

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

(1) Loans and bills discounted, classified by industry

(Millions of yen)

	Mar. 31, 2005		Mar. 31, 2004
		Change	
Domestic offices (excluding offshore banking account)	46,673,647	(1,277,875)	47,951,522
Manufacturing	5,321,715	(472,476)	5,794,191
Agriculture, forestry, fisheries, and mining	125,574	(8,259)	133,833
Construction	1,618,372	(98,812)	1,717,184
Transportation, communications and public enterprises	2,737,386	(397,327)	3,134,713
Wholesale and retail	5,310,881	(181,287)	5,492,168
Finance and insurance	5,158,754	266,228	4,892,526
Real estate	5,982,960	(1,012,100)	6,995,060
Various services	5,705,901	235,014	5,470,887
Municipalities	583,515	(104,644)	688,159
Others	14,128,584	495,788	13,632,796
Overseas offices and offshore banking accounts	3,393,938	535,316	2,858,622
Public sector	75,824	12,170	63,654
Financial institutions	237,276	9,883	227,393
Commerce and industry	2,994,018	598,029	2,395,989
Others	86,819	(84,764)	171,583
Total	50,067,586	(742,558)	50,810,144

Risk-Monitored Loans

(Millions of yen)

	Mar. 31, 2005		Mar. 31, 2004
		Change	
Domestic offices (excluding offshore banking account)	1,703,591	(1,006,222)	2,709,813
Manufacturing	81,283	(244,657)	325,940
Agriculture, forestry, fisheries, and mining	725	(399)	1,124
Construction	342,152	235,058	107,094
Transportation, communications and public enterprises	33,373	(50,953)	84,326
Wholesale and retail	103,341	(262,700)	366,041
Finance and insurance	94,509	41,501	53,008
Real estate	396,542	(601,089)	997,631
Various services	450,201	(83,678)	533,879
Municipalities	-	-	-
Others	201,462	(39,308)	240,770
Overseas offices and offshore banking accounts	32,272	(32,804)	65,076
Public sector	111	(11,308)	11,419
Financial institutions	267	(456)	723
Commerce and industry	31,894	(21,040)	52,934
Others	-	-	-
Total	1,735,863	(1,039,026)	2,774,889

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

(Millions of yen, %)

	Mar. 31, 2005			Mar. 31, 2004
	(a)	Reserve ratio	(a) - (b)	(b)
Domestic offices (excluding offshore banking account)	1,787,815	79.6	(952,467)	2,740,282
Manufacturing	85,454	67.0	(243,011)	328,465
Agriculture, forestry, fisheries, and mining	725	79.2	(401)	1,126
Construction	396,298	85.8	289,031	107,267
Transportation, communications and public enterprises	36,204	60.6	(49,209)	85,413
Wholesale and retail	105,012	69.5	(263,805)	368,817
Finance and insurance	95,837	69.8	41,127	54,710
Real estate	408,551	59.9	(608,177)	1,016,728
Various services	456,023	85.6	(78,435)	534,458
Municipalities	-	-	-	-
Others	203,705	100.0	(39,593)	243,298
Overseas offices and offshore banking accounts	36,807	94.9	(34,145)	70,952
Public sector	111	88.7	(11,308)	11,419
Financial institutions	462	89.3	(261)	723
Commerce and industry	36,234	95.0	(22,576)	58,810
Others	-	-	-	-
Total	1,824,622	80.0	(986,612)	2,811,234

(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)

	Mar. 31, 2005		Mar. 31, 2004
		Change	
Consumer loans	14,230,648	354,770	13,875,878
Mortgage loans	13,240,449	515,408	12,725,041
Residential purpose	9,451,330	559,755	8,891,575
Other consumer loans	990,198	(160,639)	1,150,837

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

(Millions of yen, %)

	Mar. 31, 2005		Mar. 31, 2004
		Change	
Outstanding balance	35,291,150	(136,684)	35,427,834
Ratio to total loans	75.6	1.7	73.9

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