

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

(1) Loans and bills discounted, classified by industry

(Millions of yen)

	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding offshore banking account)	47,519,976	(431,546)	(4,559,987)	47,951,522	52,079,963
Manufacturing	5,582,342	(211,849)	(336,159)	5,794,191	5,918,501
Agriculture, forestry, fisheries, and mining	120,620	(13,213)	(38,465)	133,833	159,085
Construction	1,654,954	(62,230)	(356,767)	1,717,184	2,011,721
Transportation, communications and public enterprises	3,080,967	(53,746)	(119,072)	3,134,713	3,200,039
Wholesale and retail	5,423,608	(68,560)	(235,635)	5,492,168	5,659,243
Finance and insurance	5,065,594	173,068	6,687	4,892,526	5,058,907
Real estate	6,340,604	(654,456)	(1,082,260)	6,995,060	7,422,864
Various services	5,541,499	70,612	(40,140)	5,470,887	5,581,639
Municipalities	438,500	(249,659)	43,916	688,159	394,584
Others	14,271,284	638,488	(2,402,091)	13,632,796	16,673,375
Overseas offices and offshore banking accounts	3,203,631	345,009	130,072	2,858,622	3,073,559
Public sector	38,221	(25,433)	(50,260)	63,654	88,481
Financial institutions	257,118	29,725	16,937	227,393	240,181
Commerce and industry	2,803,980	407,991	227,482	2,395,989	2,576,498
Others	104,310	(67,273)	(64,088)	171,583	168,398
Total	50,723,607	(86,537)	(4,429,915)	50,810,144	55,153,522

Risk-Monitored Loans

(Millions of yen)

	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding offshore banking account)	2,343,360	(366,453)	(1,373,535)	2,709,813	3,716,895
Manufacturing	80,300	(245,640)	(90,607)	325,940	170,907
Agriculture, forestry, fisheries, and mining	909	(215)	(2,662)	1,124	3,571
Construction	303,531	196,437	(14,021)	107,094	317,552
Transportation, communications and public enterprises	84,384	58	(26,964)	84,326	111,348
Wholesale and retail	298,429	(67,612)	(232,406)	366,041	530,835
Finance and insurance	46,091	(6,917)	(43,763)	53,008	89,854
Real estate	885,914	(111,717)	(505,053)	997,631	1,390,967
Various services	413,883	(119,996)	(415,790)	533,879	829,673
Municipalities	-	-	-	-	-
Others	229,919	(10,851)	(42,269)	240,770	272,188
Overseas offices and offshore banking accounts	47,408	(17,668)	(68,729)	65,076	116,137
Public sector	114	(11,305)	(11,294)	11,419	11,408
Financial institutions	277	(446)	(486)	723	763
Commerce and industry	47,017	(5,917)	(56,949)	52,934	103,966
Others	-	-	-	-	-
Total	2,390,768	(384,121)	(1,442,264)	2,774,889	3,833,032

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

(Millions of yen, %)

	Sep. 30, 2004				Mar. 31, 2004	Sep. 30, 2003
	(a)	Reserve ratio	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding offshore banking account)	2,429,009	64.0	(311,273)	(1,312,278)	2,740,282	3,741,287
Manufacturing	81,510	73.1	(246,955)	(90,099)	328,465	171,609
Agriculture, forestry, fisheries, and mining	910	79.3	(216)	(2,662)	1,126	3,572
Construction	361,316	59.8	254,049	43,173	107,267	318,143
Transportation, communications and public enterprises	87,421	62.6	2,008	(24,449)	85,413	111,870
Wholesale and retail	300,844	77.9	(67,973)	(235,793)	368,817	536,637
Finance and insurance	47,560	74.9	(7,150)	(44,150)	54,710	91,710
Real estate	899,572	57.0	(117,156)	(496,607)	1,016,728	1,396,179
Various services	417,421	61.7	(117,037)	(419,509)	534,458	836,930
Municipalities	-	-	-	-	-	-
Others	232,455	100.0	(10,843)	(42,182)	243,298	274,637
Overseas offices and offshore banking accounts	55,341	87.2	(15,611)	(69,983)	70,952	125,324
Public sector	114	87.7	(11,305)	(11,294)	11,419	11,408
Financial institutions	2,442	87.1	1,719	1,679	723	763
Commerce and industry	52,785	87.2	(6,025)	(60,368)	58,810	113,153
Others	-	-	-	-	-	-
Total	2,484,350	64.8	(326,884)	(1,382,261)	2,811,234	3,866,611

(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)

Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

(3) Consumer loans outstanding

(Millions of yen)

	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Consumer loans	13,908,345	32,467	(48,326)	13,875,878	13,956,671
Mortgage loans	12,842,232	117,191	124,255	12,725,041	12,717,977
Residential purpose	9,015,628	124,053	258,536	8,891,575	8,757,092
Other consumer loans	1,066,113	(84,724)	(172,580)	1,150,837	1,238,693

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

(Millions of yen, %)

	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance	34,893,305	(534,529)	(1,043,755)	35,427,834	35,937,060
Ratio to total loans	73.4	(0.5)	4.4	73.9	69.0

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