

12. Risk-Monitored Loans

<SMBC Non-consolidated>

(Millions of yen)

		Sep. 30, 2010			Mar. 31, 2010	Sep. 30, 2009
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	82,128	(30,845)	(81,619)	112,973	163,747
	Non-accrual loans	743,894	(32,470)	(83,755)	776,364	827,649
	Past due loans (3 months or more)	11,564	(11,325)	(27,114)	22,889	38,678
	Restructured loans	176,201	20,411	29,170	155,790	147,031
	Total	1,013,788	(54,229)	(163,319)	1,068,017	1,177,107

Amount of direct reduction 411,356 (359) (48,520) 411,715 459,876

Total loans (term-end balance)	57,392,444	773,386	(1,506,254)	56,619,058	58,898,698
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							(%)
Ratio to total loans	Bankrupt loans	0.1	(0.1)	(0.2)	0.2	0.3	
	Non-accrual loans	1.3	(0.1)	(0.1)	1.4	1.4	
	Past due loans (3 months or more)	0.0	0.0	(0.1)	0.0	0.1	
	Restructured loans	0.3	0.0	0.1	0.3	0.2	
	Total	1.8	(0.1)	(0.2)	1.9	2.0	

<Consolidated>

(Millions of yen)

		Sep. 30, 2010			Mar. 31, 2010	Sep. 30, 2009
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	117,082	(48,049)	(128,027)	165,131	245,109
	Non-accrual loans	1,080,363	4,581	(52,031)	1,075,782	1,132,394
	Past due loans (3 months or more)	42,043	3,728	(9,940)	38,315	51,983
	Restructured loans	330,516	80,260	110,132	250,256	220,384
	Total	1,570,004	40,520	(79,869)	1,529,484	1,649,873

Amount of direct reduction 728,534 901 43,034 727,633 685,500

Total loans (term-end balance)	63,532,671	831,638	(1,023,489)	62,701,033	64,556,160
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							(%)
Ratio to total loans	Bankrupt loans	0.2	(0.1)	(0.2)	0.3	0.4	
	Non-accrual loans	1.7	0.0	(0.1)	1.7	1.8	
	Past due loans (3 months or more)	0.1	0.0	0.0	0.1	0.1	
	Restructured loans	0.5	0.1	0.2	0.4	0.3	
	Total	2.5	0.1	(0.1)	2.4	2.6	