 3,073,559	¥ 3,486,479
Total	¥55,153,522	¥57,282,365

Notes: 1. Japan offshore banking accounts are included in overseas offices' accounts.

2. 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 offices:	
Manufacturing	¥ 6,738,042
Agriculture, forestry, fisheries and mining	165,332
Construction	2,800,438
Transportation, communications and other public enterprises	2,698,280
Wholesale and retail	6,570,238
Finance and insurance	5,097,287
Real estate	8,413,128
Services	6,028,094
Municipalities	475,194
Others	15,576,418
Subtotal	¥54,562,464
Overseas offices:	
Public sector	¥ 221,313
Financial institutions	292,175
Commerce and industry	4,086,566
Others	121,313
Subtotal	¥ 4,721,368
Total	¥59,283,833

Note: Japan offshore banking accounts are included in overseas offices' accounts.

Loans to Individuals/Small and Medium-Sized Corporations

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

	Millions of yen		
	Sept. 30, 2003	Sept. 30, 2002	Mar. 31, 2003
Loans to individuals, and small and medium-sized corporations	¥35,937,060	¥36,791,883	¥36,733,241
Ratio to total loans	69.0%	67.4%	68.3%

Notes: 1. The figures above exclude outstanding balance of loans at overseas branches and of Japan offshore banking accounts.

2. Small and medium-sized corporations are individuals or companies with capital stock of ¥300 million or less, or an operating staff of 300 or fewer employees. (Exceptions to these capital stock and staff restrictions include wholesalers: ¥100 million, 100 employees; retailers: ¥50 million, 50 employees; and service industry companies: ¥50 million, 100 employees.)

Consumer Loans Outstanding

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

		Millions of yen	
	Sept. 30, 2003	Sept. 30, 2002	Mar. 31, 2003
Consumer loans	¥13,956,671	¥13,462,319	¥13,665,876
Housing loans	12,717,977	12,037,048	12,339,291
Residential purpose	8,757,092	7,993,394	8,346,632
Others	1,238,693	1,425,271	1,326,585

Note: Housing loans include general-purpose loans used for housing purposes, such as housing loans and apartment house acquisition loans.

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	¥ 145,947	¥ 219,241	¥ 172,403
Non-accrual loans	1,957,746	2,780,046	2,390,173
Past due loans (3 months or more)	94,513	95,871	114,756
Restructured loans	1,634,826	2,554,225	2,492,199
Total	¥3,833,032	¥5,649,384	¥5,169,531

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.

Problem Assets Based on the Financial Reconstruction Law

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

		Billions of yen	
	Sept. 30, 2003	Sept. 30, 2002	Mar. 31, 2003
Bankrupt and quasi-bankrupt assets	¥ 506.1	¥ 519.3	¥ 524.9
Doubtful assets	1,631.2	2,552.3	2,129.5
Substandard loans	1,729.3	2,650.1	2,606.9
Total of problem assets	3,866.6	5,721.7	5,261.3
Normal assets	56,623.8	59,898.6	57,313.4
Total	¥60,490.4	¥65,620.3	¥62,574.7

Notes: **Definition of problem asset categories**

These assets are disclosed based on the provisions of Article 7 of the Financial Reconstruction Law (Law No. 132 of 1998) and classified into the 4 categories based on financial position and business performance of obligors in accordance with Article 6 of the Law. Assets in question include loans and bills discounted, foreign exchanges, accrued interest, and advance payment in "other assets," customers' liabilities for acceptance and guarantees, and securities lent under the loan for consumption or leasing agreements.

1. Bankrupt and quasi-bankrupt assets: Credits to borrowers undergoing bankruptcy, corporate reorganization, and rehabilitation proceedings, as well as claims of a similar nature
2. Doubtful assets: Credits for which final collection of principal and interest in line with original agreements is highly improbable due to deterioration of financial position and business performance, but not insolvency of the borrower
3. Substandard loans: Past due loans (3 months or more) and restructured loans, excluding 1. and 2.
4. Normal assets: Credits to borrowers with good business performance and in financial standing without identified problems and not classified into the three categories above