

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

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

(Millions of yen)

	Sep. 30, 2009	
		Risk-monitored Loans
Domestic offices (excluding offshore banking account)	51,460,576	1,050,688
Manufacturing	6,446,898	87,856
Agriculture, forestry, fisheries, and mining	121,834	3,134
Construction	1,018,918	83,492
Transportation, communications and public enterprises	3,107,002	110,877
Wholesale and retail	4,291,667	108,831
Finance and insurance	5,989,995	38,454
Real estate and goods rental and leasing*	7,091,260	362,809
Various services	3,966,256	161,242
Municipalities	977,131	-
Others	18,449,610	93,989
Overseas offices and offshore banking accounts	7,438,122	126,419
Public sector	20,060	-
Financial institutions	467,123	14,407
Commerce and industry	6,393,743	112,012
Others	557,195	-
<b>Total</b>	<b>58,898,698</b>	<b>1,177,107</b>

(\*) New division "Real estate and goods rental and leasing" was established by integrating former division "Real estate" and former major group "Goods rental and leasing" of division "Various services."

(Millions of yen)

	Mar. 31, 2009		Sep. 30, 2008	
		Risk-Monitored Loans		Risk-Monitored Loans
Domestic offices (excluding offshore banking account)	51,241,816	941,669	48,306,794	940,943
Manufacturing	6,632,207	70,326	5,389,440	86,394
Agriculture, forestry, fisheries, and mining	143,591	3,588	104,658	14,459
Construction	1,088,910	88,607	1,031,071	83,908
Transportation, communications and public enterprises	3,208,281	68,771	3,029,450	47,624
Wholesale and retail	4,632,637	88,611	4,738,085	119,386
Finance and insurance	5,967,376	43,554	6,134,985	63,899
Real estate	6,222,052	336,512	6,136,716	268,205
Various services	5,260,544	163,806	5,318,838	177,853
Municipalities	970,577	-	725,924	-
Others	17,115,639	77,890	15,697,622	79,213
Overseas offices and offshore banking accounts	8,999,450	195,389	10,235,159	88,769
Public sector	25,567	-	27,433	-
Financial institutions	524,236	26,118	1,005,682	36,270
Commerce and industry	7,708,512	169,270	8,450,456	52,498
Others	741,134	-	751,587	-
<b>Total</b>	<b>60,241,266</b>	<b>1,137,058</b>	<b>58,541,953</b>	<b>1,029,713</b>

(Notes) 1. In accordance with the revision of the Japan Standard Industrial Classification (as revised in November 2007), from September 30, 2009, the industrial classification has been partly changed. (hereinafter the same shall apply)

2. New division "Real estate and goods rental and leasing" was established by integrating division "Real estate" and major group "Goods rental and leasing" of division "Various services."

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

(Millions of yen, %)

	Sep. 30, 2009	
		Reserve ratio
Domestic offices (excluding offshore banking account)	1,109,247	76.9
Manufacturing	96,602	72.8
Agriculture, forestry, fisheries, and mining	3,557	68.3
Construction	87,883	81.2
Transportation, communications and public enterprises	116,733	73.9
Wholesale and retail	116,939	72.5
Finance and insurance	39,387	70.9
Real estate and goods rental and leasing*	378,919	85.2
Various services	173,246	66.8
Municipalities	-	-
Others	95,977	100.0
Overseas offices and offshore banking accounts	132,690	91.4
Public sector	-	-
Financial institutions	14,891	77.0
Commerce and industry	117,798	92.5
Others	-	-
Total	1,241,938	78.2

(\*) New division "Real estate and goods rental and leasing" was established by integrating former division "Real estate" and former major group

"Goods rental and leasing" of division "Various services."

(Millions of yen)

	Mar. 31, 2009	Sep. 30, 2008
Domestic offices (excluding offshore banking account)	991,400	986,129
Manufacturing	77,694	94,969
Agriculture, forestry, fisheries, and mining	3,984	14,816
Construction	95,498	90,418
Transportation, communications and public enterprises	69,406	49,465
Wholesale and retail	98,248	126,140
Finance and insurance	44,520	65,026
Real estate	346,983	275,723
Various services	175,112	188,334
Municipalities	-	-
Others	79,951	81,235
Overseas offices and offshore banking accounts	202,770	90,751
Public sector	-	-
Financial institutions	26,867	37,256
Commerce and industry	175,902	53,495
Others	-	-
Total	1,194,170	1,076,881

(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. New division "Real estate and goods rental and leasing" was established by integrating division "Real estate" and major group

"Goods rental and leasing" of division "Various services."

## (3) Consumer loans outstanding

(Millions of yen)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Consumer loans	15,156,150	153,294	467,411	15,002,856	14,688,739
Housing loans	14,239,885	162,755	480,498	14,077,130	13,759,387
Residential purpose	10,719,544	209,699	550,934	10,509,845	10,168,610
Other consumer loans	916,264	(9,462)	(13,087)	925,726	929,351

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

(Millions of yen, %)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance	34,682,344	(985,510)	(966,333)	35,667,854	35,648,677
Ratio to total loans	67.4	(2.2)	(6.4)	69.6	73.8

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