(Table 17) Bankruptcies in 1st half, FY05

[Sumitomo Mitsui Banking Corporation (Non-consolidated)]

(Billions of yen)

	Internal grading one year before the bankruptcy		Internal grading six month before the bankruptcy	
Internal grading	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	0	0.0	0	0.0
4A	0	0.0	0	0.0
4B	1	0.1	1	0.1
4C	6	3.1	4	2.0
5A	5	1.1	3	0.9
5B	13	3.2	7	2.5
5C	13	3.0	15	2.4
6	9	3.9	13	4.4
7	39	81.1	40	12.0
8	12	3.5	14	46.4
9	6	23.5	23	105.7
No grading	63	57.4	47	3.5
Total	167	179.9	167	179.9

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

## (Reference) Problem Assets Based on the Financial Reconstruction Law

(Billions of yen)

	Sep. 30, '05
Bankrupt and quasi-bankrupt assets	301.7
Doubtful assets	723.8
Substandard loans	380.5
Normal assets	54,970.7
Total	56,376.7

<sup>2.</sup> "No grading" includes individuals and companies without financial data.