

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

(1) Loans to specific overseas countries

(Millions of yen)

	Mar. 31, 2008		Mar. 31, 2007
	(a)	(a) - (b)	(b)
Loan balance	4	(32,574)	32,578
Number of countries	1	(1)	2

(2) Loans outstanding, classified by major domicile

(Millions of yen)

	Mar. 31, 2008		Mar. 31, 2007
	(a)	(a) - (b)	(b)
Asia	2,416,212	348,977	2,067,235
Indonesia	57,370	5,481	51,889
Thailand	350,342	(35,691)	386,033
Korea	119,688	(148,472)	268,160
Hong Kong	501,635	101,085	400,550
China	503,115	115,652	387,463
Singapore	549,866	201,402	348,464
India	121,300	72,364	48,936
Others	212,893	37,158	175,735
North America	2,616,800	863,185	1,753,615
Central and South America	614,952	148,345	466,607
Mexico	30,220	(6,415)	36,635
Argentina	14	-	14
Brazil	80,235	50,012	30,223
Panama	479,967	87,903	392,064
Others	24,515	16,847	7,668
Western Europe	1,580,643	608,076	972,567
Eastern Europe	338,562	250,428	88,134
Others	892,348	352,596	539,752
Total	8,459,521	2,571,611	5,887,910

(Notes) Classified by domicile of debtors.

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

(Millions of yen, %)

	Mar. 31, 2008			Mar.31, 2007
	(a)	Reserve ratio	(a) - (b)	(b)
Overseas offices and Japan offshore banking accounts	68,366	64.6	24,888	43,478
Asia	25,717	39.5	(7,181)	32,898
Indonesia	750	44.8	268	482
Hong Kong	15,362	34.1	(4,026)	19,388
Thailand	287	49.6	(284)	571
China	1,849	45.9	(1,695)	3,544
Others	7,468	48.5	(1,443)	8,911
North America	32,498	98.4	22,097	10,401
Central and South America	-	-	-	-
Western Europe	153	69.3	(24)	177
Eastern Europe	-	-	-	-
Others	9,996	44.8	9,996	-

(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. Classified by domicile of debtors.