

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

<As of Sep. 30, 2002>					(Billions of yen)				
Category of Borrowers under Self-Assessment	Disclosed Assets under 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 514.8 (i) (Change from Mar. 31, 2002: +21.3)	Portion of claims secured by collateral or guarantees, etc.	Fully reserved	Direct Write-offs (*1)		Specific Reserve (*)2	100% (*)3		
Effectively Bankrupt Borrowers									
Potentially Bankrupt Borrowers	Doubtful Assets (Change from Mar. 31, 2002: -428.8)	Portion of claims secured by collateral or guarantees, etc. 1,241.2 (b)	Necessary amount reserved 1,300.2			944.2 (*)2	72.6% (*)3		
Borrowers Requiring Caution	Substandard Loans 2,646.9 (iii) 〔 Change from Mar. 31, 2002: +210.6 〕 (Claims to Substandard Borrowers)	Portion of Substandard Loans secured by collateral or guarantees, etc. 1,213.6 (c)					General Reserve for Substandard Loans 311.8	21.8% (*)3	13.9% (*)3
	Normal Assets 59,534.5	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers							
Normal Borrowers		Claims to Normal Borrowers	0.2% (*)4						
							Loan Loss Reserve for Specific Overseas Countries 11.5		
Total 65,237.6									
A=(i)+(ii)+(iii)		B: Portion secured by collateral or guarantees, etc.	C: Unsecured portion (A - B)			Reserve Ratio			
		(a)+(b)+(c)				(*)5			
5,703.1 〔 Change from Mar. 2002: -196.9 〕			2,753.4			D C			
			D: Specific Reserve + General Reserve for Substandard Loans (*2) 1,280.0			46.5%			

$$\text{Coverage Ratio} = (B+D)/A \quad 74.2\%$$

(*1) Includes amount of direct reduction totaling 1,398.8 billion yen.

(*2) Includes reserves for assets which are not subject to disclosure under the Financial Reconstruction Law disclosure standards.

(Bankrupt/effectively bankrupt borrowers: 4.1 billion yen, Potentially bankrupt borrowers: 12.5 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 to borrowers requiring caution, excluding claims to substandard borrowers, 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.