

(Table 15) Disposition of Problem Assets

&lt;Sumitomo Mitsui Banking Corporation (Non-consolidated)&gt;

(Billions of yen)

	FY03 Actual	FY04 Actual	FY05 Forecast
Credit related costs (A)	1,141.3	1,306.3	
Provision for specific reserve for possible loan losses	276.4	474.1	
Write-off of loans and other related losses (C)	869.2	836.0	
Write-off of loans	501.1	605.8	
Losses on sales of loans to CCPC	0.8	-	
Losses on sales of loans to RCC*1	9.3	0.5	
Losses on bulk sales	292.8	137.5	
Losses on debt forgiveness	65.2	92.2	
Provision for reserve for possible losses from loans sold to CCPC	(0.5)	-	
Provision for reserve for supporting specific borrowers	-	-	
Provision for loan loss reserve for specific overseas countries	(3.8)	(3.8)	
Provision for general reserve for possible loan losses (B)	(337.9)	(351.5)	
Total (A) + (B)	803.4	954.8	300.0

&lt;Reference&gt;

Direct write-off of loans already reserved (D)	1,243.7	443.6	-
Gross direct write-offs (C) + (D)	2,112.9	1,279.6	-

&lt;Sumitomo Mitsui Financial Group (Consolidated)&gt;

(Billions of yen)

	FY03 Actual	FY04 Actual	FY05 Forecast
Credit related costs (A)	1,287.8	1,398.0	
Provision for specific reserve for possible loan losses	320.7	493.9	
Write-off of loans and other related losses (C)	971.4	907.9	
Write-off of loans	595.2	667.2	
Losses on sales of loans to CCPC	1.3	-	
Losses on sales of loans to RCC*1	9.4	0.6	
Losses on bulk sales	300.3	147.9	
Losses on debt forgiveness	65.2	92.2	
Provision for reserve for possible losses from loans sold to CCPC	(0.5)	-	
Provision for reserve for supporting specific borrowers	-	-	
Provision for loan loss reserve for specific overseas countries	(3.8)	(3.8)	
Provision for general reserve for possible loan losses (B)	(331.2)	(201.2)	
Total (A) + (B)	956.6	1,196.8	

&lt;Reference&gt;

Direct write-off of loans already reserved (D)	1,367.2	540.9	-
Gross direct write-offs (C) + (D)	2,338.6	1,448.8	-

\*1 Losses due to the sales of loans to the specific bank defined in Article 53 of Financial Reconstruction Law.