

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

(Billions of yen)

|                                    | Mar. 31, '03<br>Actual<br>Non-consolidated | Mar. 31, '03<br>Actual<br>Consolidated | Mar. 31, '04<br>Actual<br>Non-consolidated | Mar. 31, '04<br>Actual<br>Consolidated |
|------------------------------------|--|--|--|--|
| Bankrupt and quasi-bankrupt assets | 524.9                                      | 656.0                                  | 361.6                                      | 485.9                                  |
| Doubtful assets                    | 2,129.5                                    | 2,340.2                                | 1,202.7                                    | 1,409.1                                |
| Substandard loans                  | 2,606.9                                    | 2,857.6                                | 1,246.9                                    | 1,441.2                                |
| Sub-total                          | 5,261.3                                    | 5,853.8                                | 2,811.2                                    | 3,336.2                                |
| Normal assets                      | 57,313.4                                   | 59,330.5                               | 52,874.4                                   | 56,127.5                               |
| Total                              | 62,574.7                                   | 65,184.3                               | 55,685.6                                   | 59,463.7                               |

(Note) Non-consolidated figures: Non-consolidated figures of Sumitomo Mitsui Banking Corporation.

## Reserve for Possible Loan Losses

(Billions of yen)

|   | Mar. 31, '03<br>Actual<br>Non-consolidated | Mar. 31, '03<br>Actual<br>Consolidated | Mar. 31, '04<br>Actual<br>Non-consolidated | Mar. 31, '04<br>Actual<br>Consolidated |
|---|--|--|--|--|
| General reserve                                   | 1,113.2                                    | 1,173.9                                | 769.0                                      | 837.7                                  |
| Specific reserve                                  | 950.0                                      | 1,058.0                                | 474.0                                      | 577.0                                  |
| Loan loss reserve for specific overseas countries | 11.6                                       | 11.6                                   | 7.8  | 7.8                                    |
| Sub-total   | 2,074.8                                    | 2,243.5                                | 1,250.8                                    | 1,422.5                                |
| Reserve for possible losses on loans sold to CCPC | 17.2                                       | 20.7                                   | -  | -                                      |
| Total   | 2,092.0                                    | 2,264.2                                | 1,250.8                                    | 1,422.5                                |

(Note) Non-consolidated figures: Non-consolidated figures of Sumitomo Mitsui Banking Corporation.