

Restructured Loans (Non-Consolidated)

Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2020	At the end of FY 2021	At the end of FY 2021
Loans to bankrupt parties	278	324	2,927
Loans past due	19,777	21,236	191,816
Loans delinquent 3 months or more	7	—	—
Lending condition-eased loans	9,702	12,802	115,635
Total	29,765	34,363	310,387

Loans to bankrupt parties

Loans to which bankruptcy, reorganization, or rehabilitation procedures have been taken from among those (except for a portion of loans write-off, hereinafter, “loans whose accrued interests”) whose accrued interests are not recorded in this report under the judgment that their principals and/or interests cannot be collected or repaid, due mainly to the fact that payments of such principals and/or interests have been delayed for a considerably lengthy period.

Loans past due

Loans whose accrued interests are not recorded in this report and do not include those loans for which interest payments have been granted, in an attempt to help management reconstruction of bankrupt parties and debtors.

Loans delinquent 3 months or more

Loans for which principal and/or interest payments are delinquent more than three months as accounted from the day following the due date, not including loans to bankrupt parties and loans past due mentioned herein.

Lending condition-eased loans

Loans for which repayment condition-easing agreements have been concluded to accommodate each debtor’s situation, such as reduction and exemption of interest payments, postponement of repayment of principal, and/or interest payments, debt write-offs, arrangements favorable to debtors, but not including loans to bankrupt parties, loans past due and loans with delinquent repayments of three months or more mentioned herein.

Remaining Debts under the Financial Revitalization Law (Non-Consolidated)

Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2020	At the end of FY 2021	At the end of FY 2021
Loans to bankrupt parties and rehabilitation and similar cases	3,870	4,035	36,447
High-risk loans	16,192	17,530	158,342
Loans under management	9,702	12,802	115,635
Subtotal	29,765	34,369	310,442
Standard loans	2,065,418	2,148,343	19,405,140
Total	2,095,183	2,182,712	19,715,581

Asset Assessment

Asset assessment is made under Article 6 of the Act on Emergency Measures for Revitalization of the Financial Functions (Act No. 132 of 1998) to classify those listed as corporate bonds in our Balance Sheet (limited to bonds held by financial institutions that guarantee, in whole or in part, the repayment of principal or the payment of interest and that are issued as private-placement securities under the provisions of Article 2-3 of the Financial Instruments and Exchange Act (Act No. 25 of 1948)), loans and foreign exchange in our Balance Sheet, as well as those listed in accrued interest, temporary payments, and guaranty endorsement accounts, together with securities (limited only to those under loan for use, or lease agreements) in the case of security loans that should be annotated in the margin, into the following four types based on debtors' financial conditions and management results.

1. Loans to bankrupt parties and rehabilitation and similar cases
Loans to bankrupt parties and rehabilitation and similar cases include claims against debtors in bankruptcy because bankruptcy, reorganization, or rehabilitation procedures have been taken against them and similar cases.
2. High-risk loans
High-risk loans include loans where principal and/or interest cannot be collected or received in a manner as agreed as a result of aggravated financial conditions and records, though the debtors concerned have not filed for bankruptcy.
3. Loans under management
Loans under management include both loans delinquent three months or more and lending condition-eased loans.
4. Standard loans
Standard loans include those loans in which there are no particular concerns about debtors' financial conditions and management results and are not included in the debts listed in items 1 to 3 above.