

7. Loan Portfolio, Classified by Industry

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

(Millions of Yen)

	As of			As of Mar. 31, 2000	As of Sep. 30, 1999
	Sep. 30, 2000	Change from Mar. 31, 2000	Change from Sep. 30, 1999		
Domestic Offices (Excludes offshore banking accounts)	28,266,550	520,645	(149,818)	27,745,905	28,416,368
Manufacturing	3,647,082	144,002	97,193	3,503,080	3,549,889
Agriculture, forestry, fisheries, and mining	62,847	276	(46,026)	62,571	108,873
Construction	1,666,105	22,558	134,082	1,643,547	1,532,023
Wholesale and retail trade	3,588,316	58,543	(20,851)	3,529,773	3,609,167
Financial institutions	2,201,765	(123,337)	(239,606)	2,325,102	2,441,371
Real estate	4,324,452	6,071	(84,108)	4,318,381	4,408,560
Transportation, communications, and other public enterprises	1,296,222	83,063	99,382	1,213,159	1,196,840
Services	4,505,956	24,605	(147,384)	4,481,351	4,653,340
Municipalities	80,634	(23,629)	(14,701)	104,263	95,335
Other	6,893,167	328,493	72,200	6,564,674	6,820,967
Overseas Offices (Includes offshore banking accounts)	3,524,289	(88,366)	(678,737)	3,612,655	4,203,026
Public sector	200,577	41,218	18,670	159,359	181,907
Financial institutions	267,825	(21,255)	(92,537)	289,080	360,362
Commerce and Industry	3,054,715	(107,943)	(602,104)	3,162,658	3,656,819
Other	1,170	(386)	(2,767)	1,556	3,937
Total	31,790,839	432,279	(828,556)	31,358,560	32,619,395

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

(Millions of Yen)

	As of			As of Mar. 31, 2000	As of Sep. 30, 1999
	Sep. 30, 2000	Change from Mar. 31, 2000	Change from Sep. 30, 1999		
Domestic Offices (Excludes offshore banking accounts)	2,041,138	239,941	233,821	1,801,197	1,807,317
Manufacturing	62,811	4,547	8,731	58,264	54,080
Agriculture, forestry, fisheries, and mining	3,881	1,984	(34,834)	1,897	38,715
Construction	554,576	289,521	490,228	265,055	64,348
Wholesale and retail trade	165,874	1,481	41,502	164,393	124,372
Financial institutions	78,020	(14,756)	(26,691)	92,776	104,711
Real estate	503,976	(73,815)	(202,654)	577,791	706,630
Transportation, communications, and other public enterprises	16,527	3,061	9,637	13,466	6,890
Services	626,613	31,798	(42,400)	594,815	669,013
Municipalities	---	---	---	---	---
Other	28,860	(3,881)	(9,694)	32,741	38,554
Overseas Offices (Includes offshore banking accounts)	71,801	(11,085)	(25,790)	82,886	97,591
Public sector	---	---	---	---	---
Financial institutions	7,359	4,720	3,251	2,639	4,108
Commerce and Industry	64,442	(15,805)	(29,040)	80,247	93,482
Other	---	---	---	---	---
Total	2,112,939	228,856	208,031	1,884,083	1,904,908

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

(Millions of Yen)

	As of		Change from Mar. 31 2000	Change from Sep. 30, 1999	As of Mar. 31, 2000	As of Sep. 30, 1999
	Sep. 30, 2000	[Reserve Ratio] (*2)				
Domestic Offices (Excludes offshore banking accounts)	2,080,540	61.1%	255,757	232,626	1,824,783	1,847,914
Manufacturing	63,280	60.1%	4,438	8,800	58,842	54,480
Agriculture, forestry, fisheries, and mining	3,884	68.0%	1,987	(40,528)	1,897	44,412
Construction	571,229	97.0%	306,090	506,624	265,139	64,605
Wholesale and retail trade	168,640	51.0%	1,038	40,076	167,602	128,564
Financial institutions	87,075	99.5%	(14,688)	(26,606)	101,763	113,681
Real estate	504,725	49.3%	(74,026)	(211,239)	578,751	715,964
Transportation, communications, and other public enterprises	16,545	53.5%	3,071	9,642	13,474	6,903
Services	636,244	42.5%	31,722	(44,249)	604,522	680,493
Municipalities	---	--	---	---	---	---
Other	28,918	56.3%	(3,876)	(9,890)	32,794	38,808
Overseas Offices (Includes offshore banking accounts)	83,902	51.0%	(8,285)	(22,145)	92,187	106,047
Public sector	---	---	---	---	---	---
Financial institutions	7,472	72.5%	4,711	3,222	2,761	4,250
Commerce and Industry	76,430	50.2%	(12,996)	(25,366)	89,426	101,796
Other	---	---	---	---	---	---
Total	2,164,442	60.6%	247,472	210,481	1,916,970	1,953,961

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

(*2) Reserve Ratio = Reserve for possible loan losses / Assets excl. amounts recoverable due to guarantees, collateral and others
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)

	As of		Change from Mar. 31, 2000	Change from Sep. 30, 1999	As of Mar. 31, 2000	As of Sep. 30, 1999
	Sep. 30, 2000					
Consumer Loans	5,572,997		(135,822)	(181,072)	5,708,819	5,754,069
Housing Loans	5,096,011		(120,746)	(151,484)	5,216,757	5,247,495
Others	476,986		(15,076)	(29,588)	492,062	506,574

(4) Loans to Small and Medium-sized Companies Outstanding (Non-consolidated, Preliminary)

(Millions of Yen)

	As of		Change from Mar. 31, 2000	Change from Sep. 30, 1999	As of Mar. 31, 2000	As of Sep. 30, 1999
	Sep. 30, 2000					
Loans to Small/Mid-sized Companies (*1)(*2)	20,031,224		(167,884)	(212,224)	20,199,108	20,243,448
Ratio of Loans to Small/Mid- sized Companies (%)	70.9		(1.9)	(0.3)	72.8	71.2

(*1) Excludes loans in overseas offices and offshore banking accounts

(*2) The definition of small/mid-sized companies have been broadened by the amendment of Small and Medium Enterprise Basic Law in December 1999.