

## 17. Loan Portfolio, Classified by Industry &lt;SMBC Non-consolidated&gt;

## (1) Loans and bills discounted, classified by industry

(Millions of yen)

	Mar. 31, 2007		Mar. 31, 2006
	(a)	(a) - (b)	(b)
Domestic offices (excluding offshore banking account)	48,190,509	729,257	47,461,252
Manufacturing	5,236,097	63,393	5,172,704
Agriculture, forestry, fisheries, and mining	132,196	(1,560)	133,756
Construction	1,224,951	(58,248)	1,283,199
Transportation, communications and public enterprises	2,886,168	227,806	2,658,362
Wholesale and retail	5,089,297	(81,304)	5,170,601
Finance and insurance	5,675,905	603,557	5,072,348
Real estate	6,369,243	52,378	6,316,865
Various services	5,742,376	10,754	5,731,622
Municipalities	592,238	(65,517)	657,755
Others	15,242,033	(22,002)	15,264,035
Overseas offices and offshore banking accounts	5,565,931	1,169,624	4,396,307
Public sector	19,029	(19,963)	38,992
Financial institutions	287,898	(60,566)	348,464
Commerce and industry	5,038,808	1,223,025	3,815,783
Others	220,195	27,129	193,066
<b>Total</b>	<b>53,756,440</b>	<b>1,898,881</b>	<b>51,857,559</b>

## Risk-Monitored Loans

(Millions of yen)

	Mar. 31, 2007		Mar. 31, 2006
	(a)	(a) - (b)	(b)
Domestic offices (excluding offshore banking account)	679,494	(187,304)	866,798
Manufacturing	58,751	(5,869)	64,620
Agriculture, forestry, fisheries, and mining	2,818	(359)	3,177
Construction	34,327	(5,583)	39,910
Transportation, communications and public enterprises	103,980	24,581	79,399
Wholesale and retail	91,464	418	91,046
Finance and insurance	1,304	(12,223)	13,527
Real estate	170,083	(87,124)	257,207
Various services	149,978	(104,628)	254,606
Municipalities	—	—	—
Others	66,786	3,485	63,301
Overseas offices and offshore banking accounts	41,570	(5,805)	47,375
Public sector	—	—	—
Financial institutions	—	—	—
Commerce and industry	41,570	(5,805)	47,375
Others	—	—	—
<b>Total</b>	<b>721,064</b>	<b>(193,109)</b>	<b>914,173</b>

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

(Millions of yen, %)

	Mar. 31, 2007			Mar. 31, 2006
	(a)	Reserve ratio	(a) - (b)	(b)
Domestic offices (excluding offshore banking account)	695,189	62.7	(213,665)	908,854
Manufacturing	60,765	59.7	(7,254)	68,019
Agriculture, forestry, fisheries, and mining	2,818	48.6	(359)	3,177
Construction	34,514	51.3	(6,565)	41,079
Transportation, communications and public enterprises	104,849	61.8	17,891	86,958
Wholesale and retail	96,272	58.8	2,615	93,657
Finance and insurance	2,441	61.2	(12,265)	14,706
Real estate	170,112	57.7	(104,047)	274,159
Various services	154,784	58.8	(107,072)	261,856
Municipalities	—	—	—	—
Others	68,630	100.0	3,393	65,237
Overseas offices and offshore banking accounts	43,478	50.9	(7,763)	51,241
Public sector	—	—	—	—
Financial institutions	—	—	—	—
Commerce and industry	43,478	50.9	(7,763)	51,241
Others	—	—	—	—
Total	738,667	61.6	(221,428)	960,095

(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) X 100

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, 2007		Mar. 31, 2006
	(a)	(a) - (b)	(b)
Consumer loans	14,492,814	(232,700)	14,725,514
Housing loans	13,557,521	(214,291)	13,771,812
Residential purpose	9,918,884	(125,650)	10,044,534
Other consumer loans	935,292	(18,409)	953,701

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

(Millions of yen, %)

	Mar. 31, 2007		Mar. 31, 2006
	(a)	(a) - (b)	(b)
Outstanding balance	36,276,238	780,180	35,496,058
Ratio to total loans	75.3	0.5	74.8

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