

(Table 10) Loans and Bills Discounted [Sumitomo Mitsui Banking Corporation (Non-consolidated)]

(Balance)

(Billions of yen)

		Mar. 31, '03 Actual (A)	Sep. 30, '03 Actual (B)		Mar. 31, '04 Plan (C)
Domestic	including Impact loans	54,208.0	52,429.5		52,208.0
	excluding Impact loans	53,330.9	51,645.1		51,330.9
Small- and medium-sized enterprises*	including Impact loans	21,596.9	20,467.5		20,616.9
	excluding Impact loans	21,291.3	20,227.2		20,311.3
Loans with guarantee of credit guarantee corporation		1,975.5	1,818.3		1,875.5
Individuals (excluding business loans)		12,775.1	13,134.3		13,475.1
Housing loans		11,161.4	11,627.8		11,861.4
Others		19,836.0	18,827.7		18,116.0
Overseas		3,074.4	2,832.7		3,074.4
Total		57,282.4	55,262.2		55,282.4

\* Small and Medium-sized enterprises = Loans to following enterprises excluding subsidiaries and affiliates

- Wholesaling enterprise whose capital is JPY 100 million or less or number of employees is 100 or less
- Services enterprise whose capital is JPY 50 million or less or number of employees is 100 or less
- Retailing enterprise whose capital is JPY 50 million or less or number of employees is 50 or less
- Other enterprise whose capital is JPY 300 million or less or number of employees is 300 or less
- Unincorporated enterprise

(Adjusted basis &lt;excluded factors shown below&gt;)

(Billions of yen)

		1st half, FY03 Actual (B)-(A)+(a)		FY03 Plan (C)-(A)+(b)
Domestic	including Impact loans	(610.4)		(850.0)
	excluding Impact loans	(517.7)		(850.0)
Small- and medium-sized enterprises	including Impact loans	(59.5)		70.0
	excluding Impact loans	5.8		70.0

(Factors for reduction in loans)

(Billions of yen)

	1st half, FY03 Actual (a)			FY03 Plan (b)	
		Small and medium-sized enterprises			Small and medium-sized enterprises
Loan losses	1,247.9	858.9			
Direct write-offs*1	250.1	0.2			
Direct reduction*2	569.6	479.3			
Secondary losses on loans sold to CCPC*3	17.3	17.3			
Sales of loans to RCC*4	11.6	2.9			
Sales of problem assets to others	120.7	107.9			
Others*5	278.6	251.3			
Sales and securitization of loans*6	(438.2)	7.0			
Private placement of bonds, etc.*7	358.4	204.0			
Subsidiaries etc.*8	0.0	0.0			
Total	1,168.1	1,069.9		1,150.0	1,050.0

\*1 Direct write-offs which are allowed to be tax deductible.

\*2 Of those reduced in this fiscal year.

\*3 Losses due to the disposition of collaterals of loans sold to CCPC, etc.

\*4 Losses due to the sales of loans to the specific bank defined in Article 53 of Financial Reconstruction Law.

\*5 Decrease through other measures of disposing non-performing loans

\*6 Mainly sales and securitization of normal loans.

\*7 Amount of credit given that are virtually equivalent to that of loan, such as private placement of bonds, etc.

\*8 Loans to consolidated subsidiaries and subsidiaries under equity method which contribute to encouraging smooth provision of credit to small- and mid-sized enterprises.