

(Reference) Progress in Decreasing Problem Assets

1. Progress in decreasing Problem Assets existed at the end of First Half of Fiscal 2000

(1) Problem Assets based on Financial Reconstruction Law (excluding substandard loans)

(Billions of yen)

	At end of First Half of Fiscal 2000	At end of Second Half of Fiscal 2000	Change
Bankrupt and Quasi-Bankrupt Assets	181.8	138.3	(43.5)
Doubtful Assets	1,838.7	805.7	(1,033.0)
Total	2,020.5	944.0	(1,076.5)

(A)

(B)

(2) Progress in decreasing Problem Assets

(Billions of yen)

	Second Half of Fiscal 2000
Disposition by Borrower's Liquidation	16.9
Re-constructive Disposition	322.3
Loan Sales to Secondary Market	101.7
Write-off	50.7
Others	584.9
Total	1,076.5 (B)

Note: "Others" includes collection of claims / improvement of financial status of borrowers.

2. Deterioration of Assets during Second Half of Fiscal 2000

(Billions of yen)

	Second Half of Fiscal 2000
Bankrupt and Quasi-Bankrupt Assets	60.7
Doubtful Assets	457.8
Total	518.5 (C)

Note: Assets newly categorized as Problem Assets based on Financial Reconstruction Law (excluding substandard loans) during second half of fiscal 2000 .

(References) Problem Assets based on Financial Reconstruction Law (excluding substandard loans)

(Billions of yen)

	At end of Second Half of Fiscal 2000
Bankrupt and Quasi-Bankrupt Assets	199.0
Doubtful Assets	1,263.5
Total	1,462.5 (A) + (C)