

(Table 14) Risk-Monitored Loans

(Billions of yen, %)

	Mar. 31, '04 Actual Non-consolidated	Mar. 31, '04 Actual Consolidated	Mar. 31, '05 Actual Non-consolidated	Mar. 31, '05 Actual Consolidated
Bankrupt loans (A)	67.2	96.4	46.0	68.3
Non-accrual loans (B)	1,460.8	1,767.9	1,238.0	1,399.0
Past due loans (3 months or more) (C)	47.6	51.5	26.9	29.4
Restructured loans (D)	1,199.3	1,382.2	425.0	730.7
(1) Reduction of the original interest rate	118.9	126.6	54.4	61.4
(2) Forbearance of interest payments	4.4	4.7	0.0	0.3
(3) Loans to supported companies	190.7	190.7	-	-
(4) Forbearance of principal repayments	885.1	1,056.8	363.4	661.0
(5) Others	0.2	3.4	7.2	8.0
Total (E)=(A)+(B)+(C)+(D)	2,774.9	3,298.0	1,735.9	2,227.4
Direct reduction	865.8	1,178.3	1,504.6	1,723.8
Ratio <(E) / Total loans>	5.5%	6.0%	3.5%	4.1%

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