

Loans (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

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 offices:			
Manufacturing	¥ 5,582,342	¥ 5,918,501	¥ 5,794,191
Agriculture, forestry, fisheries and mining	120,620	159,085	133,833
Construction	1,654,954	2,011,721	1,717,184
Transportation, communications and public enterprises	3,080,967	3,200,039	3,134,713
Wholesale and retail	5,423,608	5,659,243	5,492,168
Finance and insurance	5,065,594	5,058,907	4,892,526
Real estate	6,340,604	7,422,864	6,995,060
Services	5,541,499	5,581,639	5,470,887
Municipalities	438,500	394,584	688,159
Others	14,271,284	16,673,375	13,632,796
Subtotal	¥47,519,976	¥52,079,963	¥47,951,522
Overseas offices:			
Public sector	¥ 38,221	¥ 88,481	¥ 63,654
Financial institutions	257,118	240,181	227,393
Commerce and industry	2,803,980	2,576,498	2,395,989
Others	104,310	168,398	171,583
Subtotal	¥ 3,203,631	¥ 3,073,559	¥ 2,858,622
Total	¥50,723,607	¥55,153,522	¥50,810,144

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

Loans to Individuals/Small and Medium-Sized Corporations

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

	Millions of yen		
	Sept. 30, 2004	Sept. 30, 2003	Mar. 31, 2004
Loans to individuals, and small and medium-sized corporations	¥34,893,305	¥35,937,060	¥35,427,834
Ratio to total loans	73.4%	69.0%	73.9%

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, 2004 and 2003, and March 31, 2004

		Millions of yen	
	Sept. 30, 2004	Sept. 30, 2003	Mar. 31, 2004
Consumer loans	¥13,908,345	¥13,956,671	¥13,875,878
Housing loans	12,842,232	12,717,977	12,725,041
Residential purpose	9,015,628	8,757,092	8,891,575
Others	1,066,113	1,238,693	1,150,837

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

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	¥ 59,229	¥ 145,947	¥ 67,183
Non-accrual loans	1,552,410	1,957,746	1,460,787
Past due loans (3 months or more)	46,812	94,513	47,618
Restructured loans	732,317	1,634,826	1,199,301
Total	¥2,390,768	¥3,833,032	¥2,774,889

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, 2004 and 2003, and March 31, 2004

		Billions of yen	
	Sept. 30, 2004	Sept. 30, 2003	Mar. 31, 2004
Bankrupt and quasi-bankrupt assets	¥ 581.1	¥ 506.1	¥ 361.6
Doubtful assets	1,124.1	1,631.2	1,202.7
Substandard loans	779.2	1,729.3	1,246.9
Total of problem assets	2,484.4	3,866.6	2,811.2
Normal assets	53,673.4	56,623.8	52,874.4
Total	¥56,157.8	¥60,490.4	¥55,685.6

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