14. Problem Assets Based on the Financial Reconstruction Law and the Coverage

<smbc non-consolidated=""></smbc>				(Mil	lions of yen, %)
	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Bankrupt and quasi-bankrupt assets	581,072	219,430	75,029	361,642	506,043
Doubtful assets	1,124,149	(78,524)	(507,080)	1,202,673	1,631,229
Substandard loans	779,129	(467,790)	(950,210)	1,246,919	1,729,339
Total (A)	2,484,350	(326,884)	(1,382,261)	2,811,234	3,866,611
Normal assets	53,673,451	799,098	(2,950,382)	52,874,353	56,623,833
Total (B)	56,157,801	472,214	(4,332,643)	55,685,587	60,490,444
Problem asset ratio (A/B)	4.4	(0.6)	(2.0)	5.0	6.4
Amount of direct reduction	1,409,176	519,815	88,328	889,361	1,320,848

(Note) Problem Assets Based on the Financial Reconstruction Law include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

					Millions of yen)
	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Total coverage (C)	2,104,138	(187,890)	(777,272)	2,292,028	2,881,410
Reserve for possible loan losses* (D)	698,967	(62,514)	(265,503)	761,481	964,470
Amount recoverable due to guarantees, collateral and others (E)	1,405,171	(125,376)	(511,769)	1,530,547	1,916,940
* Sum of general reserve for Substandard loans and specific reserve.					(%)
Coverage ratio (C) / (A)	84.7	3.2	10.2	81.5	74.5
Coverage ratio calculated with total reserve for possible loan losses included in the numerator	95.3	(3.6)	6.4	98.9	88.9
	(1.0		15.0	50.5	(%)
Reserve ratio to unsecured assets (D) / (A - E)	64.8	5.3	15.3	59.5	49.5
Reserve ratio calculated with total reserve for possible loan losses included in the numerator	89.2	(8.5)	11.3	97.7	77.9
<consolidated></consolidated>				(Mil	lions of yen, %
	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Bankrupt and quasi-bankrupt assets	707,324	221,460	66,375	485,864	640,949
Doubtful assets	1,313,296	(95,855)	(537,804)	1,409,151	1,851,100
Substandard loans	944,938	(496,244)	(1,015,809)	1,441,182	1,960,747
Total (A)	2,965,558	(370,639)	(1,487,238)	3,336,197	4,452,796
Normal assets	57,067,823	940,273	(2,307,704)	56,127,550	59,375,527
Total (B)	60,033,381	569,634	(3,794,942)	59,463,747	63,828,323
Problem asset ratio (A/B)	4.9	(0.7)	(2.1)	5.6	7.0
	Sep. 30, 2004			() Mar. 31, 2004	Millions of yen Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Total coverage (C)	2,437,313	(226,463)	(868,506)	2,663,776	3,305,819
Reserve for possible loan losses (D)	766,261	(71,088)	(280,468)	837,349	1,046,729
Amount recoverable due to guarantees, collateral and others (E)	1.671.052	(155,375)	(588,038)	1,826,427	2,259,090
	,,		(,, -	(%
Coverage ratio (C) / (A)	82.2	2.4	8.0	79.8	74.2
Coverage ratio calculated with total reserve for possible loan losses included in the numerator	97.6	0.2	8.7	97.4	88.9
					(%
Reserve ratio to unsecured assets (D) / (A - E)	59.2	3.7	11.5	55.5	47.7