

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

(1) Loans to specific overseas countries

(Millions of yen)

	Sep. 30, 2007			Mar. 31, 2007 (b)	Sep. 30, 2006 (c)
	(a)	(a) - (b)	(a) - (c)		
Loan balance	3	(32,575)	(34,803)	32,578	34,806
Number of countries	1	(1)	(1)	2	2

(2) Loans to Asian, Central American, and South American countries

(i) Loans to major Asian countries

(Millions of yen)

	Sep. 30, 2007			Mar. 31, 2007 (b)	Sep. 30, 2006 (c)
	(a)	(a) - (b)	(a) - (c)		
Indonesia	55,841	3,952	(15,239)	51,889	71,080
Thailand	389,531	3,498	5,019	386,033	384,512
Korea	175,480	(92,680)	(92,718)	268,160	268,198
Hong Kong	509,384	108,834	110,526	400,550	398,858
China	426,977	39,514	38,687	387,463	388,290
Singapore	411,500	63,036	56,093	348,464	355,407
India	124,004	75,068	75,722	48,936	48,282
Malaysia	57,225	(18,603)	(20,690)	75,828	77,915
Pakistan	1,428	(60)	(148)	1,488	1,576
Others	145,446	47,027	52,253	98,419	93,193
Total	2,296,822	229,587	209,506	2,067,235	2,087,316

(Notes) Classified by domicile of debtors (same for the following tables).

(ii) Loans to major Central and South American countries

(Millions of yen)

	Sep. 30, 2007			Mar. 31, 2007 (b)	Sep. 30, 2006 (c)
	(a)	(a) - (b)	(a) - (c)		
Chile	6,465	5,285	1,749	1,180	4,716
Columbia	184	184	(36)	-	220
Mexico	36,548	(87)	(8,660)	36,635	45,208
Argentina	14	0	0	14	14
Brazil	94,329	64,106	40,607	30,223	53,722
Venezuela	3,885	50	(1,071)	3,835	4,956
Panama	391,639	(425)	132,881	392,064	258,758
Others	2,558	(95)	(1,418)	2,653	3,976
Total	535,626	69,019	164,053	466,607	371,573

(3) Problem assets based on the Financial Reconstruction Law, classified by domicile

(Millions of yen, %)

	Sep. 30, 2007				Mar. 31, 2007 (b)	Sep. 30, 2006 (c)
	(a)	Reserve ratio	(a) - (b)	(a) - (c)		
Overseas offices and Japan offshore banking accounts	80,430	54.3	36,952	26,302	43,478	54,128
Asia	31,084	44.2	(1,814)	(10,111)	32,898	41,195
Indonesia	268	43.0	(214)	(711)	482	979
Hong Kong	18,890	41.1	(498)	(363)	19,388	19,253
Thailand	517	56.2	(54)	(1,163)	571	1,680
China	1,910	43.0	(1,634)	(1,071)	3,544	2,981
Others	9,496	49.8	585	(6,803)	8,911	16,299
North America	49,166	64.9	38,765	36,403	10,401	12,763
Central and South America	-	-	-	-	-	-
Western Europe	179	73.8	2	10	177	169
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.