

## 15. Loan Portfolio, Classified by Industry &lt;SMBC Non-consolidated&gt;

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

(Millions of yen)

	Mar. 31, 2003	
		Risk-Monitored Loans
Domestic offices (excluding offshore banking account)	53,795,885	5,045,798
Manufacturing	6,031,262	219,954
Agriculture, forestry, fisheries, and mining	192,795	4,570
Construction	2,385,278	688,800
Transportation, communications and other public enterprises	2,968,971	134,852
Wholesale and retail	5,812,485	533,638
Finance and insurance	5,419,634	166,084
Real estate	8,240,327	2,052,350
Various services	5,622,703	949,154
Municipalities	508,144	-
Others	16,614,280	296,396
Overseas offices and offshore banking accounts	3,486,479	123,733
Public sector	119,468	11,639
Financial institutions	236,116	1,422
Commerce and industry	2,945,122	110,672
Others	185,772	-
Total	57,282,365	5,169,531

(Millions of yen)

	Mar. 31, 2002	
		Risk-Monitored Loans
Domestic offices (excluding offshore banking account)	54,863,439	5,691,294
Manufacturing	7,531,964	317,433
Agriculture, forestry, fisheries, and mining	183,762	5,215
Construction	2,871,745	1,014,604
Transportation, communications and other public enterprises	2,849,799	65,699
Wholesale, retail and restaurant	7,210,408	728,764
Finance and insurance	5,269,537	216,911
Real estate	8,612,718	2,043,461
Services	6,409,089	1,003,371
Municipalities	337,572	-
Others	13,586,834	295,836
Overseas offices and offshore banking accounts	5,438,880	145,298
Public sector	182,437	13,580
Financial institutions	372,246	2,963
Commerce and industry	4,689,758	128,755
Others	194,437	-
Total	60,302,319	5,836,592

(Note) The "Japan Standard Industrial Classification" was revised by a public notice No.139 from the Ministry of Public Management, Home Affairs, Posts and Telecommunications, which was released on Mar. 7, 2002 and took effect on Oct. 1, 2002. Consequently, loans and bills discounted, classified by industry regarding "domestic offices excluding offshore banking accounts" before Mar. 31, 2002 are based on the "Japan Standard Industrial Classification" before this revision, and those as of Mar. 31, 2003 are based on "Japan Standard Industrial Classification" after this revision.

(2) Problem Assets Based on the Financial Reconstruction Law, classified by industry and reserve ratio  
(Millions of yen, %)

	Mar. 31, 2003	
		Reserve ratio
Domestic offices (excluding offshore banking account)	5,111,997	54.3
Manufacturing	222,098	46.7
Agriculture, forestry, fisheries, and mining	4,571	47.3
Construction	721,706	65.7
Transportation, communications and other public enterprises	135,717	37.5
Wholesale and retail	539,974	41.2
Finance and insurance	168,045	54.3
Real estate	2,057,619	57.3
Various services	961,731	48.6
Municipalities	-	-
Others	300,536	71.9
Overseas offices and offshore banking accounts	149,348	58.4
Public sector	11,639	27.9
Financial institutions	1,422	-
Commerce and industry	136,287	62.6
Others	-	-
Total	5,261,345	54.9

(Millions of yen, %)

	Mar. 31, 2002	
		Reserve ratio
Domestic offices (excluding offshore banking account)	5,753,026	49.9
Manufacturing	320,493	36.7
Agriculture, forestry, fisheries, and mining	5,218	64.2
Construction	1,035,509	53.9
Transportation, communications and other public enterprises	66,985	49.7
Wholesale, retail and restaurant	740,024	60.3
Finance and insurance	219,324	26.6
Real estate	2,047,293	42.7
Services	1,006,380	55.9
Municipalities	-	-
Others	311,800	76.5
Overseas offices and offshore banking accounts	167,321	51.1
Public sector	13,580	21.8
Financial institutions	2,963	65.1
Commerce and industry	150,778	55.3
Others	-	-
Total	5,920,347	49.9

(Notes) 1. In addition to loans, "Problem Assets Based on the 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)

	Mar. 31, 2003		Mar. 31, 2002
		Change	
Consumer loans	13,665,876	77,650	13,588,226
Housing loans	12,339,291	279,096	12,060,195
Residential purpose	8,346,632	440,959	7,905,673
Others	1,326,585	(201,446)	1,528,031

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

(Millions of yen, %)

	Mar. 31, 2003		Mar. 31, 2002
		Change	
Outstanding balance	36,733,241	(2,391,077)	39,124,318
Ratio to total loans	68.3	(3.0)	71.3

(Note) Outstanding balance does not include loans at overseas branches and offshore banking accounts.