

16. Loan Portfolio, Classified by Country <SMBC Non-consolidated>

(1) Loans to specific overseas countries

(Millions of yen)

	Sep. 30, 2005			Mar. 31, 2005 (b)	Sep. 30, 2004 (c)
	(a)	(a) - (b)	(a) - (c)		
Loan balance	38,104	(2,060)	(9,257)	40,164	47,361
Number of countries	5	-	(1)	5	6

(2) Loans classified by country

(i) Loans to major Asian countries

(Millions of yen)

	Sep. 30, 2005			Mar. 31, 2005 (b)	Sep. 30, 2004 (c)
	(a)	(a) - (b)	(a) - (c)		
Indonesia	56,785	(7,228)	(5,685)	64,013	62,470
Risk-monitored loans	4,956	1,639	1,892	3,317	3,064
Thailand	281,566	58,591	64,308	222,975	217,258
Risk-monitored loans	228	(517)	(966)	745	1,194
Korea	229,313	34,400	20,512	194,913	208,801
Risk-monitored loans	1,141	52	27	1,089	1,114
Hong Kong	269,663	49,759	44,300	219,904	225,363
Risk-monitored loans	99	(223)	(2,756)	322	2,855
China	300,878	45,988	98,261	254,890	202,617
Risk-monitored loans	-	(198)	(375)	198	375
Singapore	250,166	3,425	13,322	246,741	236,844
Risk-monitored loans	872	34	208	838	664
India	23,982	7,217	345	16,765	23,637
Risk-monitored loans	234	(825)	(1,464)	1,059	1,698
Malaysia	137,068	49,994	66,009	87,074	71,059
Risk-monitored loans	492	(10)	321	502	171
Pakistan	1,741	(283)	(642)	2,024	2,383
Risk-monitored loans	1,286	67	25	1,219	1,261
Others	93,099	9,970	23,974	83,129	69,125
Risk-monitored loans	-	-	-	-	-
Total	1,644,266	251,834	324,706	1,392,432	1,319,560
Risk-monitored loans	9,308	19	(3,088)	9,289	12,396

(Notes) 1. Classified by domicile of debtors (same for the following tables).

2. Risk-monitored loans are calculated based on the ones in overseas offices and Japan offshore banking accounts (same for the following tables).

(ii) Loans to major Central and South American countries

(Millions of yen)

	Sep. 30, 2005			Mar. 31, 2005 (b)	Sep. 30, 2004 (c)
	(a)	(a) - (b)	(a) - (c)		
Chile	1,132	(1,020)	(2,723)	2,152	3,855
Risk-monitored loans	-	-	-	-	-
Columbia	976	(3,557)	(4,159)	4,533	5,135
Risk-monitored loans	342	(30)	(97)	372	439
Mexico	46,878	12,751	14,975	34,127	31,903
Risk-monitored loans	-	-	-	-	-
Argentina	14	(42)	(171)	56	185
Risk-monitored loans	-	-	-	-	-
Brazil	47,832	(2,941)	(8,025)	50,773	55,857
Risk-monitored loans	-	-	-	-	-
Venezuela	5,702	(560)	(1,055)	6,262	6,757
Risk-monitored loans	-	-	-	-	-
Panama	206,383	38,621	33,478	167,762	172,905
Risk-monitored loans	-	-	-	-	-
Others	3,120	(549)	(792)	3,669	3,912
Risk-monitored loans	117	6	3	111	114
Total	312,040	42,704	31,526	269,336	280,514
Risk-monitored loans	459	(24)	(94)	483	553

(iii) Loans to Russia

(Millions of yen)

	Sep. 30, 2005			Mar. 31, 2005 (b)	Sep. 30, 2004 (c)
	(a)	(a) - (b)	(a) - (c)		
Russia	25,632	13,898	20,709	11,734	4,923
Risk-monitored loans	-	-	-	-	-

(3) Problem Assets Based on the Financial Reconstruction Law, classified by domicile

(Millions of yen, %)

	Sep. 30, 2005				Mar. 31, 2005	Sep. 30, 2004
	(a)	Reserve ratio	(a) - (b)	(a) - (c)	(b)	(c)
Overseas offices and Japan offshore banking accounts	32,050	87.0	(4,757)	(23,291)	36,807	55,341
Asia	12,286	69.0	(529)	(4,716)	12,815	17,002
Indonesia	4,956	54.6	1,639	1,892	3,317	3,064
Hong Kong	99	100.0	(312)	(2,823)	411	2,922
India	234	100.0	(846)	(2,090)	1,080	2,324
China	-	-	(198)	(410)	198	410
Others	6,997	67.5	(812)	(1,285)	7,809	8,282
North America	18,839	100.0	(3,919)	(9,969)	22,758	28,808
Central and South America	459	89.8	(219)	(2,259)	678	2,718
Western Europe	466	54.5	(90)	(6,347)	556	6,813
Eastern Europe	-	-	-	-	-	-

- (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. Classified by domicile of debtors.