

# Loans (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

## Balance of Loans and Bills Discounted

### Year-End Balance

March 31	Millions of yen	
	2011	2010
Domestic operations:		
Loans on notes .....	¥ 1,321,221	¥ 1,472,451
Loans on deeds .....	36,510,374	38,069,787
Overdrafts .....	8,122,475	8,202,796
Bills discounted .....	139,034	152,782
Subtotal .....	¥46,093,104	¥47,897,818
International operations:		
Loans on notes .....	¥ 482,697	¥ 416,026
Loans on deeds .....	8,558,792	8,223,003
Overdrafts .....	103,019	82,210
Bills discounted .....	—	—
Subtotal .....	¥ 9,144,508	¥ 8,721,240
Total .....	¥55,237,613	¥56,619,058

### Average Balance

Year ended March 31	Millions of yen	
	2011	2010
Domestic operations:		
Loans on notes .....	¥ 1,428,036	¥ 1,720,223
Loans on deeds .....	37,892,485	38,993,305
Overdrafts .....	8,083,617	8,969,237
Bills discounted .....	132,861	160,676
Subtotal .....	¥47,537,001	¥49,843,442
International operations:		
Loans on notes .....	¥ 431,246	¥ 444,610
Loans on deeds .....	8,166,756	8,704,843
Overdrafts .....	100,044	91,980
Bills discounted .....	—	104
Subtotal .....	¥ 8,698,046	¥ 9,241,539
Total .....	¥56,235,047	¥59,084,981

Note: The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

## Balance of Loans and Bills Discounted, Classified by Purpose

March 31	Millions of yen			
	2011		2010	
Funds for capital investment .....	¥21,095,931	38.2%	¥21,487,115	38.0%
Funds for working capital .....	34,141,682	61.8	35,131,942	62.0
Total .....	¥55,237,613	100.0%	¥56,619,058	100.0%

## Balance of Loans and Bills Discounted, Classified by Collateral

March 31	Millions of yen	
	2011	2010
Securities .....	¥ 492,005	¥ 562,243
Commercial claims .....	966,036	996,719
Commercial goods .....	123	—
Real estate .....	6,747,774	6,895,988
Others .....	689,604	603,538
Subtotal .....	8,895,545	9,058,490
Guaranteed .....	18,505,823	21,075,681
Unsecured .....	27,836,245	26,484,887
Total .....	¥55,237,613	¥56,619,058