

## 7. Loan Portfolio, Classified by Industry

### (1) Classification by Industry (Non-consolidated, Preliminary)

(Millions of Yen)

	Mar. 31, 2000		Mar. 31, 1999	Sep. 30, 1999	
		Change from Mar. 31, 1999			Change from Sep. 30, 1999
<b>Domestic Offices</b> (Excludes offshore banking accounts)	27,745,905	(595,458)	(670,463)	28,341,363	28,416,368
<b>Manufacturing</b>	3,503,080	52,650	(46,809)	3,450,430	3,549,889
<b>Agriculture, forestry, fisheries, and mining</b>	62,571	(34,943)	(46,302)	97,514	108,873
<b>Construction</b>	1,643,547	105,876	111,524	1,537,671	1,532,023
<b>Wholesale and retail trade</b>	3,529,773	(75,448)	(79,394)	3,605,221	3,609,167
<b>Financial institutions</b>	2,325,102	265,924	(116,269)	2,059,178	2,441,371
<b>Real estate</b>	4,318,381	119,605	(90,179)	4,198,776	4,408,560
<b>Transportation, communications, and other public enterprises</b>	1,213,159	29,433	16,319	1,183,726	1,196,840
<b>Services</b>	4,481,351	(153,838)	(171,989)	4,635,189	4,653,340
<b>Municipalities</b>	104,263	(2,312)	8,928	106,575	95,335
<b>Other</b>	6,564,674	(902,404)	(256,293)	7,467,078	6,820,967
<b>Overseas Offices</b> (Includes offshore banking accounts)	3,612,655	(1,762,839)	(590,371)	5,375,494	4,203,026
<b>Public sector</b>	159,359	(34,562)	(22,548)	193,921	181,907
<b>Financial institutions</b>	289,080	(130,521)	(71,282)	419,601	360,362
<b>Commerce and Industry</b>	3,162,658	(1,591,163)	(494,161)	4,753,821	3,656,819
<b>Other</b>	1,556	(6,595)	(2,381)	8,151	3,937
<b>Total</b>	<b>31,358,560</b>	<b>(2,358,298)</b>	<b>(1,260,835)</b>	<b>33,716,858</b>	<b>32,619,395</b>

### Risk Monitored Loans, Classified by Industry (Non-consolidated, Preliminary)

(Millions of Yen)

	Mar. 31, 2000		Mar. 31, 1999	Sep. 30, 1999	
		Change from Mar. 31, 1999			Change from Sep. 30, 1999
<b>Domestic Offices</b> (Excludes offshore banking accounts)	1,801,197	(41,235)	(6,120)	1,842,432	1,807,317
<b>Manufacturing</b>	58,264	(8,728)	4,184	66,992	54,080
<b>Agriculture, forestry, fisheries, and mining</b>	1,897	(37,395)	(36,818)	39,292	38,715
<b>Construction</b>	265,055	207,488	200,707	57,567	64,348
<b>Wholesale and retail trade</b>	164,393	36,847	40,021	127,546	124,372
<b>Financial institutions</b>	92,776	(12,588)	(11,935)	105,364	104,711
<b>Real estate</b>	577,791	(150,178)	(128,839)	727,969	706,630
<b>Transportation, communications, and other public enterprises</b>	13,466	5,330	6,576	8,136	6,890
<b>Services</b>	594,815	(78,574)	(74,198)	673,389	669,013
<b>Municipalities</b>	—	—	—	—	—
<b>Other</b>	32,741	(3,430)	(5,813)	36,171	38,554
<b>Overseas Offices</b> (Includes offshore banking accounts)	82,886	(34,542)	(14,705)	117,428	97,591
<b>Public sector</b>	—	—	—	—	—
<b>Financial institutions</b>	2,639	(2,953)	(1,469)	5,592	4,108
<b>Commerce and Industry</b>	80,247	(31,588)	(13,235)	111,835	93,482
<b>Other</b>	—	—	—	—	—
<b>Total</b>	<b>1,884,083</b>	<b>(75,777)</b>	<b>(20,825)</b>	<b>1,959,860</b>	<b>1,904,908</b>

**(2) Revitalization Law Standard Loans (\*1), Classified by Industry (Non-consolidated, Preliminary)**

(Millions of Yen)

	Mar. 31, 2000		Change from Mar. 31, 1999	Mar. 31, 1999
		[Coverage Ratio] (*2)		
<b>Domestic Offices</b> (Excludes offshore banking accounts)	1,824,783	[ 62.6% ]	(61,114)	1,885,897
Manufacturing	58,842	[ 79.4% ]	(8,457)	67,299
Agriculture, forestry, fisheries, and mining	1,897	[ 80.6% ]	(42,847)	44,744
Construction	265,139	[ 28.2% ]	207,395	57,744
Wholesale and retail trade	167,602	[ 69.7% ]	33,845	133,757
Financial institutions	101,763	[ 59.9% ]	(13,121)	114,884
Real estate	578,751	[ 69.3% ]	(158,637)	737,388
Transportation, communications, and other public enterprises	13,474	[ 70.5% ]	5,328	8,146
Services	604,522	[ 67.8% ]	(80,451)	684,973
Municipalities	—	—	—	—
Other	32,794	[ 64.0% ]	(4,165)	36,959
<b>Overseas Offices</b> (Includes offshore banking accounts)	92,187	[ 67.1% ]	(35,607)	127,794
Public sector	—	—	—	—
Financial institutions	2,761	[ 98.6% ]	(2,986)	5,747
Commerce and Industry	89,426	[ 66.1% ]	(32,621)	122,047
Other	—	—	—	—
<b>Total</b>	<b>1,916,970</b>	<b>[ 62.8% ]</b>	<b>(96,722)</b>	<b>2,013,692</b>

(\*1) Includes loans, securities loaned, foreign exchanges, accrued income, suspense payments, customers' liabilities under acceptances and guarantees.

(\*2) Coverage Ratio = (Guarantees and Collateral + Reserve for possible loan losses) / (Assets)

Reserve for possible loan losses is the sum of specific reserves and general reserve for substandard loans.

**(3) Consumer Loans Outstanding (Non-consolidated, Preliminary)**

(Millions of Yen)

	Mar. 31, 2000			Mar. 31, 1999	Sep. 30, 1999
		Change from Mar. 31, 1999	Change from Sep. 30, 1999		
<b>Consumer Loans</b>	5,708,819	(133,189)	(45,250)	5,842,008	5,754,069
Housing Loans	5,216,757	(99,562)	(30,738)	5,316,319	5,247,495
Others	492,062	(33,627)	(14,512)	525,689	506,574

**(4) Ratio of Loans to Small and Medium-sized Companies (Non-consolidated, Preliminary)**

(%)

	Mar. 31, 2000			Mar. 31, 1999	Sep. 30, 1999
		Change from Mar. 31, 1999	Change from Sep. 30, 1999		
<b>Ratio of Loans to Small/Mid- sized Companies, etc.</b>	72.8	+ 1.6	+ 1.6	71.2	71.2

(Note) "Small/Mid-sized Companies, etc." are defined as companies with capital of no more than 100 million yen

(30 million yen for wholesale, 10 million yen for retail and services business categories) or companies with no more than

300 full-time employees (100 for wholesale, 50 for retail and services), and individuals.