

11. Classification under Self-Assessment, Disclosure of Problem Assets, and Write-Offs / Reserves <SMBC Non-consolidated>

<As of Mar. 31, 2011>

(Billions of yen)

Category of Borrowers under Self-Assessment	Problem Assets based on the Financial Reconstruction Law	Classification under Self-Assessment				Reserve for possible loan losses	Reserve Ratio	
		Classification I	Classification II	Classification III	Classification IV			
Bankrupt Borrowers	Bankrupt and Quasi-Bankrupt Assets 138.5 (i) (Change from Mar. 31, 2010: (85.8))	Portion of claims secured by collateral or guarantees, etc. 124.0 (a)	Fully reserved 14.5	Direct Write-Offs (*1)	Specific Reserve	18.6 (*2)	100% (*3)	
Effectively Bankrupt Borrowers								
Potentially Bankrupt Borrowers	Doubtful Assets 684.8 (ii) (Change from Mar. 31, 2010: (12.9))	Portion of claims secured by collateral or guarantees, etc. 413.7 (b)	Necessary amount reserved 271.1		Specific Reserve	209.1 (*2)	77.14% (*3)	
Borrowers Requiring Caution	Substandard Loans 303.0 (iii) (Change from Mar. 31, 2010: +124.3) (Claims to Substandard Borrowers)	Portion of Substandard Loans secured by collateral or guarantees, etc. 118.3 (c)			General Reserve for Substandard Loans	102.8	56.75% (*3)	19.57% (*3)
	Normal Assets	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers			General Reserve	483.5 (*5)	6.53% [14.14%] (*4)	
Normal Borrowers	61,025.8	Claims to Normal Borrowers					0.23% (*4)	
					Loan loss Reserve for Specific Overseas Countries	0.3		

Total	Problem asset ratio	Total Reserve for possible loan losses	711.5	Reserve Ratio (*6)
62,152.1 (iv)	((v)/(iv)) (Change from Mar. 31, 2010) 1.81% +0.07%	D: Specific Reserve + General Reserve for Substandard Loans	330.5	(D/C) 70.28%
A=(i)+(ii)+(iii) 1,126.3 (v) (Change from Mar. 31, 2010: +25.6)	B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c)	C: Unsecured portion (A - B)	470.3	Coverage Ratio ((B+D)/A) 87.59%

(*1) Includes amount of direct reduction totaling 496.2 billion yen.

(*2) Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards.
(Bankrupt/Effectively Bankrupt Borrowers: 4.1 billion yen, Potentially Bankrupt Borrowers: 18.3 billion yen)

(*3) Reserve ratios for claims on Bankrupt Borrowers, Effectively Bankrupt Borrowers, Potentially Bankrupt Borrowers, Substandard Borrowers and Borrowers Requiring Caution including Substandard Borrowers are the proportion of reserve for the possible loan losses to each category's total claims, excluding the portion secured by collateral or guarantees, etc.

(*4) Reserve ratios for claims on Normal Borrowers and Borrowers Requiring Caution (excluding claims to Substandard Borrowers) are the proportion of the reserve for possible loan losses to the respective claims of each category.

The reserve ratio for unsecured claims on Borrowers Requiring Caution (excluding claims to Substandard Borrowers) is shown in [].

(*5) Includes amount of Specific Reserve for Borrowers Requiring Caution totaling 0.2 billion yen.

(*6) The proportion of the reserve to the claims, excluding the portion secured by collateral or guarantees, etc.