

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

(1) Loans and bills discounted, classified by industry

(Millions of yen)

	Mar. 31, 2008		Mar. 31, 2007
	(a)	(a) - (b)	(b)
Domestic offices (excluding offshore banking account)	48,877,589	687,080	48,190,509
Manufacturing	5,284,513	48,416	5,236,097
Agriculture, forestry, fisheries, and mining	138,440	6,244	132,196
Construction	1,153,752	(71,199)	1,224,951
Transportation, communications and public enterprises	2,891,612	5,444	2,886,168
Wholesale and retail	4,902,333	(186,964)	5,089,297
Finance and insurance	6,083,560	407,655	5,675,905
Real estate	6,310,993	(58,250)	6,369,243
Various services	5,453,700	(288,676)	5,742,376
Municipalities	780,942	188,704	592,238
Others	15,877,739	635,706	15,242,033
Overseas offices and offshore banking accounts	8,080,224	2,514,293	5,565,931
Public sector	19,835	806	19,029
Financial institutions	679,195	391,297	287,898
Commerce and industry	6,790,929	1,752,121	5,038,808
Others	590,262	370,067	220,195
Total	56,957,813	3,201,373	53,756,440

Risk-Monitored Loans

(Millions of yen)

	Mar. 31, 2008		Mar. 31, 2007
	(a)	(a) - (b)	(b)
Domestic offices (excluding offshore banking account)	702,780	23,286	679,494
Manufacturing	66,580	7,829	58,751
Agriculture, forestry, fisheries, and mining	3,883	1,065	2,818
Construction	74,590	40,263	34,327
Transportation, communications and public enterprises	39,356	(64,624)	103,980
Wholesale and retail	120,530	29,066	91,464
Finance and insurance	16,159	14,855	1,304
Real estate	153,962	(16,121)	170,083
Various services	159,333	9,355	149,978
Municipalities	-	-	-
Others	68,382	1,596	66,786
Overseas offices and offshore banking accounts	67,807	26,237	41,570
Public sector	-	-	-
Financial institutions	-	-	-
Commerce and industry	67,807	26,237	41,570
Others	-	-	-
Total	770,587	49,523	721,064

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

(Millions of yen, %)

	Mar. 31, 2008			Mar. 31, 2007
	(a)	Reserve ratio	(a) - (b)	(b)
Domestic offices (excluding offshore banking account)	735,572	63.9	40,383	695,189
Manufacturing	70,794	60.1	10,029	60,765
Agriculture, forestry, fisheries, and mining	3,883	56.4	1,065	2,818
Construction	79,065	64.1	44,551	34,514
Transportation, communications and public enterprises	40,500	59.5	(64,349)	104,849
Wholesale and retail	127,584	61.3	31,312	96,272
Finance and insurance	17,190	69.2	14,749	2,441
Real estate	157,331	70.7	(12,781)	170,112
Various services	168,951	59.2	14,167	154,784
Municipalities	-	-	-	-
Others	70,270	100.0	1,640	68,630
Overseas offices and offshore banking accounts	68,366	64.6	24,888	43,478
Public sector	-	-	-	-
Financial institutions	-	-	-	-
Commerce and industry	68,366	64.6	24,888	43,478
Others	-	-	-	-
Total	803,939	64.0	65,272	738,667

(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, 2008		Mar. 31, 2007
	(a)	(a) - (b)	(b)
Consumer loans	14,581,772	88,958	14,492,814
Housing loans	13,647,753	90,232	13,557,521
Residential purpose	10,033,842	114,958	9,918,884
Other consumer loans	934,018	(1,274)	935,292

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

(Millions of yen, %)

	Mar. 31, 2008		Mar. 31, 2007
	(a)	(a) - (b)	(b)
Outstanding balance	36,129,519	(146,719)	36,276,238
Ratio to total loans	73.9	(1.4)	75.3

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