

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

(1) Loans to specific overseas countries

(Millions of yen)

	Sep. 30, 2010			Mar. 31, 2010 (b)	Sep. 30, 2009 (c)
	(a)	(a) - (b)	(a) - (c)		
Loan balance	1,464	125	(1,337)	1,339	2,801
Number of countries	4	-	-	4	4

(2) Loans outstanding, classified by major domicile

(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
Asia	2,139,813	26.5	68,641	107,814	2,071,172	25.1	2,031,999	24.0
Indonesia	99,467	1.2	11,383	19,920	88,084	1.1	79,547	1.0
Thailand	296,217	3.7	2,749	14,410	293,468	3.5	281,807	3.3
Korea	214,986	2.7	20,982	30,884	194,004	2.3	184,102	2.2
Hong Kong	521,945	6.5	3,869	30,824	518,076	6.3	491,121	5.8
China	84,943	1.0	(1,369)	(36,429)	86,312	1.0	121,372	1.4
Singapore	521,291	6.4	(5,354)	1,962	526,645	6.4	519,329	6.1
India	184,471	2.3	38,823	40,945	145,648	1.8	143,526	1.7
Others	216,489	2.7	(2,444)	5,298	218,933	2.7	211,191	2.5
North America	2,322,706	28.8	(136,890)	(420,323)	2,459,596	29.8	2,743,029	32.4
Central and South America	1,081,273	13.4	70,443	218,132	1,010,830	12.3	863,141	10.2
Brazil	95,339	1.2	925	16,537	94,414	1.1	78,802	0.9
Panama	837,268	10.4	56,337	148,576	780,931	9.5	688,692	8.2
Others	148,665	1.8	13,181	53,018	135,484	1.7	95,647	1.1
Western Europe	1,094,828	13.6	(90,100)	(250,894)	1,184,928	14.4	1,345,722	15.9
Eastern Europe	299,188	3.7	(92,230)	(106,268)	391,418	4.8	405,456	4.7
Russia	248,937	3.1	(85,803)	(93,598)	334,740	4.1	342,535	4.0
Others	50,251	0.6	(6,426)	(12,670)	56,677	0.7	62,921	0.7
Others	1,122,846	14.0	(1,017)	37,957	1,123,863	13.6	1,084,889	12.8
Total	8,060,657	100.0	(181,153)	(413,581)	8,241,810	100.0	8,474,238	100.0

(Notes) Classified by domicile of debtors.

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

(Millions of yen, %)

	Sep. 30, 2010				Mar. 31, 2010 (b)	Sep. 30, 2009 (c)
	(a)	Reserve ratio	(a) - (b)	(a) - (c)		
Overseas offices and offshore banking accounts	150,742	60.7	8,813	18,052	141,929	132,690
Asia	7,048	61.3	759	312	6,289	6,736
North America	47,982	100.0	(28,348)	(61,842)	76,330	109,824
Central and South America	-	-	-	-	-	-
Western Europe	16,436	58.1	4,112	8,993	12,324	7,443
Eastern Europe	36,493	41.0	(3,377)	35,716	39,870	777
Others	42,781	63.1	35,668	34,872	7,113	7,909

(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.