(Table 17) Bankruptcies in the 1st half, FY03

[Sumitomo Mitsui Banking Corporation (Non-conconsolidated)]

(Billions of yen)

	Internal grading one year before the bankruptcy		Internal grading six month before the bankruptcy	
Internal grading	Number of bankruptcies	Outstanding exposure	Number of bankruptcies	Outstanding exposure
1	0	0.0	0	0.0
2	0	0.0	0	0.0
3	0	0.0	0	0.0
4A	0	0.0	0	0.0
4B	0	0.0	0	0.0
4C	3	3.7	1	0.7
5A	10	4.6	7	6.2
5B	16	4.2	12	3.2
5C	25	3.2	18	2.2
6	23	2.4	12	1.4
7	90	29.5	94	29.3
8	34	14.9	36	11.9
9	8	7.4	30	15.3
No grading	32	5.6	31	5.3

(Notes) 1. Bankruptcies with credit amount less than JPY 50 million are excluded.

(Reference) Problem Assets Based on the Financial Reconstruction Law

(Billions of yen)

	Sep. 30, '03
Bankrupt and quasi-bankrupt assets	506.1
Doubtful assets	1,631.2
Substandard loans	1,729.3
Normal assets	56,623.8
Total	60,490.4

^{2. &}quot;No grading" includes individuals and companies without financial data.