

12. Risk-Monitored Loans

<SMBC Non-consolidated>

(Millions of yen)

		Mar. 31, 2007		Mar. 31, 2006
		(a)	(a) - (b)	(b)
Risk-monitored loans	Bankrupt loans	33,754	(7,160)	40,914
	Non-accrual loans	357,632	(193,451)	551,083
	Past due loans (3 months or more)	20,543	(2,903)	23,446
	Restructured loans	309,133	10,405	298,728
	Total	721,064	(193,109)	914,173

Amount of direct reduction 266,873 (320,743) 587,616

Total loans (term-end balance)	53,756,440	1,898,881	51,857,559
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(%)

Ratio to total loans	Bankrupt loans	0.1	0.0	0.1
	Non-accrual loans	0.7	(0.4)	1.1
	Past due loans (3 months or more)	0.0	0.0	0.0
	Restructured loans	0.6	0.0	0.6
	Total	1.3	(0.5)	1.8

<Consolidated>

(Millions of yen)

		Mar. 31, 2007		Mar. 31, 2006
		(a)	(a) - (b)	(b)
Risk-monitored loans	Bankrupt loans	60,715	1,383	59,332
	Non-accrual loans	507,289	(207,077)	714,366
	Past due loans (3 months or more)	22,018	(2,553)	24,571
	Restructured loans	477,362	32,473	444,889
	Total	1,067,386	(175,774)	1,243,160

Amount of direct reduction 430,335 (323,784) 754,119

Total loans (term-end balance)	58,689,322	1,422,119	57,267,203
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(%)

Ratio to total loans	Bankrupt loans	0.1	0.0	0.1
	Non-accrual loans	0.9	(0.3)	1.2
	Past due loans (3 months or more)	0.0	0.0	0.0
	Restructured loans	0.8	0.0	0.8
	Total	1.8	(0.4)	2.2