

## 12. Risk-Monitored Loans

&lt;SMBC Non-consolidated&gt;

(Millions of yen)

		Mar. 31, 2010		Mar. 31, 2009
		(a)	(a) - (b)	(b)
Risk-monitored loans	Bankrupt loans	112,973	(83,089)	196,062
	Non-accrual loans	776,364	31,672	744,692
	Past due loans (3 months or more)	22,889	(9,660)	32,549
	Restructured loans	155,790	(7,963)	163,753
	Total	1,068,017	(69,041)	1,137,058

Amount of direct reduction                      411,715                      (7,796)                      419,511

Total loans (term-end balance)	56,619,058	(3,622,208)	60,241,266
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(%)

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

&lt;Consolidated&gt;

(Millions of yen)

		Mar. 31, 2010		Mar. 31, 2009
		(a)	(a) - (b)	(b)
Risk-monitored loans	Bankrupt loans	165,131	(126,957)	292,088
	Non-accrual loans	1,075,782	56,430	1,019,352
	Past due loans (3 months or more)	38,315	2,153	36,162
	Restructured loans	250,256	11,543	238,713
	Total	1,529,484	(56,833)	1,586,317

Amount of direct reduction                      727,633                      119,697                      607,936

Total loans (term-end balance)	62,701,033	(2,434,286)	65,135,319
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(%)

Ratio to total loans	Bankrupt loans	0.3	(0.1)	0.4
	Non-accrual loans	1.7	0.1	1.6
	Past due loans (3 months or more)	0.1	0.0	0.1
	Restructured loans	0.4	0.0	0.4
	Total	2.4	0.0	2.4