(Table 15) Disposition of Problem Assets

Gross direct write-offs (C) + (D)

<Sumitomo Mitsui Banking Corporation (Non-consolidated)>

(Billions of yen)

minomo maion Zuming Corporation (1 ton Conconductor)	FY03	FY04	FY05
	Actual	Actual	Forecast
Credit related costs (A)	1,141.3	1,306.3	Torceast
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	- (2.0)	- (2.0)	
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)	<u>/</u>
Total(A) + (B)	803.4	954.8	300.0
erence>	1	<u> </u>	
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	-
	,		
nitomo Mitsui Financial Group (Consolidated)>			(Billions of yer
	FY03	FY04	FY05
	Actual	Actual	
Credit related costs (A)			Forecast
Provision for specific reserve for possible loan losses	1,287.8	1,398.0	Forecast
White off of loons and other related loons (C)	320.7		Forecast
Write-off of loans and other related losses (C)		1,398.0	Forecast
Write-off of loans	320.7	1,398.0 493.9	Forecast
	320.7 971.4	1,398.0 493.9 907.9	Forecast
Write-off of loans	320.7 971.4 595.2	1,398.0 493.9 907.9	Forecast
Write-off of loans Losses on sales of loans to CCPC	320.7 971.4 595.2 1.3	1,398.0 493.9 907.9 667.2	Forecast
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1	320.7 971.4 595.2 1.3 9.4	1,398.0 493.9 907.9 667.2	Forecast
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales	320.7 971.4 595.2 1.3 9.4 300.3	1,398.0 493.9 907.9 667.2 - 0.6 147.9	Forecast
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales Losses on debt forgiveness	320.7 971.4 595.2 1.3 9.4 300.3 65.2	1,398.0 493.9 907.9 667.2 - 0.6 147.9 92.2	Forecast
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales Losses on debt forgiveness Provision for reserve for possible losses from loans sold to CCPC Provision for reserve for supporting specific borrowers	320.7 971.4 595.2 1.3 9.4 300.3 65.2 (0.5)	1,398.0 493.9 907.9 667.2 - 0.6 147.9 92.2	Forecast
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales Losses on debt forgiveness Provision for reserve for possible losses from loans sold to CCPC Provision for reserve for supporting specific borrowers Provision for loan loss reserve for specific overseas countries	320.7 971.4 595.2 1.3 9.4 300.3 65.2 (0.5)	1,398.0 493.9 907.9 667.2 - 0.6 147.9 92.2	Forecast
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales Losses on debt forgiveness Provision for reserve for possible losses from loans sold to CCPC	320.7 971.4 595.2 1.3 9.4 300.3 65.2 (0.5)	1,398.0 493.9 907.9 667.2 - 0.6 147.9 92.2 - - (3.8)	Forecast
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales Losses on debt forgiveness Provision for reserve for possible losses from loans sold to CCPC Provision for reserve for supporting specific borrowers Provision for loan loss reserve for specific overseas countries Provision for general reserve for possible loan losses (B) Total (A) + (B)	320.7 971.4 595.2 1.3 9.4 300.3 65.2 (0.5) - (3.8) (331.2)	1,398.0 493.9 907.9 667.2 - 0.6 147.9 92.2 - - (3.8) (201.2)	Forecast
Write-off of loans Losses on sales of loans to CCPC Losses on sales of loans to RCC*1 Losses on bulk sales Losses on debt forgiveness Provision for reserve for possible losses from loans sold to CCPC Provision for reserve for supporting specific borrowers Provision for loan loss reserve for specific overseas countries Provision for general reserve for possible loan losses (B)	320.7 971.4 595.2 1.3 9.4 300.3 65.2 (0.5) - (3.8) (331.2)	1,398.0 493.9 907.9 667.2 - 0.6 147.9 92.2 - - (3.8) (201.2)	Forecast

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

2,338.6

1,448.8