

16. Overseas Loans <SMBC Non-consolidated>

(1) Loans to specific overseas countries

(Millions of yen)

	Sep. 30, 2003			Mar. 31, 2003 (b)	Sep. 30, 2002 (c)
	(a)	(a) - (b)	(a) - (c)		
Loan balance	88,693	(19,384)	(25,386)	108,077	114,079
Number of countries	8	(1)	-	9	8

(2) Loans classified by country

(i) Loans to major Asian countries

(Millions of yen)

	Sep. 30, 2003			Mar. 31, 2003 (b)	Sep. 30, 2002 (c)
	(a)	(a) - (b)	(a) - (c)		
Indonesia	94,169	(17,290)	(28,104)	111,459	122,273
Risk-monitored loans	27,154	(9,027)	(5,020)	36,181	32,174
Thailand	216,945	14,732	(18,778)	202,213	235,723
Risk-monitored loans	18,611	(1,607)	(1,467)	20,218	20,078
Korea	181,518	16,355	33,490	165,163	148,028
Risk-monitored loans	-	(353)	(641)	353	641
Hong Kong	217,318	(28,699)	(55,726)	246,017	273,044
Risk-monitored loans	3,879	(4,241)	(7,657)	8,120	11,536
China	132,569	3,105	(1,869)	129,464	134,438
Risk-monitored loans	2,238	(431)	(2,531)	2,669	4,769
Singapore	201,202	(21,900)	(56,736)	223,102	257,938
Risk-monitored loans	698	579	515	119	183
India	27,846	(7,493)	(17,829)	35,339	45,675
Risk-monitored loans	3,251	(1,886)	(2,111)	5,137	5,362
Malaysia	66,035	2,078	(4,757)	63,957	70,792
Risk-monitored loans	605	(40)	(1,975)	645	2,580
Pakistan	3,280	(17)	(996)	3,297	4,276
Risk-monitored loans	1,263	(102)	(739)	1,365	2,002
Others	54,479	4,346	12,295	50,133	42,184
Risk-monitored loans	-	-	(6,849)	-	6,849
Total	1,195,365	(34,782)	(139,010)	1,230,147	1,334,375
Risk-monitored loans	57,699	(17,108)	(28,475)	74,807	86,174

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

(ii) Loans to major Central and South American countries

(Millions of yen)

	Sep. 30, 2003			Mar. 31, 2003 (b)	Sep. 30, 2002 (c)
	(a)	(a) - (b)	(a) - (c)		
Chile	4,973	(561)	(1,250)	5,534	6,223
Risk-monitored loans	-	-	-	-	-
Columbia	8,674	(2,413)	(6,170)	11,087	14,844
Risk-monitored loans	641	(182)	(199)	823	840
Mexico	16,224	(2,187)	(2,714)	18,411	18,938
Risk-monitored loans	667	(54)	(69)	721	736
Argentina	1,111	(433)	(923)	1,544	2,034
Risk-monitored loans	-	-	-	-	-
Brazil	43,472	6,712	(4,959)	36,760	48,431
Risk-monitored loans	-	-	-	-	-
Venezuela	7,763	(1,500)	(2,425)	9,263	10,188
Risk-monitored loans	-	-	-	-	-
Panama	173,064	1,308	(14,145)	171,756	187,209
Risk-monitored loans	-	-	-	-	-
Others	1,004	(46)	(40)	1,050	1,044
Risk-monitored loans	114	(10)	(12)	124	126
Total	256,287	878	(32,626)	255,409	288,913
Risk-monitored loans	1,422	(246)	(280)	1,668	1,702

(iii) Loans to Russia

(Millions of yen)

	Sep. 30, 2003			Mar. 31, 2003 (b)	Sep. 30, 2002 (c)
	(a)	(a) - (b)	(a) - (c)		
Russia	4,997	(426)	(290)	5,423	5,287
Risk-monitored loans	-	-	-	-	-

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

(Millions of yen, %)

	Sep. 30, 2003				Mar. 31, 2003	Sep. 30, 2002
	(a)	Reserve ratio	(a) - (b)	(a) - (c)	(b)	(c)
Overseas offices and Japan offshore banking accounts	125,324	56.7	(24,024)	(69,407)	149,348	194,731
Asia	61,085	53.4	(28,295)	(30,386)	89,380	91,471
Indonesia	27,154	49.9	(9,027)	(5,020)	36,181	32,174
Hong Kong	3,879	57.9	(8,329)	(7,883)	12,208	11,762
India	4,585	68.3	(3,063)	(2,666)	7,648	7,251
China	2,255	83.3	(433)	(2,538)	2,688	4,793
Others	23,212	51.9	(7,443)	(12,279)	30,655	35,491
North America	53,814	66.2	3,277	10,448	50,537	43,366
Central and South America	5,592	65.1	(2,193)	(2,485)	7,785	8,077
Western Europe	4,833	29.7	3,187	(43,582)	1,646	48,415
Eastern Europe	-	-	-	(3,402)	-	3,402

(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.