

(Reference) Progress of Off-Balancing of Problem Assets <Non-Consolidated>

1. Problem assets existing prior to and classified during the first half of FY2000 <Non-consolidated>

(1) Term-end balance of bankrupt and quasi-bankrupt assets, and doubtful assets

(Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Change
Bankrupt and quasi-bankrupt assets	621.7	472.7	376.9	281.1	238.2	(42.9)
Doubtful assets	2,567.9	1,353.1	1,049.2	843.4	656.9	(186.5)
Total	3,189.6	1,825.8	1,426.1	1,124.5	895.1	(229.4)

(A)

(B)

(Note) Balance as of Sep.30, 2002 includes 165.5 billion yen, the result of measures connected to off-balancing.

(2) Progress of removal of problem assets from the balance sheet

(Billions of yen)

	First half of FY2002
Disposition by borrowers' liquidation	(2.8)
Re-constructive disposition --- (a)	(28.4)
Improvement in debtors' performance due to (a)	---
Loan sales to secondary market	(166.1)
Write-offs	84.9
Others	(117.0)
Collection/repayment, etc.	(94.0)
Improvement in debtors' performance	(23.0)
Total	(229.4)

(B)

- (Notes) 1. "Disposition by borrowers' liquidation" refers to abandonment or write-off of loans involved in bankruptcy liquidation proceedings (bankruptcy or special liquidations).
2. "Re-constructive disposition" refers to abandonment of loans involved in rehabilitative bankruptcy proceedings (corporate reorganization, civil rehabilitation, composition and arrangement), loan forgiveness involved in special mediation or other types of civil mediation, or loan forgiveness for restructuring involved in private reorganization.
3. "Improvement in debtors' performance due to re-constructive disposition" was categorized as "Others" in FY2000 financial results published in May 2001.

2. Problem assets classified during the second half of FY2000 <Non-consolidated>

(1) Term-end balance of bankrupt and quasi-bankrupt assets, and doubtful assets

(Billions of yen)

	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Change
Bankrupt and quasi-bankrupt assets	117.2	141.6	57.3	52.0	(5.3)
Doubtful assets	590.1	268.7	144.2	111.8	(32.4)
Total	707.3	410.3	201.5	163.8	(37.7)

(C)

(D)

(Note) Balance as of Sep.30, 2002 includes 46.8 billion yen, the result of measures connected to off-balancing.

(2) Progress of removal of problem assets from the balance sheet

(Billions of yen)

	First half of FY2002
Disposition by borrowers' liquidation	(0.2)
Re-constructive disposition --- (a)	0.0
Improvement in debtors' performance due to (a)	---
Loan sales to secondary market	(10.9)
Write-offs	4.9
Others	(31.5)
Collection/repayment, etc.	(25.1)
Improvement in debtors' performance	(6.4)
Total	(37.7)

(D)

3. Problem assets classified during the first half of FY2001 <Non-consolidated>

(1) Term-end balance of bankrupt and quasi-bankrupt assets, and doubtful assets

(Billions of yen)

	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Change
Bankrupt and quasi-bankrupt assets	55.5	76.0	65.2	(10.8)
Doubtful assets	327.8	233.2	160.1	(73.1)
Total	383.3	309.2	225.3	(83.9)

(E)

(F)

(Note) Balance as of Sep.30, 2002 includes 57.2 billion yen, the result of measures connected to off-balancing.

(2) Progress of removal of problem assets from the balance sheet

(Billions of yen)

	First half of FY2002
Disposition by borrowers' liquidation	---
Re-constructive disposition --- (a)	(9.8)
Improvement in debtors' performance due to (a)	---
Loan sales to secondary market	(3.6)
Write-offs	(4.1)
Others	(66.4)
Collection/repayment, etc.	(64.0)
Improvement in debtors' performance	(2.4)
Total	(83.9)

(F)

4. Problem assets classified during the second half of FY2001 <Non-consolidated>

(1) Term-end balance of bankrupt and quasi-bankrupt assets, and doubtful assets

(Billions of yen)

	Mar. 31, 2002	Sep. 30, 2002	Change
Bankrupt and quasi-bankrupt assets	79.1	96.1	17.0
Doubtful assets	1,749.4	1,130.2	(619.2)
Total	1,828.5	1,226.3	(602.2)

(G)

(H)

(Note) Balance as of Sep.30, 2002 includes 97.2 billion yen, the result of measures connected to off-balancing.

(2) Progress of removal of problem assets from the balance sheet

(Billions of yen)

	First half of FY2002
Disposition by borrowers' liquidation	---
Re-constructive disposition --- (a)	(97.5)
Improvement in debtors' performance due to (a)	(203.4)
Loan sales to secondary market	(3.7)
Write-offs	(66.9)
Others	(230.7)
Collection/repayment, etc.	9.0
Improvement in debtors' performance	(239.7)
Total	(602.2)

(H)

5. Problem assets newly-classified during the first half of FY2002 <Non-consolidated>

(Billions of yen)

	Sep. 30, 2002
Bankrupt and quasi-bankrupt assets	63.3
Doubtful assets	482.4
Total	545.7

(I)

(Note) Balance as of Sep.30, 2002 includes 59.0 billion yen, the result of measures connected to off-balancing.

(Reference) Balance of bankrupt and quasi-bankrupt assets, and doubtful assets

(Billions of yen)

	Sep. 30, 2000	Mar. 31, 2001	Sep. 30, 2001	Mar. 31, 2002	Sep. 30, 2002	Change
Bankrupt and quasi-bankrupt assets	621.7	589.9	574.0	493.5	514.8	21.3
Doubtful assets	2,567.9	1,943.1	1,645.7	2,970.2	2,541.4	(428.8)
Total	3,189.6	2,533.0	2,219.7	3,463.7	3,056.2	(407.5)