

(Table 20) Credit Portfolio (as of Sep. 30, '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*	Total
Credit risk equivalent	235.9	2.2	10.3	248.4
Credit cost	0.2	0.0	0.2	0.4
Amount of credit risk	1.1	0.1	0.4	1.6

(Note) 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.

*Corporations without credit ratings by rating agencies.