

14. Problem Assets Based on Financial Reconstruction Law

<Non-consolidated>

(Millions of yen)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Bankrupt and quasi-bankrupt assets	493,538	(96,391)	589,929
Doubtful assets	2,970,165	1,027,067	1,943,098
Substandard loans	2,436,340	2,146,908	289,432
Total (A)	5,900,043	3,077,584	2,822,459

Amount of direct reduction 1,405,069 (162,283) 1,567,352

(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, 2002		Mar. 31, 2001
		Change	
Total coverage (B)	4,521,103	2,276,957	2,244,146
Reserve for possible loan losses* (C)	1,374,866	640,743	734,123
Reserve for supporting specific borrowers	---	---	---
Amount recoverable due to guarantees, collateral and others (D)	3,146,237	1,636,214	1,510,023

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

(%)

Coverage ratio (B) / (A)	76.6	(2.9)	79.5
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Coverage ratio calculated with total reserve for possible loan losses included in the numerator 86.7 (5.6) 92.3

(%)

Reserve ratio to unsecured assets (C) / (A) - (D)	49.9	(6.0)	55.9
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Coverage ratio calculated with total reserve for possible loan losses included in the numerator 71.6 (11.9) 83.5

<Consolidated>

(Millions of yen)

	Mar. 31, 2002		Mar. 31, 2001
		Change	
Bankrupt and quasi-bankrupt assets	638,236	(139,103)	777,339
Doubtful assets	3,263,420	1,097,005	2,166,415
Substandard assets	2,666,069	2,254,833	411,236
Total	6,567,725	3,212,734	3,354,991

(Millions of yen)

	Mar. 31, 2002
Total coverage (B)	4,943,095
Reserve for possible loan losses (C)	1,394,320
Reserve for supporting specific borrowers	---
Amount recoverable due to guarantees, collateral and others (D)	3,548,775

(%)

Coverage ratio (B) / (A)	75.3
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Coverage ratio calculated with total reserve for possible loan losses included in the numerator 86.9

(%)

Reserve ratio to unsecured assets (C) / (A) - (D)	46.2
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Coverage ratio calculated with total reserve for possible loan losses included in the numerator 71.5