

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

(1) Loans and bills discounted, classified by industry

(Millions of yen)

	Sep. 30, 2008			Mar. 31, 2008	Sep. 30, 2007
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding offshore banking account)	48,306,794	(570,795)	261,683	48,877,589	48,045,111
Manufacturing	5,389,440	104,927	127,449	5,284,513	5,261,991
Agriculture, forestry, fisheries, and mining	104,658	(33,782)	(26,483)	138,440	131,141
Construction	1,031,071	(122,681)	(179,444)	1,153,752	1,210,515
Transportation, communications and public enterprises	3,029,450	137,838	240,247	2,891,612	2,789,203
Wholesale and retail	4,738,085	(164,248)	(262,765)	4,902,333	5,000,850
Finance and insurance	6,134,985	51,425	(5,846)	6,083,560	6,140,831
Real estate	6,136,716	(174,277)	(502,613)	6,310,993	6,639,329
Various services	5,318,838	(134,862)	(116,338)	5,453,700	5,435,176
Municipalities	725,924	(55,018)	151,502	780,942	574,422
Others	15,697,622	(180,117)	835,974	15,877,739	14,861,648
Overseas offices and offshore banking accounts	10,235,159	2,154,935	3,254,564	8,080,224	6,980,595
Public sector	27,433	7,598	(863)	19,835	28,296
Financial institutions	1,005,682	326,487	654,614	679,195	351,068
Commerce and industry	8,450,456	1,659,527	2,213,682	6,790,929	6,236,774
Others	751,587	161,325	387,132	590,262	364,455
Total	58,541,953	1,584,140	3,516,247	56,957,813	55,025,706

Risk-Monitored Loans

(Millions of yen)

	Sep. 30, 2008			Mar. 31, 2008	Sep. 30, 2007
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding offshore banking account)	940,943	238,163	270,853	702,780	670,090
Manufacturing	86,394	19,814	33,023	66,580	53,371
Agriculture, forestry, fisheries, and mining	14,459	10,576	11,578	3,883	2,881
Construction	83,908	9,318	42,667	74,590	41,241
Transportation, communications and public enterprises	47,624	8,268	(22,492)	39,356	70,116
Wholesale and retail	119,386	(1,144)	16,700	120,530	102,686
Finance and insurance	63,899	47,740	54,809	16,159	9,090
Real estate	268,205	114,243	113,886	153,962	154,319
Various services	177,853	18,520	18,640	159,333	159,213
Municipalities	-	-	-	-	-
Others	79,213	10,831	2,043	68,382	77,170
Overseas offices and offshore banking accounts	88,769	20,962	9,935	67,807	78,834
Public sector	-	-	-	-	-
Financial institutions	36,270	36,270	36,270	-	-
Commerce and industry	52,498	(15,309)	(26,336)	67,807	78,834
Others	-	-	-	-	-
Total	1,029,713	259,126	280,789	770,587	748,924

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

(Millions of yen, %)

	Sep. 30, 2008				Mar. 31, 2008 (b)	Sep. 30, 2007 (c)
	(a)	Reserve ratio	(a) - (b)	(a) - (c)		
Domestic offices (excluding offshore banking account)	986,129	62.7	250,557	292,911	735,572	693,218
Manufacturing	94,969	58.2	24,175	38,291	70,794	56,678
Agriculture, forestry, fisheries, and mining	14,816	82.3	10,933	11,935	3,883	2,881
Construction	90,418	66.4	11,353	49,014	79,065	41,404
Transportation, communications and public enterprises	49,465	58.4	8,965	(21,228)	40,500	70,693
Wholesale and retail	126,140	61.6	(1,444)	19,959	127,584	106,181
Finance and insurance	65,026	68.7	47,836	54,826	17,190	10,200
Real estate	275,723	65.7	118,392	119,201	157,331	156,522
Various services	188,334	56.6	19,383	18,673	168,951	169,661
Municipalities	-	-	-	-	-	-
Others	81,235	100.0	10,965	2,240	70,270	78,995
Overseas offices and offshore banking accounts	90,751	84.7	22,385	10,321	68,366	80,430
Public sector	-	-	-	-	-	-
Financial institutions	37,256	100	37,256	37,256	-	-
Commerce and industry	53,495	84.5	(14,871)	(26,935)	68,366	80,430
Others	-	-	-	-	-	-
Total	1,076,881	64.2	272,942	303,232	803,939	773,649

(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, 2008			Mar. 31, 2008 (b)	Sep. 30, 2007 (c)
	(a)	(a) - (b)	(a) - (c)		
Consumer loans	14,688,739	106,967	246,022	14,581,772	14,442,717
Housing loans	13,759,387	111,634	252,132	13,647,753	13,507,255
Residential purpose	10,168,610	134,768	278,118	10,033,842	9,890,492
Other consumer loans	929,351	(4,667)	(6,110)	934,018	935,461

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

(Millions of yen, %)

	Sep. 30, 2008			Mar. 31, 2008 (b)	Sep. 30, 2007 (c)
	(a)	(a) - (b)	(a) - (c)		
Outstanding balance	35,648,677	(480,842)	(689,489)	36,129,519	36,338,166
Ratio to total loans	73.8	(0.1)	(1.8)	73.9	75.6

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