12. Risk-Monitored Loans

<SMBC Non-consolidated> (Millions of yen)

		Mar. 31, 2011		Mar. 31, 2010
		(a)	(a) - (b)	(b)
Risk-monitored loans	Bankrupt loans	65,802	(47,171)	112,973
	Non-accrual loans	721,792	(54,572)	776,364
	Past due loans (3 months or more)	12,327	(10,562)	22,889
	Restructured loans	290,682	134,892	155,790
	Total	1,090,605	22,588	1,068,017
	Amount of direct reduction	426,203	14,488	411,715
Total loans (term-end balance)		55,237,613	(1,381,445)	56,619,058

(%)

Ratio to total loans	Bankrupt loans	0.1	(0.1)	0.2
	Non-accrual loans	1.3	(0.1)	1.4
	Past due loans (3 months or more)	0.0	0.0	0.0
	Restructured loans	0.5	0.2	0.3
	Total	2.0	0.1	1.9

<Consolidated> (Millions of yen)

		Mar. 31, 2011		Mar. 31, 2010
		(a)	(a) - (b)	(b)
Risk-monitored loans	Bankrupt loans	90,777	(74,354)	165,131
	Non-accrual loans	1,031,828	(43,954)	1,075,782
	Past due loans (3 months or more)	25,438	(12,877)	38,315
	Restructured loans	498,323	248,067	250,256
	Total	1,646,369	116,885	1,529,484
	Amount of direct reduction	735,638	8,005	727,633
Total loans (term-end balance)		61,348,355	(1,352,678)	62,701,033

(%)

Ratio to total loans	Bankrupt loans	0.1	(0.2)	0.3
	Non-accrual loans	1.7	0.0	1.7
	Past due loans (3 months or more)	0.0	(0.1)	0.1
	Restructured loans	0.8	0.4	0.4
	Total	2.7	0.3	2.4