

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

(Balance)

(Billions of yen)

|                                      |  | Mar. 31, '03<br>Actual<br>(A) | Mar. 31, '04<br>Plan<br>(B) | Mar. 31, '04<br>Actual<br>(C) |  | Mar. 31, '05<br>Plan<br>(D) |
|--------------------------------------|--|-------------------------------|-----------------------------|-------------------------------|--|-----------------------------|
| Domestic                             | including Impact loans                               | 54,208.0                      | 52,208.0                    | 48,182.6                      |  | 48,282.6                    |
|                                      | excluding Impact loans                               | 53,330.9                      | 51,330.9                    | 47,502.4                      |  | 47,602.4                    |
| Small- and medium-sized enterprises* | including Impact loans                               | 21,596.9                      | 20,616.9                    | 18,984.4                      |  | 18,604.4                    |
|                                      | excluding Impact loans                               | 21,291.3                      | 20,311.3                    | 18,705.7                      |  | 18,325.7                    |
|                                      | Loans with guarantee of credit guarantee corporation | 1,975.5                       | 1,875.5                     | 1,718.1                       |  | 1,518.1                     |
|                                      | Individuals (excluding business loans)               | 12,775.1                      | 13,475.1                    | 13,130.8                      |  | 13,930.8                    |
|                                      | Housing loans  | 11,161.4                      | 11,861.4                    | 11,716.3                      |  | 12,516.3                    |
|                                      | Others   | 19,836.0                      | 18,116.0                    | 16,067.4                      |  | 15,747.4                    |
| Overseas                             |  | 3,074.4                       | 3,074.4                     | 2,627.5                       |  | 2,627.5                     |
| Total                                |  | 57,282.4                      | 55,282.4                    | 50,810.1                      |  | 50,910.1                    |

\* 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)

|                                     |                        | FY03<br>Plan<br>(B)-(A)+(a) | FY03<br>Actual<br>(C)-(A)+(b) |  | FY04<br>Plan<br>(D)-(C)+(c) |
|-------------------------------------|------------------------|-----------------------------|-------------------------------|--|-----------------------------|
| Domestic                            | including Impact loans | (850.0)                     | (3,018.7)                     |  | 900.0                       |
|                                     | excluding Impact loans | (850.0)                     | (2,821.8)                     |  | 900.0                       |
| Small- and medium-sized enterprises | including Impact loans | 70.0                        | 235.0                         |  | 70.0                        |
|                                     | excluding Impact loans | 70.0                        | 261.9                         |  | 70.0                        |

(Factors for reduction in loans)

(Billions of yen)

|  | FY03 Plan (a)                      |         | FY03 Actual (b)                    |         | FY04 Plan (c)                      |
|--|------------------------------------|---------|------------------------------------|---------|------------------------------------|
|  | Small and medium-sized enterprises |         | Small and medium-sized enterprises |         | Small and medium-sized enterprises |
| Loan losses                              |                                    |         | 2,410.0                            | 1,836.7 |                                    |
| Direct write-offs*1                      |                                    |         | 409.9                              | 110.1   |                                    |
| Direct reduction*2                       |                                    |         | 781.5                              | 667.7   |                                    |
| Secondary losses on loans sold to CCPC*3 |                                    |         | 17.3                               | 17.3    |                                    |
| Sales of loans to RCC*4                  |                                    |         | 19.3                               | 10.5    |                                    |
| Sales of problem assets to others        |                                    |         | 581.8                              | 518.0   |                                    |
| Others*5                                 |                                    |         | 600.2                              | 513.1   |                                    |
| Sales and securitization of loans*6      |                                    |         | (142.9)                            | 85.7    |                                    |
| Private placement of bonds, etc.*7       |                                    |         | 739.6                              | 925.1   |                                    |
| Subsidiaries etc.*8                      |                                    |         | 0.0                                | 0.0     |                                    |
| Total                                    | 1,150.0                            | 1,050.0 | 3,006.7                            | 2,847.5 | 800.0 450.0                        |

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

\*2 Direct reduction 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 medium-sized enterprises.