

12. Risk-Monitored Loans

<SMBC Non-consolidated>

(Millions of yen)

		Mar. 31, 2008		Mar. 31, 2007
		(a)	(a) - (b)	(b)
Risk-monitored loans	Bankrupt loans	48,734	14,980	33,754
	Non-accrual loans	437,699	80,067	357,632
	Past due loans (3 months or more)	23,747	3,204	20,543
	Restructured loans	260,405	(48,728)	309,133
	Total	770,587	49,523	721,064

Amount of direct reduction 291,246 24,373 266,873

Total loans (term-end balance)	56,957,813	3,201,373	53,756,440
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(%)

Ratio to total loans	Bankrupt loans	0.1	0.0	0.1
	Non-accrual loans	0.8	0.1	0.7
	Past due loans (3 months or more)	0.0	0.0	0.0
	Restructured loans	0.5	(0.1)	0.6
	Total	1.4	0.1	1.3

<Consolidated>

(Millions of yen)

		Mar. 31, 2008		Mar. 31, 2007
		(a)	(a) - (b)	(b)
Risk-monitored loans	Bankrupt loans	73,472	12,757	60,715
	Non-accrual loans	607,226	99,937	507,289
	Past due loans (3 months or more)	26,625	4,607	22,018
	Restructured loans	385,336	(92,026)	477,362
	Total	1,092,661	25,275	1,067,386

Amount of direct reduction 433,447 3,112 430,335

Total loans (term-end balance)	62,144,874	3,455,552	58,689,322
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(%)

Ratio to total loans	Bankrupt loans	0.1	0.0	0.1
	Non-accrual loans	1.0	0.1	0.9
	Past due loans (3 months or more)	0.0	0.0	0.0
	Restructured loans	0.6	(0.2)	0.8
	Total	1.8	0.0	1.8