

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

(Balance)		(Billions of yen)			
		Mar. 31, '04 Actual (A)	Sep. 30, '04 Actual (B)		Mar. 31, '05 Plan (C)
Domestic	including Impact loans	48,182.6	47,838.9		48,282.6
	excluding Impact loans	47,502.4	47,213.6		47,602.4
Small- and medium-sized enterprises*	including Impact loans	18,954.4	17,872.9		18,574.4
	excluding Impact loans	18,675.7	17,613.4		18,295.7
Loans with guarantee of credit guarantee corporation		1,718.1	1,597.5		1,518.1
Individuals (excluding business loans)		13,130.8	13,249.8		13,930.8
Housing loans		11,716.3	11,901.5		12,516.3
Others		16,097.4	16,716.2		15,777.4
Overseas		2,627.5	2,884.7		2,627.5
Total		50,810.1	50,723.6		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 and catering 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

[Excerpt from the original Japanese report]

As a result of the review based on the purpose of the Financial Function Early Strengthening Law, SMFG herewith revises its results and plan concerning the balance of loans to small- and medium-sized enterprises as follows.

(Billions of yen)			
	Before	After	Revision
Mar. 31, 2003	21,291.3	21,229.9	(61.4)
Change* from Mar. 31, 2002	(729.7)	(791.1)	(61.4)
Sep. 30, 2003	20,227.2	20,163.2	(64.0)
Change* from Mar. 31, 2003	+5.8	+3.2	(2.6)
Mar. 31, 2004	18,705.7	18,675.7	(30.0)
Change* from Mar. 31, 2003	+261.9	+293.3	+31.4
Mar. 31, 2005 (Plan)	18,325.7	18,295.7	(30.0)

(Note) "Impact loans" are not included in the table above.

*Change of balance reflecting such factors as shown on the next page.

(Balance reflecting the factors shown on the next page)

		(Billions of yen)	
		1st half, FY04 Actual (B)-(A)+(a)	FY04 Plan (C)-(A)+(b)
Domestic	including Impact loans	1,238.1	900.0
	excluding Impact loans	1,293.0	900.0
Small- and medium-sized enterprises	including Impact loans	83.3	70.0
	excluding Impact loans	102.5	70.0

(Factors for reduction in loans)

(Billions of yen)

	1st half, FY04 Actual (a)			FY04 Plan (b)	
		Small and medium-sized enterprises			Small and medium-sized enterprises
Loan losses	1,317.8	1,066.4			
Direct write-offs*1	61.2	18.8			
Direct reduction*2	606.5	591.1			
Secondary losses on loans sold to CCPC*3	0.0	0.0			
Sales of loans to RCC*4	1.5	1.5			
Sales of problem assets to others	113.1	80.7			
Others*5	535.5	374.3			
Sales and securitization of loans*6	(26.6)	(115.3)			
Private placement of bonds, etc.*7	290.6	213.7			
Subsidiaries etc.*8	0.0	0.0			
Total	1,581.8	1,164.8		800.0	450.0

(Note) "Impact loans" are not included in the table above.

*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 credits that are virtually equivalent to loans, 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.