

LOANS

balance of loans and bills discounted

Year-end Balance

As of March 31	Millions of Yen				
	2000	1999	1998	1997	1996
domestic operations					
Loans on notes	¥ 2,496,069	¥ 2,985,490	¥ 3,726,066	¥ 3,957,379	¥ 4,289,071
Loans on deeds	16,657,065	16,647,497	15,433,835	14,517,028	14,005,321
Overdrafts	7,697,934	7,571,721	7,839,374	7,535,088	7,348,689
Bills discounted	440,365	493,135	711,377	760,310	878,113
Subtotal	¥27,291,435	¥27,697,845	¥27,710,654	¥26,769,806	¥26,521,196
international operations					
Loans on notes	¥ 617,419	¥ 1,017,091	¥ 1,463,548	¥ 1,676,423	¥ 1,669,140
Loans on deeds	3,123,277	4,322,338	5,556,246	5,717,458	4,766,704
Overdrafts	326,428	679,582	1,196,123	2,425,516	2,534,734
Bills discounted	-	-	3,729	10,907	7,845
Subtotal	¥ 4,067,125	¥ 6,019,012	¥ 8,219,648	¥ 9,830,305	¥ 8,978,425
total	¥31,358,560	¥33,716,858	¥35,930,302	¥36,600,112	¥35,499,622

Average Balance

<i>Years ended March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
domestic operations					
Loans on notes	¥ 2,801,831	¥ 3,638,678	¥ 3,994,627	¥ 4,118,692	¥ 4,647,165
Loans on deeds	16,612,834	16,145,124	14,898,306	14,156,025	13,483,675
Overdrafts	8,154,424	8,460,664	7,954,284	7,353,658	7,202,680
Bills discounted	450,648	605,661	728,506	745,803	784,825
Subtotal	¥28,019,739	¥28,850,128	¥27,575,724	¥26,374,180	¥26,118,346
international operations					
Loans on notes	¥ 795,266	¥ 1,315,085	¥ 1,787,012	¥ 1,797,518	¥ 1,569,671
Loans on deeds	3,634,825	5,018,684	6,212,310	5,565,557	4,764,035
Overdrafts	535,201	1,023,477	2,033,787	2,579,361	2,349,951
Bills discounted	-	1,232	11,800	9,318	6,932
Subtotal	¥ 4,965,293	¥ 7,358,478	¥10,044,910	¥ 9,951,756	¥ 8,690,590
total	¥32,985,032	¥36,208,607	¥37,620,634	¥36,325,936	¥34,808,937

Note: The average balance of foreign currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

balance of loans and bills discounted, classified by purpose

<i>As of March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
Funds for capital investment	¥11,701,474	¥12,226,512	¥11,964,397	¥11,790,627	¥11,359,306
	37.32%	36.26%	33.30%	32.21%	32.00%
Funds for working capital	19,657,085	21,490,345	23,965,904	24,809,484	24,140,316
	62.68	63.74	66.70	67.79	68.00
total	¥31,358,560	¥33,716,858	¥35,930,302	¥36,600,112	¥35,499,622

Note: Percentage indicates the composition ratio.

breakdown of loan collateral

<i>As of March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
Securities	¥ 404,339	¥ 554,872	¥ 654,316	¥ 818,332	¥ 840,550
Commercial claims	671,999	673,838	1,087,004	861,570	989,067
Commercial goods	2,629	3,525	4,578	9,418	5,226
Real estate	5,086,535	5,477,661	6,321,374	7,012,431	7,514,373
Other	564,479	424,468	328,291	295,332	180,522
Subtotal	¥ 6,729,983	¥ 7,134,366	¥ 8,395,564	¥ 8,997,085	¥ 9,529,739
Guaranteed	11,344,309	12,150,304	13,639,605	13,078,046	12,076,713
Unsecured	13,284,267	14,432,187	13,895,132	14,524,980	13,893,169
total	¥31,358,560	¥33,716,858	¥35,930,302	¥36,600,112	¥35,499,622

balance of loans and bills discounted, classified by maturity

As of March 31	Millions of Yen				
	2000	1999	1998	1997	1996
1 year or less	¥ 7,465,469	¥ 9,182,769	¥11,276,502	¥11,458,951	¥11,500,152
Floating interest rates	/	/	/	/	/
Fixed interest rates	/	/	/	/	/
1-3 years	4,882,934	5,920,469	5,775,353	5,422,693	5,250,880
Floating interest rates	2,747,068	3,239,316	3,257,734	3,289,675	3,256,432
Fixed interest rates	2,135,866	2,681,153	2,517,619	2,133,017	1,994,447
3-5 years	3,764,206	3,852,577	3,507,744	3,767,215	3,402,556
Floating interest rates	2,056,065	2,111,095	2,241,646	2,569,414	2,393,021
Fixed interest rates	1,708,140	1,741,482	1,266,097	1,197,801	1,009,534
5-7 years	1,402,834	1,516,335	1,690,103	1,592,869	1,488,842
Floating interest rates	925,734	1,089,855	1,326,601	1,243,330	1,243,841
Fixed interest rates	477,099	426,479	363,502	349,538	245,000
more than 7 years	5,818,864	4,993,401	4,642,669	4,397,780	3,973,767
Floating interest rates	4,347,300	3,844,785	3,573,299	3,594,853	3,347,577
Fixed interest rates	1,471,564	1,148,615	1,069,370	802,927	626,190
no designated term	8,024,250	8,251,304	9,037,929	9,960,604	9,883,424
Floating interest rates	8,024,250	8,251,304	9,037,929	9,960,604	9,883,424
Fixed interest rates	-	-	-	-	-
total	¥31,358,560	¥33,716,858	¥35,930,302	¥36,600,112	¥35,499,622

Note: Loans with a maturity of one year or less are not classified by floating or fixed interest rates.

loan portfolio, classified by industry

As of March 31	Millions of Yen				
	2000	1999	1998	1997	1996
domestic offices					
Manufacturing	¥3,503,080	¥3,450,430	¥3,407,003	¥3,402,725	¥3,430,872
	12.6%	12.2%	11.9%	12.3%	12.6%
Agriculture, forestry, fisheries and mining	62,571	97,514	76,290	67,939	59,539
	0.2	0.3	0.3	0.2	0.2
Construction companies	1,643,547	1,537,671	1,584,553	1,541,631	1,523,342
	5.9	5.4	5.6	5.6	5.6
Wholesale and retail trade	3,529,773	3,605,221	3,665,477	3,601,835	3,695,385
	12.7	12.7	12.8	13.0	13.5
Financial institutions	2,325,102	2,059,178	2,193,230	2,047,030	2,219,677
	8.4	7.3	7.7	7.4	8.1
Real estate companies	4,318,381	4,198,776	4,001,600	3,796,274	3,606,406
	15.6	14.8	14.0	13.8	13.2
Transportation, communications and other public enterprises	1,213,159	1,183,726	1,295,864	1,219,068	1,212,087
	4.4	4.2	4.5	4.4	4.4
Services	4,481,351	4,635,189	4,985,644	4,884,731	4,734,421
	16.1	16.4	17.5	17.7	17.3
Municipalities	104,263	106,575	78,902	96,382	187,803
	0.4	0.4	0.3	0.4	0.7
Other	6,564,674	7,467,078	7,241,806	6,971,580	6,653,079
	23.7	26.3	25.4	25.2	24.4
Subtotal	¥27,745,905	¥28,341,363	¥28,530,373	¥27,629,200	¥27,322,615
	100.0%	100.0%	100.0%	100.0%	100.0%
overseas offices					
Public sector	¥ 159,359	¥ 193,921	¥ 241,371	¥ 339,727	¥ 234,232
	4.4%	3.6%	3.3%	3.8%	2.9%
Financial institutions	289,080	419,601	609,339	760,705	799,973
	8.0	7.8	8.2	8.5	9.8
Commerce and industry	3,162,658	4,753,821	6,537,846	7,852,706	7,121,730
	87.6	88.4	88.4	87.5	87.1
Other	1,556	8,151	11,371	17,771	21,070
	0.0	0.2	0.2	0.2	0.2
Subtotal	¥3,612,655	¥5,375,494	¥7,399,929	¥8,970,911	¥8,177,007
	100.0%	100.0%	100.0%	100.0%	100.0%
total	¥31,358,560	¥33,716,858	¥35,930,302	¥36,600,112	¥35,499,622

Notes: 1. Japan offshore banking accounts are included in the overseas offices' accounts.

2. Percentage indicates the composition ratio.

loans to individuals and small and medium-sized corporations

<i>As of March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
Total domestic loans (A)	¥ 27,745,905	¥ 28,341,363	¥ 28,530,373	¥ 27,629,200	¥ 27,322,615
Loans to small and medium-sized corporations, etc. (B)	20,199,108	20,173,930	21,175,957	20,652,129	20,440,174
(B) / (A) (%)	72.80%	71.18%	74.22%	74.75%	74.81%

Notes: 1. The figures above are shown after deduction of loans at overseas branches and of Japan offshore banking accounts.

2. Small and medium-sized corporations, etc. are defined as companies having capital of not more than ¥300 million (¥100 million in wholesale, and ¥50 million in retail and services business categories), or companies and individuals with not more than 300 full-time employees (100 in wholesale, and 50 in retail and 100 in services business categories).

Pursuant to the partial revision of Small and Medium Enterprise Basic Law effective December 3, 1999, the definition of small and medium-sized corporations was broadened as above, and the figure of (B) as of March 31, 2000 is shown according to this new definition. The effect of this change increased the figure of (B) as of March 31, 2000 by ¥532,107 million.

consumer loans outstanding

<i>As of March 31</i>	Billions of Yen				
	2000	1999	1998	1997	1996
Consumer loans	¥ 5,708.8	¥ 5,842.0	¥ 5,730.7	¥ 5,426.9	¥ 5,196.0
Housing loans	5,216.8	5,316.3	5,169.2	4,834.8	4,557.3

breakdown of reserve for possible loan losses

<i>Year ended March 31, 2000</i>	Millions of Yen				
	Balance at the beginning of the fiscal year	Increase during the fiscal year	Decrease during the fiscal year		Balance at the end of the fiscal year
			Objectives	Others	
General reserve for possible loan losses	¥ 315,295	¥ 357,574	¥ -	¥ 315,295*	¥ 357,574
	[3,418]				
Specific reserve for estimated loan losses on certain doubtful loans	714,423	539,114	428,367	286,055*	539,114
	[4,342]				
For nonresident loans	27,261	35,470	7,334	19,926*	35,470
	[3,775]				
Reserve for possible losses on specific overseas loans	15,478	12,351	-	15,478*	12,351
	[-]				
total	¥ 1,045,197	¥ 909,039	¥ 428,367	¥ 616,829	¥ 909,039
	[7,760]				

* Transfer from reserves by reversal or origination method.

Note: The brackets indicate foreign exchange translation adjustments.

(Continued)

<i>Year ended March 31, 1999</i>	Millions of Yen				
	Balance at the beginning of the fiscal year	Increase during the fiscal year	Decrease during the fiscal year		Balance at the end of the fiscal year
			Objectives	Others	
General reserve for possible loan losses	¥ 138,959	¥ 318,714	¥ –	¥ 138,959*	¥ 318,714
	[3,418]				
Specific reserve for estimated loan losses on certain doubtful loans	1,112,411	718,765	765,438	346,973*	718,765
	[1,635]				
For nonresident loans	12,845	31,037	3,397	9,447*	31,037
	[1,089]				
Reserve for possible losses on specific overseas loans	746	15,478	–	746*	15,478
	[40]				
total	¥ 1,252,117	¥ 1,052,958	¥ 765,438	¥ 486,679	¥ 1,052,958
	[5,094]				

* Transfer from reserves by reversal or origination method.

Note: The brackets indicate foreign exchange translation adjustments.

write-off of loans

<i>As of March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
Write-off of loans	¥ 347,350	¥ 305,008	¥ 66,055	¥ 130,210	¥ 75,052

specific overseas loans

<i>Years ended March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
Indonesia	¥ 59,765	¥ 69,543	/	/	/
Algeria	4,352	4,717	¥ 4,993	¥ 4,810	¥ 4,423
Iran	777	4,704	/	/	/
Russia	127	/	/	/	/
Other countries	350	3,783	254	790	1,006
	6 countries	13 countries	4 countries	4 countries	5 countries
total	¥ 65,372	¥ 82,749	¥ 5,247	¥ 5,600	¥ 5,429
Ratio of the total amounts to total assets	0.13%	0.16%	0.00%	0.00%	0.01%
Number of countries	10	16	5	5	6

risk-monitored loans**(nonconsolidated basis)**

<i>As of March 31</i>	Millions of Yen				
	2000	1999	1998	1997	1996
Loans to borrowers under legal bankruptcy procedures (a)	¥ 73,004	¥ 115,484	¥ 257,882	¥ 190,482	¥ 202,473
Nonaccrual loans (b)	1,436,070	1,524,276	544,771	616,610	670,533
Renegotiated loans (c)	/	/	84,916	104,673	614,555
Loans to borrowers who are financially assisted by the Bank (d)	/	/	117,656	162,466	-
Subtotal (previous standard) (a) + (b) + (c) + (d)	/	/	¥ 1,005,225	¥ 1,074,231	¥ 1,487,561
Loans past due for three months or more (e)	40,302	82,438	311,277	/	/
Restructured loans (f)	334,706	237,661	355,192	/	/
total (new standard) (a) + (b) + (e) + (f)	¥ 1,884,083	¥ 1,959,860	¥ 1,469,122	¥ /	¥ /

problem assets ("revitalization law" standard)**(nonconsolidated basis)**

<i>As of March 31</i>	Billions of Yen	
	2000	1999
Bankrupt and quasi-bankrupt assets (Hatan kousei tou saiken)	¥ 190.8	¥ 217.3
Doubtful assets (Kiken saiken)	1,351.2	1,476.3
Substandard loans (Youkanri saiken)	375.0	320.1
Total of problem assets	¥ 1,917.0	¥ 2,013.7
Normal assets (Seijou saiken)	32,849.8	35,421.0
total	¥ 34,766.8	¥ 37,434.7