11. Classification under Self-Assessment, Disclosure of Problem Assets, and Write-Offs / Reserves <SMBC Non-consolidated>

| | <as 2009="" 30,="" of="" sep.=""></as> | | | (| (Billions of yen) | |
|---|---|---|---|------------------------------|---|---|
| Category of Borrowers under Self-Assessment | Problem Assets based on the Financial Reconstruction Law | Classification under Self-Assessment Classification I Classification II Classification IV | | | Reserve for possible loan losses | Reserve Ratio |
| Bankrupt Borrowers Effectively Bankrupt Borrowers | Bankrupt and Quasi-Bankrupt Assets 289.0 (i) (Change from Mar. 31, 2009: (30.6)) | Portion of claims secured by collateral or guarantees, etc. 263.3 (a) | reserved | Direct Vrite-Offs (*1) | 31.0 (*2) | 100% (*3) |
| Potentially Bankrupt Borrowers | Doubtful Assets 767.2 (ii) (Change from Mar. 31, 2009: +88.9) | Portion of claims secured by collateral or guarantees, etc. 411.0 (b) | Necessary amount reserved 356.2 | | 285.6 (*2) | 80.18% (*3) |
| Borrowers Requiring Caution Normal Borrowers | Substandard Loans 185.7 (iii) (Change from Mar. 31, 2009: (10.6)) (Claims to Substandard Borrowers) Normal Assets 64,242.2 | Portion of Substandard Loans secured by collateral or guarantees etc. <u>100.9 (c)</u> Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers Claims to Normal Borrowers | | | General Reserve for Substandard Loans 48.3 48.3 463.1 (*5) | 57.19% (*3) 13.14% (*3) (*3) (*3) (*3) 0.25% (*4) |
| Loan loss Reserve for Specific Overseas Countries | | | | | ific 0.3 | |
| | Total | Problem asset ratio | | eserve for loan losses | 780.0 | Reserve Ratio (*6) |
| | 65,484.1 (iv) | $\begin{array}{c} ((v)/(iv)) & {}^{(Change from}_{Mar. 31, 2009)} \\ 1.90\% & (+0.12\%) \end{array}$ | D: Specific Reserve + Ge Reserve for Substandard ollateral or C: Unsecur | | | (D/C) 78.17% |
| | A=(i)+(ii)+(iii) | B: Portion secured by c guaranteed, etc. | | | portion (A - B) | Coverage Ratio |
| | 1,241.9 (v) (Change from Mar. 31, 2009: +47.7) | (a)+(b)+(c) | 775.2 | | 466.7 | ((B+D)/A) 91.80% |

(*1) Includes amount of direct reduction totaling 536.3 billion yen.

(*2) Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards. (Bankrupt/Effectively Bankrupt Borrowers: 5.3 billion yen, Potentially Bankrupt Borrowers: 13.6 billion yen)

(*3) Reserve ratios for claims on Bankrupt Borrowers, Effectively Bankrupt Borrowers, Potentially Bankrupt Borrowers, Substandard Borrowers and Borrowers Requiring Caution including Substandard Borrowers are the proportion of reserve for the possible loan losses to each category's total claims, excluding the portion secured by collateral or guarantees, etc..

(*4) Reserve ratios for claims on Normal Borrowers and Borrowers Requiring Caution (excluding claims to Substandard Borrowers) are the proportion of the reserve for possible loan losses to the respective claims of each category.

The reserve ratio for unsecured claims on Borrowers Requiring Caution (excluding claims to Substandard Borrowers) is shown in []. (*5) Includes amount of Specific Reserve for Borrowers Requiring Caution totaling 6.0 billion yen.

(*6) The proportion of the reserve to the claims, excluding the portion secured by collateral or guarantees, etc.