

The Scope of Risk-monitored Loans (Non-Consolidated) and Remaining Debts under the Financial Revitalization Law (Non-Consolidated)

Asset assessment is made under the Banking Act and 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 bills discounted and foreign exchange in our Balance Sheet, as well as those listed in accrued interest, suspense payments, and Customers' liabilities for acceptances and guarantees under other assets, 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 notes, into the following four types based on debtors' financial conditions and operating results.

Restructured Loans (Non-Consolidated)

Years ended March 31	Millions of Japanese Yen		Thousands of U.S. Dollars
	At the end of FY 2022	At the end of FY 2023	At the end of FY 2023
Loans to bankrupt parties and rehabilitation and similar cases	6,818	4,287	32,105
High-risk loans	17,870	24,695	184,940
Loans overdue for three months or more	—	—	—
Lending condition-eased loans	6,065	3,527	26,414
Subtotal	30,753	32,510	243,466
Standard loans	2,272,025	2,264,852	16,961,372
Total	2,302,779	2,297,362	17,204,838

1. Loans to bankrupt parties and rehabilitation and similar cases

Loans to which bankruptcy, reorganization, or rehabilitation procedures have been taken from among loans whose accrued interests are not recorded in this report (except for a portion of loans write-off, hereinafter, "loans whose accrued interests are not recorded") 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.

2. High-risk loans

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

3. Loans overdue for three months or more

Loans for which principal and/or interest payments are overdue for three months or more as accounted from the day following the due date, not including loans to bankrupt parties and rehabilitation and similar cases and high-risk loans mentioned herein.

4. Lending condition-eased loans

Loans for which repayment condition-easing agreements have been concluded to help management reconstruction or support debtors, 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 and rehabilitation and similar cases, high-risk loans, and loans overdue for three months or more mentioned herein.

5. Standard loans

Standard loans include those loans in which there are no particular concerns about debtors' financial conditions and operating results and are not included in the debts listed in items 1 to 4 above.

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 2022	At the end of FY 2023	At the end of FY 2023
Loans to bankrupt parties and rehabilitation and similar cases	6,818	4,287	32,105
High-risk loans	17,870	24,695	184,940
Loans under management	6,065	3,527	26,414
Subtotal	30,753	32,510	243,466
Standard loans	2,272,025	2,264,852	16,961,372
Total	2,302,779	2,297,362	17,204,838

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 operating results, though the debtors concerned have not filed for bankruptcy.
3. Loans under management
Loans under management include both loans overdue for 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 operating results and are not included in the debts listed in items 1 to 3 above.