

12. Risk-Monitored Loans

<SMBC Non-consolidated>

(Millions of yen)

| | | Mar. 31, 2009 | | Mar. 31, 2008 |
|----------------------|-----------------------------------|----------------------|-----------|---------------|
| | | (a) | (a) - (b) | (b) |
| Risk-monitored loans | Bankrupt loans | 196,062 | 147,328 | 48,734 |
| | Non-accrual loans | 744,692 | 306,993 | 437,699 |
| | Past due loans (3 months or more) | 32,549 | 8,802 | 23,747 |
| | Restructured loans | 163,753 | (96,652) | 260,405 |
| | Total | 1,137,058 | 366,471 | 770,587 |

Amount of direct reduction 419,511 128,265 291,246

| | | | |
|--------------------------------|------------|-----------|------------|
| Total loans (term-end balance) | 60,660,778 | 3,702,965 | 56,957,813 |
|--------------------------------|------------|-----------|------------|

(%)

| | | | | |
|----------------------|-----------------------------------|-----|-------|-----|
| Ratio to total loans | Bankrupt loans | 0.3 | 0.2 | 0.1 |
| | Non-accrual loans | 1.2 | 0.4 | 0.8 |
| | Past due loans (3 months or more) | 0.1 | 0.1 | 0.0 |
| | Restructured loans | 0.3 | (0.2) | 0.5 |
| | Total | 1.9 | 0.5 | 1.4 |

<Consolidated>

(Millions of yen)

| | | Mar. 31, 2009 | | Mar. 31, 2008 |
|----------------------|-----------------------------------|----------------------|-----------|---------------|
| | | (a) | (a) - (b) | (b) |
| Risk-monitored loans | Bankrupt loans | 292,088 | 218,616 | 73,472 |
| | Non-accrual loans | 1,019,352 | 412,126 | 607,226 |
| | Past due loans (3 months or more) | 36,162 | 9,537 | 26,625 |
| | Restructured loans | 238,713 | (146,623) | 385,336 |
| | Total | 1,586,317 | 493,656 | 1,092,661 |

Amount of direct reduction 607,936 174,489 433,447

| | | | |
|--------------------------------|------------|-----------|------------|
| Total loans (term-end balance) | 65,135,319 | 2,990,445 | 62,144,874 |
|--------------------------------|------------|-----------|------------|

(%)

| | | | | |
|----------------------|-----------------------------------|-----|-------|-----|
| Ratio to total loans | Bankrupt loans | 0.4 | 0.3 | 0.1 |
| | Non-accrual loans | 1.6 | 0.6 | 1.0 |
| | Past due loans (3 months or more) | 0.1 | 0.1 | 0.0 |
| | Restructured loans | 0.4 | (0.2) | 0.6 |
| | Total | 2.4 | 0.6 | 1.8 |