

[Provisional Translation]

(Reference) The Status of Risk Management Loans of All Banks (as of end-September 2002)

(In billions of yen)

| | Number of Institutions | Total Loans | Risk Management Loans | | | | | Allowance for Possible Loan Losses | |
|-------------------------|------------------------|-------------|-----------------------|-----------|------------|----------|--------------------|------------------------------------|--------------------|
| | | | Total | * LBB | ** PDL | *** 3PDL | Restructured Loans | Total | Specific Allowance |
| City Banks | 7 | 230,698 | 20,167 | 1,055 | 9,237 | 386 | 9,489 | 6,345 | 3,178 |
| Long-term Credit Banks | 2 | 7,291 | 1,088 | 207 | 542 | 131 | 209 | 546 | 264 |
| Trust Banks | 5 | 38,691 | 3,322 | 173 | 1,427 | 17 | 1,704 | 910 | 447 |
| Major Banks Subtotal | 14 | 276,679 | 24,577 | 1,436 | 11,206 | 534 | 11,401 | 7,801 | 3,888 |
| (Major 12 Banks) | (12) | (269,388) | (23,489) | (1,228) | (10,664) | (404) | (11,193) | (7,255) | (3,624) |
| Regional Banks | 64 | 133,998 | 10,800 | 1,060 | 5,976 | 127 | 3,636 | 3,667 | 2,450 |
| Regional Banks II | 54 | 42,911 | 3,848 | 443 | 2,252 | 29 | 1,123 | 1,177 | 830 |
| Regional Banks Subtotal | 118 | 176,909 | 14,647 | 1,503 | 8,228 | 157 | 4,760 | 4,844 | 3,280 |
| Total of All Banks | 132 | 453,588 | 39,225 | 2,938 | 19,434 | 691 | 16,161 | 12,645 | 7,168 |

* LBB : Loans to Borrowers in Legal Bankruptcy ** PDL : Past Due Loans in arrears by 6 months or more *** 3PDL : Loans in arrears by 3 months or more and less than 6 months
(Note)

1. Financial institutions that declared bankruptcy are excluded.

2. PDL are loans of which interest is not collected and are not recognized as earnings, excluding LBB and loans of which payment of interest is in a grace period for the purpose of reconstructing the borrower. 3PDL are loans of which principal or interest is in arrears by 3 months or more from the date of default on payment of interest or principal under terms of the related loan agreement, excluding LBB and PDL.

3. Some financial institutions chose "Partial Direct Write-offs" (to write-off uncorrectable portions(Category) of loans to bankrupt/effectively bankrupt borrowers with collateral/guarantee, instead of providing specific allowance for loan losses), which was 8,985 billion yen on non-consolidated bases.

4. Figures of "Major 12 banks" excludes Shinsei Bank and Aozora Bank from the subtotal of City Banks, Long-term Credit Banks and Trust Banks.