

## 8. Overseas Exposures and Reserves

### (1) Exposures to Specific Overseas Countries (Non-Consolidated)

(Millions of Yen)

	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
		Change from Mar. 31, 2000	Change from Sep. 30, 1999		
<b>Exposures</b>	61,433	(3,939)	(15,898)	65,372	77,331
<b>Number of Countries with Exposures</b>	8	(2)	(5)	10	13

### (2) Exposures, Classified by Country (Non-consolidated, Preliminary)

#### (a) Exposures to Asia

(Millions of Yen)

	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
		Change from Mar. 31, 2000	Change from Sep. 30, 1999		
<b>Hong Kong</b>	304,268	30,538	2,511	273,730	301,757
<b>China</b>	91,875	(25,994)	(29,115)	117,869	120,990
<b>Thailand</b>	126,372	(13,310)	(4,782)	139,682	131,154
<b>Singapore</b>	102,690	7,906	(15,617)	94,784	118,307
<b>South Korea</b>	70,346	4,392	(9,960)	65,954	80,306
<b>Indonesia</b>	94,593	93	(4,602)	94,500	99,195
<b>Malaysia</b>	44,699	(4,861)	(6,379)	49,560	51,078
<b>Taiwan</b>	5,696	(2,279)	(5,393)	7,975	11,089
<b>India</b>	26,718	(1,365)	(949)	28,083	27,667
<b>Philippines</b>	31,542	7,455	10,948	24,087	20,594
<b>Pakistan</b>	5,463	2,869		2,594	
<b>Total</b>	904,262	5,444	(57,879)	898,818	962,141

(Note) Classified by the location of borrowers' residence

#### (b) Exposures to Central and South America

(Millions of Yen)

	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
		Change from Mar. 31, 2000	Change from Sep. 30, 1999		
<b>Brazil</b>	37,846	(4,245)	(12,204)	42,091	50,050
<b>Mexico</b>	15,647	(3,971)	(2,874)	19,618	18,521
<b>Others</b>	32,177	9,870	15,768	22,307	16,409
<b>Total</b>	85,670	1,654	689	84,016	84,981

(Note) Classified by the location of borrowers' residence

#### (c) Exposures to Russia

(Millions of Yen)

	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
		Change from Mar. 31, 2000	Change from Sep. 30, 1999		
<b>Russia</b>	0	0	(970)	0	970

(Note) Classified by the location of borrowers' residence

### (3) Revitalization Law Standard Loans (\*1), Classified by Domicile

(Non-Consolidated, Preliminary)

(Millions of Yen)

	Revitalization Law Standard Loans (*3)				
	Sep. 30, 2000			Mar. 31, 2000	Sep. 30, 1999
	[Reserve Ratio] (*2)		Change from Mar. 31, 2000		
<b>Domestic Offices</b> (Excludes offshore banking accounts)	2,080,540	61.1%	255,757	1,824,783	1,847,914
<b>Overseas Offices</b> (Includes offshore banking accounts)	83,902	51.0%	(8,285)	92,187	106,047
<b>Asia</b>	60,269	50.5%	(11,686)	71,955	78,340
<b>Indonesia</b>	19,505	53.8%	(6,247)	25,752	29,255
<b>China</b>	10,584	59.1%	(4,101)	14,685	20,247
<b>Thailand</b>	9,265	23.2%	(677)	9,942	12,814
<b>Hong Kong</b>	12,176	51.1%	(1,885)	14,061	11,161
<b>Others</b>	8,739	64.5%	1,224	7,515	4,861
<b>North America</b>	21,324	46.1%	5,022	16,302	22,456
<b>Central and South America</b>	4	45.5%	(1,322)	1,326	1,408
<b>Western Europe</b>	618	70.7%	230	388	969
<b>Eastern Europe</b>	1,687	70.9%	(529)	2,216	2,024
<b>Middle East and Africa</b>	0	---	0	0	846
<b>Total</b>	2,164,442	60.6%	247,472	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 = Specific and General Reserve / Assets excl. amounts recoverable due to guarantees, collateral and others

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

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

(Millions of U.S. Dollars)

	Total Exposure (Transfer Risk Basis)						Reserves		Reserve Ratio	
		Change from Mar. 31, 2000	Sovereign	Japanese Institutions	Non- Japanese Institutions	Financial Institutions		Change from Mar. 31, 2000	/	Change from Mar. 31, 2000
<b>Total</b>	35,661	3,754	5,966	9,124	15,533	5,038	484	(81)	1.4%	(0.4%)
<b>Asia</b>	9,373	87	1,270	1,813	5,039	1,251	377	(79)	4.0%	(0.9%)
<b>Hong Kong</b>	2,393	146	85	338	1,918	52	34	8	1.4%	0.2%
<b>South Korea</b>	1,899	535	1	9	963	926	12	6	0.6%	0.2%
<b>Singapore</b>	1,201	(11)	207	501	469	24	8	3	0.7%	0.3%
<b>China</b>	1,142	(291)	521	472	132	17	52	(35)	4.6%	(1.5%)
<b>Thailand</b>	970	(20)	164	265	433	108	22	(18)	2.3%	(1.7%)
<b>Indonesia</b>	655	(116)	63	100	407	85	202	(54)	30.8%	(2.4%)
<b>Malaysia</b>	479	(38)	113	116	244	6	19	3	4.0%	0.9%
<b>India</b>	283	(3)	82	12	175	14	17	12	6.0%	4.3%
<b>Taiwan</b>	259	(137)	7	0	242	10	1	(9)	0.4%	(2.1%)
<b>Philippines</b>	83	18	26	0	56	1	0	0	0.0%	0.0%
<b>Central and South America</b>	823	(10)	69	250	125	379	1	(5)	0.1%	(0.6%)
<b>Brazil</b>	484	(43)	1	210	8	265	1	0	0.2%	0.0%
<b>Mexico</b>	47	(28)	12	0	11	24	0	(4)	0.0%	(5.3%)
<b>Eastern Europe</b>	292	(85)	132	5	120	35	12	(7)	4.1%	(0.9%)
<b>Slovakia</b>	94	(13)	60	0	34	0	11	0	11.7%	1.4%
<b>Hungary</b>	48	6	0	5	33	10	0	0	0.0%	0.0%
<b>Russia</b>	1	(5)	0	0	1	0	0	(6)	0.0%	(100.0%)
<b>North America</b>	12,013	1,325	2,148	3,637	5,181	1,047	40	(8)	0.3%	(0.1%)
<b>Western Europe</b>	11,073	2,501	2,090	2,629	4,553	1,801	28	7	0.3%	0.0%
<b>Others</b>	2,087	(64)	257	790	515	525	26	11	1.2%	0.5%

(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. Accordingly, the numbers in the table above and the numbers in the table of 8 which are classified by the domicile of debtors do not reconcile.

(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 specific overseas countries, and general reserve (including additional loan loss reserve for Asian countries).

(Note 4) Amount of direct reduction: \$404 million