

16. Loan Portfolio, Classified by Country <SMBC Non-consolidated>

(1) Loans to specific overseas countries

(Millions of yen)

	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Loan balance	47,361	(27,327)	(41,332)	74,688	88,693
Number of countries	6	-	(2)	6	8

(2) Loans classified by country

(i) Loans to major Asian countries

(Millions of yen)

	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Indonesia	62,470	(18,707)	(31,699)	81,177	94,169
Risk-monitored loans	3,064	(15,201)	(24,090)	18,265	27,154
Thailand	217,258	2,671	313	214,587	216,945
Risk-monitored loans	1,194	(783)	(17,417)	1,977	18,611
Korea	208,801	15,854	27,283	192,947	181,518
Risk-monitored loans	1,114	(331)	1,114	1,445	-
Hong Kong	225,363	15,823	8,045	209,540	217,318
Risk-monitored loans	2,855	(389)	(1,024)	3,244	3,879
China	202,617	53,944	70,048	148,673	132,569
Risk-monitored loans	375	(47)	(1,863)	422	2,238
Singapore	236,844	20,621	35,642	216,223	201,202
Risk-monitored loans	664	36	(34)	628	698
India	23,637	(1,048)	(4,209)	24,685	27,846
Risk-monitored loans	1,698	(1,404)	(1,553)	3,102	3,251
Malaysia	71,059	15,098	5,024	55,961	66,035
Risk-monitored loans	171	(286)	(434)	457	605
Pakistan	2,383	(468)	(897)	2,851	3,280
Risk-monitored loans	1,261	61	(2)	1,200	1,263
Others	69,125	3,943	14,646	65,182	54,479
Risk-monitored loans	-	-	-	-	-
Total	1,319,560	107,730	124,195	1,211,830	1,195,365
Risk-monitored loans	12,396	(18,344)	(45,303)	30,740	57,699

(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, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Chile	3,855	(269)	(1,118)	4,124	4,973
Risk-monitored loans	-	-	-	-	-
Columbia	5,135	(1,139)	(3,539)	6,274	8,674
Risk-monitored loans	439	(46)	(202)	485	641
Mexico	31,903	11,806	15,679	20,097	16,224
Risk-monitored loans	-	(634)	(667)	634	667
Argentina	185	(508)	(926)	693	1,111
Risk-monitored loans	-	-	-	-	-
Brazil	55,857	11,397	12,385	44,460	43,472
Risk-monitored loans	-	-	-	-	-
Venezuela	6,757	(198)	(1,006)	6,955	7,763
Risk-monitored loans	-	-	-	-	-
Panama	172,905	(6,303)	(159)	179,208	173,064
Risk-monitored loans	-	-	-	-	-
Others	3,912	2,939	2,908	973	1,004
Risk-monitored loans	114	5	-	109	114
Total	280,514	17,727	24,227	262,787	256,287
Risk-monitored loans	553	(675)	(869)	1,228	1,422

(iii) Loans to Russia

(Millions of yen)

	Sep. 30, 2004			Mar. 31, 2004	Sep. 30, 2003
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Russia	4,923	201	(74)	4,722	4,997
Risk-monitored loans	-	-	-	-	-

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

(Millions of yen, %)

	Sep. 30, 2004				Mar. 31, 2004	Sep. 30, 2003
	(a)	Reserve ratio	(a) - (b)	(a) - (c)	(b)	(c)
Overseas offices and Japan offshore banking accounts	55,341	87.2	(15,611)	(69,983)	70,952	125,324
Asia	17,002	82.0	(15,530)	(44,083)	32,532	61,085
Indonesia	3,064	59.2	(15,201)	(24,090)	18,265	27,154
Hong Kong	2,922	88.6	(322)	(957)	3,244	3,879
India	2,324	100.0	(1,271)	(2,261)	3,595	4,585
China	410	94.7	(12)	(1,845)	422	2,255
Others	8,282	74.6	1,276	(14,930)	7,006	23,212
North America	28,808	100.0	1,404	(25,006)	27,404	53,814
Central and South America	2,718	87.0	(1,224)	(2,874)	3,942	5,592
Western Europe	6,813	43.9	(261)	1,980	7,074	4,833
Eastern Europe	-	-	-	-	-	-

(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. Classified by domicile of debtors.