

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

(1) Loans to specific overseas countries

(Millions of yen)

| | Sep. 30, 2009 | | | Mar. 31, 2009 (b) | Sep. 30, 2008 (c) |
|---------------------|---------------|-----------|-----------|----------------------|----------------------|
| | (a) | (a) - (b) | (a) - (c) | | |
| Loan balance | 2,801 | (1,885) | 2,797 | 4,686 | 4 |
| Number of countries | 4 | - | 3 | 4 | 1 |

(2) Loans outstanding, classified by major domicile

(Millions of yen)

| | Sep. 30, 2009 | | | Mar. 31, 2009 (b) | Sep. 30, 2008 (c) |
|---------------------------|---------------|-------------|-------------|----------------------|----------------------|
| | (a) | (a) - (b) | (a) - (c) | | |
| Asia | 2,031,999 | (413,348) | (830,160) | 2,445,347 | 2,862,159 |
| Indonesia | 79,547 | (7,969) | 16,375 | 87,516 | 63,172 |
| Thailand | 281,807 | (27,835) | (90,385) | 309,642 | 372,192 |
| Korea | 184,102 | 62,935 | 41,030 | 121,167 | 143,072 |
| Hong Kong | 491,121 | (24,752) | (104,317) | 515,873 | 595,438 |
| China | 121,372 | (396,737) | (512,192) | 518,109 | 633,564 |
| Singapore | 519,329 | 11,425 | (97,887) | 507,904 | 617,216 |
| India | 143,526 | (7,334) | (12,270) | 150,860 | 155,796 |
| Others | 211,191 | (23,083) | (70,514) | 234,274 | 281,705 |
| North America | 2,743,029 | (652,147) | (1,057,668) | 3,395,176 | 3,800,697 |
| Central and South America | 863,141 | 32,455 | 55,938 | 830,686 | 807,203 |
| Brazil | 78,802 | (16,720) | (36,741) | 95,522 | 115,543 |
| Panama | 688,692 | 57,422 | 104,421 | 631,270 | 584,271 |
| Others | 95,647 | (8,245) | (11,741) | 103,892 | 107,388 |
| Western Europe | 1,345,722 | (211,698) | (431,445) | 1,557,420 | 1,777,167 |
| Eastern Europe | 405,456 | (49,862) | (92,383) | 455,318 | 497,839 |
| Russia | 342,535 | (41,835) | (63,464) | 384,370 | 405,999 |
| Others | 62,921 | (8,027) | (28,918) | 70,948 | 91,839 |
| Others | 1,084,889 | 14,535 | 55,174 | 1,070,354 | 1,029,715 |
| Total | 8,474,238 | (1,280,066) | (2,300,544) | 9,754,304 | 10,774,782 |

(Notes) Classified by domicile of debtors.

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

(Millions of yen, %)

| | Sep. 30, 2009 | | | | Mar. 31, 2009 (b) | Sep. 30, 2008 (c) |
|--|---------------|---------------|-----------|-----------|----------------------|----------------------|
| | (a) | Reserve ratio | (a) - (b) | (a) - (c) | | |
| Overseas offices and offshore banking accounts | 132,690 | 91.4 | (70,080) | 41,939 | 202,770 | 90,751 |
| Asia | 6,736 | 67.2 | (591) | (4,030) | 7,327 | 10,766 |
| North America | 109,824 | 100.0 | (66,182) | 40,379 | 176,006 | 69,445 |
| Central and South America | - | - | (884) | - | 884 | - |
| Western Europe | 7,443 | 65.3 | (2,039) | 7,392 | 9,482 | 51 |
| Eastern Europe | 777 | 100.0 | 777 | 777 | - | - |
| Others | 7,909 | 98.6 | (1,161) | (2,579) | 9,070 | 10,488 |

(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. Classified by domicile of debtors.