

12. Risk-Monitored Loans

<SMBC Non-consolidated>

(Millions of yen)

		Sep. 30, 2008			Mar. 31, 2008	Sep. 30, 2007
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	166,708	117,974	129,177	48,734	37,531
	Non-accrual loans	580,968	143,269	193,526	437,699	387,442
	Past due loans (3 months or more)	37,655	13,908	12,830	23,747	24,825
	Restructured loans	244,379	(16,026)	(54,745)	260,405	299,124
	Total	1,029,713	259,126	280,789	770,587	748,924

Amount of direct reduction 393,452 102,206 109,199 291,246 284,253

Total loans (term-end balance)	58,541,953	1,584,140	3,516,247	56,957,813	55,025,706
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		(%)				
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Ratio to total loans	Bankrupt loans	0.3	0.2	0.2	0.1	0.1
	Non-accrual loans	1.0	0.2	0.3	0.8	0.7
	Past due loans (3 months or more)	0.1	0.1	0.1	0.0	0.0
	Restructured loans	0.4	(0.1)	(0.1)	0.5	0.5
	Total	1.8	0.4	0.4	1.4	1.4

<Consolidated>

(Millions of yen)

		Sep. 30, 2008			Mar. 31, 2008	Sep. 30, 2007
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Risk-monitored loans	Bankrupt loans	235,546	162,074	175,642	73,472	59,904
	Non-accrual loans	771,896	164,670	238,571	607,226	533,325
	Past due loans (3 months or more)	41,703	15,078	9,934	26,625	31,769
	Restructured loans	366,295	(19,041)	(75,649)	385,336	441,944
	Total	1,415,443	322,782	348,499	1,092,661	1,066,944

Amount of direct reduction 543,651 110,204 109,190 433,447 434,461

Total loans (term-end balance)	63,436,478	1,291,604	3,242,912	62,144,874	60,193,566
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		(%)				
		(a)	(a) - (b)	(a) - (c)	(b)	(c)
Ratio to total loans	Bankrupt loans	0.4	0.3	0.3	0.1	0.1
	Non-accrual loans	1.2	0.2	0.3	1.0	0.9
	Past due loans (3 months or more)	0.1	0.1	0.0	0.0	0.1
	Restructured loans	0.6	0.0	(0.1)	0.6	0.7
	Total	2.2	0.4	0.4	1.8	1.8