

11. Classification under Self-Assessment, Disclosure of Problem Assets, and Write-Offs / Reserves <SMBC Non-consolidated>

< As of Sep. 30, 2008 >

(Billion of yen)

Category of Borrowers under Self-Assessment	Problem Assets based on the Financial Reconstruction Law	Classification under Self-Assessment				Reserve for possible loan losses	Reserve Ratio	
		Classification I	Classification II	Classification III	Classification IV			
Bankrupt Borrowers	Bankrupt and Quasi-Bankrupt Assets 269.1 (i) (Change from Mar. 31, 2008: +151.3)	Portion of claims secured by collateral or guarantees, etc. 251.3 (a)	Fully reserved 17.8	Direct Write-Offs (*1)	Specific Reserve	22.9 (*2)	100% (*3)	
Effectively Bankrupt Borrowers								
Potentially Bankrupt Borrowers	Doubtful Assets 525.8 (ii) (Change from Mar. 31, 2008: +123.8)	Portion of claims secured by collateral or guarantees, etc. 276.7 (b)	Necessary amount reserved 249.1		Specific Reserve	181.5 (*2)	72.86% (*3)	
Borrowers Requiring Caution	Substandard Loans 282.0 (iii) (Change from Mar. 31, 2008: (2.1)) (Claims to Substandard Borrowers)	Portion of Substandard Loans secured by collateral or guarantees, etc. 114.1 (c)					General Reserve for Substandard Loans 74.7	46.02% (*3)
	Normal Assets 65,343.4	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers			General Reserve 434.6	5.97% [10.38%] (*4)		
Normal Borrowers		Claims to Normal Borrowers						
Loan loss Reserve for Specific Overseas Countries						0.0		
Total 66,420.3 (iv)		Problem asset ratio ((v)/(iv)) 1.62% (Change from Mar. 31, 2008: +0.38%)		Total Reserve for possible loan losses 639.0		Reserve Ratio (*5) (D/C) 64.20%		
A=(i)+(ii)+(iii) 1,076.9 (v) (Change from Mar. 31, 2008: +273.0)		B: Portion secured by collateral or guaranteed, etc. (a)+(b)+(c) 642.1		C: Unsecured portion (A - B) 434.8		Coverage Ratio ((B+D)/A) 85.55%		
				D: Specific Reserve + General Reserve for Substandard Loans 279.1				

(*1) Includes amount of direct reduction totaling JPY 446.1 billion.

(*2) Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards.
(Bankrupt/Effectively Bankrupt Borrowers: JPY 5.1 billion, Potentially Bankrupt Borrowers: JPY 7.9 billion)

(*3) Reserve ratios for claims on Bankrupt Borrowers, Effectively Bankrupt Borrowers, Potentially Bankrupt Borrowers, Substandard Borrowers and Borrowers Requiring Caution including Substandard Borrowers are the proportion of reserve for the possible loan losses to each category's total claims, excluding the portion secured by collateral or guarantees, etc..

(*4) Reserve ratios for claims on Normal Borrowers and Borrowers Requiring Caution (excluding claims to Substandard Borrowers) are the proportion of the reserve for possible loan losses to the respective claims of each category.

The reserve ratio for unsecured claims on Borrowers Requiring Caution (excluding claims to Substandard Borrowers) is shown in [].

(*5) The proportion of the reserve to the claims, excluding the portion secured by collateral or guarantees, etc.