

10. Classification under Self-Assessment, Disclosure of Problem Assets and Write-Offs/Reserves <Non-consolidated>

| <As of Mar. 31, 2002> | | | | | | (Billions of yen) | | | |
|--|--|---|--------------------------------------|---|-------------------|--|---------------|--|---|
| Category of Borrowers under Self-Assessment | Disclosed Assets under the Financial Reconstruction Law | Classification under Self-Assessment | | | | Reserve for Possible Loan Losses | Reserve Ratio | | |
| | | Classification I | Classification II | Classification III | Classification IV | | | | |
| Bankrupt Borrowers | Bankrupt and Quasi-Bankrupt Assets 493.5 (I) (Change from Mar. 31, 2001: -96.4) | Portion of claims secured by collateral or guarantees, etc. 474.8 (a) | Fully reserved 18.7 | Direct Write-offs (*1) | | Specific Reserve 22.4 (*2) | 100% (*3) | | |
| Effectively Bankrupt Borrowers | | | | | | | | | |
| Potentially Bankrupt Borrowers | Doubtful Assets 2,970.2 (II) (Change from Mar. 31, 2001: +1,027.1) | Portion of claims secured by collateral or guarantees, etc. 1,572.1 (b) | Necessary amount reserved 1,398.1 | | | 1,061.7 (*2) | 75.9% (*3) | | |
| Borrowers Requiring Caution | Substandard Loans 2,436.3 (III) (Change from Mar. 31, 2001: +2,146.9) (Claims to Substandard Borrowers) | Portion of Substandard Loans secured by collateral or guarantees, etc. 1,099.3 (c) | | | | | | | |
| | Normal Assets 60,558.9 | Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers | | | | | | | |
| | | Normal Borrowers | | | | | | | |
| Total 66,458.9 | | | | | | | | | Loan Loss Reserve for Specific Overseas Countries 15.4 |
| A=(I)+(II)+(III) 5,900.0 (Change from Mar. 31, 2001: +3,077.5) | | B: Portion secured by collateral or guarantees, etc. (a+b+c) 3,146.2 | | C: Unsecured portion (A - B) 2,753.8 | | Reserve Ratio (*5) <div>D C</div> 49.9% | | | |
| | | | | D: Specific Reserve + General Reserve for Substandard Loans (*2) 1,374.9 | | | | | |

$$\text{Coverage Ratio} = (B+D)/A \quad 76.6\%$$

(*1) Includes amount of direct reduction totaling 1,405.1 billion yen.

(*2) Includes reserves for assets which are not subject to disclosure under the Financial Reconstruction Law disclosure standards.
(Bankrupt/effectively bankrupt borrowers: 3.7 billion yen, Potentially bankrupt borrowers: 11.9 billion yen)

(*3) Reserve ratios to bankrupt borrowers, effectively bankrupt borrowers, potentially bankrupt borrowers, substandard borrowers and borrowers requiring caution including substandard borrowers are the proportion of the reserve to the respective claims of each category, excluding the portion secured by collateral or guarantees, etc.

(*4) Reserve ratios to normal borrowers and borrowers requiring caution excluding substandard borrowers are the proportion of the reserve to the respective claims of each category.

A figure in square brackets indicates the proportion of the reserve to the claims excluding the portion secured by collateral or guarantees, etc.

(*5) The proportion of the reserve to the claims, excluding the portion secured by collateral or guarantees, etc.