

LOANS

loan portfolio, classified by industry

<i>As of March 31</i>	Millions of Yen	Percentage
	2000	2000
domestic operations		
Manufacturing	¥ 3,596,729	12.3%
Agriculture, forestry, fisheries and mining	70,579	0.2
Construction companies	1,722,341	5.9
Wholesale and retail trade	3,671,721	12.5
Financial institutions	2,116,775	7.2
Real estate companies	4,910,518	16.7
Transportation, communications and other public enterprises	1,231,997	4.2
Services	4,883,414	16.6
Municipalities	104,298	0.4
Other	7,056,217	24.0
Subtotal	¥29,364,595	100.0%
foreign operations		
Public sector	¥ 159,624	4.5%
Financial institutions	213,870	6.0
Commerce and industry	3,191,607	89.2
Other	11,182	0.3
Subtotal	¥ 3,576,285	100.0%
total	¥32,940,880	–

Note: "Domestic Operations" refers to the operation of the Bank (except for overseas branches) and its consolidated subsidiaries within Japan. "Foreign Operations" refers to the operation of the overseas branches of the Bank and its consolidated subsidiaries with the head office located overseas.

risk-monitored loans

<i>As of March 31</i>	Millions of Yen	
	2000	1999
Loans to borrowers under legal bankruptcy procedures	¥ 87,296	¥ 208,327
Nonaccrual loans	1,661,933	1,678,401
Loans past due for three months or longer	79,208	170,936
Restructured loans	374,880	282,965
total	¥ 2,203,318	¥ 2,340,631