

Risk-Monitored Loans

	Millions of yen	
March 31	2011	2010
Bankrupt loans	¥ 90,171	¥ 162,969
Non-accrual loans	958,729	1,047,913
Past due loans (3 months or more)	14,226	38,249
Restructured loans	466,459	249,139
Total	¥1,529,587	¥1,498,271
Amount of direct reduction	¥ 716,192	¥ 710,815

Notes: **Definition of risk-monitored loan categories**

1. Bankrupt loans: Credits for which accrued interest is not accounted in revenue; credits extended to borrowers that are undergoing bankruptcy, corporate reorganization and rehabilitation proceedings or debtors receiving orders of disposition by suspension of business at bill clearinghouses
2. Non-accrual loans: Credits for which accrued interest is not accounted in revenue; credits, excluding loans to bankrupt borrowers and loans with grace for interest payment to assist in corporate reorganization or to support business
3. Past due loans (3 months or more): Loans with payment of principal or interest in arrears for more than 3 months, calculated from the day following the contractual due date, excluding borrowers in categories 1. and 2.
4. Restructured loans: Loans to borrowers in severe financial condition given certain favorable terms and conditions to assist in corporate rehabilitation or to support business, excluding borrowers in categories 1. through 3.

Securities

Year-End Balance

	Millions of yen	
March 31	2011	2010
Domestic operations:		
Japanese government bonds	¥25,934,346	¥16,738,321
Japanese local government bonds	544,409	422,648
Japanese corporate bonds	3,237,321	3,531,793
Japanese stocks	2,621,131	2,843,148
Others	5,713,956	3,431,856
Subtotal	¥38,051,166	¥26,967,768
Overseas operations:		
Japanese government bonds	¥ —	¥ —
Japanese local government bonds	—	—
Japanese corporate bonds	—	—
Japanese stocks	—	—
Others	1,697,228	1,454,593
Subtotal	¥ 1,697,228	¥ 1,454,593
Total	¥39,748,394	¥28,422,362

- Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.
2. "Others" include foreign bonds and foreign stocks.

Trading Assets and Liabilities

	Millions of yen							
	2011				2010			
March 31	Domestic operations	Overseas operations	Elimination	Total	Domestic operations	Overseas operations	Elimination	Total
Trading assets	¥6,107,160	¥518,595	¥(34,836)	¥6,590,920	¥6,067,423	¥587,881	¥(36,046)	¥6,619,258
Trading securities	2,735,578	38,619	—	2,774,197	2,656,782	32,229	—	2,689,011
Derivatives of trading securities	3,857	—	—	3,857	1,244	—	—	1,244
Securities related to trading transactions	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	5,338	—	—	5,338	6,931	—	—	6,931
Trading-related financial derivatives	3,071,434	479,623	(34,836)	3,516,221	3,124,521	555,288	(36,046)	3,643,763
Other trading assets	290,952	353	—	291,305	277,943	363	—	278,307
Trading liabilities	¥4,631,357	¥612,920	¥(34,836)	¥5,209,441	¥4,446,003	¥632,763	¥(36,046)	¥5,042,720
Trading securities sold for short sales	1,582,282	830	—	1,583,112	1,557,587	—	—	1,557,587
Derivatives of trading securities	1,514	—	—	1,514	2,296	—	—	2,296
Securities related to trading transactions sold for short sales	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	5,638	1	—	5,639	6,961	—	—	6,961
Trading-related financial derivatives	3,041,922	612,088	(34,836)	3,619,174	2,879,158	632,763	(36,046)	3,475,875
Other trading liabilities	—	—	—	—	—	—	—	—

- Notes: 1. Domestic operations comprise the operations of SMBC (excluding overseas branches) and its domestic consolidated subsidiaries. Overseas operations comprise the operations of SMBC's overseas branches and its overseas consolidated subsidiaries.
2. Intersegment transactions are reported in the "Elimination" column.