

## 18. Loan Portfolio, Classified by Country &lt;SMBC Non-consolidated&gt;

## (1) Loans to specific overseas countries

(Millions of yen)

	Mar. 31, 2011		Mar. 31, 2010 (b)
	(a)	(a) - (b)	
Loan balance	2,318	979	1,339
Number of countries	4	-	4

## (2) Loans outstanding, classified by major domicile

(Millions of yen, %)

	Mar. 31, 2011			Mar. 31, 2010	
	(a)	Ratio	(a) - (b)	(b)	Ratio
Asia	2,319,281	26.7	248,109	2,071,172	25.1
Indonesia	87,415	1.0	(669)	88,084	1.1
Thailand	310,913	3.6	17,445	293,468	3.5
Korea	194,688	2.2	684	194,004	2.3
Hong Kong	626,385	7.2	108,309	518,076	6.3
China	91,138	1.1	4,826	86,312	1.0
Singapore	550,836	6.3	24,191	526,645	6.4
India	188,468	2.2	42,820	145,648	1.8
Others	269,434	3.1	50,501	218,933	2.7
North America	2,488,166	28.6	28,570	2,459,596	29.8
Central and South America	1,213,106	13.9	202,276	1,010,830	12.3
Brazil	128,076	1.5	33,662	94,414	1.1
Panama	884,257	10.1	103,326	780,931	9.5
Others	200,772	2.3	65,288	135,484	1.7
Western Europe	1,179,071	13.6	(5,857)	1,184,928	14.4
Eastern Europe	268,668	3.1	(122,750)	391,418	4.8
Russia	223,118	2.6	(111,622)	334,740	4.1
Others	45,550	0.5	(11,127)	56,677	0.7
Others	1,226,509	14.1	102,646	1,123,863	13.6
Total	8,694,804	100.0	452,994	8,241,810	100.0

(Notes) Classified by domicile of debtors.

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

(Millions of yen, %)

	Mar. 31, 2011			Mar. 31, 2010 (b)
	(a)	Reserve ratio	(a) - (b)	
Overseas offices and offshore banking accounts	126,558	58.0	(15,371)	141,929
Asia	7,524	59.0	1,235	6,289
North America	39,027	79.5	(37,303)	76,330
Central and South America	503	100.0	503	—
Western Europe	13,495	55.9	1,171	12,324
Eastern Europe	34,492	37.4	(5,378)	39,870
Others	31,515	68.9	24,402	7,113

(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.