

(Table 15) Disposition of Problem Assets

<Non-consolidated>

(Billions of yen)

	FY01 Actual	FY02 Actual	FY03 Plan
Credit Cost (A)	1,038.6	836.4	
Transfer to Specific Reserve	663.2	375.4	
Write-off of loans and other related losses (C)	342.9	449.7	
Write-off of loans	271.9	259.7	
Losses on Sales of Loans to CCPC	8.4	16.4	
Losses on Sales of Loans to RCC *1	2.7	22.0	
Losses on Bulk Sales	47.9	126.9	
Losses on Debt Forgiveness	12.0	24.7	
Transfer to Reserve for Possible Losses from Loans Sold to CCPC	37.0	15.2	
Transfer to Reserve for Supporting Specific Borrowers	---	---	
Transfer to Loan Loss Reserve for Specific Overseas Countries	(4.5)	(3.9)	
Transfer to General Reserve for Possible Loan Losses (B)	504.5	238.1	
Total (A)+(B)	1,543.1	1,074.5	650.0

<Reference>

Direct Write-off of loans already reserved (D)	573.7	1,131.7	-
Gross Direct Write-offs (C) + (D)	916.6	1,581.4	-

*1 Losses due to the sales of loans to the specific bank defined in Article 53 of Financial Reconstruction Law.

<Consolidated>

(Billions of yen)

	FY01 Actual	FY02 Actual	FY03 Plan
Credit Cost (A)	1,176.0	950.3	
Transfer to Specific Reserve	681.5	408.0	
Write-off of loans and other related losses (C)	460.4	529.5	
Write-off of loans	380.0	339.9	
Losses on Sales of Loans to CCPC	9.8	17.1	
Losses on Sales of Loans to RCC *1	3.0	22.0	
Losses on Bulk Sales	55.6	125.8	
Losses on Debt Forgiveness	12.0	24.7	
Transfer to Reserve for Possible Losses from Loans Sold to CCPC	38.7	16.7	
Transfer to Reserve for Supporting Specific Borrowers	---	---	
Transfer to Loan Loss Reserve for Specific Overseas Countries	(4.6)	(3.9)	
Transfer to General Reserve for Possible Loan Losses (B)	527.4	250.6	
Total (A)+(B)	1,703.4	1,200.9	

<Reference>

Direct Write-off of loans already reserved (D)	681.8	1,280.9	-
Gross Direct Write-offs (C) + (D)	1,142.2	1,810.4	-

*1 Losses due to the sales of loans to the specific bank defined in Article 53 of Financial Reconstruction Law.