

16. Overseas Loans <SMBC Non-consolidated>

(1) Loans to specific overseas countries

(Millions of yen)

	Mar. 31, 2003		Mar. 31, 2002
		Change	
Loan balance	108,077	(44,223)	152,300
Number of countries	9	-	9

(2) Loans classified by country

(i) Loans to Asian countries

(Millions of yen)

	Mar. 31, 2003		Mar. 31, 2002
		Change	
Indonesia	111,459	(45,916)	157,375
Risk-monitored loans	36,181	(2,923)	39,104
Thailand	202,213	(106,409)	308,622
Risk-monitored loans	20,218	7,295	12,923
Korea	165,163	3,623	161,540
Risk-monitored loans	353	(681)	1,034
Hong Kong	246,017	(89,747)	335,764
Risk-monitored loans	8,120	(5,838)	13,958
China	129,464	(13,408)	142,872
Risk-monitored loans	2,669	(9,324)	11,993
Singapore	223,102	(7,989)	231,091
Risk-monitored loans	119	(277)	396
India	35,339	(16,520)	51,859
Risk-monitored loans	5,137	370	4,767
Malaysia	63,957	(13,219)	77,176
Risk-monitored loans	645	(2,290)	2,935
Pakistan	3,297	(1,880)	5,177
Risk-monitored loans	1,365	(815)	2,180
Others	50,133	(3,099)	53,232
Risk-monitored loans	-	-	-
Total	1,230,147	(294,566)	1,524,713
Risk-monitored loans	74,807	(14,483)	89,290

(Notes) Classified by domicile of debtors (same for the following tables).

(ii) Loans to Central and South American countries

(Millions of yen)

	Mar. 31, 2003		Mar. 31, 2002
		Change	
Chile	5,534	(1,692)	7,226
Risk-monitored loans	-	-	-
Columbia	11,087	(8,714)	19,801
Risk-monitored loans	823	(169)	992
Mexico	18,411	(1,751)	20,162
Risk-monitored loans	721	(237)	958
Argentina	1,544	(814)	2,358
Risk-monitored loans	-	-	-
Brazil	36,760	(26,362)	63,122
Risk-monitored loans	-	-	-
Venezuela	9,263	(2,083)	11,346
Risk-monitored loans	-	-	-
Panama	171,756	(42,237)	213,993
Risk-monitored loans	-	-	-
Others	1,050	(95)	1,145
Risk-monitored loans	124	(13)	137
Total	255,409	(83,747)	339,156
Risk-monitored loans	1,668	(419)	2,087

(iii) Loans to Russia

(Millions of yen)

	Mar. 31, 2003		Mar. 31, 2002
		Change	
Russia	5,423	1,648	3,775
Risk-monitored loans	-	-	-

(Sumitomo Mitsui Financial Group)

(3) Problem Assets Based on the Financial Reconstruction Law, classified by domicile

(Millions of yen, %)

	Mar. 31, 2003			Mar. 31, 2002
		Reserve ratio	Change	
Overseas and Japan offshore banking accounts	149,348	58.4	(17,973)	167,321
Asia	89,380	49.0	(14,222)	103,602
Indonesia	36,181	42.2	(4,595)	40,776
Hong Kong	12,208	60.0	(3,759)	15,967
India	7,648	65.3	641	7,007
China	2,688	58.3	(9,614)	12,302
Others	30,655	51.2	3,105	27,550
North America	50,537	87.2	4,115	46,422
Central and South America	7,785	65.1	5,698	2,087
Western Europe	1,646	65.4	(9,735)	11,381
Eastern Europe	-	-	(3,829)	3,829

(Notes) 1. In addition to loans, "Problem Assets Based on the Financial Reconstruction Law" includes acceptances and guarantees, suspense payments, and other credit-type assets.

2. Reserve Ratio = (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to collaterals and guarantees)
Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

3. Classified by domicile of debtors.