

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

(Balance)		(Billions of yen)	
		Mar. 31, '05 Actual (A)	Sep. 30, '05 Actual (B)
Domestic	including Impact loans	46,827.8	46,990.9
	excluding Impact loans	46,222.4	46,347.9
Small- and medium-sized enterprises*	including Impact loans	17,296.3	16,928.2
	excluding Impact loans	17,054.4	16,651.1
Loans with guarantee of credit guarantee corporation		1,479.5	1,355.7
Individuals (excluding business loans)		13,647.5	13,893.7
Housing loans		12,363.8	12,488.9
Others		15,884.0	16,169.0
Overseas		3,239.8	3,958.3
Total		50,067.6	50,949.2

\* 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

(Increase / decrease of balance considering the factors shown below)

		(Billions of yen)
		1st half, FY05 Actual (B)-(A)+(a)
Domestic	including Impact loans	1,391.7
	excluding Impact loans	1,354.1
Small- and medium-sized enterprises	including Impact loans	239.5
	excluding Impact loans	204.3

(Decreasing factors to be considered)

		(Billions of yen)	
		1st half, FY05 Actual (a)	
			Small and medium-sized enterprises
Loan losses		578.7	269.1
Direct write-offs*1		228.1	3.5
Direct reduction*2		54.9	27.0
Sales of loans to RCC*3		0.0	0.0
Sales of problem assets to others		137.6	124.0
Others*4		158.1	114.6
Sales and securitization of loans*5		276.7	43.3
Private placement of bonds, etc.*6		373.2	295.2
Subsidiaries etc.*7		0.0	0.0
Total		1,228.6	607.6

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

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

\*2 Direct reduction in this fiscal term.

\*3 Sales of loans to the specific bank defined in Article 53 of Financial Reconstruction Law.

\*4 Decrease through other measures of disposing non-performing loans

\*5 Mainly sales and securitization of normal loans.

\*6 Amount of credits that are virtually equivalent to loans, such as private placement of bonds, etc.

\*7 Loans to consolidated subsidiaries and affiliates under equity method which contribute to encouraging smooth provision of credit to small and medium-sized enterprises.