

## 12. Risk-Monitored Loans

&lt;SMBC Non-consolidated&gt;

(Millions of yen)

		Sep. 30, 2006			Mar. 31, 2006 (b)	Sep. 30, 2005 (c)
		(a)	(a) - (b)	(a) - (c)		
Risk-monitored loans	Bankrupt loans	42,129	1,215	(30,055)	40,914	72,184
	Non-accrual loans	485,764	(65,319)	(413,104)	551,083	898,868
	Past due loans (3 months or more)	33,648	10,202	(17,662)	23,446	51,310
	Restructured loans	271,960	(26,768)	(57,298)	298,728	329,258
	Total	833,503	(80,670)	(518,118)	914,173	1,351,621

Amount of direct reduction                      517,796                      (69,820)                      (573,824)                      587,616                      1,091,620

Total loans (term-end balance)	53,902,477	2,044,918	2,953,319	51,857,559	50,949,158
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		Sep. 30, 2006			Mar. 31, 2006 (b)	Sep. 30, 2005 (c)
		(a)	(a) - (b)	(a) - (c)		
Ratio to total loans	Bankrupt loans	0.1	0.0	0.0	0.1	0.1
	Non-accrual loans	0.9	(0.2)	(0.9)	1.1	1.8
	Past due loans (3 months or more)	0.1	0.1	0.0	0.0	0.1
	Restructured loans	0.5	(0.1)	(0.2)	0.6	0.7
	Total	1.5	(0.3)	(1.2)	1.8	2.7

&lt;Consolidated&gt;

(Millions of yen)

		Sep. 30, 2006			Mar. 31, 2006 (b)	Sep. 30, 2005 (c)
		(a)	(a) - (b)	(a) - (c)		
Risk-monitored loans	Bankrupt loans	64,857	5,525	(24,823)	59,332	89,680
	Non-accrual loans	638,385	(75,981)	(446,293)	714,366	1,084,678
	Past due loans (3 months or more)	36,865	12,294	(16,980)	24,571	53,845
	Restructured loans	407,927	(36,962)	(152,368)	444,889	560,295
	Total	1,148,036	(95,124)	(640,463)	1,243,160	1,788,499

Amount of direct reduction                      701,346                      (52,773)                      (615,596)                      754,119                      1,316,942

Total loans (term-end balance)	59,184,457	1,917,254	3,089,423	57,267,203	56,095,034
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		Sep. 30, 2006			Mar. 31, 2006 (b)	Sep. 30, 2005 (c)
		(a)	(a) - (b)	(a) - (c)		
Ratio to total loans	Bankrupt loans	0.1	0.0	(0.1)	0.1	0.2
	Non-accrual loans	1.1	(0.1)	(0.8)	1.2	1.9
	Past due loans (3 months or more)	0.1	0.1	0.0	0.0	0.1
	Restructured loans	0.7	(0.1)	(0.3)	0.8	1.0
	Total	1.9	(0.3)	(1.3)	2.2	3.2