

Basically, the numbers of "1st half of FY2000" and "FY2000" are combined numbers of former Sakura Bank and Sumitomo Bank.

<1> Asset quality related

1. Outstanding balance of problem loans

(Billions of yen)

	(1) Bankrupt & Effectively bankrupt borrowers	(2) Potentially bankrupt borrowers	Total (1)+(2)	(3) Substandard loans	Total (1)+(2)+(3)
Sep. 30, 2000	621.7	2,567.9	3,189.6	359.0	3,548.6
Mar. 31, 2001	589.9	1,943.1	2,533.0	289.4	2,822.5
Sep. 30, 2001	574.0	1,645.7	2,219.7	1,107.2	3,326.9

2. Progress in decreasing problem assets (excluding substandard loans) in 1st half of FY2001

(Billions of yen)

Amount of decrease of problem loans existed as of Mar. 31, 2001	Disposition by borrower's liquidation	(9.5)
	Re-constructive disposition	(48.1)
	Loan sales to secondary market	(200.2)
	Write-off	(82.2)
	Others	(356.7)
	Collection/repayment, etc.	(290.8)
	Improvement in debtors' performance	(65.9)
Total		(696.7)

3. Newly occurred problem assets during the 1st half of FY2001

(Billions of yen)

Amount of increase	Bankrupt and quasi-bankrupt assets	55.5
	Doubtful assets	327.8
	Total	383.3

4. Amount of reserves and reserve ratio to each category of borrowers

(Billions of yen)

	Reserve ratio		Amount of reserves
Bankrupt & Effectively bankrupt borrowers	(*1)	100.0%	42.9
Potentially bankrupt borrowers	(*1)	60.0%	548.7
Substandard loans	(*1) 15.0%	(*1)	107.4
Other borrowers requiring caution	(*1) 3.1%	4.8%	
Normal borrowers	(*2)	0.2%	405.2

(*1)Proportion of the reserve to the unsecured claims

(*2)Proportion of the reserve to the total claims

5. Debt forgiveness

(Billions of yen)

Principal amount forgiven	Number of companies	Company name
14.3	2	Sumigin Guarantee, Royal Hotel

<2>Stock portfolio related

1. Stock portfolio (non-consolidated) (*1)

(Billions of yen)

	Book value basis(*2)	Fair value basis	Tier 1(Consolidated)	
Mar. 31, 2001	(*3) 5,917.9	(*3) 6,011.7	Sakura Bank	2,496.4
			Sumitomo Bank	2,258.3
Sep. 30, 2001	5,703.8	4,905.1	[Preliminary]	4,083.7

(*1) Listed stocks and OTC trading stocks in other securities

(*2) Book value basis before directly charging net evaluation gains/losses to capital

(*3) After the merger accounting basis

2. Sales of cross-held shares

(Billions of yen)

Result in 1st half of FY2001	approx. (160)	Unwind cross-held shares according to the market conditions after having clients' approval.
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<3>Distributable profit for the public funds

(Billions of yen)

Company name	Sumitomo Mitsui Banking Corporation	
Retained earnings as of Sep. 30, 2001	478.9	
Net unrealized gains/losses on other securities directly charged to capital as of Sep. 30, 2001(*1)	(425.7)	
Net unrealized gains/losses on other securities as of Sep. 30, 2001 (*1)	(693.5)	
Retained earnings as of Mar. 31, 2002 (forecast)	After transfer of legal reserves to retained earnings	approx. 1,010.0
	Before transfer of legal reserves to retained earnings	approx. 411.0
Net unrealized gains/losses on other securities directly charged to capital as of Mar. 31, 2002 (forecast) (*1)(*2)	approx. (350.0)	
Distributable profit as of Mar. 31, 2002 (forecast)	After transfer of legal reserves to retained earnings	approx. 660.0
Annual dividend amount for the public funds (preferred stock)	14.5	

(*1) Other securities include "other money held in trust".

(*2) Net unrealized gains (losses) are estimated based on recent stock price of around one month.

<4> Loan portfolio

1. Loans to individuals and small and medium-sized corporations

(Billions of yen, %)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001
Outstanding balance	41,039.8	40,471.3	38,427.0
Ratio to total loans	71.8	72.9	69.4

(Note) Loans in domestic offices (excluding offshore banking account)

2. Loans and problem loans to wholesale & retail, construction, real estate, and finance & insurance industries ^(*)

(Billions of yen)

		Outstanding balance	Risk-monitored loans	Problem assets based on FRL ^(*)
Wholesale & retail	Sep. 30, 2000	7,816.3	404.9	412.8
	Mar. 31, 2001	7,631.1	404.8	421.3
	Sep. 30, 2001	7,151.8	387.1	396.2
Construction	Sep. 30, 2000	3,214.8	697.3	714.7
	Mar. 31, 2001	2,929.2	99.0	99.8
	Sep. 30, 2001	2,841.5	265.9	266.1
Real estate	Sep. 30, 2000	9,046.4	863.3	868.3
	Mar. 31, 2001	9,222.2	844.4	856.8
	Sep. 30, 2001	8,839.7	1,033.6	1,035.4
Finance & insurance	Sep. 30, 2000	4,592.4	103.7	115.9
	Mar. 31, 2001	4,850.2	103.0	114.9
	Sep. 30, 2001	4,370.5	100.7	106.7

(*) Loans in domestic offices (excluding offshore banking account)

(*) FRL = Financial Reconstruction Law

<5> Banking profit

(Billions of yen)

	Excluding transfer to general reserve for possible loan losses	(Excluding gains/losses on bonds)	Including transfer to general reserve for possible loan losses
1st half of FY2000	370.5	372.7	515.1
FY2000	803.1	794.3	991.7
1st half of FY2001	515.8	485.7	478.4