

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

(1) Loans and bills discounted, classified by industry

(Millions of yen)

	Sep. 30, 2007			Mar. 31, 2007	Sep. 30, 2006
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding offshore banking account)	48,045,111	(145,398)	(453,118)	48,190,509	48,498,229
Manufacturing	5,261,991	25,894	46,124	5,236,097	5,215,867
Agriculture, forestry, fisheries, and mining	131,141	(1,055)	(904)	132,196	132,045
Construction	1,210,515	(14,436)	1,153	1,224,951	1,209,362
Transportation, communications and public enterprises	2,789,203	(96,965)	2,455	2,886,168	2,786,748
Wholesale and retail	5,000,850	(88,447)	(59,723)	5,089,297	5,060,573
Finance and insurance	6,140,831	464,926	617,361	5,675,905	5,523,470
Real estate	6,639,329	270,086	232,243	6,369,243	6,407,086
Various services	5,435,176	(307,200)	(508,743)	5,742,376	5,943,919
Municipalities	574,422	(17,816)	51,750	592,238	522,672
Others	14,861,648	(380,385)	(834,835)	15,242,033	15,696,483
Overseas offices and offshore banking accounts	6,980,595	1,414,664	1,576,348	5,565,931	5,404,247
Public sector	28,296	9,267	2,910	19,029	25,386
Financial institutions	351,068	63,170	53,912	287,898	297,156
Commerce and industry	6,236,774	1,197,966	1,423,328	5,038,808	4,813,446
Others	364,455	144,260	96,198	220,195	268,257
Total	55,025,706	1,269,266	1,123,229	53,756,440	53,902,477

Risk-Monitored Loans

(Millions of yen)

	Sep. 30, 2007			Mar. 31, 2007	Sep. 30, 2006
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding offshore banking account)	670,090	(9,404)	(113,215)	679,494	783,305
Manufacturing	53,371	(5,380)	(9,010)	58,751	62,381
Agriculture, forestry, fisheries, and mining	2,881	63	(332)	2,818	3,213
Construction	41,241	6,914	3,370	34,327	37,871
Transportation, communications and public enterprises	70,116	(33,864)	(22,090)	103,980	92,206
Wholesale and retail	102,686	11,222	21,402	91,464	81,284
Finance and insurance	9,090	7,786	3,869	1,304	5,221
Real estate	154,319	(15,764)	(74,803)	170,083	229,122
Various services	159,213	9,235	(45,973)	149,978	205,186
Municipalities	-	-	-	-	-
Others	77,170	10,384	10,353	66,786	66,817
Overseas offices and offshore banking accounts	78,834	37,264	28,636	41,570	50,198
Public sector	-	-	-	-	-
Financial institutions	-	-	-	-	-
Commerce and industry	78,834	37,264	28,636	41,570	50,198
Others	-	-	-	-	-
Total	748,924	27,860	(84,579)	721,064	833,503

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

(Millions of yen, %)

	Sep. 30, 2007				Mar. 31, 2007 (b)	Sep. 30, 2006 (c)
	(a)	Reserve ratio	(a) - (b)	(a) - (c)		
Domestic offices (excluding offshore banking account)	693,218	63.7	(1,971)	(119,387)	695,189	812,605
Manufacturing	56,678	56.4	(4,087)	(8,127)	60,765	64,805
Agriculture, forestry, fisheries, and mining	2,881	70.4	63	(332)	2,818	3,213
Construction	41,404	60.2	6,890	2,648	34,514	38,756
Transportation, communications and public enterprises	70,693	68.4	(34,156)	(21,756)	104,849	92,449
Wholesale and retail	106,181	58.1	9,909	22,836	96,272	83,345
Finance and insurance	10,200	48.2	7,759	3,860	2,441	6,340
Real estate	156,522	58.8	(13,590)	(89,435)	170,112	245,957
Various services	169,661	61.4	14,877	(39,309)	154,784	208,970
Municipalities	-	-	-	-	-	-
Others	78,995	100.0	10,365	10,229	68,630	68,766
Overseas offices and offshore banking accounts	80,430	54.3	36,952	26,302	43,478	54,128
Public sector	-	-	-	-	-	-
Financial institutions	-	-	-	-	-	-
Commerce and industry	80,430	54.3	36,952	26,302	43,478	54,128
Others	-	-	-	-	-	-
Total	773,649	62.3	34,982	(93,085)	738,667	866,734

(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, 2007			Mar. 31, 2007 (b)	Sep. 30, 2006 (c)
	(a)	(a) - (b)	(a) - (c)		
Consumer loans	14,442,717	(50,097)	(88,953)	14,492,814	14,531,670
Housing loans	13,507,255	(50,266)	(76,564)	13,557,521	13,583,819
Residential purpose	9,890,492	(28,392)	(24,712)	9,918,884	9,915,204
Other consumer loans	935,461	169	(12,390)	935,292	947,851

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

(Millions of yen, %)

	Sep. 30, 2007			Mar. 31, 2007 (b)	Sep. 30, 2006 (c)
	(a)	(a) - (b)	(a) - (c)		
Outstanding balance	36,338,166	61,928	223,649	36,276,238	36,114,517
Ratio to total loans	75.6	0.3	1.1	75.3	74.5

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