

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

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

(Millions of yen)

	Mar. 31, 2004		Mar. 31, 2003
		Change	
Domestic offices (excluding offshore banking account)	47,951,522	(5,844,363)	53,795,885
Manufacturing	5,794,191	(237,071)	6,031,262
Agriculture, forestry, fisheries, and mining	133,833	(58,962)	192,795
Construction	1,717,184	(668,094)	2,385,278
Transportation, communications and public enterprises	3,134,713	165,742	2,968,971
Wholesale and retail	5,492,168	(320,317)	5,812,485
Finance and insurance	4,892,526	(527,108)	5,419,634
Real estate	6,995,060	(1,245,267)	8,240,327
Various services	5,470,887	(151,816)	5,622,703
Municipalities	688,159	180,015	508,144
Others	13,632,796	(2,981,484)	16,614,280
Overseas offices and offshore banking accounts	2,858,622	(627,857)	3,486,479
Public sector	63,654	(55,814)	119,468
Financial institutions	227,393	(8,723)	236,116
Commerce and industry	2,395,989	(549,133)	2,945,122
Others	171,583	(14,189)	185,772
Total	50,810,144	(6,472,221)	57,282,365

## Risk-Monitored Loans

(Millions of yen)

	Mar. 31, 2004		Mar. 31, 2003
		Change	
Domestic offices (excluding offshore banking account)	2,709,813	(2,335,985)	5,045,798
Manufacturing	325,940	105,986	219,954
Agriculture, forestry, fisheries, and mining	1,124	(3,446)	4,570
Construction	107,094	(581,706)	688,800
Transportation, communications and public enterprises	84,326	(50,526)	134,852
Wholesale and retail	366,041	(167,597)	533,638
Finance and insurance	53,008	(113,076)	166,084
Real estate	997,631	(1,054,719)	2,052,350
Various services	533,879	(415,275)	949,154
Municipalities	-	-	-
Others	240,770	(55,626)	296,396
Overseas offices and offshore banking accounts	65,076	(58,657)	123,733
Public sector	11,419	(220)	11,639
Financial institutions	723	(699)	1,422
Commerce and industry	52,934	(57,738)	110,672
Others	-	-	-
Total	2,774,889	(2,394,642)	5,169,531

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

(Millions of yen, %)

	Mar. 31, 2004			Mar. 31, 2003
	(a)	Reserve ratio	(a) - (b)	(b)
Domestic offices (excluding offshore banking account)	2,740,282	59.3	(2,371,715)	5,111,997
Manufacturing	328,465	72.3	106,367	222,098
Agriculture, forestry, fisheries, and mining	1,126	81.5	(3,445)	4,571
Construction	107,267	38.4	(614,439)	721,706
Transportation, communications and public enterprises	85,413	44.2	(50,304)	135,717
Wholesale and retail	368,817	52.5	(171,157)	539,974
Finance and insurance	54,710	45.8	(113,335)	168,045
Real estate	1,016,728	63.0	(1,040,891)	2,057,619
Various services	534,458	56.9	(427,273)	961,731
Municipalities	-	-	-	-
Others	243,298	99.0	(57,238)	300,536
Overseas offices and offshore banking accounts	70,952	64.7	(78,396)	149,348
Public sector	11,419	22.3	(220)	11,639
Financial institutions	723	-	(699)	1,422
Commerce and industry	58,810	78.5	(77,477)	136,287
Others	-	-	-	-
Total	2,811,234	59.5	(2,450,111)	5,261,345

(Notes) 1. In addition to loans, acceptances and guarantees, suspense payments, and other credit-type assets are included in "Problem Assets Based on the Financial Reconstruction Law".

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, 2004		Mar. 31, 2003
		Change	
Consumer loans	13,875,878	210,002	13,665,876
Mortgage loans	12,725,041	385,750	12,339,291
Residential purpose	8,891,575	544,943	8,346,632
Other consumer loans	1,150,837	(175,748)	1,326,585

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

(Millions of yen, %)

	Mar. 31, 2004		Mar. 31, 2003
		Change	
Outstanding balance	35,427,834	(1,305,407)	36,733,241
Ratio to total loans	73.9	5.6	68.3

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