

15. Loan Portfolio, Classified by Industry <SMBC Non-consolidated>

(1) Loans and bills discounted, classified by industry

(Millions of yen)

	Sep. 30, 2005			Mar. 31, 2005	Sep. 30, 2004
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding offshore banking account)	46,865,161	191,514	(654,815)	46,673,647	47,519,976
Manufacturing	5,154,015	(167,700)	(428,327)	5,321,715	5,582,342
Agriculture, forestry, fisheries, and mining	136,050	10,476	15,430	125,574	120,620
Construction	1,351,155	(267,217)	(303,799)	1,618,372	1,654,954
Transportation, communications and public enterprises	2,671,461	(65,925)	(409,506)	2,737,386	3,080,967
Wholesale and retail	5,301,410	(9,471)	(122,198)	5,310,881	5,423,608
Finance and insurance	4,855,505	(303,249)	(210,089)	5,158,754	5,065,594
Real estate	6,597,016	614,056	256,412	5,982,960	6,340,604
Various services	5,797,297	91,396	255,798	5,705,901	5,541,499
Municipalities	483,328	(100,187)	44,828	583,515	438,500
Others	14,517,921	389,337	246,637	14,128,584	14,271,284
Overseas offices and offshore banking accounts	4,083,996	690,058	880,365	3,393,938	3,203,631
Public sector	82,923	7,099	44,702	75,824	38,221
Financial institutions	248,563	11,287	(8,555)	237,276	257,118
Commerce and industry	3,581,686	587,668	777,706	2,994,018	2,803,980
Others	170,822	84,003	66,512	86,819	104,310
Total	50,949,158	881,572	225,551	50,067,586	50,723,607

Risk-Monitored Loans

(Millions of yen)

	Sep. 30, 2005			Mar. 31, 2005	Sep. 30, 2004
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding offshore banking account)	1,324,938	(378,653)	(1,018,422)	1,703,591	2,343,360
Manufacturing	75,381	(5,902)	(4,919)	81,283	80,300
Agriculture, forestry, fisheries, and mining	3,155	2,430	2,246	725	909
Construction	119,353	(222,799)	(184,178)	342,152	303,531
Transportation, communications and public enterprises	35,648	2,275	(48,736)	33,373	84,384
Wholesale and retail	136,781	33,440	(161,648)	103,341	298,429
Finance and insurance	43,923	(50,586)	(2,168)	94,509	46,091
Real estate	451,855	55,313	(434,059)	396,542	885,914
Various services	356,678	(93,523)	(57,205)	450,201	413,883
Municipalities	-	-	-	-	-
Others	102,161	(99,301)	(127,758)	201,462	229,919
Overseas offices and offshore banking accounts	26,683	(5,589)	(20,725)	32,272	47,408
Public sector	117	6	3	111	114
Financial institutions	-	(267)	(277)	267	277
Commerce and industry	26,566	(5,328)	(20,451)	31,894	47,017
Others	-	-	-	-	-
Total	1,351,621	(384,242)	(1,039,147)	1,735,863	2,390,768

(2) Problem Assets Based on the Financial Reconstruction Law classified by industry, and reserve ratio

(Millions of yen, %)

	Sep. 30, 2005				Mar. 31, 2005 (b)	Sep. 30, 2004 (c)
	(a)	Reserve ratio	(a) - (b)	(a) - (c)		
Domestic offices (excluding offshore banking account)	1,373,977	77.9	(413,838)	(1,055,032)	1,787,815	2,429,009
Manufacturing	79,021	70.4	(6,433)	(2,489)	85,454	81,510
Agriculture, forestry, fisheries, and mining	3,155	61.1	2,430	2,245	725	910
Construction	149,079	80.1	(247,219)	(212,237)	396,298	361,316
Transportation, communications and public enterprises	38,234	67.5	2,030	(49,187)	36,204	87,421
Wholesale and retail	139,850	72.7	34,838	(160,994)	105,012	300,844
Finance and insurance	45,179	89.9	(50,658)	(2,381)	95,837	47,560
Real estate	456,846	69.3	48,295	(442,726)	408,551	899,572
Various services	358,433	83.3	(97,590)	(58,988)	456,023	417,421
Municipalities	-	-	-	-	-	-
Others	104,176	100.0	(99,529)	(128,279)	203,705	232,455
Overseas offices and offshore banking accounts	32,050	87.0	(4,757)	(23,291)	36,807	55,341
Public sector	117	89.8	6	3	111	114
Financial institutions	-	-	(462)	(2,442)	462	2,442
Commerce and industry	31,933	87.0	(4,301)	(20,852)	36,234	52,785
Others	-	-	-	-	-	-
Total	1,406,027	78.1	(418,595)	(1,078,323)	1,824,622	2,484,350

(Notes) 1. Problem Assets Based on the Financial Reconstruction Law include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

2. Reserve Ratio = (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to guarantees, collateral and others)

Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

(3) Consumer loans outstanding

(Millions of yen)

	Sep. 30, 2005			Mar. 31, 2005 (b)	Sep. 30, 2004 (c)
	(a)	(a) - (b)	(a) - (c)		
Consumer loans	14,426,158	195,510	517,813	14,230,648	13,908,345
Mortgage loans	13,454,572	214,123	612,340	13,240,449	12,842,232
Residential purpose	9,663,175	211,845	647,547	9,451,330	9,015,628
Other consumer loans	971,585	(18,613)	(94,528)	990,198	1,066,113

(4) Loans to small- and medium-sized enterprises, etc.

(Millions of yen, %)

	Sep. 30, 2005			Mar. 31, 2005 (b)	Sep. 30, 2004 (c)
	(a)	(a) - (b)	(a) - (c)		
Outstanding balance	34,859,483	(431,667)	(33,822)	35,291,150	34,893,305
Ratio to total loans	74.4	(1.2)	1.0	75.6	73.4

(Note) Outstanding balance does not include loans at overseas offices and offshore banking accounts.