

Definition of Risk Management Loan

1. “Loans to debtor in legal bankruptcy”

Nonaccrual loans for which borrowers are under bankruptcy, corporate reorganization, composition or suspension of banking transactions.

2. “Past due loans”

Loans classified as non-accrual, other than (i) loans to “Loans to debtor in legal bankruptcy”

(ii) loans for which bank has rescheduled interest payment with the aim of providing restructuring assistance and support.

3. “Loans in arrear by 3 months or more”

Loans for which repayment of principal or interest have not been received for a period of three months or more beginning with the next business day following the last due date for such payment and are not included in “Loans to debtor in legal bankruptcy” nor “Past due loans”

4. “Restructured loan”

Loans for which the bank has provided more favorable terms and conditions-including reducing interest rates, rescheduling interest and principal payments or the waiving of claims on the borrower, to the borrower than those in the original agreement, with the aim of providing restructuring assistance and support. Such loans exclude loans categorized in the above three categories.