

**Table 4 Transition of Valuation for Real Estate Collateral (Value Available for Sale) and Sales Value
(According to Census Figures from Questionnaire to All Banks)**

Major Banks (7)

(100 million yen)

	March-14	March-15	March-16	March-17	March-18	March-19	March-20	March-21	March-22	March-23
Sales Value [A]	1,447	1,613	1,236	1,015	660	533	508	477	406	529
Valuation for collateral right before sale (Value Available for Sale) [B]	1,097	1,129	833	651	406	361	300	289	224	259
A-B	350	484	404	364	254	173	208	188	182	270
A/B (%)	131.9	142.9	148.5	155.9	162.5	147.9	169.3	165.2	181.2	204.0

Regional Banks (100)

	March-14	March-15	March-16	March-17	March-18	March-19	March-20	March-21	March-22	March-23
Sales Value [A]	2,780	2,339	2,266	1,953	1,677	1,336	1,530	1,402	1,416	1,266
Valuation for collateral right before sale (Value Available for Sale) [B]	1,864	1,433	1,228	1,055	878	721	828	801	802	633
A-B	916	906	1,039	898	799	615	702	602	613	633
A/B (%)	149.1	163.2	184.6	185.1	190.9	185.2	184.8	175.2	176.5	200.0

All Banks (109)

	March-14	March-15	March-16	March-17	March-18	March-19	March-20	March-21	March-22	March-23
Sales Value [A]	6,474	5,955	3,514	2,972	2,347	1,869	2,065	1,891	1,856	1,975
Valuation for collateral right before sale (Value Available for Sale) [B]	4,687	3,983	2,069	1,709	1,291	1,082	1,149	1,097	1,052	979
A-B	1,787	1,971	1,446	1,263	1,057	787	916	794	804	996
A/B (%)	138.1	149.5	169.9	173.9	181.8	172.8	179.7	172.4	176.4	201.7

Note: 1. "Major Banks" consists of City Banks and Trust Banks.

2. "Regional Banks" includes Saitama Resona Bank.

3. Figures for "All Banks" are composed of City Banks, former Long-term Credit Banks (including SBI Shinsei Bank and Aozora

4. Figures in parentheses refer to the number of financial institutions targeted as of March-22.