

11. Risk-Monitored Loans

<SMBC Non-consolidated>

(Millions of yen)

		Mar. 31, 2006		Mar. 31, 2005
			Change	
Risk-monitored loans	Bankrupt loans	40,914	(5,017)	45,931
	Non-accrual loans	551,083	(686,939)	1,238,022
	Past due loans (3 months or more)	23,446	(3,456)	26,902
	Restructured loans	298,728	(126,278)	425,006
	Total	914,173	(821,690)	1,735,863

Amount of direct reduction 587,616 (916,985) 1,504,601

Total loans (term-end balance)	51,857,559	1,789,973	50,067,586
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(%)

Ratio to total loans	Bankrupt loans	0.1	0.0	0.1
	Non-accrual loans	1.1	(1.4)	2.5
	Past due loans (3 months or more)	0.0	(0.1)	0.1
	Restructured loans	0.6	(0.2)	0.8
	Total	1.8	(1.7)	3.5

<Consolidated>

(Millions of yen)

		Mar. 31, 2006		Mar. 31, 2005
			Change	(b)
Risk-monitored loans	Bankrupt loans	59,332	(9,005)	68,337
	Non-accrual loans	714,366	(684,598)	1,398,964
	Past due loans (3 months or more)	24,571	(4,870)	29,441
	Restructured loans	444,889	(285,812)	730,701
	Total	1,243,160	(984,285)	2,227,445

Amount of direct reduction 754,119 (969,679) 1,723,798

Total loans (term-end balance)	57,267,203	2,467,398	54,799,805
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(%)

Ratio to total loans	Bankrupt loans	0.1	0.0	0.1
	Non-accrual loans	1.2	(1.4)	2.6
	Past due loans (3 months or more)	0.0	(0.1)	0.1
	Restructured loans	0.8	(0.5)	1.3
	Total	2.2	(1.9)	4.1