

(Table 14) Risk-Monitored Loans

(Billions of yen)

	Mar. 31, '03 Actual Non-consolidated	Mar. 31, '03 Actual Consolidated	Mar. 31, '04 Actual Non-consolidated	Mar. 31, '04 Actual Consolidated
Bankrupt loans (A)	172.4	201.4	67.2	96.4
Non-accrual loans (B)	2,390.2	2,710.2	1,460.8	1,767.9
Past due loans (3 months or more) (C)	114.7	130.3	47.6	51.5
Restructured loans (D)	2,492.2	2,728.8	1,199.3	1,382.2
(1) Reduction of the original interest rate	523.5	559.5	118.9	126.6
(2) Forbearance of interest payments	8.0	33.2	4.4	4.7
(3) Loans to supported companies	-	-	190.7	190.7
(4) Forbearance of principal repayments	1,950.6	2,121.9	885.1	1,056.8
(5) Others	10.1	14.2	0.2	3.4
Total (E)=(A)+(B)+(C)+(D)	5,169.5	5,770.7	2,774.9	3,298.0
Direct reduction	925.5	1,273.4	865.8	1,178.3
Ratio <(E) / Total loans>	9.0%	9.4%	5.5%	6.0%

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