

(Table 14) Risk-Monitored Loans

(Billions of yen)				
	Mar. 31, 02 *1 Non-consolidated	Mar. 31, 02 *1 Consolidated	Mar. 31, 03 *2 Non-consolidated	Mar. 31, 03 *3 Consolidated
Bankrupt Loans (A)	195.7	227.5	172.4	201.4
Non-Accrual Loans (B)	3,184.5	3,599.8	2,390.2	2,710.2
Past Due Loans (3 Months or more) (C)	92.3	102.8	114.7	130.3
Restructured Loans (D)	2,344.0	2,554.3	2,492.2	2,728.8
(1)Reduction of the original interest rate	506.0	510.6	523.5	559.5
(2)Forbearance of interest payments	3.5	33.5	8.0	33.2
(3)Loans to supported companies	16.2	16.2	---	---
(4)Forbearance of principal repayments	1,809.5	1,977.7	1950.6	2,121.9
(5)Others	8.8	16.3	10.1	14.2
Total (E)=(A)+(B)+(C)+(D)	5,816.5	6,484.4	5,169.5	5,770.7
Direct Reduction	1,373.7	1,768.8	925.5	1,273.4
Ratio (E)/ Total Loans	9.7%	10.2%	9.0%	9.4%

*1 The numbers of FY01 are those of former Sumitomo Mitsui Banking Corporation.

*2 The numbers of FY02 of non-consolidated are those of Sumitomo Mitsui Banking Corporation.

*3 The numbers of FY02 of consolidated are those of Sumitomo Mitsui Financial Group.