

(Table 13) Problem Assets Based on the Financial Reconstruction Law

(Billions of yen)

	Mar. 31, '03 Actual Non-consolidated	Mar. 31, '03 Actual Consolidated	Sep. 30, '03 Actual Non-consolidated	Sep. 30, '03 Actual Consolidated
Bankrupt and quasi-bankrupt assets	524.9	656.0	506.1	640.9
Doubtful assets	2,129.5	2,340.2	1,631.2	1,851.1
Substandard loans	2,606.9	2,857.6	1,729.3	1,960.8
Sub-total	5,261.3	5,853.8	3,866.6	4,452.8
Normal assets	57,313.4	59,330.5	56,623.8	59,375.5
Total	62,574.7	65,184.3	60,490.4	63,828.3

(Note) Non-consolidated figures: SMBC's non-consolidated figures.

Reserve for Possible Loan Losses

(Billions of yen)

	Mar. 31, '03 Actual Non-consolidated	Mar. 31, '03 Actual Consolidated	Sep. 30, '03 Actual Non-consolidated	Sep. 30, '03 Actual Consolidated
General reserve	1,113.2	1,173.9	880.3	945.5
Specific reserve	950.0	1,058.0	629.2	744.4
Loan loss reserve for specific overseas countries	11.6	11.6	9.5	9.5
Sub-total	2,074.8	2,243.5	1,519.0	1,699.4
Reserve for possible losses on loans sold to CCPC	17.2	20.7	0.2	2.6
Total	2,092.0	2,264.2	1,519.2	1,702.0

(Note) Non-consolidated figures: SMBC's non-consolidated figures.