

Loans (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Loan Portfolio, Classified by Industry

September 30, 2004 and 2003, and March 31, 2004

	Millions of yen		
	Sept. 30, 2004	Sept. 30, 2003	Mar. 31, 2004
Domestic operations:			
Manufacturing	¥ 5,931,430	¥ 6,267,027	¥ 6,136,783
Agriculture, forestry, fisheries and mining	128,678	175,030	142,576
Construction	1,869,468	2,280,614	1,950,595
Transportation, communications and public enterprises	3,219,370	3,340,128	3,275,122
Wholesale and retail	5,799,267	6,053,439	5,884,109
Finance and insurance	4,506,569	4,013,422	3,828,350
Real estate	7,303,589	8,338,920	7,965,230
Services	5,658,426	6,194,727	6,136,593
Municipalities	500,797	460,983	765,690
Others	16,071,190	18,324,319	15,328,834
Subtotal	¥50,988,790	¥55,448,613	¥51,413,887
Overseas operations:			
Public sector	¥ 52,751	¥ 108,783	¥ 81,737
Financial institutions	381,632	349,711	338,375
Commerce and industry	3,793,835	3,517,803	3,304,282
Others	205,024	241,451	244,516
Subtotal	¥ 4,433,243	¥ 4,217,749	¥ 3,968,912
Total	¥55,422,034	¥59,666,363	¥55,382,800

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.

Risk-Monitored Loans

September 30, 2004 and 2003, and March 31, 2004

	Millions of yen		
	Sept. 30, 2004	Sept. 30, 2003	Mar. 31, 2004
Bankrupt loans	¥ 86,972	¥ 179,497	¥ 96,413
Non-accrual loans	1,844,061	2,287,238	1,767,862
Past due loans (3 months or more)	52,918	101,630	51,538
Restructured loans	884,745	1,853,890	1,382,168
Total	¥2,868,696	¥4,422,255	¥3,297,981

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.