

11. Risk-Monitored Loans

<SMBC Non-consolidated>

(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 yen)

		Mar. 31, 2005		Mar. 31, 2004
			Change	
Risk-monitored loans	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)	54,799,805	(582,995)	55,382,800
--------------------------------	------------	-----------	------------

(%)

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