

(Continued)

Millions of Yen					
	1999	1998	1997	1996	1995
2-3 YEARS					
Time deposits	¥ 594,135	¥ 1,060,307	¥ 672,689	¥ 534,163	¥ 751,464
Domestic time deposits with fixed interest rates	590,568	1,051,555	670,055	533,061	746,476
Domestic time deposits with floating interest rates	2,508	1,987	2,485	828	1,379
Other	1,058	6,765	149	274	3,609
MORE THAN 3 YEARS					
Time deposits	366,376	422,350	515,367	460,331	132,635
Domestic time deposits with fixed interest rates	340,374	393,127	515,367	454,460	116,945
Domestic time deposits with floating interest rates	1	10	—	—	—
Other	26,000	29,213	—	5,871	15,690
TOTAL					
Time deposits	12,415,163	13,987,315	14,816,011	15,067,342	17,224,674
Domestic time deposits with fixed interest rates	11,975,345	12,519,487	12,216,942	12,744,787	13,921,361
Domestic time deposits with floating interest rates	20,603	7,164	6,560	7,534	8,056
Other	419,214	1,460,664	2,592,509	2,315,021	3,295,257

Notes: 1. The figures above do not include installment savings.

2. Other includes time deposits of international operations.

LOANS

BALANCE OF LOANS AND BILLS DISCOUNTED

Year-end Balance

Millions of Yen					
	1999	1998	1997	1996	1995
DOMESTIC OPERATIONS					
Loans on notes	¥ 2,985,490	¥ 3,726,066	¥ 3,957,379	¥ 4,289,071	¥ 4,957,177
Loans on deeds	16,647,497	15,433,835	14,517,028	14,005,321	13,084,956
Overdrafts	7,571,721	7,839,374	7,535,088	7,348,689	7,506,816
Bills discounted	493,135	711,377	760,310	878,113	863,625
Subtotal	27,697,845	27,710,654	26,769,806	26,521,196	26,412,574
INTERNATIONAL OPERATIONS					
Loans on notes	1,017,091	1,463,548	1,676,423	1,669,140	1,413,636
Loans on deeds	4,322,338	5,556,246	5,717,458	4,766,704	4,233,262
Overdrafts	679,582	1,196,123	2,425,516	2,534,734	1,755,125
Bills discounted	—	3,729	10,907	7,845	4,481
Subtotal	6,019,012	8,219,648	9,830,305	8,978,425	7,406,505
TOTAL	¥33,716,858	¥35,930,302	¥36,600,112	¥35,499,622	¥33,819,080

Average Balance

Millions of Yen					
	1999	1998	1997	1996	1995
DOMESTIC OPERATIONS					
Loans on notes	¥ 3,638,678	¥ 3,994,627	¥ 4,118,692	¥ 4,647,165	¥ 5,535,307
Loans on deeds	16,145,124	14,898,306	14,156,025	13,483,675	13,031,702
Overdrafts	8,460,664	7,954,284	7,353,658	7,202,680	6,651,486
Bills discounted	605,661	728,506	745,803	784,825	844,985
Subtotal	<u>28,850,128</u>	<u>27,575,724</u>	<u>26,374,180</u>	<u>26,118,346</u>	<u>26,063,482</u>
INTERNATIONAL OPERATIONS					
Loans on notes	1,315,085	1,787,012	1,797,518	1,569,671	1,576,057
Loans on deeds	5,018,684	6,212,310	5,565,557	4,764,035	4,183,729
Overdrafts	1,023,477	2,033,787	2,579,361	2,349,951	1,747,045
Bills discounted	1,232	11,800	9,318	6,932	3,092
Subtotal	<u>7,358,478</u>	<u>10,044,910</u>	<u>9,951,756</u>	<u>8,690,590</u>	<u>7,509,925</u>
TOTAL	<u>¥36,208,607</u>	<u>¥37,620,634</u>	<u>¥36,325,936</u>	<u>¥34,808,937</u>	<u>¥33,573,407</u>

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

Millions of Yen					
	1999	1998	1997	1996	1995
Funds for capital investment	¥12,226,512	¥11,964,397	¥11,790,627	¥11,359,306	¥10,984,272
	36.26%	33.30%	32.21%	32.00%	32.48%
Funds for working capital	21,490,345	23,965,904	24,809,484	24,140,316	22,834,808
	63.74	66.70	67.79	68.00	67.52
TOTAL	<u>¥33,716,858</u>	<u>¥35,930,302</u>	<u>¥36,600,112</u>	<u>¥35,499,622</u>	<u>¥33,819,080</u>

Note: Percentage indicates the composition ratio.

BREAKDOWN OF LOAN COLLATERAL

Millions of Yen					
	1999	1998	1997	1996	1995
Securities	¥ 554,872	¥ 654,316	¥ 818,332	¥ 840,550	¥ 671,078
Commercial claims	673,838	1,087,004	861,570	989,067	941,728
Commercial goods	3,525	4,578	9,418	5,226	1,977
Real estate	5,477,661	6,321,374	7,012,431	7,514,373	7,697,577
Other	424,468	328,291	295,332	180,522	111,586
Subtotal	<u>7,134,366</u>	<u>8,395,564</u>	<u>8,997,085</u>	<u>9,529,739</u>	<u>9,423,949</u>
Guaranteed	12,150,304	13,639,605	13,078,046	12,076,713	11,026,080
Unsecured	14,432,187	13,895,132	14,524,980	13,893,169	13,369,051
TOTAL	<u>¥33,716,858</u>	<u>¥35,930,302</u>	<u>¥36,600,112</u>	<u>¥35,499,622</u>	<u>¥33,819,080</u>

BALANCE OF LOANS AND BILLS DISCOUNTED, CLASSIFIED BY MATURITY

Millions of Yen

	1999	1998	1997	1996	1995
1 YEAR OR LESS	¥ 9,182,769	¥11,276,502	¥11,458,951	¥11,500,152	¥11,353,023
Floating interest rates	/	/	/	/	/
Fixed interest rates	/	/	/	/	/
1-3 YEARS	5,920,469	5,775,353	5,422,693	5,250,880	4,693,467
Floating interest rates	3,239,316	3,257,734	3,289,675	3,256,432	3,626,490
Fixed interest rates	2,681,153	2,517,619	2,133,017	1,994,447	1,066,977
3-5 YEARS	3,852,577	3,507,744	3,767,215	3,402,556	3,064,454
Floating interest rates	2,111,095	2,241,646	2,569,414	2,393,021	2,427,157
Fixed interest rates	1,741,482	1,266,097	1,197,801	1,009,534	637,297
5-7 YEARS	1,516,335	1,690,103	1,592,869	1,488,842	1,391,260
Floating interest rates	1,089,855	1,326,601	1,243,330	1,243,841	1,235,390
Fixed interest rates	426,479	363,502	349,538	245,000	155,870
MORE THAN 7 YEARS	4,993,401	4,642,669	4,397,780	3,973,767	4,054,934
Floating interest rates	3,844,785	3,573,299	3,594,853	3,347,577	3,781,712
Fixed interest rates	1,148,615	1,069,370	802,927	626,190	273,222
NO DESIGNATED TERM	8,251,304	9,037,929	9,960,604	9,883,424	9,261,942
Floating interest rates	8,251,304	9,037,929	9,960,604	9,883,424	9,261,942
Fixed interest rates	—	—	—	—	—
TOTAL	¥33,716,858	¥35,930,302	¥36,600,112	¥35,499,622	¥33,819,080

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

LOAN PORTFOLIO, CLASSIFIED BY INDUSTRY

Millions of Yen

	1999	1998	1997	1996	1995
DOMESTIC OFFICES					
Manufacturing	¥ 3,450,430 12.2%	¥ 3,407,003 11.9%	¥ 3,402,725 12.3%	¥ 3,430,872 12.6%	¥ 3,387,411 12.5%
Agriculture, forestry, fisheries and mining	97,514 0.3	76,290 0.3	67,939 0.2	59,539 0.2	63,116 0.2
Construction companies	1,537,671 5.4	1,584,553 5.6	1,541,631 5.6	1,523,342 5.6	1,893,468 7.0
Wholesale and retail trade	3,605,221 12.7	3,665,477 12.8	3,601,835 13.0	3,695,385 13.5	3,743,201 13.8
Financial institutions	2,059,178 7.3	2,193,230 7.7	2,047,030 7.4	2,219,677 8.1	2,429,039 9.0
Real estate companies	4,198,776 14.8	4,001,600 14.0	3,796,274 13.8	3,606,406 13.2	3,352,091 12.3
Transportation, communications and other public enterprises	1,183,726 4.2	1,295,864 4.5	1,219,068 4.4	1,212,087 4.4	1,079,208 4.0
Services	4,635,189 16.4	4,985,644 17.5	4,884,731 17.7	4,734,421 17.3	4,685,852 17.3
Municipalities	106,575 0.4	78,902 0.3	96,382 0.4	187,803 0.7	118,837 0.4
Other	7,467,078 26.3	7,241,806 25.4	6,971,580 25.2	6,653,079 24.4	6,379,778 23.5
Subtotal	28,341,363 100.0	28,530,373 100.0	27,629,200 100.0	27,322,615 100.0	27,132,006 100.0
OVERSEAS OFFICES					
Public sector	193,921 3.6	241,371 3.3	339,727 3.8	234,232 2.9	193,174 2.9
Financial institutions	419,601 7.8	609,339 8.2	760,705 8.5	799,973 9.8	762,916 11.4
Commerce and industry	4,753,821 88.4	6,537,846 88.4	7,852,706 87.5	7,121,730 87.1	5,654,976 84.6
Other	8,151 0.2	11,371 0.2	17,771 0.2	21,070 0.2	76,007 1.1
Subtotal	5,375,494 100.0	7,399,929 100.0	8,970,911 100.0	8,177,007 100.0	6,687,074 100.0
TOTAL	¥33,716,858	¥35,930,302	¥36,600,112	¥35,499,622	¥33,819,080

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

2. Percentage indicates the composition ratio.

LOANS TO INDIVIDUALS AND SMALL AND MEDIUM-SIZED CORPORATIONS

	Millions of Yen				
	1999	1998	1997	1996	1995
Total domestic loans (A)	¥28,341,363	¥28,530,373	¥27,629,200	¥27,322,615	¥27,132,006
Loans to small and medium-sized corporations, etc. (B)	20,173,930	21,175,957	20,652,129	20,440,174	20,583,001
(B) / (A) (%)	71.18%	74.22%	74.75%	74.81%	75.86%

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 the capital of not more than ¥100 million (¥30 million in wholesale, and ¥10 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, restaurants, and services business categories).

CONSUMER LOANS OUTSTANDING

	Billions of Yen				
	1999	1998	1997	1996	1995
Consumer loans	¥5,842.0	¥5,730.7	¥5,426.9	¥5,196.0	¥4,892.0
Housing loans	5,316.3	5,169.2	4,834.8	4,557.3	4,160.1

Note: Housing loans include free loans for which the purpose is residence, in addition to housing loans and apartment loans.

BREAKDOWN OF RESERVE FOR POSSIBLE LOAN LOSSES

	Millions of Yen				
As of March 31, 1999	Balance at the Beginning of the Term	Increase during the Term	Decrease during the Term		Balance at the End of the Term
			Objectives	Others	
Reserve for possible loan losses					
General reserve	¥ 138,959 [3,418]	¥ 318,714	¥ —	¥138,959*	¥ 318,714
Specific reserve for estimated loan losses on certain doubtful loans	1,112,411 [1,635]	718,765	765,438	346,973*	718,765
For nonresident loans	12,845 [1,089]	31,037	3,397	9,447*	31,037
Reserve for possible losses on specific overseas loans	746 [40]	15,478	—	746*	15,478
TOTAL	¥1,252,117 [5,094]	¥1,052,958	¥765,438	¥486,679	¥1,052,958

* Transfer from reserves by reversal and origination method.

Note: The brackets indicate foreign exchange translation adjustments.

As of March 31, 1998	Millions of Yen				
	Balance at the Beginning of the Term	Increase during the Term	Decrease during the Term		Balance at the End of the Term
			Objectives	Others	
Reserve for possible loan losses					
General reserve	¥113,870 [1,036]	¥142,378	¥ —	¥113,870*	¥ 142,378
Specific reserve for estimated loan losses on certain doubtful loans	421,825 [735]	850,853	109,105	49,526**	1,114,047
For nonresident loans	10,733 [(473)]	8,192	4,877	112**	13,935
Reserve for possible losses on specific overseas loans	1,157 [37]	787	—	1,157*	787
TOTAL	¥536,853 [1,810]	¥994,018	¥109,105	¥164,554	¥1,257,212

* Transfer from reserves by reversal and origination method. **Transfer from reserves mainly based on tax rules.

Note: The brackets indicate foreign exchange translation adjustments.

WRITE-OFF OF LOANS

	Millions of Yen				
	1999	1998	1997	1996	1995
Write-off of loans	¥305,008	¥66,055	¥130,210	¥75,052	¥224,913

SPECIFIC OVERSEAS LOANS

	Millions of Yen				
	1999	1998	1997	1996	1995
Indonesia	¥69,543	/	/	/	/
Former Soviet Union	/	/	/	/	¥2,999
Algeria	4,717	¥4,993	¥4,810	¥4,423	4,150
Iran	4,704	/	/	/	/
Other countries	3,783	254	790	1,006	1,089
	13 COUNTRIES	4 COUNTRIES	4 COUNTRIES	5 COUNTRIES	5 COUNTRIES
TOTAL	¥82,749	¥5,247	¥5,600	¥5,429	¥8,239
Ratio of the total amounts to total assets	0.16%	0.00%	0.00%	0.01%	0.01%
Number of countries	16	5	5	6	7

Note: Specific overseas loans are defined as loans extended overseas on which special reserves are provided for possible loan losses under the accounting and reporting guidelines prescribed by banking regulatory authorities.

RISK-MONITORED LOANS

(NONCONSOLIDATED BASIS)	Millions of Yen				
	1999	1998	1997	1996	1995
Loans to borrowers under legal bankruptcy procedures (a)	¥ 115,484	¥ 257,882	¥ 190,482	¥ 202,473	¥ 180,432
Nonaccrual loans (b)	1,524,276	544,771	616,610	670,533	765,429
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	945,861
Loans past due for three months or more (e)	82,438	311,277	/	/	/
Restructured loans (f)	237,661	355,192	/	/	/
TOTAL (new standard) (a) + (b) + (e) + (f)	¥1,959,860	¥1,469,122	¥ /	¥ /	¥ /

(CONSOLIDATED BASIS)	Millions of Yen				
	1999	1998	1997	1996	1995
Loans to borrowers under legal bankruptcy procedures (a)	¥ 208,327	¥ /	¥ /	¥ /	¥ /
Nonaccrual loans (b)	1,678,401	/	/	/	/
Loans past due for three months or more (e)	170,936	/	/	/	/
Restructured loans (f)	282,965	/	/	/	/
TOTAL (new standard) (a) + (b) + (e) + (f)	¥2,340,631	¥ /	¥ /	¥ /	¥ /

a: Loans to borrowers under legal bankruptcy procedures

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

c: Renegotiated loans (loans for which the interest rate of the original term of an agreement is reduced to below the official discount rate or the original spread is reduced to zero, or interest payment is waived)

d: Loans to borrowers who are financially assisted by the Bank

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

f: Restructured loans (loans for financial assistance, loans for which the Bank has adjusted the terms in favor of borrowers; category (c) and (d) are included in restructured loans)

PROBLEM ASSETS ("REVITALIZATION LAW" STANDARD)

	Billions of Yen
	1999
Bankrupt and quasi-bankrupt assets (Hatan kousei tou saiken)	¥ 217.3
Doubtful assets (Kiken saiken)	1,476.3
Substandard loans (Youkanri saiken)	320.1
Total of problem assets	2,013.7
Normal assets (Seijou saiken)	35,421.0
TOTAL	¥37,434.7