

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

(1) Loans and bills discounted, classified by industry

(Millions of yen, %)

	Mar. 31, 2011			Mar. 31, 2010	
	(a)	Ratio	(a) - (b)	(b)	Ratio
Domestic offices (excluding offshore banking account)	47,851,066	100.0	(1,674,675)	49,525,741	100.0
Manufacturing	5,632,691	11.8	(675,509)	6,308,200	12.8
Agriculture, forestry, fisheries, and mining	145,177	0.3	(1,588)	146,765	0.3
Construction	770,985	1.6	(127,002)	897,987	1.8
Transportation, communications and public enterprises	3,612,396	7.5	544,685	3,067,711	6.2
Wholesale and retail	3,814,280	8.0	(246,987)	4,061,267	8.2
Finance and insurance	5,934,719	12.4	27,293	5,907,426	11.9
Real estate and goods rental and leasing	6,383,363	13.3	(426,217)	6,809,580	13.7
Various services	3,436,439	7.2	(332,891)	3,769,330	7.6
Municipalities	1,105,751	2.3	121,565	984,186	2.0
Others	17,015,261	35.6	(558,026)	17,573,287	35.5
Overseas offices and offshore banking accounts	7,386,547	100.0	293,231	7,093,316	100.0
Public sector	19,487	0.3	(1,833)	21,320	0.3
Financial institutions	555,762	7.5	70,870	484,892	6.8
Commerce and industry	6,246,696	84.6	220,416	6,026,280	85.0
Others	564,599	7.6	3,776	560,823	7.9
Total	55,237,613	-	(1,381,445)	56,619,058	-

Risk-Monitored Loans

(Millions of yen, %)

	Mar. 31, 2011			Mar. 31, 2010	
	(a)	Ratio	(a) - (b)	(b)	Ratio
Domestic offices (excluding offshore banking account)	976,168	100.0	44,993	931,175	100.0
Manufacturing	106,323	10.9	25,808	80,515	8.6
Agriculture, forestry, fisheries, and mining	3,793	0.4	(191)	3,984	0.4
Construction	70,293	7.2	7,724	62,569	6.7
Transportation, communications and public enterprises	87,347	9.0	6,493	80,854	8.7
Wholesale and retail	118,349	12.1	21,040	97,309	10.5
Finance and insurance	9,944	1.0	(12,496)	22,440	2.4
Real estate and goods rental and leasing	317,315	32.5	1,163	316,152	34.0
Various services	174,910	17.9	(2,105)	177,015	19.0
Municipalities	-	-	-	-	-
Others	87,891	9.0	(2,442)	90,333	9.7
Overseas offices and offshore banking accounts	114,436	100.0	(22,405)	136,841	100.0
Public sector	-	-	-	-	-
Financial institutions	5,425	4.7	(5,764)	11,189	8.2
Commerce and industry	109,010	95.3	(16,641)	125,651	91.8
Others	-	-	-	-	-
Total	1,090,605	-	22,588	1,068,017	-

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

(Millions of yen, %)

	Mar. 31, 2011			Mar. 31, 2010
	(a)	Reserve ratio	(a) - (b)	(b)
Domestic offices (excluding offshore banking account)	999,711	73.5	40,955	958,756
Manufacturing	111,414	74.4	27,251	84,163
Agriculture, forestry, fisheries, and mining	4,028	65.7	(23)	4,051
Construction	74,350	75.8	8,195	66,155
Transportation, communications and public enterprises	87,872	64.8	6,685	81,187
Wholesale and retail	121,518	69.9	19,310	102,208
Finance and insurance	10,804	58.0	(12,532)	23,336
Real estate and goods rental and leasing	320,888	83.8	(2,963)	323,851
Various services	178,677	63.7	(2,654)	181,331
Municipalities	-	-	-	-
Others	90,156	100.0	(2,315)	92,471
Overseas offices and offshore banking accounts	126,558	58.0	(15,371)	141,929
Public sector	-	-	-	-
Financial institutions	5,883	58.5	(5,785)	11,668
Commerce and industry	120,674	58.0	(9,587)	130,261
Others	-	-	-	-
Total	1,126,269	70.3	25,584	1,100,685

- (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)

	Mar. 31, 2011		Mar. 31, 2010
	(a)	(a) - (b)	(b)
Consumer loans	15,369,284	(31,247)	15,400,531
Housing loans	14,490,768	(6,740)	14,497,508
Residential purpose	11,141,658	130,961	11,010,697
Other consumer loans	878,516	(24,507)	903,023

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

(Millions of yen, %)

	Mar. 31, 2011		Mar. 31, 2010
	(a)	(a) - (b)	(b)
Outstanding balance	33,813,418	(643,680)	34,457,098
Ratio to total loans	70.7	1.1	69.6

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