

11. Risk-Monitored Loans

<SMBC Non-consolidated>

(Millions of yen)

		Mar. 31, 2004	Change	Mar. 31, 2003
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
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(%)

Ratio to total loans	Bankrupt loans	0.1	(0.2)	0.3
	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

<Consolidated>

(Millions of yen)

		Mar. 31, 2004	Change	Mar. 31, 2003
Risk-monitored loans	Bankrupt loans	96,413	(104,979)	201,392
	Non-accrual loans	1,767,862	(942,302)	2,710,164
	Past due loans (3 months or more)	51,538	(78,815)	130,353
	Restructured loans	1,382,168	(1,346,623)	2,728,791
	Total	3,297,981	(2,472,719)	5,770,700

Amount of direct reduction 1,178,255 (95,105) 1,273,360

Total loans (term-end balance)	55,382,800	(5,700,146)	61,082,946
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(%)

Ratio to total loans	Bankrupt loans	0.2	(0.1)	0.3
	Non-accrual loans	3.2	(1.2)	4.4
	Past due loans (3 months or more)	0.1	(0.1)	0.2
	Restructured loans	2.5	(2.0)	4.5
	Total	6.0	(3.4)	9.4