

Outline of Results for the Interim Period of the Fiscal Year Ending March 2002

[Summary of Results for the Interim Period] (Nonconsolidated)

(Unit: billions of yen)	Six months ended September 30, 2001			Forecast for full year ending March 31, 2002
	Actual	Six months ended September 30, 2000	Change from initial forecast	
Actual net operating profit* ¹	101.5	+ 24.2	+ 21.5	190.0
Gain (loss) on equities-related	(101.3)	(189.7)		(400.0)
Disposal of nonperforming claims * ²	59.6	(46.6)	+ 19.6	400.0
Ordinary net income	(54.4)	(81.9)	(79.4)	(640.0)
Net income	(29.7)	(44.8)	(44.7)	(520.0)

Decisive implementation of strong reforms of the earnings base during the "180 Days of Reform"

*¹ Net operating profit before additions to the general reserve for possible loan losses

*² Includes amounts of additions to the general reserve for possible loan losses

. Expansion in Retail Banking Earnings ... Actual net operating profit exceeds ¥10 billion, the highest level in the Bank's history

Firm increase in earnings power

Actual net operating profit, before additions to the general reserve for possible loan losses rose ¥24.2 billion over the same period of the previous year, to ¥101.5 billion for the interim period ended September 30, 2001.

Especially, after exclusion of gains (losses) from bonds, earnings were the highest in the Bank's history

As a result of restructuring, the Bank has continued to reduce ordinary expenses

Increasing retail banking assets

Housing loans were up ¥167.0 billion from the year ended March 31, 2001

. Progress Toward Financial Restructuring ... Restructuring of sound asset portfolio

During the first half of fiscal 2001, ¥103.2 billion in nonperforming claims outstanding to borrowers considered Doubtful or lower in credit quality were placed off the balance sheets.

Even in a difficult market environment, the Bank implemented the sale of equities with a book value of ¥169.0 billion.

The Bank will implement decisive reforms during the "180 Days of Reform" and earnings will reach a record level in the next fiscal year.

Note: Figures in Outline No.1 to No3 are on nonconsolidated basis.

. Expansion in Retail Banking Earnings

Supported by high-quality retail banking assets, actual net operating profit exceeded ¥100.0 billion, the highest level in the Bank's history

(Unit: billions of yen)	Six months ended September 30, 2001		Six months ended September 30, 2000	Six months ended September 30, 1999	Six months ended September 30, 1998
	(a)	(a) - (b)	(b)	(c)	(d)
Net operating profit	97.2	+ 16.7	80.5	82.2	69.1
(Prior to additions to general reserve for possible loan losses)	101.5	+ 24.2	77.3	79.7	86.9
(Prior to gains (losses) from bonds and additions to the general reserve for possible loan losses)	95.2	+ 16.0	79.2	82.7	73.5

Gross operating profit rose about 10% as a result of improvement in margins because of restructuring of the Bank's asset portfolio and other factors.

(Unit: billions of yen)	Six months ended September 30, 2001		Six months ended September 30, 2000	Six months ended September 30, 1999	
	(a)	(a) - (b)	(b)	(c)	(a) - (c)
Gross operating Profit	227.9	+ 22.8	205.1	204.9	+ 23.0
Including, domestic gross operating profit	215.3	+ 21.1	194.2	191.8	+ 23.5
Including, interest on loans and discounts	191.5	+ 12.9	178.6	180.7	+ 10.8

	Six months ended September 30, 2001		Six months ended September 30, 2000	Six months ended September 30, 1999	
	(a)	(a) - (b)	(b)	(c)	(a) - (c)
Yield on domestic deposits and loans	1.92%	+ 0.05%	1.87%	1.93%	(0.01%)
Yield on loans and discounts	2.05%	+ 0.00%	2.05%	2.17%	(0.12%)
Yield paid on deposits	0.13%	(0.05%)	0.18%	0.23%	(0.10%)
Overall yield on earning assets	0.51%	+ 0.12%	0.39%	0.46%	+ 0.05%

(Unit: billions of yen)	Six months ended September 30, 2001		Six months ended March 31, 2001	Six months ended September 30, 2000	
	(a)	(a) - (b)	(b)	(c)	(a) - (c)
Loans outstanding (domestic operating divisions)	19,380.1	(867)	19,466.8	19,545.3	(165.2)
Including, housing loans (after securitizations)	6,292.5	+ 167.0	6,125.5	5,970.5	+ 322.0
Ratio of housing loans to total domestic loans	32.4%	+ 1.0%	31.4%	30.5%	+ 1.9%

As a result of steady progress in restructuring, the Bank has continued to reduce ordinary expenses

(Unit: billions of yen)	Six months ended September 30, 2001		Six months ended September 30, 2000	Six months ended September 30, 1999	
	(a)	(a) - (b)	(b)	(c)	(a) - (c)
Total expenses	126.4	(1.3)	127.7	125.2	+ 1.2
Including, personnel expenses	53.0	(2.0)	55.0	54.9	(1.9)
Including, non-personnel expenses	66.4	+ 0.6	65.8	62.7	+ 3.7
Excluding systems-related expenses	44.6	(2.9)	47.5	46.1	(1.5)
Expense ratio (Expenses/gross operating profit)	55.4%	(6.8%)	62.2%	61.1%	(5.7%)

. Progress Toward Financial Restructuring

The Bank will take decisive measures through March 31, 2002, to restructure its asset portfolio during the "180 Days of Reform"

(Unit:Billions of yen)	Six months ended September 30, 2001 (a)		Six months ended September 30, 2000 (b)	Forecast for year ending March 31, 2002
	(a) - (b)	(b)		
Amount of nonperforming claims disposed of (including general reserve for possible loan losses)	59.6	(46.6)	106.2	400.0

Decisive reforms →

(Unit:Billions of yen)	Six months ended September 30, 2001 (a)		Fiscal year ended March 31, 2001 (b)	Six months ended September 30, 2000 (c)	
	(a) - (b)	(b)		(c)	(a) - (c)
Risk managed loans	1,276.5	+ 15.3	1,261.2	868.0	+ 408.5
Claims disclosed under the Financial Reconstruction Law	1,284.6	+ 15.3	1,269.3	874.5	+ 410.1
Including, claims outstanding to construction companies	238.2	+ 57.1	181.1	94.0	+ 144.2
Including, claims outstanding to real estate companies	431.2	(10.3)	441.5	282.7	+ 148.5

The Bank placed ¥103.2 billion in loans to borrowers classified as Doubtful or lower in credit quality off its balance sheets

(Unit:Billions of yen)	Unrecoverable or valueless (a)	Risk claims (b)	Total claims in both categories (a) + (b)		First half of fiscal 2001
Claims to borrowers considered Doubtful or lower in credit quality as of March 31, 2001	174.8	653.9	828.8		
Portion through interim period of fiscal 2000	156.4	324.6	481.1		
Additional claims arising in the second half of fiscal 2000	18.4	329.3	347.7		
Placed off the balance sheets in first half of fiscal 2001	(32.4)	(70.7)	(103.2)	←	
Portion through first half of fiscal 2000	(27.0)	(41.0)	(68.1)		
Portion arising in second half of fiscal 2000	(5.4)	(29.7)	(35.1)		
Portion arising in first half of fiscal 2001	+ 17.6	+ 67.1	+ 84.7	←	
Claims on borrowers classified as Doubtful or lower in credit quality	160.0	650.3	810.3		
Portion through first half of fiscal 2000	129.4	283.6	413.0		
Portion arising in second half of fiscal 2000	13.0	299.6	312.6		
Portion arising in first half of fiscal 2001	17.6	67.1	84.7		
					First half of fiscal 2001
					Claims to be disposed of
					(26.4)
					Borrowers to undergo restructuring
					(29.9)
					Claims to be securitized
					(75.2)
					Portion to RCC
					(2.7)
					Direct write-offs and other
					+ 28.3
					Placed off the balance sheets
					(103.2)
					First half of fiscal 2001
					Loans newly arising as nonperforming
					+ 84.7
					Normal
					+ 6.3
					Doubtful
					+ 78.3
					Special attention
					+ 32.0

Despite difficult market conditions, the Bank sold stocks held for relationship purposes with a book value of ¥ 169.0 billion

(Unit:Billions of yen)	Six months ended September 30, 2001 (a)		Fiscal year ended March 31, 2001 (b)	Forecast for year ending March 31, 2002
	(a) - (b)	(b)		
Balance of investment securities held for relationship purposes (book value basis)	1,539.4	(263.4)	1,802.8	1,150.0
Net unrealized gains (losses)	(294.2)	(175.5)	(118.7)	0

Decisive reforms →

Breakdown of the decline in book value Sales of stocks: ¥169.0 billion; Decline due to marking down of book value: ¥90.2 billion; and other factors.

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Forecast for the fiscal year ending March 31, 2002

Nonconsolidated/ Consolidated 19

Nonperforming loans placed off the balance sheets

Nonconsolidated 20

I Interim Results for Fiscal Year Ended March 31, 2002

(1) Statements of operations

[Non-consolidated]

(Millions of yen, %)

	Interim period ended September 30, 2001	Change	Interim period	Fiscal year
			ended September 30, 2000	ended March 31, 2001
Gross operating profit	227,934	22,806	205,128	424,283
Gross operating profit from domestic operations	215,300	21,029	194,271	396,727
Interest income	191,567	12,924	178,643	358,048
Fees and commissions	16,769	192	16,577	31,503
Trading income	438	(455)	893	2,140
Other operating income	6,524	8,366	(1,842)	5,035
Gain or loss on trading of Japanese government bonds	6,645	8,272	(1,627)	4,711
Gross operating profit from international operations	12,634	1,778	10,856	27,556
Interest income	4,597	(1,287)	5,884	16,009
Fees and commissions	1,225	105	1,120	2,065
Trading income	3,267	2,436	831	2,315
Other operating income	3,543	523	3,020	7,166
Gain or loss on trading of foreign government bonds	(312)	(63)	(249)	(645)
Expenses	126,401	(1,357)	127,758	255,626
Personnel expenses	53,092	(1,961)	55,053	108,907
Nonpersonnel expenses	66,412	542	65,870	131,906
Tax expenses	6,985	61	6,834	14,812
Net operating profit (less provision for reserve for possible loan losses)	95,200	15,954	79,246	164,592
Excluding gains or losses on trading of bonds	95,200	15,954	79,246	164,592
Including gains or losses on trading of bonds	101,533	24,164	77,369	168,657
Provision for reserve for possible loan losses	4,300	7,500	(3,200)	1,900
Net operating profit	97,233	16,664	80,569	166,757
Gains or losses on trading of bonds	6,332	8,209	(1,877)	4,065
Other gains or losses	(151,641)	(98,624)	(53,017)	(179,869)
Gains or losses on securities	(101,353)	(189,828)	88,475	187,244
Gains on sale of securities	19,593	(73,130)	92,723	197,458
Losses on sale of securities	12,482	11,517	965	2,269
Losses on devaluation of securities	90,664	87,382	3,282	7,944
Additions to the reserve for investment and other losses	17,800	17,800	—	—
Disposal of nonaccrual loans	55,370	(54,033)	109,403	327,615
Write-off of claims	31,570	(19,965)	51,535	114,849
Provision to specific reserve for losses	18,967	(26,409)	45,376	134,203
Losses on sales to Cooperative Credit Purchasing Company, Limited	1,708	716	992	11,538
Provision to reserve for contingent liabilities related to loans sold	3,591	(7,167)	10,758	12,128
Debt forgiveness	—	—	—	28,800
Losses from the sale of other claims	319	(241)	560	2,924
Transfer to reserve for losses incurred from supporting certain borrowers	—	—	—	22,000
Write-offs for foreign loans	—	(451)	451	1,587
Provision to specific reserve for losses on certain overseas loans	(786)	(516)	(270)	(416)
Tokyo and Osaka taxes on gross bank income	2,700	600	2,100	4,300
Unfunded liabilities for prior service indemnities	11,565	(37,854)	49,419	58,549
Profit accruing from the establishment of the trust	21,764	647	21,117	21,117
Other	(2,415)	(729)	(1,686)	2,234
Ordinary income	(54,408)	(81,960)	27,552	(13,112)
Extraordinary gains or losses	(2,563)	611	(3,174)	(7,324)
Gains or losses on disposition of real estate/premises and equipment	(3,296)	46	(3,342)	(7,521)
Gains on disposal of real estate/premises and equipment	35	(9)	44	99
Losses on disposal of real estate/premises and equipment	3,332	(55)	3,387	7,620
Income, inhabitants and enterprise taxes	210	(33,815)	34,025	10,368
Income taxes deferred	(27,402)	(2,575)	(24,827)	(20,964)
Net (interim) income (loss)	(29,780)	(44,958)	15,178	(9,841)

[Consolidated]

(Millions of yen,%)

	Interim period ended September 30, 2001	Change	Interim period ended September 30, 2000	Fiscal year ended March 31, 2000
Interest income	202,226	13,923	188,303	381,717
Fees and commissions	35,648	1,845	33,803	67,298
Trading income	3,706	1,981	1,725	4,455
Other operating income	9,857	8,411	1,446	11,380
Expenses	139,502	3,449	136,053	275,080
Expenses for possible loan losses	107,339	(7,966)	115,305	349,801
Write-off of claims	32,971	(18,951)	51,922	115,921
Provision to specific reserve for losses	29,987	(15,565)	45,552	134,555
Provision to general reserve for losses	1,485	4,204	(2,719)	618
Other	42,894	22,346	20,548	98,707
Stock-related gains or loss	(83,752)	(169,771)	86,019	189,448
Equity in net loss of affiliated companies	145	337	(192)	(429)
Other	5,884	39,385	(33,501)	(40,737)
Ordinary profit	(73,125)	(99,372)	26,247	(11,747)
Extraordinary gains or losses	(2,679)	600	(3,279)	(7,481)
Income before income taxes	(75,805)	(98,772)	22,967	(19,228)
Income, inhabitants and enterprise taxes	811	(33,890)	34,701	11,807
Income taxes deferred	(35,753)	(9,091)	(26,662)	(22,945)
Minority interest in net loss	118	80	38	(249)
Net interim income	(40,981)	(55,870)	14,889	(7,841)

Note: Consolidated gross operating profit = (interest income – interest expenses) + (fees and commissions – fees and commissions, expenses) + (trading income – trading expenses) + (other operating income – other operating expenses)

(Reference)

(Billions of yen, %)

	Interim period ended September 30, 2001	Change	Interim period ended September 30, 2000	Fiscal year ended March 31, 2001
Consolidated net operating profit	91.4	10.0	81.4	168.4

Note: Consolidated net operating profit = nonconsolidated net operating profit + ordinary profit of subsidiaries – internal transactions + equity in gains/loss of affiliated companies

(Number of consolidated companies)

	Interim period ended September 30, 2001	Change	Interim period ended September 30, 2000	Fiscal year ended March 31, 2001
Companies accounted for by the equity method	3	-	3	2

(2) Net operating profit

[Non-consolidated]

(Millions of yen)

	Interim period ended September 30, 2001	Change	Interim period ended September 30, 2000	Fiscal year ended March 31, 2001
Net operating profit per employee (thousands of yen)	8,538	2,352	6,186	14,243
Net operating profit (after provision for reserve for possible loan losses)	97,233	16,664	80,569	166,757
Net operating profit per employee (thousands of yen)	8,177	1,735	6,442	14,083

Note: Number of employees is based on the number of registered employees.

(3) Interest rate spreads (domestic operations)**[Non-consolidated]**

(%)

	Interim period ended September 30, 2001	Change	Interim period ended September 30, 2000	Fiscal year ended March 31, 2001
I. Interest on funds invested (A)	1.79	(0.12)		1.85
(1) Average interest rate of loans and bills discounted (domestic operations)	2.05	0.00	2.05	2.09
(2) Average interest rate on marketable securities	1.18	(0.00)	1.18	1.05
II. Average interest rate on procured funds (B)	1.20	(0.24)	1.44	1.39
(1) Average interest rate of deposits and negotiable CDs	0.12	(0.05)	0.17	0.21
(2) Average interest rate on external debt*	0.70	(0.32)	1.02	0.99
III. Net interest margin (A-B)	0.59	0.13	0.46	0.45

Note: External debt = call money + bills sold + borrowed money

(4) Gains or losses on marketable securities**[Non-consolidated]**

(Millions of yen)

	Interim period ended September 30, 2001	Change	Interim period ended September 30, 2000	Fiscal year ended March 31, 2001
I. Gains or losses on bonds	6,332	8,209	(1,877)	4,065
Gains on sales of bonds	13,709	10,698	3,011	17,657
Gains on redemption of bonds	—	—	—	—
Losses on sales of bonds	6,516	1,656	4,860	13,536
Losses on redemption of bonds	—	—	—	—
Losses on devaluation of bonds	860	832	28	55
II. Gains or losses on stocks	(101,353)	(189,828)	88,475	187,244
Gains on sales of stocks	19,593	(73,130)	92,723	197,458
Losses on sales of stocks	12,482	11,517	965	2,269
Losses on devaluation of stocks	90,664	87,382	3,282	7,944
Additions to the reserve for investment and other losses	17,800	17,800	—	—

(5) BIS capital ratio**1) Consolidated capital ratio****[Consolidated]**

(Millions of yen, %)

	As of September 30, 2001		As of September 30, 2000	As of March 31, 2001
		Change		
(1) Capital ratio	10.07	(1.43)	11.50	11.14
(2) Tier I	930,123	(323,051)	1,253,174	1,230,703
(3) Tier II	930,123	(65,280)	995,403	957,264
1. Unrealized gains on securities	—	—	—	—
2. Land revaluation differences	94,135	(2,300)	96,435	94,676
3. Procurement of capital through issuance of preferred stock	709,735	(46,665)	756,400	708,190
(4) Deducted items*	2,482	1,483	999	2,943
	661	(338)	999	999
(5) Owned capital (2) + (3) - (4)	1,857,764	(389,814)	2,247,578	2,185,024
(6) Risk-adjusted assets	18,448,283	(1,094,991)	19,543,274	19,612,853

Note: Deducted items = guarantees for fund-raising activities of other financial institutions

2) Non-consolidated capital ratio**[Non-consolidated]**

(Millions of yen, %)

(1) Capital ratio	10.47	(1.26)	11.73	11.41
(2) Owned capital	1,874,698	(356,575)	2,231,273	2,161,259
(3) Risk-adjusted assets	17,905,191	(1,116,471)	19,021,636	18,937,656

(6) ROE**[Non-consolidated]**

(%)

	Interim period ended September 30, 2001	Change	Interim period ended September 30, 2000	Fiscal year ended March 31, 2001
Net operating profit ROE*	23.9	8.1	15.8	16.6
Net income ROE*	—	—	2.5	—

Net operating profit (or net income) – preferred shareholders' dividends

Note: ROE=

[(Total assets at the beginning of the period – preferred shares outstanding at the beginning of the period (par value) + (Total assets at end of period– preferred shares outstanding at end of period (par value))] ÷ 2

II Loans and Bills Outstanding

(1) Risk managed loans disclosure

[Non-consolidated]

(Millions of yen, %)

	As of	Change from	As of	As of
	September 30, 2001	March 31, 2001	March 31, 2001	September 30, 2000
Loans to borrowers in legal bankruptcy	71,920	(4,243)	76,163	77,811
Past due loans (for more than 6 months)	730,300	(14,266)	744,566	572,234
Loans past due over 3 months	86,121	(14,663)	100,784	97,771
Restructured loans	388,178	48,437	339,741	120,187
Risk-managed loans, total	1,276,521	15,265	1,261,256	868,004
Balance of loans	19,805,462	(521,893)	20,327,355	20,488,594
Risk-managed loans/Balance of loans	6.44	0.24	6.20	4.23

[Consolidated]

(Millions of yen, %)

Loans to borrowers in legal bankruptcy	79,634	(5,426)	85,060	80,557
Past due loans (for more than 6 months)	826,115	(19,309)	845,424	605,942
Loans past due over 3 months	108,139	(15,377)	123,516	102,215
Restructured loans	394,909	48,334	346,575	120,921
Risk-managed loans, total	1,408,799	8,223	1,400,576	909,637
Balance of loans	19,989,439	(626,889)	20,616,328	20,522,283
Risk-managed loans/Balance of loans	7.04	0.25	6.79	4.43

(2) Reserve for possible loan losses

[Non-consolidated]

(Millions of yen)

Reserve for possible loan losses	417,895	1,325	416,570	387,887
General reserve for possible loan losses	133,900	4,300	129,600	124,500
Specific reserve for possible loan losses	280,296	(2,037)	282,333	259,230
Special reserve for certain overseas loans	3,698	(938)	4,636	4,156
Reserve for contingent liabilities related to loans sold	30,616	(7,038)	37,654	61,582
Reserve for losses incurred from supporting certain borrowers	—	(22,000)	22,000	6,603
Total	448,511	(27,714)	476,225	456,072

[Consolidated]

(Millions of yen)

Reserve for possible loan losses	482,158	9,824	472,334	449,446
General reserve for possible loan losses	154,084	(313)	154,397	142,568
Specific reserves for possible loan losses	324,374	11,074	313,300	302,721
Special reserve for certain overseas loans	3,698	(938)	4,636	4,156
Reserve for contingent liabilities related to loans sold	30,616	(7,038)	37,654	61,582
Reserve for losses incurred from supporting certain borrowers	—	—	—	6,603
Total	512,774	2,785	509,989	517,632

(3) Percentage of reserves to total risk-managed loans (based on total reserves)**[Non-consolidated]**

(%)

	As of September 30, 2001	Change from March 31, 2001	As of March 31,	As of September
			2001	30, 2000
Before partial direct write-off	49.7	(2.6)	52.3	63.5
After partial direct write-off	32.7	(0.3)	33.0	44.6

[Consolidated]

(%)

Before partial direct write-off	52.4	(1.6)	54.0	66.9
After partial direct write-off	34.2	0.5	33.7	49.4

(4) Loan disclosure according to the Financial Reconstruction Law**[Non-consolidated]**

(Millions of yen, %)

	As of September 30, 2001	Change from March 31, 2001	As of March 31,	As of September
			2001	30, 2000
Unrecoverable	160,070	(14,825)	174,895	179,939
Risk	650,325	(3,620)	653,945	476,604
Special attention	474,300	33,774	440,526	217,958
Financial Reconstruction Law total (A)	1,284,696	15,330	1,269,366	874,501

Nonclassified	20,135,261	(561,152)	20,696,413	21,021,909
Financial Reconstruction Law total	21,419,957	(545,822)	21,965,779	21,896,411

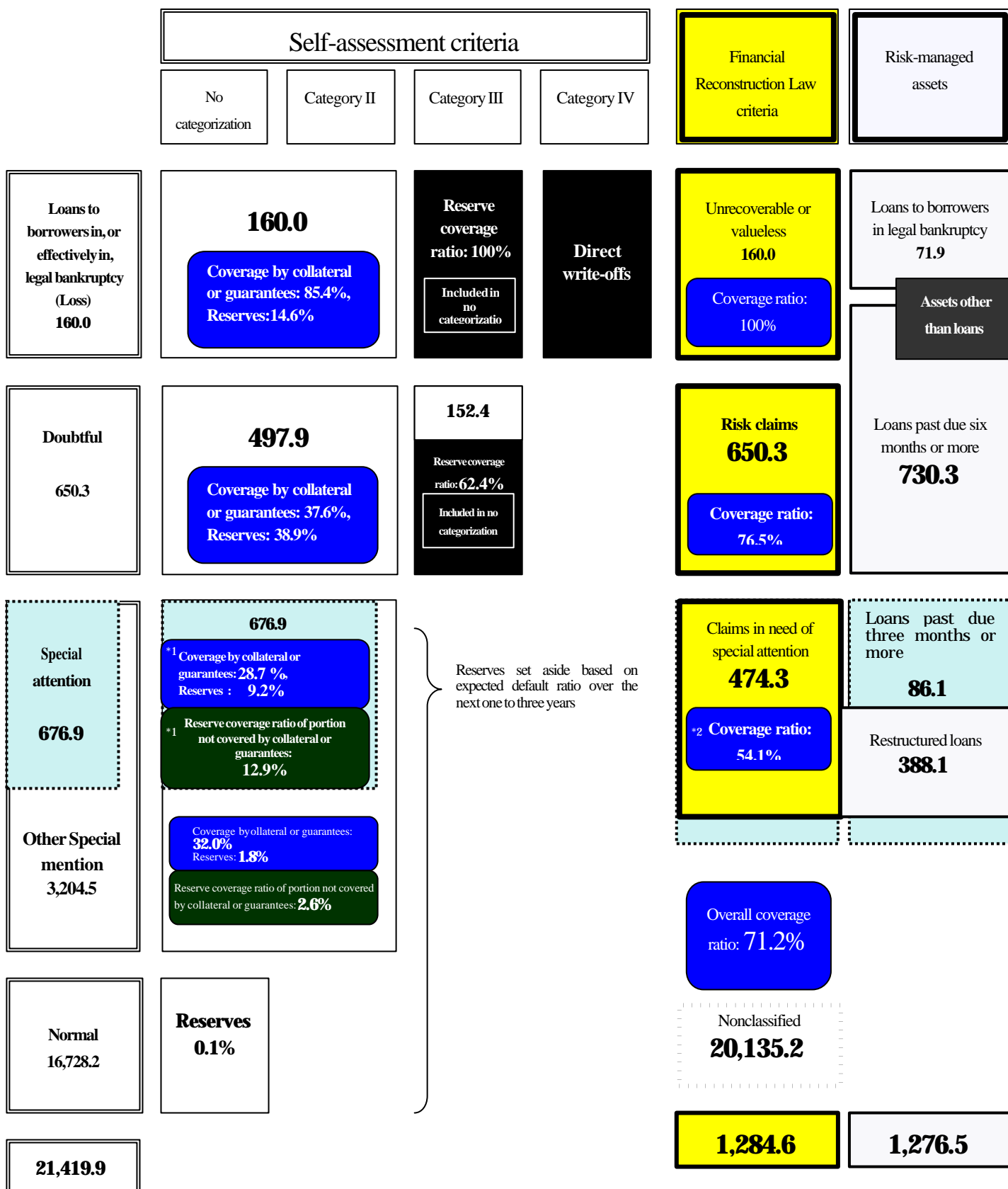
Total reserves	417895	1325	416,570	387,887
Coverage ratio	32.5	(0.3)	32.8	44.3

[Consolidated]

(Millions of yen)

Unrecoverable	196,101	(29,784)	225,885	197,975
Risk	770,882	26,454	744,428	531,929
Special attention	503,049	32,957	470,092	223,136
Financial Reconstruction Law total (A)	1,470,033	29,628	1,440,405	953,041

(5) Nonperforming Loans under Self-Assessment, Financial Reconstruction Law, and Risk-Managed Loan Criteria and Coverage Ratios (Non-consolidated) (Billions of yen)



Notes: 1. Amounts of claims disclosed are rounded down to the nearest unit.

2. Amounts for special watch borrowers include the full amount of exposure of all types outstanding to these borrowers.

3. The amount of reserves does not include reserves for assistance to designated borrowers.

*1. The reserve coverage ratio for the portion of loans to special watch borrowers not covered by collateral or guarantees

*2. The coverage ratio for special watch borrowers is computed using collateral, guarantees, other security, and reserves against these claims.

**(6) Coverage of loans disclosed under the Financial Reconstruction Law
[Non-consolidated]**

(Billions of yen)

		As of September 30, 2001	Coverage	Coverage	
				Guarantees/ collateral	Reserves
Unrecoverable	Amount	1,600	1,600	1,367	233
	Coverage ratio (%)				
Risk	Amount	6,503	4,979	2,451	2,528
	Coverage ratio (%)				
Special Attention	Amount	4,743	2,565	1,944	621
	Coverage ratio (%)				
Total	Amount	12,846	9,144	5,762	3,382
	Coverage ratio (%)				

Coverage of borrowers classified as "Doubtful" or with lower credit standing	81.2%
--	-------

		As of March 31, 2001	Coverage	Coverage	
				Guarantees/ collateral	Reserves
Unrecoverable	Amount	1,748	1,748	1,518	230
	Coverage ratio (%)				
Risk	Amount	6,539	4,989	2,454	2,535
	Coverage ratio (%)				
Special Attention	Amount	4,405	2,412	1,904	508
	Coverage ratio (%)				
Total	Amount	12,693	9,149	5,876	3,273
	Coverage ratio (%)				

Coverage of borrowers classified as "Doubtful" or with lower credit standing	81.3%
--	-------

(Billions of yen)

		As of September 30, 2000	Coverage	Coverage	
				Guarantees/ Collateral	Reserves
Unrecoverable	Amount	1,799	1,799	1,668	131
	Coverage ratio (%)				
Risk	Amount	4,766	3,819	1,400	2,419
	Coverage ratio (%)				
Special Attention	Amount	2,179	1,625	1,176	449
	Coverage ratio (%)				
Total	Amount	8,745	7,243	4,244	2,999
	Coverage ratio (%)				

Coverage of borrowers classified as "Doubtful" or with lower credit standing	85.6%
--	-------

(7) Loans and bills discounted by industry**1) Industry breakdown of total loans and bills discounted****[Non-consolidated]**

(Millions of yen)

	September 30, 2001		March 31, 2001	
		%		%
Domestic branches (excluding the JOM)	19,563,090	100.00	19,557,407	100.00
Manufacturing	2,603,688	13.31	2,663,445	13.62
Agriculture	15,512	0.08	15,843	0.08
Forestry	1,124	0.01	1,236	0.01
Fishing	1,637	0.01	1,584	0.01
Mining	27,763	0.14	26,007	0.13
Construction	1,012,064	5.17	1,082,941	5.54
Electricity, gas, heating, water	77,718	0.40	83,118	0.42
Transportation and communications	614,604	3.14	604,357	3.09
Retail, wholesale, and food services	2,623,878	13.41	2,732,488	13.97
Financial and insurance services	983,072	5.03	945,135	4.83
Real estate	2,061,668	10.54	2,089,101	10.68
Services	1,991,609	10.18	1,943,240	9.94
Local governments	374,018	1.91	395,067	2.02
Others	7,174,728	36.67	6,973,845	35.65
International operations and offshore transactions	242,372	—	769,948	—
Total	19,805,462	—	20,327,355	—

2) Risk managed loans disclosure by industry**[Non-consolidated]**

(Billions of yen)

	Risk-managed loans			Financial Reconstruction Law standards		
	September 30, 2001	March 31, 2001	September 30, 2000	September 30, 2001	March 31, 2001	September 30, 2000
Domestic branches (excluding the JOM)	1,265.6	1,235.6	848.2	1,273.7	1,243.5	854.3
Manufacturing	88.9	87.8	70.9	89.2	88.1	71.3
Agriculture	1.0	1.2	1.0	1.0	1.2	1.0
Forestry	0.0	—	—	0.0	—	—
Fishing	—	—	—	—	—	—
Mining	0.4	0.4	0.0	0.4	0.4	0.0
Construction	234.9	177.4	93.8	238.2	181.1	94.0
Electricity, gas, heating, water	0.0	0.0	0.1	0.0	0.0	0.1
Transportation and communications	6.5	7.0	6.8	6.6	7.0	6.8
Retail, wholesale, and food services	135.5	136.3	112.6	137.4	137.5	113.6
Financial and insurance services	21.6	23.1	19.2	21.6	23.1	19.2
Real estate	430.7	440.9	282.0	431.2	441.5	282.7
Services	211.0	225.0	147.4	211.9	225.8	149.9
Local governments	—	—	—	—	—	—
Others	134.6	136.0	114.0	135.8	137.3	115.2
International operations and offshore transactions	10.8	25.5	19.7	10.9	25.8	20.1
Total	1,276.5	1,261.2	868.0	1,284.6	1,269.3	874.5

3) Loans to consumers

[Non-consolidated]

(Millions of yen)

	As of	Change from,	Change from	As of March	As of
	September 30,				
	2001*	30, 2001	September 30,	31, 2001*	30, 2000
			2000		
Total loans to consumers*	6,535,721	158,638	305,419	6,377,083	6,230,302
Housing loans*	6,292,501	166,962	321,915	6,125,539	5,970,586
Other loans	243,219	(8,324)	(16,497)	251,543	259,716

* before securitization

4) Ratio of loans to SMEs and individuals

[Non-consolidated]

(Millions of yen, %)

	As of	Change from	Change from	As of March	As of
	September 30,				
	2001	March 31, 2001	September 30, 2000	31, 2001	30, 2000
Ratio of loans to SMEs and individuals	77.03	(0.30)	(0.21)	77.33	77.24
Total loans from domestic branches	19,563,090	5,683	(69,470)	19,557,407	19,632,560
Loans to SMEs	15,070,358	(54,488)	(95,770)	15,124,846	15,166,128

(8) Loans to overseas entities by country**1) Certain overseas loans****[Non-consolidated]**

(Millions of yen, countries)

	As of September 30, 2001		As of March 31, 2001	As of September 30, 2000
		Change from March 31, 2001		
Total loans	26,187	1,847	24,340	21,815
Number of targeted countries	5	3	2	4

2) Loans by country**[Non-consolidated]**

(Millions of yen)

Indonesia	12,595	(22,659)	35,254	31,576
Risk-managed loans	—	—	—	1,079
Thailand	27,804	(13,749)	41,553	40,690
Risk-managed loans	6,514	(1,203)	7,717	6,731
Singapore	12,485	(19,488)	31,973	30,570
Risk-managed loans	—	—	—	—
China	14,254	(13,674)	27,928	24,264
Risk-managed loans	477	(2,451)	2,928	2,642
Korea	9,474	(5,220)	14,694	14,419
Risk-managed loans	430	430	—	125
Hong Kong	12,815	(41,154)	53,969	42,555
Risk-managed loans	37	(7,026)	7,06	6,162
Other	47,101	10,243	36,858	38,370
Risk-managed loans	—	—	—	—
Loans to Asia	136,528	(105,703)	242,231	222,444
Risk-managed loans	7,459	(10,251)	17,710	16,741
Mexico	322	(502)	824	943
Risk-managed loans	—	—	—	—
Other	7,851	(196)	8,047	8,372
Risk-managed loans	—	—	—	—
Loans to Latin America	8,173	(698)	8,871	9,315
Risk-managed loans	—	—	—	—
Loans to Russia	—	—	—	—
Risk-managed loans	—	—	—	—

3) Overseas risk-managed loans and coverage ratio**[Non-consolidated]**

(Billions of yen, %)

Asia	Risk-managed loans	7.4	(10.3)	17.7	16.7
	Specific reserve	6.7	(3.5)	10.2	6.3
	Reserve ratio	90.9	33.1	57.8	37.6
The Americas	Risk-managed loans	1.9	(4.4)	6.3	3.0
	Specific reserve	.00	0.0	0.0	0.0
	Reserve ratio	2.3	2.3	0.0	1.6
Europe	Risk-managed loans	1.4	(0.1)	1.5	—
	Specific reserve	0.0	0.0	—	—
	Reserve ratio	0.1	0.1	—	—
Other	Risk-managed loans	—	—	—	—
	Specific reserve	—	—	—	—
	Reserve ratio	—	—	—	—
Overseas Total	Risk-managed loans	10.8	(14.7)	25.5	19.7
	Specific reserve	6.8	(3.4)	10.2	6.3
	Reserve ratio	62.6	22.5	40.1	31.9

Note: "Specific Reserves" include reserve for possible loan losses on individual (specific) loans and the specific reserve for overseas loans.

III Supplementary Data

(1) Total funds and interest rates

1) Total funds (as of period end)

(Millions of yen, %)

	As of September 30, 2001	Change from September 30, 2000	As of September 30, 2000	As of March 31, 2001
Loans and bills discounted	19,805,462	(683,132)	20,488,594	20,327,355
Domestic operations	19,380,145	(165,159)	19,545,304	19,466,807
Housing loans (percentage of which is accounted for by domestic operations)	6,292,501 32.4	321,915 1.9	5,970,586 30.5	6,125,539 31.4
International operations	425,317	(517,972)	943,289	860,547
Deposits	19,041,139	(1,386,646)	20,427,785	20,444,811
Domestic operations	18,179,834	(834,919)	19,014,753	18,705,083
Liquid deposits	7,950,968	639,569	7,311,399	7,946,822
Time deposits	10,068,771	(1,497,078)	11,565,849	10,539,017
Other	160,093	22,588	137,505	219,242
International operations	861,305	(551,727)	1,413,032	1,739,728

2) Total funds (average balance for the period)

(Millions of yen)

	Interim period ended September 30, 2001	Change from September 30, 2000	Interim period ended September 30, 2000	Fiscal year ended March 31, 2001
Loans and bills discounted	19,579,835	(625,164)	20,204,999	20,182,738
Domestic operations	18,889,917	(226,703)	19,116,620	19,129,613
International operations	689,917	(398,462)	1,088,379	1,053,125
Deposits	19,678,694	(843,491)	20,522,185	20,497,276
Domestic operations	18,329,105	(722,840)	19,051,945	18,896,068
International operations	1,349,589	(120,650)	1,470,239	1,601,208

3) Interest rates

(%)

	Interim period ended September 30, 2001	Change from September 30, 2000	Interim period ended September 30, 2000	Fiscal year ended March 31, 2000
Average interest rate of loans and bills discounted (domestic operations)	2.05	0.00	2.05	2.09
Average interest rate of deposits and negotiable CDs (domestic operations)	0.13	(0.05)	0.18	0.20
Loan deposit spread (domestic operations)	1.92	0.05	1.87	1.89
Average interest rate on invested funds (domestic operations)	1.79	(0.12)	1.91	1.85
Average interest rate on procured funds (domestic operations)	0.25	(0.17)	0.42	0.38
Average interest spread (domestic operations)	1.53	0.05	1.48	1.46
Net interest margin (domestic operations)	0.59	0.13	0.46	0.45
Average interest spread (international operations)	0.42	(0.16)	0.58	0.68
Net interest margin (international operations)	(0.40)	(0.01)	(0.39)	(0.19)
Average interest margin (all branches)	1.46	0.05	1.41	1.39
Overall Net interest margin (all branches)	0.51	0.12	0.39	0.39

4) Breakdown of consumer, corporate and other deposits

(Billion yen)

	September 30, 2001	Change from September 30, 2000	September 30,	March 31,
			2000	2001
Consumer deposits	12,078.6	(54.8)	12,133.4	12,331.9
Liquid deposits	4,652.3	407.1	4,245.2	4,519.2
Time deposits	7,422.7	(462.9)	7,885.6	7,809.0
Corporate deposits	5,288.2	(494.7)	5,782.9	5,609.6
Liquid deposits	2,935.8	80.8	2,855.0	3,068.4
Time deposits	2,257.9	(594.3)	2,852.2	2,448.5
Deposits from other entities (financial institutions, local governments)	812.7	(285.6)	1,098.3	763.2
Total deposits (domestic operations)	18,179.8	(834.9)	19,014.7	18,705.0

(Reference)

NCDs (domestic operations)	4,089.9	1,832.5	2,257.4	2,913.5
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(2) Unrealized gains or losses on securities**[Non-consolidated]**

(Millions of yen)

	As of September 30, 2001				As of March 31, 2001		
	Unrealized gains or losses	Change from previous period	Unrealized gains	Unrealized losses	Unrealized gains or losses	Unrealized gains	Unrealized losses
Securities to be held to maturity	—	—	—	—	—	—	—
Securities of subsidiaries and associated companies	—	—	—	—	—	—	—
Other	(316,759)	(200,072)	70,761	387,520	(116,687)	138,267	254,954
Stocks	(294,246)	(175,468)	54,663	348,910	(118,778)	116,035	234,813
Bonds	13,187	(5,056)	14,735	1,547	18,243	20,261	2,018
Other	(35,700)	(19,548)	1,362	37,062	(16,152)	1,970	18,122
Total	(316,759)	(200,072)	70,761	387,520	(116,687)	138,267	254,954
Stocks	(294,246)	(175,468)	54,663	348,910	(118,778)	116,035	234,813
Bonds	13,187	(5,056)	14,735	1,547	18,243	20,261	2,018
Other	(35,700)	(19,548)	1,362	37,062	(16,152)	1,970	18,122

Notes:

Figures include not only securities but also certificates of deposit included in cash and due from banks.

The value of securities is based on market value at the balance sheet date, except for the value of stocks, which is based on the average value over the one-month period prior to the balance sheet date.

As of September 30, 2001, the amount of the evaluation difference related to other securities was (263,059) million.

(Reference)

Unrealized gains or losses as of September 30, 2001

(Millions of yen)

	Unrealized gains or losses	Unrealized gains or losses	
		Unrealized gains	Unrealized losses
Stock	(309,639)	55,630	365,270

[Consolidated]

(Millions of yen)

	As of September 30, 2001				As of March 31, 2001		
	Unrealized gains or losses	Change from previous period	Unrealized gains	Unrealized losses	Unrealized gains or losses	Unrealized gains	Unrealized losses
Securities to be held to maturity	0	(0)	0	0	1	1	0
Other	(313,854)	(200,157)	75,168	389,023	(113,697)	143,174	256,871
Stocks	(292,165)	(175,588)	58,207	350,372	(116,577)	120,132	236,709
Bonds	14,044	(5,008)	15,592	1,547	19,052	21,071	2,018
Other	(35,734)	(19,562)	1,369	37,103	(16,172)	1,970	18,142
Total	(313,854)	(200,158)	75,168	389,023	(113,696)	143,175	256,871
Stocks	(292,165)	(175,588)	58,207	350,372	(116,577)	120,132	236,709
Bonds	14,045	(5,008)	15,592	1,547	19,053	21,072	2,018
Other	(35,734)	(19,562)	1,369	37,103	(16,172)	1,970	18,142

Notes:

Figures include not only securities but also certificates of deposit included in cash and due from banks.

The value of securities is based on market value at the balance sheet date, except for the value of stocks, which are based on the average value over the one month period prior to the balance sheet date.

As of September 30, 2001, the amount of the evaluation difference related to other securities was (261,762) million.

(3) Employees and directors**[Non-consolidated]**

(People)

	As of	Change from	As of	As of March
	September 30, 2001	September 30, 2000	September 30, 2000	31, 2001
Directors	10	(6)	16	16
Employees	11,891	(615)	12,506	11,841

Note: Number of employees is based on the number of registered employees.

(4) Branches**[Non-consolidated]**

(Branches)

Domestic branches *1	304	(21)	325	318
Overseas branches	8	—	8	8
Overseas subsidiaries/affiliates *2	5	(2)	7	6

Notes:

*1. Excludes sub-branches and agencies

*2. Three of these companies are currently in the process of being liquidated.

(5) Liability for severance indemnities**1) Accrued liabilities for severance indemnities****[Non-consolidated]**

(Millions of yen)

		Interim period ended September 30, 2001
Accrued liabilities for severance indemnities (Beginning of the period)	(A)	398,698
(Discount rate)		3.5%
Current market value of pension assets (beginning of the period)	(B)	274,892
Prepaid pension expenses	(C)	18,880
Reserve for severance payments (beginning of the period)	(D)	20,926
Unfunded liabilities for prior service indemnities	(A-B+(C)-(D))	121,759
Difference arising at time of change in accounting standards (Years for the amortization)		73,038 (5years)
Amount covered by establishment of trust		9,129
Amount remaining (end of the interim period)		63,908
Difference due to actuarial calculations (Years for the amortization)		48,721 (10years)
Amount amortized during the interim period	(E)	2,436
Remaining amount requiring amortization (end of the interim period)	(A-B-C-D-E)	46,285

(For reference)

[Consolidated]

(Millions of yen)

		Interim period ended September 30, 2001
Accrued liabilities for severance indemnities (Beginning of the period)	(A)	400,782
Current market value of pension assets (beginning of the period)	(B)	274,994
Prepaid pension expenses	(C)	18,880
Reserve for severance payments (beginning of the period)	(D)	22,887
Unfunded liabilities for prior service indemnities	(A-B+(C)-(D))	121,781
Difference arising at time of change in accounting standards		73,038
Amount covered by establishment of trust		9,129
Amount remaining (end of the interim period)		63,908
Difference due to actuarial calculations		48,742
Amount amortized during the interim period	(E)	2,438
Remaining amount requiring amortization (end of the interim period)	(A-B-C-D-E)	46,304

2) Severance payment costs

[Non-consolidated]

(Millions of yen)

	Interim period ended September 30, 2001	Change from September 30, 2000	Interim period ended September 30, 2001	Fiscal year ended March 31, 2000
Severance payment costs	17,458	(36,970)	54,428	68,570
Employment costs	4,698	194	4,504	9,011
Interest costs	6,977	106	6,871	13,742
Expected asset management income	5,783	(583)	6,366	12,733
Amount to be disposed of due to change in accounting standards	9,129	(40,290)	49,419	58,549
Amount amortized of difference due to actuarial calculations	2,436	2,436	—	—

(For reference)

[Consolidated]

(Millions of yen)

Severance payment costs	17,692	(37,075)	54,767	69,187
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6. Questions from the lead media company

(1) Nonperforming loans

1) Loan Disclosure according to the Financial Reconstruction Law

(Billions of yen)

	Loan Disclosure according to the Financial Reconstruction Law				
	Unrecoverable (A)	Risk (B)	(A)+(B)	Special Attention (C)	(A)+(B)+(C)
September 30, 2000	179.9	476.6	656.5	217.9	874.5
March 31, 2001	174.8	653.9	828.8	440.5	1,269.3
September 30, 2001	160.0	650.3	810.3	474.3	1,284.6

(Billions of yen)

	Special Mention (including Special Attention)
September 30, 2000	3,656.0
March 31, 2001	3,887.9
September 30, 2001	3,881.4

2) Final disposal of and newly reported nonperforming claims (Claims outstanding to borrowers in the Doubtful category or lower in credit quality)

i) Amount of final disposal for interim period ended September 30, 2001

(Billions of yen)

Securitization of loans (Sales of loans to RCC)	(75.2) (2.7)
Direct write-offs	90.7
Liquidation type disposal	(26.4)
Restructuring type disposal	(29.9)
Other (including recovery of claims and improvement in the conditions in the borrowers)	(62.1)
Total	(103.2)

There were no claims forgiveness accompanying private disposal.

ii) Newly reported for interim period ended September 30, 2001

(Billions of yen)

Amount arising from borrowers in the Normal category	6.3
Amount arising from borrowers in the Special Mention category (Excluding Special Attention)	46.3
Amount arising from borrowers in the Special Attention category	32.0
Total	84.7

3) Related to borrowers going into bankruptcy in the April to September period

Classification of borrowers for the period ended March 31, 2001	Newly bankrupted companies	Credit cost incurred
Normal category	30	12.2
Special Mention category (Excluding Special Attention)	57	10.6
Special Attention category	10	11.4
Doubtful category	19	9.7
Borrowers in, or effectively in, legal bankruptcy	16	20.8

4) Reserve for possible loan losses

Shown on page 8 of explanatory materials

(2) Stocks held

1) Stocks held

(Billions of yen)

	Book value	Market value	Tier I
March 31, 2001	1,802.8	1,684.0	1,229.7
September 30, 2001	1,539.4	1,245.1	937.6

2) Cross holdings sold

(Billions of yen)

Actual for the April to September period	169.0
Plan for the latter half of fiscal 2001 (book value basis)	300.0
Plan for fiscal 2002 and later (book value basis)	550.0

(3) Resources for payment of dividends on public funds received

(Billions of yen)

Name of company paying dividends	Following the consolidation of the Asahi Bank's operations through an exchange of shares with Daiwa Bank Holdings Co., Ltd., which is the holding company for the Daiwa Bank Group, the dividend for the end of the period (ended September 30, 2001) is scheduled to be paid from the holding company.	
Balance of capital surplus at September 30, 2001		
Balance of capital surplus at September 30, 2002 (forecast)		
Amount of resources available for paying dividends for the March 31, 2002 period		
Infusion of capital accompanying the introduction of mark-to-market accounting in the period ended September 30, 2001	(263.0)	
Dividends on preferred stock purchased by the public sector (annual)	(4.9)	

(4) Loans

1) Loans to SMEs

Shown on page 10 of explanatory materials

2) Balance of loans and nonperforming loans outstanding to borrowers in distribution (wholesaling/retailing), construction, and real estate

Shown on page 9 of explanatory materials

(5) Net operating profit

(Billions of yen)

	Before transfer to general reserve	Before transfer to general reserve (Excluding gains or losses on trading of bonds)	After transfer to general reserve
March 31, 2000	77.3	79.2	80.5
March 31, 2001	168.6	164.5	166.7
September 30, 2001	101.5	95.2	97.2

IV Forecast for the fiscal year ending March 31, 2002

[Non-consolidated]

(Billions of yen)

	For the fiscal year ending March 31, 2002			For the fiscal year ended March 31, 2001 Actual
	For the interim period ending September 30, 2001 Actual	Forecast	Change from March 31, 2001	
Total income	358.2	700.0	(172.0)	872.0
Net operating profit (before additions to the general reserve for possible loan losses)	101.5	190.0	21.4	168.6
Disposal of nonaccrual loans (includes amounts of additions to the general reserve for possible loan losses)	59.6	400.0	70.5	329.5
Gains or losses on marketable securities	(101.3)	(400.0)	(587.2)	187.2
Ordinary net income	(54.4)	(640.0)	(626.9)	(13.1)
Net income	(29.7)	(520.0)	(510.2)	(9.8)

[Consolidated]

(Billions of yen)

	Forecast for the fiscal year ending March 31, 2002			For the fiscal year ended March 31, 2001 Actual
	For the interim period ending September 30, 2001 Actual	Forecast	Change from March 31, 2001	
Total income	391.5	800.0	(143.7)	943.7
Ordinary net income	(73.1)	(660.0)	(648.3)	(11.7)
Net income	(40.9)	(530.0)	(522.2)	(7.8)

Nonperforming Loans Placed Off the Balance Sheets

(1) Portion placed off the balance sheets in the first half of fiscal 2000

1) Borrowers classified as “Doubtful” or with lower credit standing

(Billions of yen)

	As of September 30, 2000	As of March 31, 2001	As of September 30, 2001	Change from March 31,2001
Unrecoverable	179.9	156.4	129.4	(27.0)
Risk	476.6	324.6	283.5	(41.0)
Total	656.5	481.1	413.0	(68.1)

2) Loans placed off the balance sheets

(Billions of yen)

	First half of fiscal 2000
Liquidation type disposal	26.4
Restructuring type disposal	28.9
Improvement in operating conditions accompanying restructuring, etc.	0.1
Securitization	71.5
Direct write-offs	(94.6)
Other	35.6
Recovery of claims	28.3
Improvement in the conditions in the borrowers	7.3
Total	68.1

Note: The amount of “Improvement in operating conditions accompanying restructuring, etc.” is classified in other in the fiscal 2001.

(2) Portion in the latter half of fiscal 2000 (New nonperforming loans)

1) Borrowers classified as “Doubtful” or with lower credit standing

(Billions of yen)

	As of March 31, 2001	As of september 30, 2001	Change from March 31, 2001
Unrecoverable	18.4	13.0	(5.4)
Risk	329.3	299.5	(29.7)
Total	347.7	312.6	(35.1)

2) Loans placed off the balance sheets

(Billions of yen)

	First half of fiscal 2001
Liquidation type disposal	0
Restructuring type disposal	1.0
Improvement in operating conditions accompanying restructuring, etc.	—
Securitization	3.6
Direct write-offs	3.8
Other	26.4
Recovery of claims	18.4
Improvement in the conditions in the borrowers	8.0
Total	35.1

(3) Portion in the first half of fiscal 2001 (New nonperforming loans)
 Borrowers classified as "Doubtful" or with lower credit standing

	September 30, 2001
Unrecoverable	17.6
Risk	67.1
Total	84.7

(For reference) Balance of claims classified as "Doubtful" or lower in credit standing at the end of the first half of fiscal 2001.

	September 30, 2001
Unrecoverable	160.0
Risk	650.3
Total	810.3