

# 15. Loan Portfolio, Classified by Industry <Non-consolidated>

## (1) Loans and bills discounted, classified by industry

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Domestic offices (excluding offshore banking account)	54,181,272	(308,216)	(1,196,293)	54,489,488	55,377,565
Manufacturing	6,698,708	(794,337)	(459,234)	7,493,045	7,157,942
Agriculture, forestry, fisheries, and mining	165,245	(18,430)	(7,281)	183,675	172,526
Construction	2,771,688	(69,886)	(69,860)	2,841,574	2,841,548
Transportation, communications and other public enterprises	2,688,432	(150,457)	(118,321)	2,838,889	2,806,753
Wholesale and retail	6,519,455	(642,235)	(632,389)	7,161,690	7,151,844
Finance and insurance	5,071,776	(173,123)	701,311	5,244,899	4,370,465
Real estate	8,343,105	(206,429)	(496,562)	8,549,534	8,839,667
Services	5,983,621	(380,519)	(463,015)	6,364,140	6,446,636
Municipalities	474,946	137,432	224,710	337,514	250,236
Other	15,464,288	1,989,768	124,350	13,474,520	15,339,938
Overseas offices and offshore banking accounts	4,721,368	(717,512)	(972,658)	5,438,880	5,694,026
Public sector	221,313	38,876	(11,989)	182,437	233,302
Financial institutions	292,175	(80,071)	(40,760)	372,246	332,935
Commerce and industry	4,086,566	(603,192)	(820,281)	4,689,758	4,906,847
Other	121,313	(73,124)	(99,628)	194,437	220,941
Total	58,902,641	(1,025,727)	(2,168,950)	59,928,368	61,071,591

## Risk-monitored loans, classified by industry

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Domestic offices (excluding offshore banking account)	5,453,927	(217,227)	2,317,777	5,671,154	3,136,150
Manufacturing	283,104	(31,479)	12,191	314,583	270,913
Agriculture, forestry, fisheries, and mining	5,651	438	(529)	5,213	6,180
Construction	1,083,360	68,756	817,501	1,014,604	265,859
Transportation, communications and other public enterprises	60,975	(4,079)	7,192	65,054	53,783
Wholesale and retail	644,583	(80,800)	257,516	725,383	387,067
Finance and insurance	151,901	(65,010)	51,178	216,911	100,723
Real estate	1,983,271	(59,368)	949,677	2,042,639	1,033,594
Services	963,112	(32,410)	165,034	995,522	798,078
Municipalities	---	---	---	---	---
Other	277,970	(13,275)	58,017	291,245	219,953
Overseas offices and offshore banking accounts	176,976	31,678	43,305	145,298	133,671
Public sector	11,602	(1,978)	(3,656)	13,580	15,258
Financial institutions	2,321	(642)	1,453	2,963	868
Commerce and industry	163,053	34,298	45,519	128,755	117,534
Other	---	---	(11)	---	11
Total	5,630,903	(185,549)	2,361,082	5,816,452	3,269,821

(2) Problem Assets Based on Financial Reconstruction Law, classified by industry

(Millions of yen, %)

	Sep. 30, 2002				Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	Reserve ratio	(a) - (b)	(a) - (c)		
Domestic offices (excluding offshore banking account)	5,508,355	46.2	(224,367)	2,332,575	5,732,722	3,175,780
Manufacturing	285,531	32.5	(32,080)	13,023	317,611	272,508
Agriculture, forestry, fisheries, and mining	5,654	60.2	438	(622)	5,216	6,276
Construction	1,100,180	53.9	64,676	834,058	1,035,504	266,122
Transportation, communications and other public enterprises	61,044	54.0	(5,297)	6,032	66,341	55,012
Wholesale and retail	653,268	39.5	(83,363)	257,102	736,631	396,166
Finance and insurance	154,150	38.5	(65,173)	47,428	219,323	106,722
Real estate	1,988,835	43.2	(57,622)	953,387	2,046,457	1,035,448
Services	970,160	48.6	(28,299)	168,809	998,459	801,351
Municipalities	---	---	---	---	---	---
Other	289,533	71.4	(17,647)	53,358	307,180	236,175
Overseas offices and offshore banking accounts	194,731	53.8	27,410	43,633	167,321	151,098
Public sector	11,602	21.8	(1,978)	(3,656)	13,580	15,258
Financial institutions	2,321	65.2	(642)	1,453	2,963	868
Commerce and industry	180,808	58.2	30,030	45,847	150,778	134,961
Other	---	---	---	(11)	---	11
Total	5,703,086	46.5	(196,957)	2,376,208	5,900,043	3,326,878

(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

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Consumer loans	13,347,036	(125,562)	(94,572)	13,472,598	13,441,608
Housing loans	11,925,394	(24,033)	82,732	11,949,427	11,842,662
Residential	7,906,801	86,496	294,771	7,820,305	7,612,030
Other loans	1,421,642	(101,529)	(177,304)	1,523,171	1,598,946

(4) Loans to small- and medium-sized enterprises outstanding

(Millions of yen, %)

	Sep. 30, 2002			Mar. 31, 2002 (b)	Sep. 30, 2001 (c)
	(a)	(a) - (b)	(a) - (c)		
Outstanding balance	36,448,312	(2,332,019)	(1,978,666)	38,780,331	38,426,978
Ratio to total loans	67.3	(3.9)	(2.1)	71.2	69.4

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