

(Table 15) Disposition of Problem Assets

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

(Billions of yen)

	FY04 Actual	1st half, FY05 Actual
Credit related costs (A)	1,306.3	154.0
Provision for specific reserve for possible loan losses	474.1	122.7
Write-off of loans and other related losses (C)	836.0	31.5
Write-off of loans	605.8	16.8
Losses on sales of loans to RCC*	0.5	0.2
Losses on bulk sales	137.5	14.5
Losses on debt forgiveness	92.2	-
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	(3.8)	(0.2)
Provision for general reserve for possible loan losses (B)	(351.5)	(24.3)
Total (A) + (B)	954.8	129.7

&lt;Reference&gt;

Direct write-off of loans already reserved (D)	443.6	431.2
Gross direct write-offs (C) + (D)	1,279.6	462.7

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

(Billions of yen)

	FY04 Actual	1st half, FY05 Actual
Credit related costs (A)	1,398.0	216.0
Provision for specific reserve for possible loan losses	493.9	143.8
Write-off of loans and other related losses (C)	907.9	72.4
Write-off of loans	667.2	42.7
Losses on sales of loans to RCC*	0.6	0.2
Losses on bulk sales	147.9	29.5
Losses on debt forgiveness	92.2	-
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	(3.8)	(0.2)
Provision for general reserve for possible loan losses (B)	(201.2)	(39.5)
Total (A) + (B)	1,196.8	176.5

&lt;Reference&gt;

Direct write-off of loans already reserved (D)	540.9	456.5
Gross direct write-offs (C) + (D)	1,448.8	528.9

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