

16. Overseas Loans <SMBC Non-consolidated>

(1) Loans to specific overseas countries

	Mar. 31, 2004		(Millions of yen) Mar. 31, 2003
		Change	
Loan balance	74,688	(33,389)	108,077
Number of countries	6	(3)	9

(2) Loans classified by country

(i) Loans to major Asian countries

(Millions of yen)

	Mar. 31, 2004		Mar. 31, 2003
		Change	
Indonesia	81,177	(30,282)	111,459
Risk-monitored loans	18,265	(17,916)	36,181
Thailand	214,587	12,374	202,213
Risk-monitored loans	1,977	(18,241)	20,218
Korea	192,947	27,784	165,163
Risk-monitored loans	1,445	1,092	353
Hong Kong	209,540	(36,477)	246,017
Risk-monitored loans	3,244	(4,876)	8,120
China	148,673	19,209	129,464
Risk-monitored loans	422	(2,247)	2,669
Singapore	216,223	(6,879)	223,102
Risk-monitored loans	628	509	119
India	24,685	(10,654)	35,339
Risk-monitored loans	3,102	(2,035)	5,137
Malaysia	55,961	(7,996)	63,957
Risk-monitored loans	457	(188)	645
Pakistan	2,851	(446)	3,297
Risk-monitored loans	1,200	(165)	1,365
Others	65,182	15,049	50,133
Risk-monitored loans	-	-	-
Total	1,211,830	(18,317)	1,230,147
Risk-monitored loans	30,740	(44,067)	74,807

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

(ii) Loans to major Central and South American countries

(Millions of yen)

	Mar. 31, 2004		Mar. 31, 2003
		Change	
Chile	4,124	(1,410)	5,534
Risk-monitored loans	-	-	-
Columbia	6,274	(4,813)	11,087
Risk-monitored loans	485	(338)	823
Mexico	20,097	1,686	18,411
Risk-monitored loans	634	(87)	721
Argentina	693	(851)	1,544
Risk-monitored loans	-	-	-
Brazil	44,460	7,700	36,760
Risk-monitored loans	-	-	-
Venezuela	6,955	(2,308)	9,263
Risk-monitored loans	-	-	-
Panama	179,208	7,452	171,756
Risk-monitored loans	-	-	-
Others	973	(77)	1,050
Risk-monitored loans	109	(15)	124
Total	262,787	7,378	255,409
Risk-monitored loans	1,228	(440)	1,668

(iii) Loans to Russia

(Millions of yen)

	Mar. 31, 2004		Mar. 31, 2003
		Change	
Russia	4,722	(701)	5,423
Risk-monitored loans	-	-	-

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

(Millions of yen, %)

	Mar. 31, 2004			Mar. 31, 2003
	(a)	Reserve ratio	(a) - (b)	(b)
Overseas offices and Japan offshore banking accounts	70,952	64.7	(78,396)	149,348
Asia	32,532	50.8	(56,848)	89,380
Indonesia	18,265	32.2	(17,916)	36,181
Hong Kong	3,244	82.6	(8,964)	12,208
India	3,595	84.8	(4,053)	7,648
China	422	91.2	(2,266)	2,688
Others	7,006	79.8	(23,649)	30,655
North America	27,404	94.2	(23,133)	50,537
Central and South America	3,942	81.8	(3,843)	7,785
Western Europe	7,074	37.2	5,428	1,646
Eastern Europe	-	-	-	-

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

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.