

15. Problem Assets Based on the Financial Reconstruction Law and the Coverage

<SMBC Non-consolidated>

(Millions of yen, %)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Bankrupt and quasi-bankrupt assets	289,059	(30,568)	19,975	319,627	269,084
Doubtful assets	767,168	88,928	241,408	678,240	525,760
Substandard loans	185,710	(10,593)	(96,325)	196,303	282,035
Total (A)	1,241,938	47,768	165,057	1,194,170	1,076,881
Normal assets	64,242,117	(1,786,459)	(1,101,336)	66,028,576	65,343,453
Total (B)	65,484,055	(1,738,692)	(936,279)	67,222,747	66,420,334
Problem asset ratio (A/B)	1.90	0.12	0.28	1.78	1.62

Amount of direct reduction 536,266 56,782 90,170 479,484 446,096

(Note) Problem Assets Based on the Financial Reconstruction Law include loans, acceptances and guarantees, temporary advance, and other credit-type assets

(Millions of yen)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Total coverage (C)	1,140,064	111,728	218,836	1,028,336	921,228
Reserve for possible loan losses* (D)	364,868	23,976	85,783	340,892	279,085
Amount recoverable by guarantees, collateral and others (E)	775,195	87,751	133,052	687,444	642,143

(*) Sum of general reserve for substandard loans and specific reserve

(%)

Coverage ratio (C) / (A)	91.80	5.69	6.25	86.11	85.55
Coverage ratio calculated with total reserve for possible loan losses included in the numerator	125.22	1.34	6.25	123.88	118.97

(%)

Reserve ratio to unsecured assets (D) / (A - E)	78.17	10.90	13.97	67.27	64.20
Reserve ratio calculated with total reserve for possible loan losses included in the numerator	167.12	10.85	20.14	156.27	146.98

<Consolidated>

(Millions of yen, %)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Bankrupt and quasi-bankrupt assets	472,182	(33,484)	69,957	505,666	402,225
Doubtful assets	969,459	103,856	318,943	865,603	650,516
Substandard loans	280,994	(923)	(135,391)	281,917	416,385
Total (A)	1,722,635	69,449	253,507	1,653,186	1,469,128
Normal assets	70,357,441	(537,161)	(309,660)	70,894,602	70,667,101
Total (B)	72,080,076	(467,712)	(56,154)	72,547,788	72,136,230
Problem asset ratio (A/B)	2.39	0.11	0.35	2.28	2.04

(Millions of yen)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Total coverage (C)	1,536,214	125,868	286,334	1,410,346	1,249,880
Reserve for possible loan losses (D)	442,393	44,418	117,307	397,975	325,086
Amount recoverable due to guarantees, collateral and others (E)	1,093,821	81,450	169,027	1,012,371	924,794

(%)

Coverage ratio (C) / (A)	89.18	3.87	4.10	85.31	85.08
Coverage ratio calculated with total reserve for possible loan losses included in the numerator	126.55	0.11	2.35	126.44	124.20

(%)

Reserve ratio to unsecured assets (D) / (A - E)	70.35	8.25	10.63	62.10	59.72
Reserve ratio calculated with total reserve for possible loan losses included in the numerator	172.74	4.54	7.42	168.20	165.32