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▶ The Norinchukin Bank's Debtor Classification and Reserves for Possible Loan Losses (As of March 31, 2010) (On a Non-Consolidated Basis)

(Billions of Yen)

Self-Assessments					Reserves for possible loan losses	Claims disclosed under the Financial Revitalization Law	Risk-managed loans (Note 2)
Debtor classification	Category I	Category II	Category III	Category IV			
Debtors in bankruptcy Debtors in default	Portion deemed to be recoverable through collateral or guarantees		Provisions are made to cover the entire amount	Full amount written off or provisions made	Specific reserve for possible loan losses 2,136	Bankrupt or De facto bankrupt 67	Loans to borrowers under bankruptcy proceedings 62
Doubtful debtors	Portion deemed to be recoverable through collateral or guarantees		Provision ratio: 67.2%			Doubtful 2,140	Delinquent loans 2,127
Substandard debtors	Special attention	Provision ratio of the uncovered portion: 23.9%			General reserve for possible loan losses 821 (Note 1)	Special attention 677	Loans with principal or interest payments three months or more in arrears —
	(Claims on debtors under requirement of control)	Claims on substandard debtors other than "Special Attention"				Standard loans 131,287	Restructured loans 677
Other substandard debtors							
Standard debtors							

Notes: 1. The expected default ratios for computing the provisions to the general reserve for possible loan losses are 0.39% for standard debtors, 4.49% for substandard debtors (excluding claims under requirement of control), and 10.95% for claims under requirement of control.  
 2. The difference between the total of claims disclosed under the Financial Revitalization Law and the total of risk-managed loans is the inclusion of claims other than loans.  
 3. In addition, as of March 31, 2010, Money Held in Trust includes delinquent loans of ¥3.2 billion and doubtful of ¥0 billion, bankrupt or de facto bankrupt of ¥3.2 billion, respectively.

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Self-Assessments					Reserves for possible loan losses	Claims disclosed under the Financial Revitalization Law	Risk-managed loans (Note 2)
Debtor classification	Category I	Category II	Category III	Category IV			
Debtors in bankruptcy Debtors in default	Portion deemed to be recoverable through collateral or guarantees		Provisions are made to cover the entire amount	Full amount written off or provisions made	Specific reserve for possible loan losses 213.6	Bankrupt or De facto bankrupt 6.7	Loans to borrowers under bankruptcy proceedings 6.2
Doubtful debtors	Portion deemed to be recoverable through collateral or guarantees		Provision ratio: 67.2%			Doubtful 214.0	Delinquent loans 212.7
Substandard debtors	Special attention	Provision ratio of the uncovered portion: 23.9%			General reserve for possible loan losses 82.1 (Note 1)	Special attention 67.7	Loans with principal or interest payments three months or more in arrears —
	(Claims on debtors under requirement of control)	Claims on substandard debtors other than "Special Attention"				Standard loans 13,128.7	Restructured loans 67.7
Other substandard debtors							
Standard debtors							

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