

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

(1) Loans and bills discounted, classified by industry

(Millions of yen)

	Mar. 31, 2006		Mar. 31, 2005
		Change	
Domestic offices (excluding offshore banking account)	47,461,252	787,605	46,673,647
Manufacturing	5,172,704	(149,011)	5,321,715
Agriculture, forestry, fisheries, and mining	133,756	8,182	125,574
Construction	1,283,199	(335,173)	1,618,372
Transportation, communications and public enterprises	2,658,362	(79,024)	2,737,386
Wholesale and retail	5,170,601	(140,280)	5,310,881
Finance and insurance	5,072,348	(86,406)	5,158,754
Real estate	6,316,865	333,905	5,982,960
Various services	5,731,622	25,721	5,705,901
Municipalities	657,755	74,240	583,515
Others	15,264,035	1,135,451	14,128,584
Overseas offices and offshore banking accounts	4,396,307	1,002,369	3,393,938
Public sector	38,992	(36,832)	75,824
Financial institutions	348,464	111,188	237,276
Commerce and industry	3,815,783	821,765	2,994,018
Others	193,066	106,247	86,819
Total	51,857,559	1,789,973	50,067,586

Risk-Monitored Loans

(Millions of yen)

	Mar. 31, 2006		Mar. 31, 2005
		Change	
Domestic offices (excluding offshore banking account)	866,798	(836,793)	1,703,591
Manufacturing	64,620	(16,663)	81,283
Agriculture, forestry, fisheries, and mining	3,177	2,452	725
Construction	39,910	(302,242)	342,152
Transportation, communications and public enterprises	79,399	46,026	33,373
Wholesale and retail	91,046	(12,295)	103,341
Finance and insurance	13,527	(80,982)	94,509
Real estate	257,207	(139,335)	396,542
Various services	254,606	(195,595)	450,201
Municipalities	-	-	-
Others	63,301	(138,161)	201,462
Overseas offices and offshore banking accounts	47,375	15,103	32,272
Public sector	-	(111)	111
Financial institutions	-	(267)	267
Commerce and industry	47,375	15,481	31,894
Others	-	-	-
Total	914,173	(821,690)	1,735,863

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

(Millions of yen, %)

	Mar. 31, 2006			Mar. 31, 2005
	(a)	Reserve ratio	(a) - (b)	(b)
Domestic offices (excluding offshore banking account)	908,854	81.7	(878,961)	1,787,815
Manufacturing	68,019	67.0	(17,435)	85,454
Agriculture, forestry, fisheries, and mining	3,177	59.0	2,452	725
Construction	41,079	63.0	(355,219)	396,298
Transportation, communications and public enterprises	86,958	71.2	50,754	36,204
Wholesale and retail	93,657	64.6	(11,355)	105,012
Finance and insurance	14,706	88.5	(81,131)	95,837
Real estate	274,159	91.3	(134,392)	408,551
Various services	261,856	88.1	(194,167)	456,023
Municipalities	-	-	-	-
Others	65,237	100.0	(138,468)	203,705
Overseas offices and offshore banking accounts	51,241	67.4	14,434	36,807
Public sector	-	-	(111)	111
Financial institutions	-	-	(462)	462
Commerce and industry	51,241	67.4	15,007	36,234
Others	-	-	-	-
Total	960,095	80.4	(864,527)	1,824,622

(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)

	Mar. 31, 2006		Mar. 31, 2005
		Change	
Consumer loans	14,725,514	494,866	14,230,648
Mortgage loans	13,771,812	531,363	13,240,449
Residential purpose	10,044,534	593,204	9,451,330
Other consumer loans	953,701	(36,497)	990,198

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

(Millions of yen, %)

	Mar. 31, 2006		Mar. 31, 2005
		Change	
Outstanding balance	35,496,058	204,908	35,291,150
Ratio to total loans	74.8	(0.8)	75.6

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