

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

(1) Loans and bills discounted, classified by industry

(Millions of yen)

	Sep. 30, 2006			Mar. 31, 2006	Sep. 30, 2005
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding offshore banking account)	48,498,229	1,036,977	1,633,068	47,461,252	46,865,161
Manufacturing	5,215,867	43,163	61,852	5,172,704	5,154,015
Agriculture, forestry, fisheries, and mining	132,045	(1,711)	(4,005)	133,756	136,050
Construction	1,209,362	(73,837)	(141,793)	1,283,199	1,351,155
Transportation, communications and public enterprises	2,786,748	128,386	115,287	2,658,362	2,671,461
Wholesale and retail	5,060,573	(110,028)	(240,837)	5,170,601	5,301,410
Finance and insurance	5,523,470	451,122	667,965	5,072,348	4,855,505
Real estate	6,407,086	90,221	(189,930)	6,316,865	6,597,016
Various services	5,943,919	212,297	146,622	5,731,622	5,797,297
Municipalities	522,672	(135,083)	39,344	657,755	483,328
Others	15,696,483	432,448	1,178,562	15,264,035	14,517,921
Overseas offices and offshore banking accounts	5,404,247	1,007,940	1,320,251	4,396,307	4,083,996
Public sector	25,386	(13,606)	(57,537)	38,992	82,923
Financial institutions	297,156	(51,308)	48,593	348,464	248,563
Commerce and industry	4,813,446	997,663	1,231,760	3,815,783	3,581,686
Others	268,257	75,191	97,435	193,066	170,822
Total	53,902,477	2,044,918	2,953,319	51,857,559	50,949,158

Risk-Monitored Loans

(Millions of yen)

	Sep. 30, 2006			Mar. 31, 2006	Sep. 30, 2005
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding offshore banking account)	783,305	(83,493)	(541,633)	866,798	1,324,938
Manufacturing	62,381	(2,239)	(13,000)	64,620	75,381
Agriculture, forestry, fisheries, and mining	3,213	36	58	3,177	3,155
Construction	37,871	(2,039)	(81,482)	39,910	119,353
Transportation, communications and public enterprises	92,206	12,807	56,558	79,399	35,648
Wholesale and retail	81,284	(9,762)	(55,497)	91,046	136,781
Finance and insurance	5,221	(8,306)	(38,702)	13,527	43,923
Real estate	229,122	(28,085)	(222,733)	257,207	451,855
Various services	205,186	(49,420)	(151,492)	254,606	356,678
Municipalities	-	-	-	-	-
Others	66,817	3,516	(35,344)	63,301	102,161
Overseas offices and offshore banking accounts	50,198	2,823	23,515	47,375	26,683
Public sector	-	-	(117)	-	117
Financial institutions	-	-	-	-	-
Commerce and industry	50,198	2,823	23,632	47,375	26,566
Others	-	-	-	-	-
Total	833,503	(80,670)	(518,118)	914,173	1,351,621

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

(Millions of yen, %)

	Sep. 30, 2006				Mar. 31, 2006 (b)	Sep. 30, 2005 (c)
	(a)	Reserve ratio	(a) - (b)	(a) - (c)		
Domestic offices (excluding offshore banking account)	812,605	76.0	(96,249)	(561,372)	908,854	1,373,977
Manufacturing	64,805	64.0	(3,214)	(14,216)	68,019	79,021
Agriculture, forestry, fisheries, and mining	3,213	51.5	36	58	3,177	3,155
Construction	38,756	58.4	(2,323)	(110,323)	41,079	149,079
Transportation, communications and public enterprises	92,449	81.1	5,491	54,215	86,958	38,234
Wholesale and retail	83,345	60.6	(10,312)	(56,505)	93,657	139,850
Finance and insurance	6,340	88.7	(8,366)	(38,839)	14,706	45,179
Real estate	245,957	83.4	(28,202)	(210,889)	274,159	456,846
Various services	208,970	79.2	(52,886)	(149,463)	261,856	358,433
Municipalities	-	-	-	-	-	-
Others	68,766	100.0	3,529	(35,410)	65,237	104,176
Overseas offices and offshore banking accounts	54,128	55.4	2,887	22,078	51,241	32,050
Public sector	-	-	-	(117)	-	117
Financial institutions	-	-	-	-	-	-
Commerce and industry	54,128	55.4	2,887	22,195	51,241	31,933
Others	-	-	-	-	-	-
Total	866,734	74.0	(93,361)	(539,293)	960,095	1,406,027

(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, 2006			Mar. 31, 2006 (b)	Sep. 30, 2005 (c)
	(a)	(a) - (b)	(a) - (c)		
Consumer loans	14,531,670	(193,844)	105,512	14,725,514	14,426,158
Housing loans	13,583,819	(187,993)	129,247	13,771,812	13,454,572
Residential purpose	9,915,204	(129,330)	252,029	10,044,534	9,663,175
Other consumer loans	947,851	(5,850)	(23,734)	953,701	971,585

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

(Millions of yen, %)

	Sep. 30, 2006			Mar. 31, 2006 (b)	Sep. 30, 2005 (c)
	(a)	(a) - (b)	(a) - (c)		
Outstanding balance	36,114,517	618,459	1,255,034	35,496,058	34,859,483
Ratio to total loans	74.5	(0.3)	0.1	74.8	74.4

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