

14. Problem Assets Based on Financial Reconstruction Law

<Non-consolidated>

(Millions of yen)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Bankrupt and quasi-bankrupt assets	573,974	(15,955)	(47,738)	589,929	621,712
Doubtful assets	1,645,669	(297,429)	(922,182)	1,943,098	2,567,851
Substandard loans	1,107,235	817,803	748,176	289,432	359,059
Total (A)	3,326,878	504,419	(221,744)	2,822,459	3,548,622

Amount of direct reduction 1,580,785 13,433 (114,609) 1,567,352 1,695,394

(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)

	Sep. 30, 2001			Mar. 31, 2001	Sep. 30, 2000
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Total coverage (B)	2,356,611	112,465	(464,640)	2,244,146	2,821,251
Reserve for possible loan losses* (C)	699,010	(35,113)	(374,743)	734,123	1,073,753
Reserve for supporting specific borrowers	---	---	---	---	---
Amount recoverable due to guarantees, collateral and others (D)	1,657,601	147,578	(89,897)	1,510,023	1,747,498

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

(%)

Coverage ratio (B) / (A)	70.8	(8.7)	(8.7)	79.5	79.5
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Coverage ratio calculated with total reserve for possible loan losses included in the numerator 80.1 (12.2) (10.5) 92.3 90.6

(%)

Reserve ratio to uncovered assets (C) / (A - D)	41.9	(14.0)	(17.7)	55.9	59.6
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Reserve ratio calculated with total reserve for possible loan losses included in the numerator 60.4 (23.1) (21.1) 83.5 81.5

<Consolidated>

(Millions of yen)

	Sep. 30, 2001		Mar. 31, 2001
	(a)	(a) - (b)	(b)
Bankrupt and quasi-bankrupt assets	735,034	(42,305)	777,339
Doubtful assets	1,858,781	(307,634)	2,166,415
Substandard loans	1,249,244	838,008	411,236
Total (A)	3,843,059	488,068	3,354,991

(Millions of yen)

	Sep. 30, 2001
Total coverage (B)	2,792,755
Reserve for possible loan losses (C)	813,948
Reserve for supporting specific borrowers	---
Amount recoverable due to guarantees, collateral and others (D)	1,978,807

(%)

Coverage ratio (B) / (A)	72.7
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Coverage ratio calculated with total reserve for possible loan losses included in the numerator 81.8

(%)

Reserve ratio to uncovered assets (C) / (A - D)	43.7
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Reserve ratio calculated with total reserve for possible loan losses included in the numerator 62.4