

(Table 14) Risk-Monitored Loans

(Billions of yen, %)

	Mar. 31, '05 Actual Non-consolidated	Mar. 31, '05 Actual Consolidated	Sep. 30, '05 Actual Non-consolidated	Sep. 30, '05 Actual Consolidated
Bankrupt loans (A)	46.0	68.3	72.2	89.7
Non-accrual loans (B)	1,238.0	1,399.0	898.9	1,084.7
Past due loans (3 months or more) (C)	26.9	29.4	51.3	53.8
Restructured loans (D)	425.0	730.7	329.2	560.3
(1) Reduction of original interest rate	54.4	61.4	43.9	50.7
(2) Forbearance of interest payments	0.0	0.3	0.0	0.1
(3) Loans to supported companies	-	-	0.7	0.7
(4) Forbearance of principal repayments	363.4	661.0	284.5	507.9
(5) Others	7.2	8.0	0.1	0.9
Total (E)=(A)+(B)+(C)+(D)	1,735.9	2,227.4	1,351.6	1,788.5
Direct reduction	1,504.6	1,723.8	1,091.6	1,316.9
Ratio <(E) / Total loans>	3.5%	4.1%	2.7%	3.2%

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