

12. Risk-Monitored Loans

<SMBC Non-consolidated>

(Millions of yen)

		Sep. 30, 2007			Mar. 31, 2007	Sep. 30, 2006
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	37,531	3,777	(4,598)	33,754	42,129
	Non-accrual loans	387,442	29,810	(98,322)	357,632	485,764
	Past due loans (3 months or more)	24,825	4,282	(8,823)	20,543	33,648
	Restructured loans	299,124	(10,009)	27,164	309,133	271,960
	Total	748,924	27,860	(84,579)	721,064	833,503

Amount of direct reduction 284,253 17,380 (233,543) 266,873 517,796

Total loans (term-end balance)	55,025,706	1,269,266	1,123,229	53,756,440	53,902,477
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		(%)				
Ratio to total loans	Bankrupt loans	0.1	0.0	0.0	0.1	0.1
	Non-accrual loans	0.7	0.0	(0.2)	0.7	0.9
	Past due loans (3 months or more)	0.0	0.0	(0.1)	0.0	0.1
	Restructured loans	0.5	(0.1)	0.0	0.6	0.5
	Total	1.4	0.1	(0.1)	1.3	1.5

<Consolidated>

(Millions of yen)

		Sep. 30, 2007			Mar. 31, 2007	Sep. 30, 2006
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	59,904	(811)	(4,953)	60,715	64,857
	Non-accrual loans	533,325	26,036	(105,060)	507,289	638,385
	Past due loans (3 months or more)	31,769	9,751	(5,096)	22,018	36,865
	Restructured loans	441,944	(35,418)	34,017	477,362	407,927
	Total	1,066,944	(442)	(81,092)	1,067,386	1,148,036

Amount of direct reduction 434,461 4,126 (266,885) 430,335 701,346

Total loans (term-end balance)	60,193,566	1,504,244	1,009,109	58,689,322	59,184,457
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		(%)				
Ratio to total loans	Bankrupt loans	0.1	0.0	0.0	0.1	0.1
	Non-accrual loans	0.9	0.0	(0.2)	0.9	1.1
	Past due loans (3 months or more)	0.1	0.1	0.0	0.0	0.1
	Restructured loans	0.7	(0.1)	0.0	0.8	0.7
	Total	1.8	0.0	(0.1)	1.8	1.9