

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

(Billions of yen)

	Mar. 31, '04 Actual Non-consolidated	Mar. 31, '04 Actual Consolidated	Sep. 30, '04 Actual Non-consolidated	Sep. 30, '04 Actual Consolidated
Bankrupt and quasi- bankrupt assets	361.6	485.9	581.1	707.3
Doubtful assets	1,202.7	1,409.1	1,124.1	1,313.3
Substandard loans	1,246.9	1,441.2	779.2	945.0
Sub-total	2,811.2	3,336.2	2,484.4	2,965.6
Normal assets	52,874.4	56,127.5	53,673.4	57,067.8
Total	55,685.6	59,463.7	56,157.8	60,033.4

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

Reserve for Possible Loan Losses

(Billions of yen)

	Mar. 31, '04 Actual Non-consolidated	Mar. 31, '04 Actual Consolidated	Sep. 30, '04 Actual Non-consolidated	Sep. 30, '04 Actual Consolidated
General reserve	769.0	837.7	419.3	601.7
Specific reserve	474.0	577.0	538.4	615.8
Loan loss reserve for specific overseas countries	7.8	7.8	4.9	4.9
Sub-total	1,250.8	1,422.5	962.6	1,222.4
Reserve for possible losses on loans sold to CCPC	-	-	-	-
Total	1,250.8	1,422.5	962.6	1,222.4

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