

(Table 17) Bankruptcies in 1st half, FY04

[Sumitomo Mitsui Banking Corporation (Non-consolidated)]

(Billions of yen)

Internal grading	Internal grading one year before the bankruptcy		Internal grading six month before the bankruptcy	
	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	1	0.9	1	0.9
4A	1	0.7	0	0.0
4B	0	0.0	1	0.7
4C	5	5.9	4	5.9
5A	6	2.0	5	2.3
5B	14	6.4	12	2.8
5C	17	5.0	17	3.0
6	11	1.1	7	0.9
7	28	14.2	30	9.6
8	14	26.8	17	30.1
9	11	5.2	27	13.7
No grading	48	4.9	35	3.2
Total	156	73.1	156	73.1

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

2. "No grading" includes individuals and companies without financial data.

(Reference) Problem Assets Based on the Financial Reconstruction Law

(Billions of yen)

	Sep. 30, '04
Bankrupt and quasi-bankrupt assets	581.1
Doubtful assets	1,124.1
Substandard loans	779.2
Normal assets	53,673.4
Total	56,157.8