

## 8. Overseas Exposure and Reserves

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

(Millions of Yen)

	Revitalization Law Standard Loans (*3)			
	Mar. 31, 2000		Mar. 31, 1999	
		[Coverage Ratio] (*2)		
Domestic Offices (Excludes offshore banking accounts)	1,824,783	[ 62.6% ]	(61,114)	1,885,897
Overseas Offices (Includes offshore banking accounts)	92,187	[ 67.1% ]	(35,607)	127,794
Asia	71,955	[ 62.5% ]	(25,738)	97,693
Indonesia	25,752	[ 51.5% ]	(20,846)	46,598
China	14,685	[ 67.1% ]	(5,814)	20,499
Thailand	9,942	[ 60.8% ]	(3,896)	13,838
Hong Kong	14,061	[ 78.9% ]	2,215	11,846
Others	7,515	[ 62.4% ]	2,605	4,910
North America	16,302	[ 87.8% ]	(9,455)	25,757
Central and South America	1,326	[ 59.0% ]	1,326	—
Western Europe	388	[ 100.0% ]	(1,881)	2,269
Eastern Europe	2,216	[ 63.4% ]	142	2,074
Middle East and Africa	—	—	—	—
Total	1,916,970	[ 62.8% ]	(96,722)	2,013,692

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

(\*2) Coverage Ratio = (Guarantees and Collateral + Specific and General Reserve) / (Assets)

(\*3) Loan amount based on the location of borrowers' residence.

### (2) Transfer Risk Basis Overseas Exposure and Reserves (Non-consolidated, Preliminary)

(Millions of U.S. Dollars)

	Total Exposure (Transfer Risk Basis)						Reserves		Reserve Ratio	
	(1)	Change from Mar. 31, 1999	Sovereign	Japanese Institutions	Non- Japanese Institutions	Financial Institutions	(2)	Change from Mar. 31, 1999	(2)/(1)	Change from Mar. 31, 1999
Total	31,907	(11,637)	4,305	8,838	14,340	4,424	565	(135)	1.8%	+ 0.2%
Asia	9,286	(1,842)	1,457	1,942	4,853	1,034	456	(103)	4.9%	- 0.1%
Hong Kong	2,247	(822)	87	332	1,797	34	26	(14)	1.2%	- 0.1%
China	1,433	(356)	696	527	196	14	87	1	6.1%	+ 1.3%
South Korea	1,364	166	0	4	764	596	6	(13)	0.4%	- 1.2%
Singapore	1,212	(156)	215	551	369	77	5	(10)	0.4%	- 0.7%
Thailand	990	(423)	140	273	477	100	40	(45)	4.0%	- 2.0%
Indonesia	771	(84)	83	121	475	92	256	(35)	33.2%	- 0.9%
Malaysia	517	(87)	123	121	266	7	16	8	3.1%	+ 1.8%
Taiwan	396	(40)	7	0	303	86	10	8	2.5%	+ 2.1%
India	286	(55)	92	12	175	7	5	(6)	1.7%	- 1.5%
Philippines	65	10	13	1	34	17	0	(2)	—	- 3.1%
Central and South America	833	(356)	95	354	140	244	6	2	0.7%	+ 0.4%
Brazil	527	(225)	1	314	12	200	1	(1)	0.2%	- 0.0%
Mexico	75	(102)	20	0	28	27	4	4	5.3%	+ 5.1%
Eastern Europe	377	(5)	151	0	190	36	19	8	5.0%	+ 2.1%
Slovakia	107	(7)	69	0	37	1	11	8	10.3%	+ 8.0%
Hungary	42	(19)	4	0	28	10	0	0	—	- 0.2%
Russia	6	(4)	0	0	6	0	6	0	100.0%	+ 42.0%
North America	10,688	(7,625)	929	3,192	5,638	929	48	(32)	0.4%	+ 0.0%
Western Europe	8,572	(1,994)	1,331	2,472	3,053	1,716	21	(4)	0.2%	+ 0.0%
Others	2,151	185	342	878	466	465	15	(6)	0.7%	- 0.4%

(Note 1) "Transfer Risk" is defined as exposures classified by region based on the place where the risks are actually taken.

For example, exposures guaranteed by a Japanese parent company are considered as exposures to Japan.

(Note 2) The above figures include loans, bonds, call loans and customers' liabilities for acceptances and guarantees.

Actual outstanding balance (including exposures in local currency) is counted.

(Note 3) "Reserves" consist of specific reserve, loan loss reserve for specified countries, and general reserve (including additional loan loss reserve for Asian countries).

(Note 4) Amount of direct reduction: \$323 million