

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

(1) Loans and bills discounted, classified by industry

(Millions of yen, %)

	Sep. 30, 2010				Mar. 31, 2010		Sep. 30, 2009	
	(a)	Composition ratio	(a) - (b)	(a) - (c)	(b)	Composition ratio	(c)	Composition ratio
Domestic offices (excluding offshore banking account)	50,516,218	100.0	990,477	(944,358)	49,525,741	100.0	51,460,576	100.0
Manufacturing	6,056,497	12.0	(251,703)	(390,401)	6,308,200	12.8	6,446,898	12.5
Agriculture, forestry, fisheries, and mining	117,398	0.2	(29,367)	(4,436)	146,765	0.3	121,834	0.2
Construction	842,617	1.7	(55,370)	(176,301)	897,987	1.8	1,018,918	2.0
Transportation, communications and public enterprises	3,048,258	6.0	(19,453)	(58,744)	3,067,711	6.2	3,107,002	6.0
Wholesale and retail	3,902,705	7.7	(158,562)	(388,962)	4,061,267	8.2	4,291,667	8.3
Finance and insurance	5,759,083	11.4	(148,343)	(230,912)	5,907,426	11.9	5,989,995	11.7
Real estate and goods rental and leasing	6,552,915	13.0	(256,665)	(538,345)	6,809,580	13.7	7,091,260	13.8
Various services	3,619,545	7.2	(149,785)	(346,711)	3,769,330	7.6	3,966,256	7.7
Municipalities	1,041,730	2.0	57,544	64,599	984,186	2.0	977,131	1.9
Others	19,575,467	38.8	2,002,180	1,125,857	17,573,287	35.5	18,449,610	35.9
Overseas offices and offshore banking accounts	6,876,225	100.0	(217,091)	(561,897)	7,093,316	100.0	7,438,122	100.0
Public sector	26,588	0.4	5,268	6,528	21,320	0.3	20,060	0.3
Financial institutions	507,889	7.4	22,997	40,766	484,892	6.8	467,123	6.3
Commerce and industry	5,849,983	85.1	(176,297)	(543,760)	6,026,280	85.0	6,393,743	85.9
Others	491,763	7.1	(69,060)	(65,432)	560,823	7.9	557,195	7.5
Total	57,392,444	-	773,386	(1,506,254)	56,619,058	-	58,898,698	-

Risk-Monitored Loans

(Millions of yen, %)

	Sep. 30, 2010				Mar. 31, 2010		Sep. 30, 2009	
	(a)	Composition ratio	(a) - (b)	(a) - (c)	(b)	Composition ratio	(c)	Composition ratio
Domestic offices (excluding offshore banking account)	868,020	100.0	(63,155)	(182,668)	931,175	100.0	1,050,688	100.0
Manufacturing	90,188	10.4	9,673	2,332	80,515	8.6	87,856	8.4
Agriculture, forestry, fisheries, and mining	3,828	0.4	(156)	694	3,984	0.4	3,134	0.3
Construction	53,110	6.1	(9,459)	(30,382)	62,569	6.7	83,492	7.9
Transportation, communications and public enterprises	69,853	8.0	(11,001)	(41,024)	80,854	8.7	110,877	10.6
Wholesale and retail	99,289	11.5	1,980	(9,542)	97,309	10.5	108,831	10.4
Finance and insurance	13,761	1.6	(8,679)	(24,693)	22,440	2.4	38,454	3.7
Real estate and goods rental and leasing	296,722	34.2	(19,430)	(66,087)	316,152	34.0	362,809	34.5
Various services	159,503	18.4	(17,512)	(1,739)	177,015	19.0	161,242	15.3
Municipalities	-	-	-	-	-	-	-	-
Others	81,761	9.4	(8,572)	(12,228)	90,333	9.7	93,989	8.9
Overseas offices and offshore banking accounts	145,768	100.0	8,927	19,349	136,841	100.0	126,419	100.0
Public sector	-	-	-	-	-	-	-	-
Financial institutions	8,514	5.8	(2,675)	(5,893)	11,189	8.2	14,407	11.4
Commerce and industry	137,253	94.2	11,602	25,241	125,651	91.8	112,012	88.6
Others	-	-	-	-	-	-	-	-
Total	1,013,788	-	(54,229)	(163,319)	1,068,017	-	1,177,107	-

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

(Millions of yen, %)

	Sep. 30, 2010				Mar. 31, 2010	Sep. 30, 2009
	(a)	Reserve ratio	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding offshore banking account)	891,905	76.7	(66,851)	(217,342)	958,756	1,109,247
Manufacturing	93,130	72.3	8,967	(3,472)	84,163	96,602
Agriculture, forestry, fisheries, and mining	3,885	72.7	(166)	328	4,051	3,557
Construction	55,445	82.0	(10,710)	(32,438)	66,155	87,883
Transportation, communications and public enterprises	70,055	71.5	(11,132)	(46,678)	81,187	116,733
Wholesale and retail	104,112	78.9	1,904	(12,827)	102,208	116,939
Finance and insurance	14,626	64.8	(8,710)	(24,761)	23,336	39,387
Real estate and goods rental and leasing	303,161	84.6	(20,690)	(75,758)	323,851	378,919
Various services	163,634	64.7	(17,697)	(9,612)	181,331	173,246
Municipalities	-	-	-	-	-	-
Others	83,853	100.0	(8,618)	(12,124)	92,471	95,977
Overseas offices and offshore banking accounts	150,742	60.7	8,813	18,052	141,929	132,690
Public sector	-	-	-	-	-	-
Financial institutions	8,975	65.0	(2,693)	(5,916)	11,668	14,891
Commerce and industry	141,767	60.5	11,506	23,969	130,261	117,798
Others	-	-	-	-	-	-
Total	1,042,648	72.6	(58,037)	(199,290)	1,100,685	1,241,938

(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) Consumer loans outstanding

(Millions of yen)

	Sep. 30, 2010			Mar. 31, 2010	Sep. 30, 2009
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Consumer loans	15,360,685	(39,846)	204,535	15,400,531	15,156,150
Housing loans	14,472,781	(24,727)	232,896	14,497,508	14,239,885
Residential purpose	11,050,254	39,557	330,710	11,010,697	10,719,544
Other consumer loans	887,903	(15,120)	(28,361)	903,023	916,264

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

(Millions of yen, %)

	Sep. 30, 2010			Mar. 31, 2010	Sep. 30, 2009
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance	33,908,478	(548,620)	(773,866)	34,457,098	34,682,344
Ratio to total loans	67.1	(2.5)	(0.3)	69.6	67.4

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