

15. Loan Portfolio, Classified by Industry

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

(Millions of yen)

	Mar. 31, 2002	Change	Mar. 31, 2001
Domestic offices (excluding offshore banking account)	54,489,488	(1,061,715)	55,551,203
Manufacturing	7,493,045	37,655	7,455,390
Agriculture, forestry, fisheries, and mining	183,675	(5,146)	188,821
Construction	2,841,574	(87,587)	2,929,161
Transportation, communications and other public enterprises	2,838,889	(143,307)	2,982,196
Wholesale and retail	7,161,690	(469,448)	7,631,138
Finance and insurance	5,244,899	394,720	4,850,179
Real estate	8,549,534	(672,708)	9,222,242
Services	6,364,140	(356,266)	6,720,406
Municipalities	337,514	33,371	304,143
Other	13,474,520	206,996	13,267,524
Overseas offices and offshore banking accounts	5,438,880	(757,796)	6,196,676
Public sector	182,437	(81,584)	264,021
Financial institutions	372,246	(6,518)	378,764
Commerce and industry	4,689,758	(798,461)	5,488,219
Other	194,437	128,768	65,669
Total	59,928,368	(1,819,512)	61,747,880

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

(Millions of yen)

	Mar. 31, 2002	Change	Mar. 31, 2001
Domestic offices (excluding offshore banking account)	5,671,154	3,038,951	2,632,203
Manufacturing	314,583	151,934	162,649
Agriculture, forestry, fisheries, and mining	5,213	(2,044)	7,257
Construction	1,014,604	915,572	99,032
Transportation, communications and other public enterprises	65,054	3,670	61,384
Wholesale and retail	725,383	320,621	404,762
Finance and insurance	216,911	113,959	102,952
Real estate	2,042,639	1,198,220	844,419
Services	995,522	220,029	775,493
Municipalities	---	(506)	506
Other	291,245	117,496	173,749
Overseas offices and offshore banking accounts	145,298	44,911	100,387
Public sector	13,580	12,514	1,066
Financial institutions	2,963	(1,319)	4,282
Commerce and industry	128,755	33,950	94,805
Other	---	(234)	234
Total	5,816,452	3,083,862	2,732,590

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

(Millions of yen, %)

	Mar. 31, 2002			Mar. 31, 2001
		Reserve ratio	Change	
Domestic offices (excluding offshore banking account)	5,732,722	49.9	3,030,697	2,702,025
Manufacturing	317,611	36.7	153,215	164,396
Agriculture, forestry, fisheries, and mining	5,216	64.2	(2,396)	7,612
Construction	1,035,504	53.9	935,741	99,763
Transportation, communications and other public enterprises	66,341	49.7	1,030	65,311
Wholesale and retail	736,631	60.3	315,350	421,281
Finance and insurance	219,323	26.6	104,419	114,904
Real estate	2,046,457	42.7	1,189,625	856,832
Services	998,459	56.0	218,192	780,267
Municipalities	---	---	(506)	506
Other	307,180	77.0	116,027	191,153
Overseas offices and offshore banking accounts	167,321	51.1	46,887	120,434
Public sector	13,580	21.8	12,514	1,066
Financial institutions	2,963	65.1	(1,995)	4,958
Commerce and industry	150,778	55.3	36,602	114,176
Other	---	---	(234)	234
Total	5,900,043	49.9	3,077,584	2,822,459

(Notes) 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, 2002		Mar. 31, 2001
		Change	
Consumer loans	13,472,598	(12,162)	13,484,760
Housing loans	11,949,427	158,178	11,791,249
Residential	7,820,305	375,153	7,445,152
Other loans	1,523,171	(170,340)	1,693,511

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

(Millions of yen, %)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Outstanding balance	38,780,331	(1,690,967)	40,471,298
Ratio to total loans	71.2	(1.7)	72.9

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