

17. Loan Portfolio, Classified by Industry <SMBC Non-consolidated>

(1) Loans and bills discounted, classified by industry

(Millions of yen)

| | Mar. 31, 2010 | |
|---|-------------------|----------------------|
| | | Risk-Monitored Loans |
| Domestic offices (excluding offshore banking accounts) | 49,525,741 | 931,175 |
| Manufacturing | 6,308,200 | 80,515 |
| Agriculture, forestry, fisheries and mining | 146,765 | 3,984 |
| Construction | 897,987 | 62,569 |
| Transportation, communications and public enterprises | 3,067,711 | 80,854 |
| Wholesale and retail | 4,061,267 | 97,309 |
| Finance and insurance | 5,907,426 | 22,440 |
| Real estate and goods rental and leasing* | 6,809,580 | 316,152 |
| Various services | 3,769,330 | 177,015 |
| Municipalities | 984,186 | - |
| Others | 17,573,287 | 90,333 |
| Overseas offices and offshore banking accounts | 7,093,316 | 136,841 |
| Public sector | 21,320 | - |
| Financial institutions | 484,892 | 11,189 |
| Commerce and industry | 6,026,280 | 125,651 |
| Others | 560,823 | - |
| Total | 56,619,058 | 1,068,017 |

(*) 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."

| | Mar. 31, 2009 | |
|---|-------------------|----------------------|
| | | Risk-Monitored Loans |
| Domestic offices (excluding offshore banking accounts) | 51,241,816 | 941,669 |
| Manufacturing | 6,632,207 | 70,326 |
| Agriculture, forestry, fisheries and mining | 143,591 | 3,588 |
| Construction | 1,088,910 | 88,607 |
| Transportation, communications and public enterprises | 3,208,281 | 68,771 |
| Wholesale and retail | 4,632,637 | 88,611 |
| Finance and insurance | 5,967,376 | 43,554 |
| Real estate | 6,222,052 | 336,512 |
| Various services | 5,260,544 | 163,806 |
| Municipalities | 970,577 | - |
| Others | 17,115,639 | 77,890 |
| Overseas offices and offshore banking accounts | 8,999,450 | 195,389 |
| Public sector | 25,567 | - |
| Financial institutions | 524,236 | 26,118 |
| Commerce and industry | 7,708,512 | 169,270 |
| Others | 741,134 | - |
| Total | 60,241,266 | 1,137,058 |

(Notes) 1. In accordance with the revision of the Japan Standard Industrial Classification (as revised in November 2007), Mar. 31, 2009 result is based on former classification and Mar. 31, 2010 result is based on new classification. (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, %)

| | Mar. 31, 2010 | |
|---|------------------|---------------|
| | | Reserve ratio |
| Domestic offices (excluding offshore banking accounts) | 958,756 | 77.1 |
| Manufacturing | 84,163 | 71.8 |
| Agriculture, forestry, fisheries and mining | 4,051 | 65.6 |
| Construction | 66,155 | 81.0 |
| Transportation, communications and public enterprises | 81,187 | 73.0 |
| Wholesale and retail | 102,208 | 73.2 |
| Finance and insurance | 23,336 | 65.9 |
| Real estate and goods rental and leasing* | 323,851 | 90.3 |
| Various services | 181,331 | 65.2 |
| Municipalities | - | - |
| Others | 92,471 | 100.0 |
| Overseas offices and offshore banking accounts | 141,929 | 59.7 |
| Public sector | - | - |
| Financial institutions | 11,668 | 80.8 |
| Commerce and industry | 130,261 | 58.7 |
| Others | - | - |
| Total | 1,100,685 | 74.2 |

(*) 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 | |
|---|------------------|---------------|
| | | Reserve ratio |
| Domestic offices (excluding offshore banking accounts) | 991,400 | 71.6 |
| Manufacturing | 77,694 | 68.2 |
| Agriculture, forestry, fisheries and mining | 3,984 | 69.3 |
| Construction | 95,498 | 73.8 |
| Transportation, communications and public enterprises | 69,406 | 56.6 |
| Wholesale and retail | 98,248 | 81.2 |
| Finance and insurance | 44,520 | 66.2 |
| Real estate | 346,983 | 79.6 |
| Various services | 175,112 | 62.0 |
| Municipalities | - | - |
| Others | 79,951 | 100.0 |
| Overseas offices and offshore banking accounts | 202,770 | 55.3 |
| Public sector | - | - |
| Financial institutions | 26,867 | 67.6 |
| Commerce and industry | 175,902 | 54.9 |
| Others | - | - |
| Total | 1,194,170 | 67.3 |

- (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)

| | Mar. 31, 2010 | | Mar. 31, 2009 (b) |
|----------------------|---------------|-----------|----------------------|
| | (a) | (a) - (b) | |
| Consumer loans | 15,400,531 | 397,675 | 15,002,856 |
| Housing loans | 14,497,508 | 420,378 | 14,077,130 |
| Residential purpose | 11,010,697 | 500,852 | 10,509,845 |
| Other consumer loans | 903,023 | (22,703) | 925,726 |

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

(Millions of yen, %)

| | Mar. 31, 2010 | | Mar. 31, 2009 (b) |
|----------------------|---------------|-------------|----------------------|
| | (a) | (a) - (b) | |
| Outstanding balance | 34,457,098 | (1,210,756) | 35,667,854 |
| Ratio to total loans | 69.6 | 0.0 | 69.6 |

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