

16. Overseas Loans <Non-Consolidated>

(1) Loans to specific overseas countries <Non-consolidated>

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002	Sep. 30, 2001
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Loan balance	114,079	(38,221)	(22,162)	152,300	136,241
Number of countries	8	(1)	-	9	8

(2) Loans classified by country <Non-consolidated>

(i) Loans to Asian countries

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002	Sep. 30, 2001
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Indonesia	122,273	(35,102)	(33,914)	157,375	156,187
(Risk-monitored loans)	32,174	(6,930)	(7,869)	39,104	40,043
Thailand	235,723	(72,899)	(29,025)	308,622	264,748
(Risk-monitored loans)	20,078	7,155	9,601	12,923	10,477
Korea	148,028	(13,512)	(24,043)	161,540	172,071
(Risk-monitored loans)	641	(393)	(1,040)	1,034	1,681
Hong Kong	273,044	(62,720)	(69,107)	335,764	342,151
(Risk-monitored loans)	11,536	(2,422)	(5,817)	13,958	17,353
China	134,438	(8,434)	(15,908)	142,872	150,346
(Risk-monitored loans)	4,769	(7,224)	1,182	11,993	3,587
Singapore	257,938	26,847	33,434	231,091	224,504
(Risk-monitored loans)	183	(213)	(473)	396	656
India	45,675	(6,184)	(7,790)	51,859	53,465
(Risk-monitored loans)	5,362	595	141	4,767	5,221
Malaysia	70,792	(6,384)	1,814	77,176	68,978
(Risk-monitored loans)	2,580	(355)	(7,201)	2,935	9,781
Pakistan	4,276	(901)	(632)	5,177	4,908
(Risk-monitored loans)	2,002	(178)	37	2,180	1,965
Other	42,184	(11,048)	(8,664)	53,232	50,848
(Risk-monitored loans)	6,849	6,849	2,295	-	4,554
Total	1,334,375	(190,338)	(153,831)	1,524,713	1,488,206
(Risk-monitored loans)	86,174	(3,116)	(9,144)	89,290	95,318

(Note) Classified by domicile of debtors (same for the following tables).

(ii) Loans to Central and South American countries

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002	Sep. 30, 2001
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Chile	6,223	(1,003)	1,109	7,226	5,114
(Risk-monitored loans)	-	-	-	-	-
Columbia	14,844	(4,957)	(3,988)	19,801	18,832
(Risk-monitored loans)	840	(152)	(55)	992	895
Mexico	18,938	(1,224)	(1,380)	20,162	20,318
(Risk-monitored loans)	736	(222)	736	958	-
Argentina	2,034	(324)	(244)	2,358	2,278
(Risk-monitored loans)	-	-	-	-	-
Brazil	48,431	(14,691)	(18,173)	63,122	66,604
(Risk-monitored loans)	-	-	-	-	-
Venezuela	10,188	(1,158)	207	11,346	9,981
(Risk-monitored loans)	-	-	-	-	-
Panama	187,209	(26,784)	(4,238)	213,993	191,447
(Risk-monitored loans)	-	-	-	-	-
Other	1,044	(101)	18	1,145	1,026
(Risk-monitored loans)	126	(11)	126	137	-
Total	288,913	(50,243)	(26,687)	339,156	315,600
(Risk-monitored loans)	1,702	(385)	807	2,087	895

(iii) Loans to Russia

(Millions of yen)

	Sep. 30, 2002			Mar. 31, 2002	Sep. 30, 2001
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Russia	5,287	1,512	4,785	3,775	502
(Risk-monitored loans)	-	-	-	-	-

(3) Problem Assets Based on Financial Reconstruction Law, classified by domicile

(Millions of yen, %)

	Sep. 30, 2002				Mar. 31, 2002	Sep. 30, 2001
	(a)	Reserve ratio	(a) - (b)	(a) - (c)	(b)	(c)
Overseas and Japan offshore banking accounts	194,731	53.8	27,410	43,633	167,321	151,098
Asia	91,471	48.1	(12,131)	(14,253)	103,602	105,724
Indonesia	32,174	42.0	(8,602)	(9,374)	40,776	41,548
Hong Kong	11,762	59.5	(4,205)	(7,422)	15,967	19,184
India	7,251	64.8	244	(137)	7,007	7,388
China	4,793	25.4	(7,509)	876	12,302	3,917
Others	35,491	51.8	7,941	1,804	27,550	33,687
North America	43,366	79.3	(3,056)	4,339	46,422	39,027
Central and South America	8,077	65.0	5,990	7,182	2,087	895
Western Europe	48,415	55.8	37,034	46,737	11,381	1,678
Eastern Europe	3,402	50.0	(427)	(372)	3,829	3,774

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

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.

3. Classified by domicile of debtors.