

11. Risk-Monitored Loans

<SMBC Non-consolidated>

(Millions of yen)

		Mar. 31, 2003		Mar. 31, 2002
			Change	
Risk-monitored loans	Bankrupt loans	172,403	(24,700)	197,103
	Non-accrual loans	2,390,173	(809,504)	3,199,677
	Past due loans (3 months or more)	114,756	22,144	92,612
	Restructured loans	2,492,199	145,001	2,347,198
	Total	5,169,531	(667,061)	5,836,592

Amount of direct reduction	925,485	(455,322)	1,380,807
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Total loans (term-end balance)	57,282,365	(3,019,954)	60,302,319
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(%)

Ratio to total loans	Bankrupt loans	0.3	0.0	0.3
	Non-accrual loans	4.2	(1.1)	5.3
	Past due loans (3 months or more)	0.2	0.0	0.2
	Restructured loans	4.4	0.5	3.9
	Total	9.0	(0.7)	9.7

<Consolidated>

(Millions of yen)

		Mar. 31, 2003		Mar. 31, 2002
			Change	
Risk-monitored loans	Bankrupt loans	201,392	(26,092)	227,484
	Non-accrual loans	2,710,164	(889,586)	3,599,750
	Past due loans (3 months or more)	130,353	27,591	102,762
	Restructured loans	2,728,791	174,420	2,554,371
	Total	5,770,700	(713,667)	6,484,367

Amount of direct reduction	1,273,360	(495,480)	1,768,840
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Total loans (term-end balance)	61,082,946	(2,562,640)	63,645,586
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(%)

Ratio to total loans	Bankrupt loans	0.3	(0.1)	0.4
	Non-accrual loans	4.4	(1.3)	5.7
	Past due loans (3 months or more)	0.2	0.0	0.2
	Restructured loans	4.5	0.5	4.0
	Total	9.4	(0.8)	10.2