

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

(1) Loans to specific overseas countries

(Millions of yen)

	Mar. 31, 2006	Change	Mar. 31, 2005
Loan balance	35,511	(4,653)	40,164
Number of countries	2	(3)	5

(2) Loans classified by country

(i) Loans to major Asian countries

(Millions of yen)

	Mar. 31, 2006	Change	Mar. 31, 2005
Indonesia	66,342	2,329	64,013
Risk-monitored loans	2,213	(1,104)	3,317
Thailand	352,781	129,806	222,975
Risk-monitored loans	455	(290)	745
Korea	258,907	63,994	194,913
Risk-monitored loans	1,184	95	1,089
Hong Kong	291,867	71,963	219,904
Risk-monitored loans	13,732	13,410	322
China	342,652	87,762	254,890
Risk-monitored loans	1,748	1,550	198
Singapore	292,271	45,530	246,741
Risk-monitored loans	7,757	6,919	838
India	32,762	15,997	16,765
Risk-monitored loans	-	(1,059)	1,059
Malaysia	68,063	(19,011)	87,074
Risk-monitored loans	5,213	4,711	502
Pakistan	1,622	(402)	2,024
Risk-monitored loans	1,334	115	1,219
Others	90,254	7,125	83,129
Risk-monitored loans	505	505	-
Total	1,797,523	405,091	1,392,432
Risk-monitored loans	34,141	24,852	9,289

(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)

	Mar. 31, 2006	Change	Mar. 31, 2005
Chile	3,288	1,136	2,152
Risk-monitored loans	-	-	-
Columbia	935	(3,598)	4,533
Risk-monitored loans	-	(372)	372
Mexico	37,609	3,482	34,127
Risk-monitored loans	-	-	-
Argentina	14	(42)	56
Risk-monitored loans	-	-	-
Brazil	56,305	5,532	50,773
Risk-monitored loans	-	-	-
Venezuela	5,315	(947)	6,262
Risk-monitored loans	-	-	-
Panama	240,279	72,517	167,762
Risk-monitored loans	-	-	-
Others	3,257	(412)	3,669
Risk-monitored loans	-	(111)	111
Total	347,004	77,668	269,336
Risk-monitored loans	-	(483)	483

(iii) Loans to Russia

(Millions of yen)

	Mar. 31, 2006	Change	Mar. 31, 2005
Russia	37,007	25,273	11,734
Risk-monitored loans	-	-	-

(3) Problem Assets Based on the Financial Reconstruction Law, classified by domicile
(Millions of yen, %)

	Mar. 31, 2006			Mar. 31, 2005
	(a)	Reserve ratio	(a) - (b)	(b)
Overseas offices and Japan offshore banking accounts	51,241	67.4	14,434	36,807
Asia	35,647	62.0	22,832	12,815
Indonesia	2,213	50.0	(1,104)	3,317
Hong Kong	13,732	50.7	13,321	411
India	-	-	(1,080)	1,080
China	1,748	50.2	1,550	198
Others	17,954	70.8	10,145	7,809
North America	15,237	99.3	(7,521)	22,758
Central and South America	-	-	(678)	678
Western Europe	357	49.9	(199)	556
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.