

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

(1) Loans to specific overseas countries

(Millions of yen)

	Mar. 31, 2010		Mar. 31, 2009 (b)
	(a)	(a) - (b)	
Loan balance	1,339	(3,347)	4,686
Number of countries	4	-	4

(2) Loans outstanding, classified by major domicile

(Millions of yen)

	Mar. 31, 2010		Mar. 31, 2009 (b)
	(a)	(a) - (b)	
Asia	2,071,172	(374,175)	2,445,347
Indonesia	88,084	568	87,516
Thailand	293,468	(16,174)	309,642
Korea	194,004	72,837	121,167
Hong Kong	518,076	2,203	515,873
China	86,312	(431,797)	518,109
Singapore	526,645	18,741	507,904
India	145,648	(5,212)	150,860
Others	218,933	(15,341)	234,274
North America	2,459,596	(935,580)	3,395,176
Central and South America	1,010,830	180,144	830,686
Brazil	94,414	(1,108)	95,522
Panama	780,931	149,661	631,270
Others	135,484	31,592	103,892
Western Europe	1,184,928	(372,492)	1,557,420
Greece	837	(47)	884
Others	1,184,091	(372,445)	1,556,536
Eastern Europe	391,418	(63,900)	455,318
Russia	334,740	(49,630)	384,370
Others	56,677	(14,271)	70,948
Others	1,123,863	53,509	1,070,354
Total	8,241,810	(1,512,494)	9,754,304

(Notes) Classified by domicile of debtors.

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

(Millions of yen, %)

	Mar. 31, 2010			Mar. 31, 2009 (b)
	(a)	Reserve ratio	(a) - (b)	
Overseas offices and offshore banking accounts	141,929	59.7	(60,841)	202,770
Asia	6,289	64.8	(1,038)	7,327
North America	76,330	100.0	(99,676)	176,006
Central and South America	-	-	(884)	884
Western Europe	12,324	70.8	2,842	9,482
Eastern Europe	39,870	40.0	39,870	-
Others	7,113	73.1	(1,957)	9,070

(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.