Table 1 The Transition of Non-Performing Loans based on the Financial Reconstruction Law

		March-99	September-99	March-00	September-00	March-01	September-01	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05	March-06
City Banks,	Total Credit(100 million yen)	3,579,640	3,467,930	3,502,670	3,474,270	3,505,590	3,409,220	3,269,620	3,039,450	2,873,530	2,774,530	2,693,570	2,659,040	2,593,000	2,631,590	2,662,870
Long-term Credit	NPLs based on the FRL(100million yen)	219,450	197,740	203,580	198,850	200,080	225,120	283,850	250,830	206,800	177,420	138,020	122,180	75,600	62,290	46,940
Banks and	Bankrupt or De facto Bankrupt (100million yen)	53,660	40,350	40,800	45,850	36,970	34,440	35,290	31,620	22,100	22,210	14,940	16,170	10,580	7,740	5,180
Trust Banks	Doubtful (100 million yen)	123,180	114,180	108,400	97,950	91,700	97,410	129,790	99,620	67,740	63,290	53,270	71,720	37,470	31,760	19,020
	Special Attention(100 million yen)	42,610	43,210	54,380	55,050	71,410	93,270	118,770	119,590	116,960	91,910	69,810	34,290	27,550	22,800	22,750
	Normal (100 million yen)	3,360,190	3,270,190	3,299,090	3,275,420	3,305,510	3,184,100	2,985,770	2,788,620	2,666,730	2,597,120	2,555,550	2,536,850	2,517,400	2,569,300	2,615,930
	NPLs ratio (%)	6.1	5.7	5.8	5.7	5.7	6.6	8.7	8.3	7.2	6.4	5.1	4.6	2.9	2.4	1.8
	Total Losses on Disposal of NPLs (trillion yen)	10.4	1.6	5.4	1.5	4.3	2.1	7.7	1.1	5.1	1.7	3.5	1.1	2.0	▲ 0.2	▲ 0.3
(11)	Real Operating Profits (trillion yen)	3.9	1.6	-	-	3.5	2.2	4.2	2.0	4.1	2.1	4.0	1.9	3.9	2.0	3.9
City	Total Credit(100 million yen)	2,797,950	2,720,390	2,686,300	2,640,370	2,673,030	2,575,560	2,503,960	2,558,200	2,406,670	2,323,980	2,254,850	2,231,650	2,176,790	2,211,090	2,241,680
Banks	NPLs based on the FRL(100million yen)	142,840	127,770	124,420	123,090	134,560	155,000	218,120	206,140	176,690	151,840	118,490	105,850	64,630	53,680	40,650
	Bankrupt or De facto Bankrupt (100million yen)	32,550	23,090	22,830	24,850	23,020	23,510	25,260	24,610	18,500	19,510	12,710	13,690	9,270	6,600	4,580
	Doubtful (100 million yen)	81,890	74,280	71,790	69,000	68,490	70,840	101,890	82,790	58,530	54,960	44,600	63,560	31,830	27,350	17,020
	Special Attention(100 million yen)	28,400	30,400	29,800	29,240	43,050	60,660	90,980	98,750	99,660	77,370	61,170	28,600	23,530	19,730	19,050
	Normal (100 million yen)	2,655,110	2,592,620	2,561,880	2,517,280	2,538,470	2,420,560	2,285,840	2,352,060	2,229,980	2,172,140	2,136,360	2,125,800	2,112,170	2,157,420	2,201,040
	NPLs ratio (%)	5.1	4.7	4.6	4.7	5.0	6.0	8.7	8.1	7.3	6.5	5.3	4.7	3.0	2.4	1.8
	Total Losses on Disposal of NPLs (trillion yen)	-	-	-	1.1	3.5	1.5	6.2	1.0	4.6	1.6	3.3	1.0	1.9	▲ 0.2	▲ 0.3
(5)	Real Operating Profits (trillion yen)	-	-	-	-	2.6	1.7	3.3	1.7	3.4	1.7	3.2	1.5	3.1	1.7	3.1
Long-	Total Credit(100 million yen)	275,820	261,190	340,510	373,010	380,290	393,710	346,260	77,830	74,770	69,580	64,970	64,230	62,440	65,560	71,780
term Credit	NPLs based on the FRL(100million yen)	21,450	20,470	38,850	40,510	32,850	33,850	27,420	11,350	4,360	2,840	1,860	1,450	1,500	1,210	640
Banks	Bankrupt or De facto Bankrupt (100million yen)	3,840	5,270	8,190	11,940	7,830	5,420	5,620	3,250	490	240	290	160	90	80	10
	Doubtful (100 million yen)	11,980	10,740	14,040	11,290	9,400	10,930	11,300	4,690	1,920	1,700	1,280	1,040	1,260	890	390
	Special Attention(100 million yen)	5,630	4,460	16,620	17,280	15,620	17,510	10,500	3,410	1,940	890	290	240	150	230	230
	Normal (100 million yen)	254,370	240,720	301,660	332,500	347,440	359,860	318,840	66,480	70,410	66,740	63,110	62,780	60,940	64,360	71,140
	NPLs ratio (%)	7.8	7.8	11.4	10.9	8.6	8.6	7.9	14.6	5.8	4.1	2.9	2.3	2.4	1.8	0.9
	Total Losses on Disposal of NPLs (trillion yen)	-	-	-	0.1	0.1	0.3	0.7	0.0	▲ 0.0	▲ 0.0	▲ 0.0	▲ 0.0	▲ 0.0	▲ 0.0	▲ 0.0
(2)	Real Operating Profits (trillion yen)	-	-	-	-	0.2	0.2	0.3	0.0	0.1	0.0	0.1	0.1	0.1	0.1	0.1
Trust	Total Credit(100 million yen)	505,870	486,350	475,860	460,890	452,270	439,950	419,400	403,420	392,090	380,970	373,750	363,160	353,770	354,940	349,410
Banks	NPLs based on the FRL(100million yen)	55,160	49,500	40,310	35,250	32,670	36,260	38,310	33,330	25,750	22,740	17,670	14,890	9,470	7,410	5,660
	Bankrupt or De facto Bankrupt (100million yen)	17,270	11,990	9,780	9,060	6,120	5,510	4,410	3,760	3,110	2,470	1,940	2,310	1,230	1,060	590
	Doubtful (100 million yen)	29,310	29,160	22,570	17,660	13,810	15,640	16,610	12,140	7,290	6,630	7,390	7,120	4,380	3,510	1,610
	Special Attention(100 million yen)	8,580	8,350	7,960	8,530	12,740	15,110	17,300	17,430	15,350	13,650	8,350	5,450	3,860	2,840	3,460
	Normal (100 million yen)	450,710	436,850	435,550	425,640	419,600	403,680	381,080	370,080	366,340	358,230	356,070	348,280	344,300	347,530	343,750
	NPLs ratio (%)	10.9	10.2	8.5	7.6	7.2	8.2	9.1	8.3	6.6	6.0	4.7	4.1	2.7	2.1	1.6
(1)	Total Losses on Disposal of NPLs (trillion yen)	-	-	-	0.3	0.7	0.3	0.8	0.1	0.5	0.1	0.2	0.1	0.2	0.0	0.0
(4)	Real Operating Profits (trillion yen)	2 570 640	2 467 020	2 417 770	2 265 120	0.6	0.3	0.7	0.3	0.7	0.3	0.7	0.3	0.7	0.3	0.7
Major Banks	Total Credit(100 million yen)	3,579,640	3,467,930	3,417,770	3,365,120	3,406,140	3,312,430	3,179,460	2,961,620	2,798,760	2,704,960	2,628,590	2,594,810	2,530,560	2,566,030	2,591,090
Bunks	NPLs based on the FRL(100million yen)	219,450	197,740	184,930	172,510	180,320	206,940	267,820	239,480	202,440	174,580	136,160	120,730	74,100	61,090	46,300
	Bankrupt or De facto Bankrupt (100million yen	53,660	40,350	37,910	37,290	31,800	32,060	32,010	28,370 94,930	21,610	21,980	14,650	16,010	10,500	7,650	5,170
	Doubtful (100 million yen) Special Attention(100 million yen)	123,180	114,180	100,660	89,350	84,850	89,640	122,330	- 1,	65,820	61,590	51,990	70,680	36,210	30,870	18,630 22,510
	Normal (100 million yen)	42,610 3,360,190	43,210 3,270,190	46,370	45,880	63,670	85,240	113,480	116,180	115,010	91,020 2,530,370	69,520	34,050 2,474,080	27,390	22,570	2,544,780
	NPLs ratio (%)	- , ,	-, ,	3,232,840	3,192,610	3,225,820	3,105,500	2,911,640	2,722,140	2,596,310		2,492,430	, , , ,	2,456,470	2,504,940	2,544,780
	NPLS Tatio (%) Total Losses on Disposal of NPLs (trillion yen)	6.1	5.7 1.6	5.4 4.5	5.1 1.5	5.3 4.3	6.2 2.0	8.4 7.7	8.1	7.2 5.1	6.5 1.7	5.2 3.5	4.7 1.1	2.9	2.4	
(9)	Real Operating Profits (trillion yen)	3.9	1.6	3.3	1.5	3.4	2.0	4.2	1.1	<u>3.1</u> 4.1	2.0	3.9	1.1	3.8	▲ 0.2	▲ 0.2
(2)	Tom operating From (unifolity cit)	3.9	1.0	3.3	1.3	3.4	۷.۷	4.2	∠.0	4.1	∠.0	3.9	1.0	3.0	∠.0	3.7

		March-99	September-99	March-00	September-00	March-01	September-01	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05	March-06
Regional	Total Credit(100 million yen)	1,934,190	1,859,760	1,858,570	1,844,160	1,865,670	1,851,670	1,851,150	1,816,160	1,872,290	1,849,080	1,861,480	1,836,340	1,868,270	1,868,210	1,911,860
Banks	NPLs based on the FRL(100million yen)	119,980	115,360	114,470	130,130	136,220	142,440	148,220	150,020	146,600	138,930	127,920	115,730	103,670	97,050	86,780
	Bankrupt or De facto Bankrupt (100million yen	49,550	45,050	37,060	40,620	39,640	39,560	38,750	37,990	35,370	33,710	28,580	25,250	21,720	20,420	18,400
	Doubtful (100 million yen)	50,970	49,160	54,080	54,640	58,640	61,300	63,360	64,130	62,390	59,980	58,610	54,970	50,900	48,190	44,220
	Special Attention(100 million yen)	19,460	21,150	23,330	34,870	37,940	41,570	46,110	47,910	48,840	45,240	40,730	35,510	31,050	28,440	24,150
	Normal (100 million yen)	1,814,210	1,744,400	1,744,100	1,714,030	1,729,450	1,709,230	1,702,920	1,666,140	1,725,680	1,710,150	1,733,570	1,720,620	1,764,600	1,771,160	1,825,090
	NPLs ratio (%)	6.2	6.2	6.2	7.1	7.3	7.7	8.0	8.3	7.8	7.5	6.9	6.3	5.5	5.2	4.5
	Total Losses on Disposal of NPLs (trillion yen)	3.2	0.7	1.5	0.8	1.8	0.9	2.0	0.8	1.6	0.8	1.9	0.4	0.9	0.4	0.6
(112)	Real Operating Profits (trillion yen)	1.8	0.8	1.7	0.8	1.7	0.9	1.8	0.9	1.9	0.9	1.9	1.0	2.0	1.0	2.0
Regional Banks I	Total Credit(100 million yen)	1,437,530	1,389,380	1,389,900	1,393,800	1,406,240	1,395,340	1,402,920	1,376,440	1,386,450	1,377,260	1,383,190	1,361,380	1,404,210	1,400,760	1,435,290
Daliks 1	NPLs based on the FRL(100million yen)	83,750	82,790	81,690	95,270	98,380	103,520	107,810	110,550	105,890	102,270	94,440	85,350	76,740	71,920	63,830
	Bankrupt or De facto Bankrupt (100million yen	35,000	32,220	25,240	28,720	28,270	28,110	27,500	27,430	24,660	23,710	19,990	17,660	15,220	14,380	12,910
	Doubtful (100 million yen)	34,770	35,030	39,140	39,740	41,870	44,800	46,410	46,620	45,200	44,600	43,820	40,710	37,840	35,510	32,330
	Special Attention(100 million yen)	13,980	15,540	17,310	26,810	28,240	30,620	33,900	36,500	36,040	33,960	30,630	26,980	23,670	22,030	18,590
	Normal (100 million yen)	1,353,780	1,306,590	1,308,210	1,298,530	1,307,860	1,291,820	1,295,110	1,265,890	1,280,550	1,274,990	1,288,760	1,276,020	1,327,470	1,328,840	1,371,470
	NPLs ratio (%)	5.8	6.0	5.9	6.8	7.0	7.4	7.7	8.0	7.6	7.4	6.8	6.3	5.5	5.1	4.4
	Total Losses on Disposal of NPLs (trillion yen)	-	0.5	1.1	0.6	1.3	0.7	1.5	0.6	1.1	0.6	1.6	0.3	0.6	0.2	0.4
(64)	Real Operating Profits (trillion yen)	-	0.6	1.3	0.6	1.3	0.7	1.4	0.7	1.4	0.7	1.4	0.7	1.5	0.8	1.5
Regional Banks II	Total Credit(100 million yen)	496,660	470,380	468,670	450,360	459,430	456,320	448,230	439,720	438,120	424,430	427,710	422,990	410,000	411,940	418,900
Danks II	NPLs based on the FRL(100million yen)	36,230	32,570	32,780	34,860	37,840	38,910	40,410	39,480	38,990	35,000	31,950	29,140	25,870	24,090	22,080
	Bankrupt or De facto Bankrupt (100million yen	14,550	12,830	11,820	11,900	11,370	11,460	11,250	10,560	10,420	9,750	8,400	7,450	6,380	5,950	5,380
	Doubtful (100 million yen)	16,200	14,130	14,940	14,900	16,770	16,500	16,950	17,510	16,580	14,770	14,180	13,680	12,610	12,200	11,470
	Special Attention(100 million yen)	5,480	5,610	6,020	8,060	9,700	10,960	12,210	11,410	11,990	10,480	9,370	8,020	6,890	5,940	5,220
	Normal (100 million yen)	460,430	437,810	435,890	415,500	421,590	417,410	407,820	400,240	399,130	389,420	395,750	393,850	384,130	387,850	396,820
	NPLs ratio (%)	7.3	6.9	7.0	7.7	8.2	8.5	9.0	9.0	8.9	8.2	7.5	6.9	6.3	5.8	5.3
	Total Losses on Disposal of NPLs (trillion yen)	-	0.2	0.4	0.2	0.5	0.2	0.5	0.2	0.5	0.2	0.3	0.1	0.3	0.1	0.2
(47)	Real Operating Profits (trillion yen)	-	0.2	0.4	0.2	0.4	0.2	0.4	0.2	0.4	0.2	0.4	0.2	0.4	0.2	0.4
All Banks	Total Credit(100 million yen)	5,513,830	5,327,690	5,361,240	5,318,430	5,371,260	5,260,880	5,120,760	4,855,610	4,745,810	4,623,620	4,555,050	4,495,380	4,461,270	4,499,800	4,574,720
	NPLs based on the FRL(100million yen)	339,430	313,100	318,050	328,980	336,300	367,560	432,070	400,850	353,390	316,350	265,940	237,910	179,270	159,340	133,720
	Bankrupt or De facto Bankrupt (100million yen)	103,210	85,400	77,860	86,470	76,610	74,000	74,040	69,610	57,470	55,920	43,520	41,420	32,310	28,160	23,580
	Doubtful (100 million yen)	174,150	163,340	162,480	152,590	150,340	158,710	193,150	163,750	130,130	123,280	111,880	126,690	88,360	79,950	63,240
	Special Attention(100 million yen)	62,070	64,360	77,710	89,920	109,350	134,850	164,880	167,500	165,790	137,150	110,550	69,800	58,600	51,240	46,900
	Normal (100 million yen)	5,174,400	5,014,590	5,043,190	4,989,450	5,034,960	4,893,320	4,688,690	4,454,760	4,392,410	4,307,270	4,289,110	4,257,470	4,282,000	4,340,460	4,441,010
	NPLs ratio (%)	6.2	5.9	5.9	6.2	6.3	7.0	8.4	8.3	7.4	6.8	5.8	5.3	4.0	3.5	2.9
	Total Losses on Disposal of NPLs (trillion yen)	13.6	2.3	6.9	2.3	6.1	3.0	9.7	1.8	6.7	2.5	5.4	1.5	2.8	0.2	0.4
(123)	Real Operating Profits (trillion yen)	5.8	-	5.0	-	5.2	-	6.0	3.0	6.0	3.0	5.9	2.9	5.9	3.0	5.8

		March-99	September-99	March-00	September-00	March-01	September-01	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05	March-06
Coope-	Total Credit(100 million yen)	979,070		906,120		964,370		955,590		945,270		927,430		908,080		902,330
rative Financial Institu- tions	NPLs based on the FRL(100million yen)	86,080	, <i>I</i>	91,300	1	93,550	93,550 34,000 35,930	92,350	/[91,680	/	80,080	1 /	69,780	1 /	61,900
	Bankrupt or De facto Bankrupt (100million yen)	38,840	1 /I	34,610	34,610 34,560 22,130	34,000		29,920	/[29,550	1	26,580	1 /	22,350	J /	19,450
	Doubtful (100 million yen)	29,760	1	34,560		35,930		35,970	/[36,070	1	33,610	1 /	31,040	1 / 1	29,100
	Special Attention(100 million yen)	17,480		22,130		23,620	1	26,460	/ [26,050	1	19,900	1 /	16,390	1 / 1	13,350
	Normal (100 million yen)	892,990	1 / 1	814,820	1	870,820	1	863,240	/ [853,530	1	847,320	1 /	838,290	1 / 1	840,390
	NPLs ratio (%)	8.8	1 1	10.1	1	9.7	- 1	9.7		9.7	1	8.6	1 /	7.7	1 1	6.9
	Total Losses on Disposal of NPLs (trillion yen)	1.8	1 / 1	1.2	1	0.9	1	0.9		0.8		0.6	1 /	0.5	1 / 1	0.4
(480)	Real Operating Profits (trillion yen)	0.2	1 1	0.2	ı /	0.9		0.8	l / [1.3	1	1.1	. 1	1.2]]]	1.3
Credit	Total Credit(100 million yen)	764,960]] [693,080		751,620		750,180		746,830	1	728,090] /	708,680] /	699,650
Associ- ations	NPLs based on the FRL(100million yen)	68,100		68,440	0	71,840		75,930		74,170	1	65,210		56,610] /	49,930
(Shinkin	Bankrupt or De facto Bankrupt (100million yen)	31,260		26,080	1	25,380 29,000		23,580		23,500	1	21,000		17,260]	14,990
Banks)	Doubtful (100 million yen)	23,070		26,210	1			30,850		30,210		28,370		26,470] /	24,500
	Special Attention(100 million yen)	13,770		16,150		17,460		21,510	/ /	20,460		15,830		12,880]]	10,430
	Normal (100 million yen)	696,860		624,640		679,780		674,250		672,600		662,850		652,070]]	649,710
(293)	NPLs ratio (%)	8.9		9.9		9.6		10.1		9.9		9.0]]	8.0	-	7.1
Credit	Total Credit(100 million yen)	140,750		137,000	1	133,080	1	118,580		104,270	1	100,190]]	99,670] [100,250
Unions	NPLs based on the FRL(100million yen)	17,240		21,980	1	20,590	1	15,100		15,980	1	13,350] [11,830] /	10,710
(Credit Coope-	Bankrupt or De facto Bankrupt (100million yen)	7,400		8,270	1	8,310	1	5,980		5,700	1	5,170] [4,490]]	3,950
ratives)	Doubtful (100 million yen)	6,340	ı /	7,950]]	6,300	1 / '	4,360		4,960	1 /	4,330	1 /	4,050] /	3,990
	Special Attention(100 million yen)	3,500	/	5,760	/	5,980		4,760		5,330	1	3,850] [3,290] /	2,760
	Normal (100 million yen)	123,510	/	115,020		112,490	1	103,480		88,270	1	86,840	1 /	87,840	1 / 1	89,520
(173)	NPLs ratio (%)	12.2		16.0		15.5	1	12.7		15.3	1	13.3] /	11.9	/	10.7
Deposit-	Total Credit(100 million yen)	6,492,900		6,267,360	1	6,335,630	1	6,076,350		5,691,090	1	5,482,480	1 /	5,369,350] /	5,477,050
Taking Financial	NPLs based on the FRL(100million yen)	425,510		409,350		429,850	1	524,420		445,070		346,020	1 /	249,040] /	195,620
Institu-	Bankrupt or De facto Bankrupt (100million yen)	142,050		112,470		110,610		103,960		87,020		70,090	1 /	54,660	1 / 1	43,030
tions	Doubtful (100 million yen)	203,910		197,040		186,270	1	229,120		166,200	1	145,480	1 /	119,400] /	92,340
	Special Attention(100 million yen)	79,550		99,840	1	132,970	1	191,340	l <i>l</i>	191,840	1	130,440] /	74,990] /	60,250
	Normal (100 million yen)	6,067,390		5,858,010	1	5,905,780		5,551,930	<i> </i>	5,245,940	1	5,136,430	1/	5,120,290]/	5,281,410
	NPLs ratio (%)	6.6	/	6.5	1	6.8	1	8.6	<i> </i>	7.8	1	6.3	1/	4.6]/	3.6
	Total Losses on Disposal of NPLs (trillion yen)	15.4	/	8.1	I	7.0		10.6	<i> </i>	7.4	l .	6.0	1/	3.4	<i>]]</i>	0.8
(603)	Real Operating Profits (trillion yen)	6.0	V	5.2		6.1	l	6.8		7.3	1	7.0	Ĭ	7.1	V	7.1

Note: 1. Other than "Total Losses on Disposal of NPLs", "Real Operating Profits", "NPLs ratio", figures are rounded to the nearest billion yen.

- 2. Figures in parentheses refer to the number of financial institutions of object as of March-06.
- 3. With regard to the figures for "Long-term Credit Banks", Shinsei Bank and Aozora Bank are excluded for March-99 and September-99, Aozora Bank is excluded for March-00. From September 04, those figures include Shinsei Bank, which changed its status to an Ordinary Bank Charter on April 1, 2004.
- 4. Major Banks excludes Shinsei Bank and Aozora Bank from City Banks, Long-term Credit Banks and Trust Banks.
- 5. From March-03, "Regional Banks" includes Saitama Resona Bank.
- 6. "All Banks" consists of City Banks, Long-term Credit Banks, Trust Banks and Regional Banks,
- 7. Deposit—taking Financial Institutions consists of "All Banks" and "Cooperative Financial Institutions" which include the Shinkin Central Bank, Shinkumi Federation Bank, and the Rokinren bank from March-01, and exclude Prefectual Credit Federations of Agricultural Cooperatives. However, figures for "Total Losses on Disposal of NPLs" and "Real Operating Profits" include Prefectual Credit Federations of Agricultural Cooperatives and the Shoko Chukin Bank.
- 8. Figures of "Total Losses on Disposal of NPLs" and "Real Operating Profits" for March-02 include Tokai Bank and those for March-03 include Asahi-Bank.
 From March-04 onward, the figures for Mizuho Financial Group, UFJ Bank (after March-06, Bank of Tokyo-Mitsubishi UFJ merger), NISHI-NIPPON Bank and Fukuoka City Bank (after March-05, NISHI-NIPPON City
 Bank which NISHI-NIPPON Bank and Fukuoka City Bank merged to become) include those which are transferred to subsidiary companies for corporate revitalization. From March-05 onward, the figures for Hokuriku Bank include those which are transferred to subsidiary companies for corporate revitalization. From September-05 onward, the figures for Shinwa Bank include those which are transferred to subsidiary companies for corporate revitalization.
 From March-04 onward, Real Operating Profits of "UFJ Bank" and "UFJ Trust Bank" (after March-2006, "Bank of Tokyo-Mitsubishi UFJ" and "Mitsubishi UFJ Trust and Banking" merger) and "Chuo Mitsui Trust and Banking" include the figures of their subsidiary companies for stockholding.
- 9. Figures in the above table other than "Total Losses on Disposal of NPLs" and "Real Operating Profits" from March-03 onward for UFJ Bank (for March-06, Bank of Tokyo-Mitsubishi UFJ merger) include those which are transferred to subsidiary companies for corporate revitalization. From March-04 onward, the figures for NISHI-NIPPON Bank and Fukuoka City Bank (after March-05, NISHI-NIPPON City Bank which NISHI-NIPPON Bank and Fukuoka City Bank merged to become) include those which are transferred to subsidiary companies for corporate revitalization. From March-05 onward, the figures for Hokuriku Bank include those which are transferred to subsidiary companies for corporate revitalization.

 From September-05 onward, the figures for Shinwa Bank include those which are transferred to subsidiary companies for corporate revitalization.
- 10. With regard to the figures for "Total Losses on Disposal of NPLs", "Real Operating Profits", figures of September are figures of half-year, and figures of March are figures of one year.