11. Risk-Monitored Loans

<smbc non-consolidated=""></smbc>				(Millions of yen)
		Mar. 31, 2005		Mar. 31, 2004
			Change	
Risk- monitored loans	Bankrupt loans	45,931	(21,252)	67,183
	Non-accrual loans	1,238,022	(222,765)	1,460,787
	Past due loans (3 months or more)	26,902	(20,716)	47,618
	Restructured loans	425,006	(774,295)	1,199,301
	Total	1,735,863	(1,039,026)	2,774,889
	Amount of direct reduction	1,504,601	638,807	865,794
Total loans (term-end balance)		50,067,586	(742,558)	50,810,144
		_		(%)
Ratio to total loans	Bankrupt loans	0.1	0.0	0.1
	Non-accrual loans	2.5	(0.4)	2.9
	Past due loans (3 months or more)	0.1	0.0	0.1
	Restructured loans	0.8	(1.6)	2.4
	Total	3.5	(2.0)	5.5

<consolidated> (Millions of y</consolidated>					
	Mar. 31, 2005		Mar. 31, 2004		
		Change			
Bankrupt loans	68,337	(28,076)	96,413		
Non-accrual loans	1,398,964	(368,898)	1,767,862		
Past due loans (3 months or more)	29,441	(22,097)	51,538		
Restructured loans	730,701	(651,467)	1,382,168		
Total	2,227,445	(1,070,536)	3,297,981		
Amount of direct reduction	1,723,798	545,543	1,178,255		
Total loans (term-end balance)		(582,995)	55,382,800		
	Bankrupt loans Non-accrual loans Past due loans (3 months or more) Restructured loans Total Amount of direct reduction	Mar. 31, 2005Bankrupt loans68,337Non-accrual loans1,398,964Past due loans (3 months or more)29,441Restructured loans730,701Total2,227,445Amount of direct reduction1,723,798	Mar. 31, 2005 Change Bankrupt loans 68,337 (28,076) Non-accrual loans 1,398,964 (368,898) Past due loans (3 months or more) 29,441 (22,097) Restructured loans 730,701 (651,467) Total 2,227,445 (1,070,536) Amount of direct reduction 1,723,798 545,543		

			_	(%)
Ratio to total loans	Bankrupt loans	0.1	(0.1)	0.2
	Non-accrual loans	2.6	(0.6)	3.2
	Past due loans (3 months or more)	0.1	0.0	0.1
	Restructured loans	1.3	(1.2)	2.5
	Total	4.1	(1.9)	6.0