

13. Problem Assets Based on Financial Reconstruction Law

<Non-consolidated>

(Millions of yen)

		Mar. 31, 2001		Mar. 31, 2000
			Change	
	Bankrupt and quasi-bankrupt assets	199,015	8,239	190,776
	Doubtful assets	1,263,454	(87,731)	1,351,185
	Substandard assets	99,095	(275,913)	375,008
Total (A)		1,561,564	(355,406)	1,916,970

Amount of direct reduction	682,093	(48,947)	731,040
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(Note) In addition to loans, "Problem Assets Based on Financial Reconstruction Law" includes acceptances and guarantees, suspense payments, and other credit-type assets.

(Millions of yen)

	Mar. 31, 2001	Change	Mar. 31, 2000
Total coverage (B)	1,177,151	(25,877)	1,203,028
Reserve for possible loan losses* (C)	444,098	(151,267)	595,365
Reserve for supporting specific borrowers	---	---	---
Amount recoverable due to guarantees, collateral and others (D)	733,053	125,390	607,663

* Sum of general reserve for substandard loans and specific reserve.

(%)

Coverage ratio (B) / (A)	75.4	12.6	62.8
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Coverage ratio calculated with total reserve for possible loan losses included in the numerator	89.9	10.8	79.1
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(%)

Reserve ratio to uncovered assets	53.6	8.1	45.5
(C) / (A) - (D)			

Coverage ratio calculated with total reserve for possible loan losses included in the numerator	81.0	11.6	69.4
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<Consolidated>

(Millions of yen)

		Mar. 31, 2001
	Bankrupt and quasi-bankrupt assets	287,758
	Doubtful assets	1,363,207
	Substandard assets	183,953
Total		1,834,918