

14. Loan Portfolio, Classified by Industry

(1) Loans and bills discounted, classified by industry <Non-consolidated>

(Millions of yen)

	Mar. 31, 2001		Mar. 31, 2000
		Change	
Domestic offices (excluding offshore banking account)	27,533,299	(212,606)	27,745,905
Manufacturing	3,550,436	47,356	3,503,080
Agriculture, forestry, fisheries, and mining	58,906	(3,665)	62,571
Construction	1,536,723	(106,824)	1,643,547
Transportation, communications and other public enterprises	1,392,034	178,875	1,213,159
Wholesale and retail	3,511,471	(18,302)	3,529,773
Finance and insurance	2,316,069	(9,033)	2,325,102
Real estate	4,557,995	239,614	4,318,381
Services	4,103,634	(377,717)	4,481,351
Municipalities	81,823	(22,440)	104,263
Other	6,424,205	(140,469)	6,564,674
Overseas offices and offshore banking accounts	3,639,082	26,427	3,612,655
Public sector	203,275	43,916	159,359
Financial institutions	267,529	(21,551)	289,080
Commerce and industry	3,167,650	4,992	3,162,658
Other	627	(929)	1,556
Total	31,172,382	(186,178)	31,358,560

Risk-monitored loans, classified by industry <Non-consolidated>

(Millions of yen)

	Mar. 31, 2001		Mar. 31, 2000
		Change	
Domestic offices (excluding offshore banking account)	1,453,991	(347,206)	1,801,197
Manufacturing	78,934	20,670	58,264
Agriculture, forestry, fisheries, and mining	1,856	(41)	1,897
Construction	34,776	(230,279)	265,055
Transportation, communications and other public enterprises	27,125	13,659	13,466
Wholesale and retail	171,050	6,657	164,393
Finance and insurance	95,492	2,716	92,776
Real estate	481,385	(96,406)	577,791
Services	477,873	(116,942)	594,815
Municipalities	506	506	---
Other	84,994	52,253	32,741
Overseas offices and offshore banking accounts	63,517	(19,369)	82,886
Public sector	---	---	---
Financial institutions	4,282	1,643	2,639
Commerce and industry	59,235	(21,012)	80,247
Other	---	---	---
Total	1,517,508	(366,575)	1,884,083

(2) Problem Assets Based on Financial Reconstruction Law, classified by industry <Non-consolidated>

(Millions of yen, %)

	Mar. 31, 2001			Mar. 31, 2000
		Reserve ratio	Change	
Domestic offices (excluding offshore banking account)	1,483,671	53.7	(341,112)	1,824,783
Manufacturing	79,463	47.2	20,621	58,842
Agriculture, forestry, fisheries, and mining	1,859	61.9	(38)	1,897
Construction	34,840	58.5	(230,299)	265,139
Transportation, communications and other public enterprises	27,138	54.7	13,664	13,474
Wholesale and retail	178,342	50.8	10,740	167,602
Finance and insurance	104,960	87.1	3,197	101,763
Real estate	490,589	55.2	(88,162)	578,751
Services	478,152	46.9	(126,370)	604,522
Municipalities	506	15.4	506	---
Other	87,822	55.8	55,028	32,794
Overseas offices and offshore banking accounts	77,893	51.6	(14,294)	92,187
Public sector	---	---	---	---
Financial institutions	4,950	59.3	2,189	2,761
Commerce and industry	72,943	51.2	(16,483)	89,426
Other	---	---	---	---
Total	1,561,564	53.6	(355,406)	1,916,970

(*1) In addition to loans, "Problem Assets Based on Financial Reconstruction Law" includes acceptances and guarantees, suspense payments, and other credit-type assets.

(*2) Reserve Ratio = (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to collaterals and guarantees)
Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

(3) Consumer loans outstanding <Non-consolidated>

(Millions of yen)

	Mar. 31, 2001			Mar. 31, 2000
		Change		
Consumer loans	5,553,661	(155,158)		5,708,819
Housing loans	5,095,787	(120,970)		5,216,757
Other loans	457,874	(34,188)		492,062

(4) Loans to small and medium-sized enterprises outstanding <Non-consolidated>

(Millions of yen, %)

	Mar. 31, 2001			Mar. 31, 2000
		Change		
Outstanding balance	19,666,975	(532,133)		20,199,108
Ratio to total loans	71.4	(1.4)		72.8

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