

(Table 20) Credit Composition (as of Mar. 31, '05)  
[Sumitomo Mitsui Banking Corporation (Non-consolidated)]

(Billions of yen)

	Counter party with rating equivalent to BBB/Baa or higher	Counter party with rating equivalent to BB/Ba or lower	Others*	Total
Credit risk equivalent	112.7	0.0	9.7	122.4
Credit cost	0.1	0.0	0.2	0.3
Amount of credit risk	0.4	0.0	0.4	0.8

(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.