

11. Risk-Monitored Loans

<SMBC Non-consolidated>

(Millions of yen)

		Sep. 30, 2003			Mar. 31, 2003	Sep. 30, 2002
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	145,947	(26,456)	(73,294)	172,403	219,241
	Non-accrual loans	1,957,746	(432,427)	(822,300)	2,390,173	2,780,046
	Past due loans (3 months or more)	94,513	(20,243)	(1,358)	114,756	95,871
	Restructured loans	1,634,826	(857,373)	(919,399)	2,492,199	2,554,225
	Total	3,833,032	(1,336,499)	(1,816,352)	5,169,531	5,649,384

Amount of direct reduction 1,291,257 365,772 (81,915) 925,485 1,373,172

Total loans (term-end balance)	55,153,522	(2,128,843)	(4,130,311)	57,282,365	59,283,833
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(%)

Ratio to total loans	Bankrupt loans	0.3	0.0	(0.1)	0.3	0.4
	Non-accrual loans	3.5	(0.7)	(1.2)	4.2	4.7
	Past due loans (3 months or more)	0.2	0.0	0.0	0.2	0.2
	Restructured loans	3.0	(1.4)	(1.3)	4.4	4.3
	Total	6.9	(2.1)	(2.6)	9.0	9.5

<Consolidated>

(Millions of yen)

		Sep. 30, 2003			Mar. 31, 2003	Sep. 30, 2002
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	179,497	(21,895)	(70,402)	201,392	249,899
	Non-accrual loans	2,287,238	(422,926)	(829,195)	2,710,164	3,116,433
	Past due loans (3 months or more)	101,630	(28,723)	(7,758)	130,353	109,388
	Restructured loans	1,853,890	(874,901)	(905,709)	2,728,791	2,759,599
	Total	4,422,255	(1,348,445)	(1,813,064)	5,770,700	6,235,319

Amount of direct reduction 1,634,267 360,907 (77,957) 1,273,360 1,712,224

Total loans (term-end balance)	59,666,363	(1,416,583)	(2,886,915)	61,082,946	62,553,278
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(%)

Ratio to total loans	Bankrupt loans	0.3	0.0	(0.1)	0.3	0.4
	Non-accrual loans	3.8	(0.6)	(1.2)	4.4	5.0
	Past due loans (3 months or more)	0.2	0.0	0.0	0.2	0.2
	Restructured loans	3.1	(1.4)	(1.3)	4.5	4.4
	Total	7.4	(2.0)	(2.6)	9.4	10.0