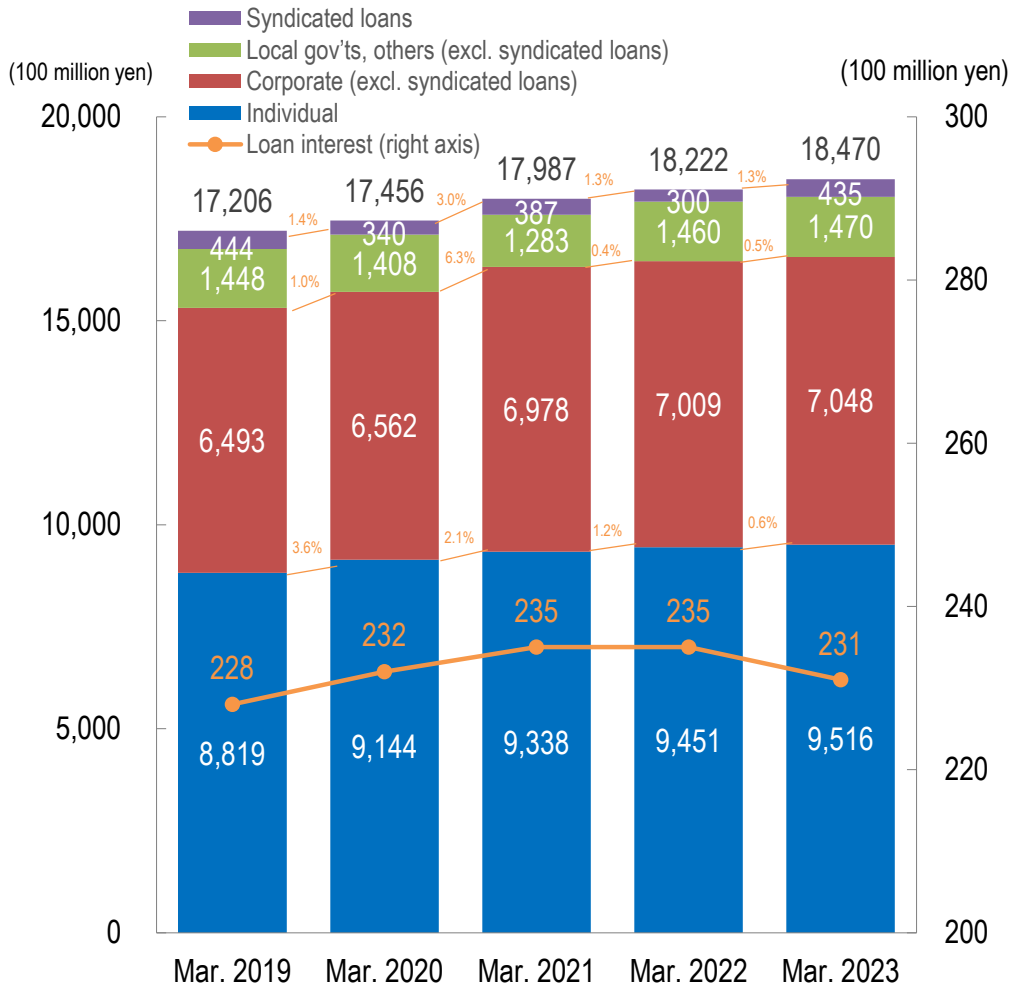


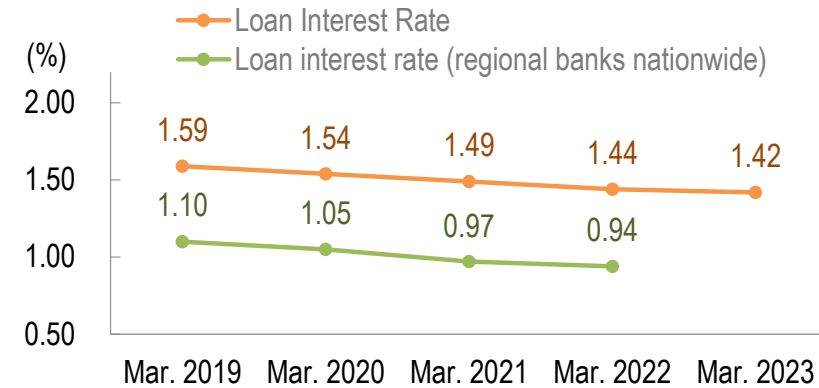
# Loans (1/2)

Loan balance remained steady for both corporations and individuals. On the other hand, interest on loans decreased due to lower interest rates on loans.

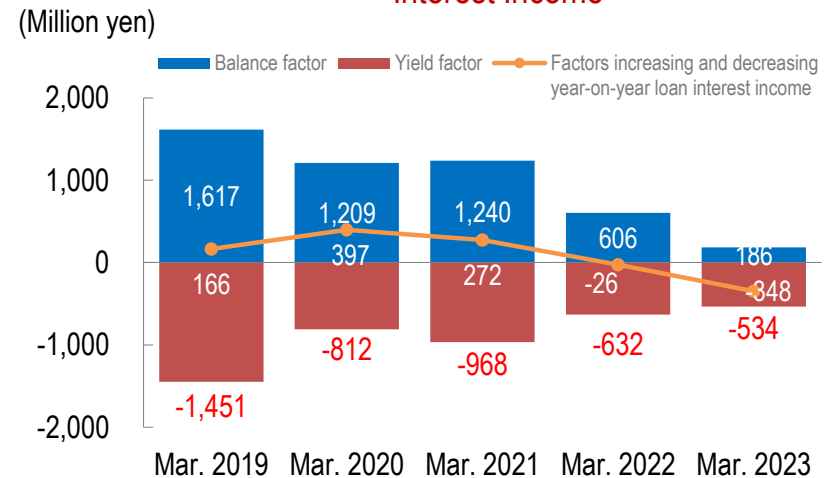
### Loan Balance



### Loan Interest Rate



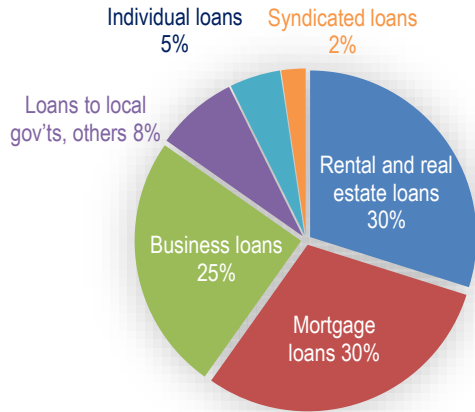
### Factors Increasing and Decreasing Loan Interest Income



Note: Loan-related fees (consumer loan guarantee fees and group credit life insurance premiums) are deducted from the amount of loan interest income.

Mortgage loans remained strong. Rental and real estate loans were slow.

## Breakdown of Loan Balances by Use



Note: Loan-related fees (consumer loan guarantee fees and group credit life insurance premiums) are deducted from yield calculation.

### Interest Rate Conditions for Loans (Effectively Interest-free and Unsecured) to Local Governments

Local Gov't	Base Rate (Fixed)
Tokyo Metropolis	1.7%
Nara Pref.	2.175% (with 1.9% subsidized by nat'l gov't)
Fukuoka Pref.	1.3%
Kagoshima Pref.	1 year or less: 1.4% More than 1 year, max. 3 years: 1.6% More than 3 years, max. 5 years: 1.7%
Okinawa Pref.	0.8%

