

11. Risk-Monitored Loans

<SMBC Non-consolidated>

(Millions of yen)

		Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	59,229	(7,954)	(86,718)	67,183	145,947
	Non-accrual loans	1,552,410	91,623	(405,336)	1,460,787	1,957,746
	Past due loans (3 months or more)	46,812	(806)	(47,701)	47,618	94,513
	Restructured loans	732,317	(466,984)	(902,509)	1,199,301	1,634,826
	Total	2,390,768	(384,121)	(1,442,264)	2,774,889	3,833,032

Amount of direct reduction 1,383,541 517,747 92,284 865,794 1,291,257

Total loans (term-end balance)	50,723,607	(86,537)	(4,429,915)	50,810,144	55,153,522
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(%)

Ratio to total loans	Bankrupt loans	0.1	0.0	(0.2)	0.1	0.3
	Non-accrual loans	3.1	0.2	(0.4)	2.9	3.5
	Past due loans (3 months or more)	0.1	0.0	(0.1)	0.1	0.2
	Restructured loans	1.4	(1.0)	(1.6)	2.4	3.0
	Total	4.7	(0.8)	(2.2)	5.5	6.9

<Consolidated>

(Millions of yen)

		Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	86,972	(9,441)	(92,525)	96,413	179,497
	Non-accrual loans	1,844,061	76,199	(443,177)	1,767,862	2,287,238
	Past due loans (3 months or more)	52,918	1,380	(48,712)	51,538	101,630
	Restructured loans	884,745	(497,423)	(969,145)	1,382,168	1,853,890
	Total	2,868,696	(429,285)	(1,553,559)	3,297,981	4,422,255

Amount of direct reduction 1,715,772 537,517 81,505 1,178,255 1,634,267

Total loans (term-end balance)	55,422,034	39,234	(4,244,329)	55,382,800	59,666,363
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(%)

Ratio to total loans	Bankrupt loans	0.2	0.0	(0.1)	0.2	0.3
	Non-accrual loans	3.3	0.1	(0.5)	3.2	3.8
	Past due loans (3 months or more)	0.1	0.0	(0.1)	0.1	0.2
	Restructured loans	1.6	(0.9)	(1.5)	2.5	3.1
	Total	5.2	(0.8)	(2.2)	6.0	7.4