

Risk-Monitored Loans

	Millions of yen		Millions of U.S. dollars
	Mar 31, 2020	Mar 31, 2019	Mar 31, 2020
Loans to bankrupt entities	¥ 1,249	¥ 1,685	\$ 11
Loans in arrears	93,446	96,471	858
Loans in arrears 3 months or more	—	—	—
Loans whose conditions have been eased	2,446	4,183	22
Risk-monitored loans total (A)	97,142	102,339	892
Collateral and guarantees (B)	82,588	85,045	758
Reserve (C)	9,485	10,679	87
Protection ratio (B+C)/(A)	94.78%	93.54%	

Notes:

I. "Loans to bankrupt entities"

Loan assets for which interest receivable is not appropriated because the Bank does not expect payment of the interest or repayment of the capital, due to long delays in repayment of principal and interest on the part of the borrower, in which the borrower is any of the following:

- (1) A borrower who is alleged to have started procedures for reorganization under the stipulations of the Corporate Reorganization Act or the Act on Special Treatment of Corporate Reorganization Proceedings and Other Insolvency Proceedings of Financial Institutions
 - (2) A borrower who is alleged to have started procedures for reorganization under the stipulations of the Civil Rehabilitation Act
 - (3) A borrower who is alleged to have started bankruptcy procedures under the stipulations of the Bankruptcy Act
 - (4) A borrower who is alleged to have started special accounting under the stipulations of the Companies Act
 - (5) A borrower whose check clearing privileges have been suspended by a clearing house
2. "Loans in arrears"
Loans in arrears are made up of those loans recognized as bearing unrecovered interest, with the following exceptions:
- Loans classified under "Loans to bankrupt entities" above
 - Loans for which interest is unrecoverable as "suspended interest"
3. "Loans in arrears 3 months or more"
Loans for which repayment of the principal or interest is past the stipulated due date by three months or more (except those in 1 and 2 above).
4. "Loans whose conditions have been eased"
Loans for which special conditions have been negotiated to encourage repayment and to businesses in financial difficulty or in the process of restructuring (except those in 1, 2, and 3 above).
5. This balance is the amount before deducting amounts for collateral and guarantees. It should not be inferred that the entire balance is unrecoverable.
6. "Collateral and guarantees" is the total of collateral expected to be available for disposition, plus the amount of funds expected to be recoverable from guarantees, calculated based on self-assessment.
7. "Reserve" is a reserve provided against "risk-monitored loans." It is smaller than the figure appearing on the balance sheet.
8. "Protection ratio" is the ratio of collateral, guarantees and reserves to all risk-monitored loans.

Items to Be Disclosed Relating to Structure of Equity Capital

Item	Millions of yen	Millions of U.S. dollars
	March 31, 2020	March 31, 2020
Basic items relating to core capital		
Members' equity relating to common shares or non-cumulative permanent preferred shares	¥ 92,627	\$ 850
Paid-in capital and capital surplus	28,201	259
Retained earnings	64,785	595
Estimated outflow	356	3
Other	(2)	(0)
Total reserves included in basic items relating to core capital	2,166	19
General reserve for possible loan losses included in core capital	2,166	19
Of amount equivalent to 45% of the difference between the value of the revalued land and its book value prior to revaluation, amount included in basic items relating to core capital	484	4
Basic items relating to core capital	95,278	875
Adjustment items relating to core capital		
Total amount of intangible fixed assets (excluding those relating to mortgage servicing rights)	581	5
Amount not relating to goodwill and mortgage servicing rights	581	5
Deferred tax assets (excluding those relating to temporary differences)	36	0
Amount of adjustment items relating to core capital	617	5
Equity capital	94,660	869
Risk assets, etc		
Total credit risk assets	1,059,359	9,732
Total included in risk assets due to interim measures	1,262	11
Exposure for other financial institutions, etc.	(1,426)	(13)
Other	2,688	24
Total amount of operational risk equivalent divided by 8%	42,377	389
Total amount of risk assets, etc.	¥1,101,737	\$10,121
Capital adequacy ratio	8.59%	