

15. Loan Portfolio, Classified by Industry

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

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001 (b)	Sep. 30, 2000 (c)
	(a)	(a) - (b)	(a) - (c)		
Domestic offices (excluding offshore banking account)	55,377,565	(173,638)	(1,743,989)	55,551,203	57,121,554
Manufacturing	7,157,942	(297,448)	(394,603)	7,455,390	7,552,545
Agriculture, forestry, fisheries, and mining	172,526	(16,295)	(28,158)	188,821	200,684
Construction	2,841,548	(87,613)	(373,283)	2,929,161	3,214,831
Transportation, communications and other public enterprises	2,806,753	(175,443)	(198,604)	2,982,196	3,005,357
Wholesale and retail	7,151,844	(479,294)	(664,419)	7,631,138	7,816,263
Finance and insurance	4,370,465	(479,714)	(221,917)	4,850,179	4,592,382
Real estate	8,839,667	(382,575)	(206,782)	9,222,242	9,046,449
Services	6,446,636	(273,770)	(1,090,830)	6,720,406	7,537,466
Municipalities	250,236	(53,907)	(58,300)	304,143	308,536
Other	15,339,938	2,072,414	1,492,901	13,267,524	13,847,037
Overseas offices and offshore banking accounts	5,694,026	(502,650)	(207,761)	6,196,676	5,901,787
Public sector	233,302	(30,719)	(14,696)	264,021	247,998
Financial institutions	332,935	(45,829)	(64,843)	378,764	397,778
Commerce and industry	4,906,847	(581,372)	(286,282)	5,488,219	5,193,129
Other	220,941	155,272	158,063	65,669	62,878
Total	61,071,591	(676,289)	(1,951,750)	61,747,880	63,023,341

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

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001 (b)	Sep. 30, 2000 (c)
	(a)	(a) - (b)	(a) - (c)		
Domestic offices (excluding offshore banking account)	3,136,150	503,947	(210,466)	2,632,203	3,346,616
Manufacturing	270,913	108,264	121,572	162,649	149,341
Agriculture, forestry, fisheries, and mining	6,180	(1,077)	(3,675)	7,257	9,855
Construction	265,859	166,827	(431,449)	99,032	697,308
Transportation, communications and other public enterprises	53,783	(7,601)	20,064	61,384	33,719
Wholesale and retail	387,067	(17,695)	(17,878)	404,762	404,945
Finance and insurance	100,723	(2,229)	(2,927)	102,952	103,650
Real estate	1,033,594	189,175	170,290	844,419	863,304
Services	798,078	22,585	(171,366)	775,493	969,444
Municipalities	---	(506)	---	506	---
Other	219,953	46,204	104,903	173,749	115,050
Overseas offices and offshore banking accounts	133,671	33,284	20,702	100,387	112,969
Public sector	15,258	14,192	13,948	1,066	1,310
Financial institutions	868	(3,414)	(6,587)	4,282	7,455
Commerce and industry	117,534	22,729	13,538	94,805	103,996
Other	11	(223)	(197)	234	208
Total	3,269,821	537,231	(189,764)	2,732,590	3,459,585

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

(Millions of yen, %)

	Sep. 30, 2001				Mar. 31, 2001	Sep. 30, 2000
	(a)	Reserve ratio	(a) - (b)	(a) - (c)	(b)	(c)
Domestic offices (excluding offshore banking account)	3,175,780	40.7	473,755	(244,392)	2,702,025	3,420,172
Manufacturing	272,508	28.8	108,112	121,911	164,396	150,597
Agriculture, forestry, fisheries, and mining	6,276	55.2	(1,336)	(3,645)	7,612	9,921
Construction	266,122	20.0	166,359	(448,529)	99,763	714,651
Transportation, communications and other public enterprises	55,012	49.0	(10,299)	21,186	65,311	33,826
Wholesale and retail	396,166	47.1	(25,115)	(16,671)	421,281	412,837
Finance and insurance	106,722	88.2	(8,182)	(9,182)	114,904	115,904
Real estate	1,035,448	35.8	178,616	167,115	856,832	868,333
Services	801,351	46.6	21,084	(179,650)	780,267	981,001
Municipalities	---	---	(506)	---	506	---
Other	236,175	96.5	45,022	103,073	191,153	133,102
Overseas offices and offshore banking accounts	151,098	48.2	30,664	22,648	120,434	128,450
Public sector	15,258	15.6	14,192	13,948	1,066	1,310
Financial institutions	868	70.0	(4,090)	(6,786)	4,958	7,654
Commerce and industry	134,961	53.4	20,785	15,683	114,176	119,278
Other	11	100.0	(223)	(197)	234	208
Total	3,326,878	41.9	504,419	(221,744)	2,822,459	3,548,622

(*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 the amount 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)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Consumer loans	13,441,608	(43,152)	(130,075)	13,484,760	13,571,683
Housing loans	11,842,662	51,413	54,279	11,791,249	11,788,383
Residential	7,612,030	166,878	327,025	7,445,152	7,285,005
Other loans	1,598,946	(94,565)	(184,353)	1,693,511	1,783,299

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

(Millions of yen, %)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance	38,426,978	(2,044,320)	(2,612,823)	40,471,298	41,039,801
Ratio to total loans	69.4	(3.5)	(2.4)	72.9	71.8

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