

## SUPPLEMENTAL DATA

### Loan Portfolio, Classified by Industry

(Consolidated)	Millions of Yen		
	Sept. 30, 2000	Mar. 31, 2000	Sept. 30, 1999
<b>Domestic offices</b>			
Manufacturing	¥ 3,718,927	¥ 3,596,729	¥ 3,644,746
Agriculture, forestry, fisheries and mining	70,154	70,579	116,698
Construction	1,742,835	1,722,341	1,609,437
Wholesale and retail	3,726,523	3,671,721	3,747,520
Finance and insurance	2,028,315	2,116,775	2,319,641
Real estate	4,878,763	4,910,518	5,030,931
Transportation, communications and other public enterprises	1,315,338	1,231,997	1,219,671
Services	4,881,083	4,883,414	4,984,135
Municipalities	80,657	104,298	95,370
Other	7,395,486	7,056,217	7,350,260
Subtotal	<u>¥29,838,086</u>	<u>¥29,364,595</u>	<u>¥30,118,414</u>
<b>Overseas offices</b>			
Public sector	¥ 200,657	¥ 159,624	¥ 181,996
Financial institutions	177,781	213,870	283,039
Commerce and industry	3,107,945	3,191,607	3,663,393
Other	7,617	11,182	19,354
Subtotal	<u>¥ 3,494,001</u>	<u>¥ 3,576,285</u>	<u>¥ 4,147,783</u>
<b>Total</b>	<u>¥33,332,087</u>	<u>¥32,940,880</u>	<u>¥34,266,197</u>

*Note: The domestic offices consist of the Bank (except the overseas offices) and consolidated domestic subsidiaries. The overseas consist of the Bank's overseas offices and consolidated subsidiaries whose head offices are located abroad.*

(Nonconsolidated)	Millions of Yen		
	Sept. 30, 2000	Mar. 31, 2000	Sept. 30, 1999
<b>Domestic offices</b>			
Manufacturing	¥ 3,647,082	¥ 3,503,080	¥ 3,549,889
Agriculture, forestry, fisheries and mining	62,847	62,571	108,873
Construction	1,666,105	1,643,547	1,532,023
Wholesale and retail	3,588,316	3,529,773	3,609,167
Finance and insurance	2,201,765	2,325,102	2,441,371
Real estate	4,324,452	4,318,381	4,408,560
Transportation, communications and other public enterprises	1,296,222	1,213,159	1,196,840
Services	4,505,956	4,481,351	4,653,340
Municipalities	80,634	104,263	95,335
Other	6,893,167	6,564,674	6,820,967
Subtotal	<u>¥28,266,550</u>	<u>¥27,745,905</u>	<u>¥28,416,368</u>
<b>Overseas offices</b>			
Public sector	¥ 200,577	¥ 159,359	¥ 181,907
Financial institutions	267,825	289,080	360,362
Commerce and industry	3,054,715	3,162,658	3,656,819
Other	1,170	1,556	3,937
Subtotal	<u>¥ 3,524,289</u>	<u>¥ 3,612,655</u>	<u>¥ 4,203,026</u>
<b>Total</b>	<u>¥31,790,839</u>	<u>¥31,358,560</u>	<u>¥32,619,395</u>

*Note: Japan offshore banking accounts are included in the overseas offices.*

## Consumer Loans Outstanding (Nonconsolidated)

	Millions of Yen		
	Sept. 30, 2000	Mar. 31, 2000	Sept. 30, 1999
Consumer loans	<b>¥5,572,997</b>	¥5,708,819	¥5,754,069
Housing loans	<b>5,096,011</b>	5,216,757	5,247,495
Other	<b>476,986</b>	492,062	506,574

## Loans to Small and Medium-sized Companies (Nonconsolidated)

	Millions of Yen, %		
	Sept. 30, 2000	Mar. 31, 2000	Sept. 30, 1999
Loans to small and medium-sized companies	<b>¥20,031,224</b>	¥20,199,108	¥20,243,448
Ratio of loans to small and medium-sized companies	<b>70.87%</b>	72.80%	71.24%

Notes: 1. Amounts in the above table do not include overseas branches and Japan offshore banking accounts.

2. The definition of small and medium-sized companies was broadened by the amendment of the Small and Medium Enterprise Basic Law in December 1999.

## Overseas Exposures and Reserves (Nonconsolidated)

As of September 30, 2000

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

Notes: 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 the Japanese parent company are considered as exposures to Japan.

2. The figures include loans, customers' liabilities for acceptances and guarantees, securities and call loans. Outstanding balance of exposures is counted (including exposures in local currencies).

3. "Reserves" consist of specific reserve, loan loss reserve for specified countries and general reserve.

4. \$404 million of specific reserves were deducted from the amounts in the above table.

## Risk-Monitored Loans

(Consolidated)	Millions of Yen		
	Sept. 30, 2000	Mar. 31, 2000	Sept. 30, 1999
Bankrupt loans	¥ 92,045	¥ 87,296	¥ 121,983
Nonaccrual loans (a)	2,097,955	1,661,933	1,625,117
Loans past due for three months or more (b)	67,436	79,208	131,755
Restructured loans (c)	165,123	374,880	277,115
<b>Total</b>	<b>¥2,422,561</b>	<b>¥2,203,318</b>	<b>¥2,155,972</b>

  

(Nonconsolidated)	Millions of Yen		
	Sept. 30, 2000	Mar. 31, 2000	Sept. 30, 1999
Bankrupt loans	¥ 74,956	¥ 73,004	¥ 94,343
Nonaccrual loans (a)	1,894,022	1,436,070	1,527,145
Loans past due for three months or more (b)	24,856	40,302	55,333
Restructured loans (c)	119,105	334,706	228,085
<b>Total</b>	<b>¥2,112,939</b>	<b>¥1,884,083</b>	<b>¥1,904,908</b>

a: Nonaccrual loans, including loans to virtually bankrupt and potentially bankrupt borrowers

b: Loans past due for three months or more, excluding loans to virtually bankrupt and potentially bankrupt borrowers

c: Restructured loans (loans for financial assistance, loans for which the Bank has adjusted the terms in favor of borrowers)

## Problem Assets Based on Revitalization Law Standard

(Nonconsolidated)	Billions of Yen		
	Sept. 30, 2000	Mar. 31, 2000	Sept. 30, 1999
Bankrupt and quasi-bankrupt assets ( <i>Hatan kousei tou saiken</i> ) (a)	¥ 181.8	¥ 190.8	¥ 165.9
Doubtful assets ( <i>Kiken saiken</i> ) (b)	1,838.7	1,351.2	1,504.6
Substandard loans ( <i>Youkanri saiken</i> ) (c)	144.0	375.0	283.4
Total of problem assets	¥ 2,164.5	¥ 1,917.0	¥ 1,954.0
Normal assets ( <i>Seijou saiken</i> )	¥32,987.9	¥32,849.8	¥34,065.6
<b>Total</b>	<b>¥35,152.4</b>	<b>¥34,766.8</b>	<b>¥36,019.6</b>

The above chart indicates the problem assets, based on the Revitalization Law standard. The standard classifies assets, including securities lent, loans and bills discounted, foreign exchanges, other assets such as accrued interest and suspense payable, and customers' liabilities for acceptances and guarantees, into four categories explained below.

a: Credits to customers under legal bankruptcy or quasi-bankruptcy

b: Doubtful credits to customers classified as potentially bankrupt

c: Substandard loans, which correspond to loans past due for three months or more, and restructured loans, which are categorized as risk-monitored loans