

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

(1) Loans to specific overseas countries

(Millions of yen)

	Sep. 30, 2008			Mar. 31, 2008 (b)	Sep. 30, 2007 (c)
	(a)	(a) - (b)	(a) - (c)		
Loan balance	4	-	1	4	3
Number of countries	1	-	-	1	1

(2) Loans outstanding, classified by major domicile

(Millions of yen)

	Sep. 30, 2008			Mar. 31, 2008 (b)	Sep. 30, 2007 (c)
	(a)	(a) - (b)	(a) - (c)		
Asia	2,862,159	445,947	565,337	2,416,212	2,296,822
Indonesia	63,172	5,802	7,331	57,370	55,841
Thailand	372,192	21,850	(17,339)	350,342	389,531
Korea	143,072	23,384	(32,408)	119,688	175,480
Hong Kong	595,438	93,803	86,054	501,635	509,384
China	633,564	130,449	206,587	503,115	426,977
Singapore	617,216	67,350	205,716	549,866	411,500
India	155,796	34,496	31,792	121,300	124,004
Others	281,705	68,812	77,606	212,893	204,099
North America	3,800,697	1,183,897	1,250,436	2,616,800	2,550,261
Central and South America	807,203	192,251	271,577	614,952	535,626
Brazil	115,543	35,308	21,214	80,235	94,329
Panama	584,271	104,304	192,632	479,967	391,639
Others	107,388	52,639	57,734	54,749	49,654
Western Europe	1,777,167	196,524	542,144	1,580,643	1,235,023
Eastern Europe	497,839	159,277	309,524	338,562	188,315
Russia	405,999	141,946	266,707	264,053	139,292
Others	91,839	17,330	42,817	74,509	49,022
Others	1,029,715	137,367	392,367	892,348	637,348
Total	10,774,782	2,315,261	3,331,387	8,459,521	7,443,395

(Notes) Classified by domicile of debtors.

(3) Problem assets based on the Financial Reconstruction Law, classified by domicile

(Millions of yen, %)

	Sep. 30, 2008				Mar. 31, 2008 (b)	Sep. 30, 2007 (c)
	(a)	Reserve ratio	(a) - (b)	(a) - (c)		
Overseas offices and Japan offshore banking accounts	90,751	84.7	22,385	10,321	68,366	80,430
Asia	10,766	61.9	(14,951)	(20,318)	25,717	31,084
Hong Kong	6,666	98.9	(8,696)	(12,224)	15,362	18,890
China	1,540	-	(309)	(370)	1,849	1,910
Others	2,558	59.8	(5,947)	(7,723)	8,505	10,281
North America	69,445	94.8	36,947	20,279	32,498	49,166
Central and South America	-	-	-	-	-	-
Western Europe	51	100.0	(102)	(128)	153	179
Eastern Europe	-	-	-	-	-	-
Others	10,488	74.34	492	10,488	9,996	-

(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) × 100

Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

When there is no asset excluding amounts recoverable by guarantees, collateral and others, "-" is recorded.

3. Classified by domicile of debtors.