

(Table 17) Bankruptcies in 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	1	0.1	1	0.7
4C	9	7.3	8	6.7
5A	16	5.2	13	4.5
5B	22	7.7	16	3.7
5C	34	7.2	33	5.5
6	19	2.2	18	2.7
7	63	32.8	65	23.7
8	26	72.2	36	35.6
9	17	7.2	47	62.9
No grading	100	9.6	71	6.2
Total	309	153.1	309	153.1

(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)

	Mar. 31, '05
Bankrupt and quasi-bankrupt assets	448.3
Doubtful assets	924.4
Substandard loans	451.9
Normal assets	53,452.6
Total	55,277.2