

(Table 20) Credit Portfolio (as of Mar. 31, 03)

[Sumitomo Mitsui Banking Corporation (Non-consolidated)]

(Billions of Yen)

	Counterparty with rating equivalent to BBB/Baa or higher	Counterparty with rating equivalent to BB/Ba or lower	Others *2	Total
Credit Risk Equivalent	379.5	2.6	8.5	390.6
Credit Cost	0.3	0.0	0.1	0.4
Amount of Credit Risk	1.7	0.1	0.4	2.2

*1 Tentative calculation for interest rate and foreign currency related derivative transactions with financial institutions located in Tokyo, New York, Hong Kong and Singapore by the Treasury Unit.

*2 Corporations without credit ratings by rating agencies.