16. Overseas Loans

(1) Loans to specific overseas countries

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Loan balance	136,241	(56,670)	(42,686)	192,911	178,927
Number of countries	8	(1)	(5)	9	13

(2) Loans classified by country

(i) Loans to Asian countries

(Millions of yen)

(1) Loans to Asian countries	(Millions of yen)		
	Sep. 30, 2001		
Indonesia	156,187		
(Risk-monitored loans)	40,043		
Thailand	264,748		
(Risk-monitored loans)	10,477		
Korea	172,071		
(Risk-monitored loans)	1,681		
Hong Kong	342,151		
(Risk-monitored loans)	17,353		
China	150,346		
(Risk-monitored loans)	3,587		
Singapore	224,504		
(Risk-monitored loans)	656		
India	53,465		
(Risk-monitored loans)	5,221		
Malaysia	68,978		
(Risk-monitored loans)	9,781		
Pakistan	4,908		
(Risk-monitored loans)	1,965		
Other	50,848		
(Risk-monitored loans)	4,554		
Total	1,488,206		
(Risk-monitored loans)	95,318		
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(Note) Classified by domicile of debtors (same for the following tables).

(ii) Loans to Central and South American countries

(Millions of yen)

	Sep. 30, 2001	
Chile	5,114	
(Risk-monitored loans)	-	
Columbia	18,832	
(Risk-monitored loans)	895	
Mexico	20,318	
(Risk-monitored loans)	-	
Argentina	2,278	
(Risk-monitored loans)	-	
Brazil	66,604	
(Risk-monitored loans)	-	
Venezuela	9,981	
(Risk-monitored loans)	-	
Panama	191,447	
(Risk-monitored loans)	-	
Other	1,026	
(Risk-monitored loans)	-	
Total	315,600	
(Risk-monitored loans)	895	

(iii) Loans to Russia

(Millions of yen)

		•
	Sep. 30, 2001	
Russia		502
(Risk-monitored loans)		-

(3) Problem Assets Based on Financial Reconstruction Law, classified by domicile <Non-consolidated>
(Millions of yen, %)

	Sep. 30, 2001	·
	(a)	Reserve ratio
Overseas and Japan offshore banking accounts	151,098	48.2
Asia	105,724	50.0
Indonesia	41,548	41.0
Hong Kong	19,184	46.9
India	7,388	64.3
China	3,917	66.8
Others	33,687	50.0
North America	39,027	47.7
Central and South America	895	70.1
Western Europe	1,678	50.0
Eastern Europe	3,774	63.0

^(*1) In addition to loans, "Problem Assets Based on Financial Reconstruction Law" includes acceptances and guarantees, suspense payments, and other credit-type assets.

(*3) Classified by domicile of debtors.

 $[\]label{eq:control_equation} (*2) \ Reserve \ Ratio = (Reserve \ for \ possible \ loan \ losses) \ / \ (Assets \ excluding \ amounts \ recoverable \ due \ to \ collaterals \ and \ guarantees)$ Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.