

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

(1) Loans to specific overseas countries

(Millions of yen)

	Mar. 31, 2009		Mar. 31, 2008 (b)
	(a)	(a) - (b)	
Loan balance	4,686	4,682	4
Number of countries	4	3	1

(2) Loans outstanding, classified by major domicile

(Millions of yen)

	Mar. 31, 2009		Mar. 31, 2008 (b)
	(a)	(a) - (b)	
Asia	2,445,347	29,135	2,416,212
Indonesia	87,516	30,146	57,370
Thailand	309,642	(40,700)	350,342
Korea	121,167	1,479	119,688
Hong Kong	515,873	14,238	501,635
China	518,109	14,994	503,115
Singapore	507,904	(41,962)	549,866
India	150,860	29,560	121,300
Others	234,274	21,381	212,893
North America	3,395,176	778,376	2,616,800
Central and South America	830,686	215,734	614,952
Brazil	95,522	15,287	80,235
Panama	631,270	151,303	479,967
Others	103,892	49,143	54,749
Western Europe	1,557,420	(23,223)	1,580,643
Eastern Europe	455,318	116,756	338,562
Russia	384,370	120,317	264,053
Others	70,948	(3,561)	74,509
Others	1,070,354	178,006	892,348
Total	9,754,304	1,294,783	8,459,521

(Notes) Classified by domicile of debtors.

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

(Millions of yen, %)

	Mar. 31, 2009			Mar. 31, 2008 (b)
	(a)	Reserve ratio	(a) - (b)	
Overseas offices and Japan offshore banking accounts	202,770	55.3	134,404	68,366
Asia	7,327	61.5	(18,390)	25,717
North America	176,006	51.1	143,508	32,498
Central and South America	884	44.3	884	-
Western Europe	9,482	79.8	9,329	153
Eastern Europe	-	-	-	-
Others	9,070	87.3	(926)	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.

When there is no asset excluding amounts recoverable by guarantees, collateral and others, "-" is recorded.

3. Classified by domicile of debtors.