

## 11. Risk-Monitored Loans

&lt;SMBC Non-consolidated&gt;

(Millions of yen)

		Sep. 30, 2005			Mar. 31, 2005	Sep. 30, 2004
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	72,184	26,253	12,955	45,931	59,229
	Non-accrual loans	898,868	(339,154)	(653,542)	1,238,022	1,552,410
	Past due loans (3 months or more)	51,310	24,408	4,498	26,902	46,812
	Restructured loans	329,258	(95,748)	(403,059)	425,006	732,317
	Total	1,351,621	(384,242)	(1,039,147)	1,735,863	2,390,768

Amount of direct reduction                      1,091,620                      (412,981)                      (291,921)                      1,504,601                      1,383,541

Total loans (term-end balance)	50,949,158	881,572	225,551	50,067,586	50,723,607
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		(%)				
Ratio to total loans	Bankrupt loans	0.1	0.0	0.0	0.1	0.1
	Non-accrual loans	1.8	(0.7)	(1.3)	2.5	3.1
	Past due loans (3 months or more)	0.1	0.0	0.0	0.1	0.1
	Restructured loans	0.7	(0.1)	(0.7)	0.8	1.4
	Total	2.7	(0.8)	(2.0)	3.5	4.7

&lt;Consolidated&gt;

(Millions of yen)

		Sep. 30, 2005			Mar. 31, 2005	Sep. 30, 2004
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	89,680	21,343	2,708	68,337	86,972
	Non-accrual loans	1,084,678	(314,286)	(759,383)	1,398,964	1,844,061
	Past due loans (3 months or more)	53,845	24,404	927	29,441	52,918
	Restructured loans	560,295	(170,406)	(324,450)	730,701	884,745
	Total	1,788,499	(438,946)	(1,080,197)	2,227,445	2,868,696

Amount of direct reduction                      1,316,942                      (406,856)                      (398,830)                      1,723,798                      1,715,772

Total loans (term-end balance)	56,095,034	1,295,229	673,000	54,799,805	55,422,034
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		(%)				
Ratio to total loans	Bankrupt loans	0.2	0.1	0.0	0.1	0.2
	Non-accrual loans	1.9	(0.7)	(1.4)	2.6	3.3
	Past due loans (3 months or more)	0.1	0.0	0.0	0.1	0.1
	Restructured loans	1.0	(0.3)	(0.6)	1.3	1.6
	Total	3.2	(0.9)	(2.0)	4.1	5.2