

## 16. Loan Portfolio, Classified by Country &lt;SMBC Non-consolidated&gt;

## (1) Loans to specific overseas countries

(Millions of yen)

	Mar. 31, 2005	Change	Mar. 31, 2004
Loan balance	40,164	(34,524)	74,688
Number of countries	5	(1)	6

## (2) Loans classified by country

## (i) Loans to major Asian countries

(Millions of yen)

	Mar. 31, 2005	Change	Mar. 31, 2004
Indonesia	64,013	(17,164)	81,177
Risk-monitored loans	3,317	(14,948)	18,265
Thailand	222,975	8,388	214,587
Risk-monitored loans	745	(1,232)	1,977
Korea	194,913	1,966	192,947
Risk-monitored loans	1,089	(356)	1,445
Hong Kong	219,904	10,364	209,540
Risk-monitored loans	322	(2,922)	3,244
China	254,890	106,217	148,673
Risk-monitored loans	198	(224)	422
Singapore	246,741	30,518	216,223
Risk-monitored loans	838	210	628
India	16,765	(7,920)	24,685
Risk-monitored loans	1,059	(2,043)	3,102
Malaysia	87,074	31,113	55,961
Risk-monitored loans	502	45	457
Pakistan	2,024	(827)	2,851
Risk-monitored loans	1,219	19	1,200
Others	83,129	17,947	65,182
Risk-monitored loans	-	-	-
Total	1,392,432	180,602	1,211,830
Risk-monitored loans	9,289	(21,451)	30,740

(Notes) 1. Classified by domicile of debtors (same for the following tables).

2. Risk-monitored loans are calculated based on the ones in overseas offices and Japan offshore banking accounts (same for the following tables).

## (ii) Loans to major Central and South American countries

(Millions of yen)

	Mar. 31, 2005	Change	Mar. 31, 2004
Chile	2,152	(1,972)	4,124
Risk-monitored loans	-	-	-
Columbia	4,533	(1,741)	6,274
Risk-monitored loans	372	(113)	485
Mexico	34,127	14,030	20,097
Risk-monitored loans	-	(634)	634
Argentina	56	(637)	693
Risk-monitored loans	-	-	-
Brazil	50,773	6,313	44,460
Risk-monitored loans	-	-	-
Venezuela	6,262	(693)	6,955
Risk-monitored loans	-	-	-
Panama	167,762	(11,446)	179,208
Risk-monitored loans	-	-	-
Others	3,669	2,696	973
Risk-monitored loans	111	2	109
Total	269,336	6,549	262,787
Risk-monitored loans	483	(745)	1,228

## (iii) Loans to Russia

(Millions of yen)

	Mar. 31, 2005	Change	Mar. 31, 2004
Russia	11,734	7,012	4,722
Risk-monitored loans	-	-	-

(3) Problem Assets Based on the Financial Reconstruction Law, classified by domicile  
(Millions of yen, %)

	Mar. 31, 2005			Mar. 31, 2004 (b)
	(a)	Reserve ratio	(a) - (b)	
Overseas offices and Japan offshore banking accounts	36,807	94.9	(34,145)	70,952
Asia	12,815	83.8	(20,114)	32,532
Indonesia	3,317	45.6	(14,948)	18,265
Hong Kong	411	90.6	(2,833)	3,244
India	1,080	100.0	(2,515)	3,595
China	198	100.0	(224)	422
Others	7,809	84.8	803	7,006
North America	22,758	100.0	(4,646)	27,404
Central and South America	678	88.7	(3,264)	3,942
Western Europe	556	45.3	(6,518)	7,074
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.

## 17. Deposits and Loans <SMBC Non-consolidated>

### (1) Deposits and loans outstanding

(Millions of yen, %)

	FY2004		FY2003
		Change	
Deposits (term-end balance)	62,788,328	2,720,911	60,067,417
Deposits (average balance)	61,411,281	3,246,867	58,164,414
Domestic units	54,621,893	2,135,942	52,485,951
Average yield	0.02	0.00	0.02
Loans (term-end balance)	50,067,586	(742,558)	50,810,144
Loans (average balance)	50,808,908	(3,436,041)	54,244,949
Domestic units	46,859,345	(3,615,888)	50,475,233
Average yield	1.78	0.03	1.75

(Note) Deposits do not include "negotiable certificates of deposit."

### (2) Deposits outstanding, classified by type of depositor

(Millions of yen)

	Mar. 31, 2005		Mar. 31, 2004
		Change	
Domestic deposits	60,609,630	1,930,428	58,679,202
Individual	32,154,014	522,180	31,631,834
Corporate	28,455,616	1,408,248	27,047,368

(Note) Figures are before adjustment on interoffice accounts in transit.

Excludes "negotiable certificates of deposit" and Japan offshore banking accounts.

### (Reference)

(Millions of yen)

	Mar. 31, 2005		Mar. 31, 2004
		Change	
Outstanding balance of investment trusts	2,348,227	342,543	2,005,684
Balance to individuals	2,264,844	344,820	1,920,024

(Note) Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the term-end.