9.4

(3.4)

## 11. Risk-Monitored Loans

Total

<smbc n<="" th=""><th>on-consondated/</th><th></th><th>(</th><th>Millions of yen)</th></smbc>	on-consondated/		(	Millions of yen)
		Mar. 31, 2004		Mar. 31, 2003
		Т	Change	
Risk- monitored loans	Bankrupt loans	67,183	(105,220)	172,403
	Non-accrual loans	1,460,787	(929,386)	2,390,173
	Past due loans (3 months or more)	47,618	(67,138)	114,756
	Restructured loans	1,199,301	(1,292,898)	2,492,199
	Total	2,774,889	(2,394,642)	5,169,531
	Amount of direct reduction	865,794	(59,691)	925,485
Total loans (term-end balance)		50,810,144	(6,472,221)	57,282,365
		_		(%)
	Bankrupt loans	0.1	(0.2)	0.3
Ratio to total loans	Non-accrual loans	2.9	(1.3)	4.2
	Past due loans (3 months or more)	0.1	(0.1)	0.2
	Restructured loans	2.4	(2.0)	4.4
	Total	5.5	(3.5)	9.0
<consolid< th=""><th>ated&gt;</th><th></th><th></th><th></th></consolid<>	ated>			
		Mar, 31, 2004	(	Millions of yen) Mar. 31, 2003
Risk-		Mar. 31, 2004		Millions of yen) Mar. 31, 2003
	Bankrupt loans	Mar. 31, 2004	Change (104,979)	
R1SK-	Bankrupt loans Non-accrual loans		Change	Mar. 31, 2003
Risk- monitored		96,413	Change (104,979)	Mar. 31, 2003 201,392
	Non-accrual loans	96,413 1,767,862	Change (104,979) (942,302)	Mar. 31, 2003 201,392 2,710,164
monitored	Non-accrual loans Past due loans (3 months or more)	96,413 1,767,862 51,538	Change (104,979) (942,302) (78,815)	Mar. 31, 2003  201,392  2,710,164  130,353
monitored	Non-accrual loans Past due loans (3 months or more) Restructured loans	96,413 1,767,862 51,538 1,382,168	Change (104,979) (942,302) (78,815) (1,346,623)	Mar. 31, 2003  201,392  2,710,164  130,353  2,728,791
monitored loans	Non-accrual loans Past due loans (3 months or more) Restructured loans Total	96,413 1,767,862 51,538 1,382,168 3,297,981	Change (104,979) (942,302) (78,815) (1,346,623) (2,472,719)	Mar. 31, 2003  201,392  2,710,164  130,353  2,728,791  5,770,700
monitored loans	Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction	96,413 1,767,862 51,538 1,382,168 3,297,981 1,178,255	Change (104,979) (942,302) (78,815) (1,346,623) (2,472,719) (95,105)	Mar. 31, 2003  201,392 2,710,164 130,353 2,728,791 5,770,700  1,273,360  61,082,946
monitored loans	Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction (term-end balance)	96,413 1,767,862 51,538 1,382,168 3,297,981 1,178,255	Change (104,979) (942,302) (78,815) (1,346,623) (2,472,719) (95,105)	Mar. 31, 2003  201,392 2,710,164 130,353 2,728,791 5,770,700 1,273,360
monitored loans  Total loans	Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction	96,413 1,767,862 51,538 1,382,168 3,297,981 1,178,255 55,382,800	Change (104,979) (942,302) (78,815) (1,346,623) (2,472,719) (95,105) (5,700,146)	Mar. 31, 2003  201,392 2,710,164 130,353 2,728,791 5,770,700  1,273,360  61,082,946  (%)
monitored loans  Total loans  Ratio to	Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction (term-end balance)  Bankrupt loans	96,413 1,767,862 51,538 1,382,168 3,297,981 1,178,255 55,382,800	Change (104,979) (942,302) (78,815) (1,346,623) (2,472,719) (95,105) (5,700,146)	Mar. 31, 2003  201,392 2,710,164 130,353 2,728,791 5,770,700  1,273,360  61,082,946  (%) 0.3
monitored loans  Total loans	Non-accrual loans Past due loans (3 months or more) Restructured loans Total  Amount of direct reduction  (term-end balance)  Bankrupt loans Non-accrual loans	96,413 1,767,862 51,538 1,382,168 3,297,981 1,178,255 55,382,800 0.2 3.2	Change (104,979) (942,302) (78,815) (1,346,623) (2,472,719) (95,105) (5,700,146) (0.1) (1.2)	Mar. 31, 2003  201,392 2,710,164 130,353 2,728,791 5,770,700  1,273,360  61,082,946  (%) 0.3 4.4

6.0