

(Table 13) Problem Assets Based on the Financial Reconstruction Law

(Billions of yen)

	Mar. 31, '05 Actual Non-consolidated	Mar. 31, '05 Actual Consolidated	Mar. 31, '06 Actual Non-consolidated	Mar. 31, '06 Actual Consolidated
Bankrupt and quasi-bankrupt assets	448.3	481.0	164.5	250.1
Doubtful assets	924.4	1,074.2	473.4	565.0
Substandard loans	451.9	767.8	322.2	477.4
Sub-total	1,824.6	2,323.0	960.1	1,292.5
Normal assets	53,452.6	57,094.8	55,984.9	60,731.1
Total	55,277.2	59,417.8	56,945.0	62,023.6

(Note) Non-consolidated figures: Non-consolidated figures of Sumitomo Mitsui Banking Corporation.

Reserve for Possible Loan Losses

(Billions of yen)

	Mar. 31, '05 Actual Non-consolidated	Mar. 31, '05 Actual Consolidated	Mar. 31, '06 Actual Non-consolidated	Mar. 31, '06 Actual Consolidated
General reserve	417.6	633.6	572.5	742.6
Specific reserve	567.6	636.1	241.5	290.5
Loan loss reserve for specific overseas countries	3.9	3.9	2.4	2.4
Sub-total	989.1	1,273.6	816.4	1,035.5
Reserve for possible losses on loans sold to CCPC	-	-	-	-
Total	989.1	1,273.6	816.4	1,035.5

(Note) Non-consolidated figures: Non-consolidated figures of Sumitomo Mitsui Banking Corporation.