

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

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

(Millions of yen)

	Sep. 30, 2003		Mar. 31, 2003
		Change	
Domestic offices (excluding offshore banking account)	52,079,963	(1,715,922)	53,795,885
Manufacturing	5,918,501	(112,761)	6,031,262
Agriculture, forestry, fisheries, and mining	159,085	(33,710)	192,795
Construction	2,011,721	(373,557)	2,385,278
Transportation, communications and public enterprises	3,200,039	231,068	2,968,971
Wholesale and retail	5,659,243	(153,242)	5,812,485
Finance and insurance	5,058,907	(360,727)	5,419,634
Real estate	7,422,864	(817,463)	8,240,327
Various services	5,581,639	(41,064)	5,622,703
Municipalities	394,584	(113,560)	508,144
Others	16,673,375	59,095	16,614,280
Overseas offices and offshore banking accounts	3,073,559	(412,920)	3,486,479
Public sector	88,481	(30,987)	119,468
Financial institutions	240,181	4,065	236,116
Commerce and industry	2,576,498	(368,624)	2,945,122
Others	168,398	(17,374)	185,772
Total	55,153,522	(2,128,843)	57,282,365

## Risk-Monitored Loans

(Millions of yen)

	Sep. 30, 2003		Mar. 31, 2003
		Change	
Domestic offices (excluding offshore banking account)	3,716,895	(1,328,903)	5,045,798
Manufacturing	170,907	(49,047)	219,954
Agriculture, forestry, fisheries, and mining	3,571	(999)	4,570
Construction	317,552	(371,248)	688,800
Transportation, communications and public enterprises	111,348	(23,504)	134,852
Wholesale and retail	530,835	(2,803)	533,638
Finance and insurance	89,854	(76,230)	166,084
Real estate	1,390,967	(661,383)	2,052,350
Various services	829,673	(119,481)	949,154
Municipalities	-	-	-
Others	272,188	(24,208)	296,396
Overseas offices and offshore banking accounts	116,137	(7,596)	123,733
Public sector	11,408	(231)	11,639
Financial institutions	763	(659)	1,422
Commerce and industry	103,966	(6,706)	110,672
Others	-	-	-
Total	3,833,032	(1,336,499)	5,169,531

(Millions of yen)

	Sep. 30, 2002	
		Risk-Monitored Loans
Domestic offices (excluding offshore banking account)	54,562,464	5,472,408
Manufacturing	6,738,042	285,089
Agriculture, forestry, fisheries, and mining	165,332	5,651
Construction	2,800,438	1,083,360
Transportation, communications and other public enterprises	2,698,280	62,003
Wholesale, retail and restaurant	6,570,238	646,727
Finance and insurance	5,097,287	151,901
Real estate	8,413,128	1,983,676
Services	6,028,094	971,079
Municipalities	475,194	-
Others	15,576,418	282,922
Overseas offices and offshore banking accounts	4,721,368	176,976
Public sector	221,313	11,602
Financial institutions	292,175	2,321
Commerce and industry	4,086,566	163,053
Others	121,313	-
Total	59,283,833	5,649,384

(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 Sep. 30, 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. (Same for the following tables.)

## (2) Problem Assets Based on the Financial Reconstruction Law classified by industry, and reserve ratio

(Millions of yen, %)

	Sep. 30, 2003			Mar. 31, 2003
	(a)	Reserve ratio	(a) - (b)	(b)
Domestic offices (excluding offshore banking account)	3,741,287	49.1	(1,370,710)	5,111,997
Manufacturing	171,609	49.5	(50,489)	222,098
Agriculture, forestry, fisheries, and mining	3,572	47.5	(999)	4,571
Construction	318,143	26.6	(403,563)	721,706
Transportation, communications and public enterprises	111,870	42.0	(23,847)	135,717
Wholesale and retail	536,637	59.0	(3,337)	539,974
Finance and insurance	91,710	62.9	(76,335)	168,045
Real estate	1,396,179	52.5	(661,440)	2,057,619
Various services	836,930	45.6	(124,801)	961,731
Municipalities	-	-	-	-
Others	274,637	83.9	(25,899)	300,536
Overseas offices and offshore banking accounts	125,324	56.7	(24,024)	149,348
Public sector	11,408	22.7	(231)	11,639
Financial institutions	763	-	(659)	1,422
Commerce and industry	113,153	61.8	(23,134)	136,287
Others	-	-	-	-
<b>Total</b>	<b>3,866,611</b>	<b>49.5</b>	<b>(1,394,734)</b>	<b>5,261,345</b>

(Millions of yen)

	Sep. 30, 2002
Domestic offices (excluding offshore banking account)	5,526,991
Manufacturing	287,518
Agriculture, forestry, fisheries, and mining	5,654
Construction	1,100,182
Transportation, communications and other public enterprises	62,082
Wholesale, retail and restaurant	655,427
Finance and insurance	154,150
Real estate	1,989,251
Services	978,212
Municipalities	-
Others	294,515
Overseas offices and offshore banking accounts	194,731
Public sector	11,602
Financial institutions	2,321
Commerce and industry	180,808
Others	-
<b>Total</b>	<b>5,721,722</b>

(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)

	Sep. 30, 2003		Mar. 31, 2003	Sep. 30, 2002
	(a)	(a) - (b)	(b)	
Consumer loans	13,956,671	290,795	13,665,876	13,462,319
Mortgage loans	12,717,977	378,686	12,339,291	12,037,048
Residential purpose	8,757,092	410,460	8,346,632	7,993,394
Other consumer loans	1,238,693	(87,892)	1,326,585	1,425,271

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

(Millions of yen, %)

	Sep. 30, 2003		Mar. 31, 2003	Sep. 30, 2002
	(a)	(a) - (b)	(b)	
Outstanding balance	35,937,060	(796,181)	36,733,241	36,791,883
Ratio to total loans	69.0	0.7	68.3	67.4

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