

12. Risk-Monitored Loans

<SMBC Non-consolidated>

(Millions of yen)

		Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	163,747	(32,315)	(2,961)	196,062	166,708
	Non-accrual loans	827,649	82,957	246,681	744,692	580,968
	Past due loans (3 months or more)	38,678	6,129	1,023	32,549	37,655
	Restructured loans	147,031	(16,722)	(97,348)	163,753	244,379
	Total	1,177,107	40,049	147,394	1,137,058	1,029,713

Amount of direct reduction 459,876 40,365 66,424 419,511 393,452

Total loans (term-end balance)	58,898,698	(1,342,568)	356,745	60,241,266	58,541,953
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		(%)				
Ratio to total loans	Bankrupt loans	0.3	0.0	0.0	0.3	0.3
	Non-accrual loans	1.4	0.2	0.4	1.2	1.0
	Past due loans (3 months or more)	0.1	0.0	0.0	0.1	0.1
	Restructured loans	0.2	(0.1)	(0.2)	0.3	0.4
	Total	2.0	0.1	0.2	1.9	1.8

<Consolidated>

(Millions of yen)

		Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	245,109	(46,979)	9,563	292,088	235,546
	Non-accrual loans	1,132,394	113,042	360,498	1,019,352	771,896
	Past due loans (3 months or more)	51,983	15,821	10,280	36,162	41,703
	Restructured loans	220,384	(18,329)	(145,911)	238,713	366,295
	Total	1,649,873	63,556	234,430	1,586,317	1,415,443

Amount of direct reduction 685,500 77,564 141,849 607,936 543,651

Total loans (term-end balance)	64,556,160	(579,159)	1,078,402	65,135,319	63,477,758
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		(%)				
Ratio to total loans	Bankrupt loans	0.4	0.0	0.0	0.4	0.4
	Non-accrual loans	1.8	0.2	0.6	1.6	1.2
	Past due loans (3 months or more)	0.1	0.0	0.0	0.1	0.1
	Restructured loans	0.3	(0.1)	(0.3)	0.4	0.6
	Total	2.6	0.2	0.4	2.4	2.2