

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

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

(Millions of yen)

|  | Mar. 31, 2009 |           | Mar. 31, 2008 |
|--|---------------|-----------|---------------|
|  | (a)           | (a) - (b) | (b)           |
| Domestic offices<br>(excluding offshore banking account) | 51,241,816    | 2,364,227 | 48,877,589    |
| Manufacturing  | 6,632,207     | 1,347,694 | 5,284,513     |
| Agriculture, forestry, fisheries, and mining             | 143,591       | 5,151     | 138,440       |
| Construction   | 1,088,910     | (64,842)  | 1,153,752     |
| Transportation, communications and public enterprises    | 3,208,281     | 316,669   | 2,891,612     |
| Wholesale and retail                                     | 4,632,637     | (269,696) | 4,902,333     |
| Finance and insurance                                    | 5,967,376     | (116,184) | 6,083,560     |
| Real estate  | 6,222,052     | (88,941)  | 6,310,993     |
| Various services   | 5,260,544     | (193,156) | 5,453,700     |
| Municipalities   | 970,577       | 189,635   | 780,942       |
| Others   | 17,115,639    | 1,237,900 | 15,877,739    |
| Overseas offices and offshore banking accounts           | 8,999,450     | 919,226   | 8,080,224     |
| Public sector  | 25,567        | 5,732     | 19,835        |
| Financial institutions                                   | 524,236       | (154,959) | 679,195       |
| Commerce and industry                                    | 7,708,512     | 917,583   | 6,790,929     |
| Others   | 741,134       | 150,872   | 590,262       |
| Total  | 60,241,266    | 3,283,453 | 56,957,813    |

## Risk-Monitored Loans

(Millions of yen)

|  | Mar. 31, 2009 |           | Mar. 31, 2008 |
|--|---------------|-----------|---------------|
|  | (a)           | (a) - (b) | (b)           |
| Domestic offices<br>(excluding offshore banking account) | 941,669       | 238,889   | 702,780       |
| Manufacturing  | 70,326        | 3,746     | 66,580        |
| Agriculture, forestry, fisheries, and mining             | 3,588         | (295)     | 3,883         |
| Construction   | 88,607        | 14,017    | 74,590        |
| Transportation, communications and public enterprises    | 68,771        | 29,415    | 39,356        |
| Wholesale and retail                                     | 88,611        | (31,919)  | 120,530       |
| Finance and insurance                                    | 43,554        | 27,395    | 16,159        |
| Real estate  | 336,512       | 182,550   | 153,962       |
| Various services   | 163,806       | 4,473     | 159,333       |
| Municipalities   | -             | -         | -             |
| Others   | 77,890        | 9,508     | 68,382        |
| Overseas offices and offshore banking accounts           | 195,389       | 127,582   | 67,807        |
| Public sector  | -             | -         | -             |
| Financial institutions                                   | 26,118        | 26,118    | -             |
| Commerce and industry                                    | 169,270       | 101,463   | 67,807        |
| Others   | -             | -         | -             |
| Total  | 1,137,058     | 366,471   | 770,587       |

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

(Millions of yen, %)

|  | Mar. 31, 2009 |               |           | Mar. 31, 2008 |
|--|---------------|---------------|-----------|---------------|
|  | (a)           | Reserve ratio | (a) - (b) | (b)           |
| Domestic offices<br>(excluding offshore banking account) | 991,400       | 71.6          | 255,828   | 735,572       |
| Manufacturing  | 77,694        | 68.2          | 6,900     | 70,794        |
| Agriculture, forestry, fisheries, and mining             | 3,984         | 69.3          | 101       | 3,883         |
| Construction   | 95,498        | 73.8          | 16,433    | 79,065        |
| Transportation, communications and public enterprises    | 69,406        | 56.6          | 28,906    | 40,500        |
| Wholesale and retail                                     | 98,248        | 81.2          | (29,336)  | 127,584       |
| Finance and insurance                                    | 44,520        | 66.2          | 27,330    | 17,190        |
| Real estate  | 346,983       | 79.6          | 189,652   | 157,331       |
| Various services   | 175,112       | 62.0          | 6,161     | 168,951       |
| Municipalities   | -             | -             | -         | -             |
| Others   | 79,951        | 100.0         | 9,681     | 70,270        |
| Overseas offices and offshore banking accounts           | 202,770       | 55.3          | 134,404   | 68,366        |
| Public sector  | -             | -             | -         | -             |
| Financial institutions                                   | 26,867        | 67.6          | 26,867    | -             |
| Commerce and industry                                    | 175,902       | 54.9          | 107,536   | 68,366        |
| Others   | -             | -             | -         | -             |
| Total  | 1,194,170     | 67.3          | 390,231   | 803,939       |

- (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, 2009 |           | Mar. 31, 2008 |
|----------------------|---------------|-----------|---------------|
|                      | (a)           | (a) - (b) | (b)           |
| Consumer loans       | 15,002,856    | 421,084   | 14,581,772    |
| Housing loans        | 14,077,130    | 429,377   | 13,647,753    |
| Residential purpose  | 10,509,845    | 476,003   | 10,033,842    |
| Other consumer loans | 925,726       | (8,292)   | 934,018       |

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

(Millions of yen, %)

|                      | Mar. 31, 2009 |           | Mar. 31, 2008 |
|----------------------|---------------|-----------|---------------|
|                      | (a)           | (a) - (b) | (b)           |
| Outstanding balance  | 35,667,854    | (461,665) | 36,129,519    |
| Ratio to total loans | 69.6          | (4.3)     | 73.9          |

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