

Table 5 The Transition of Total Losses on Disposal of Non-Performing Loans of All Banks

(100 million yen)

	March-93	March-94	March-95	March-96	March-97	March-98	September-98	March-99	September-99	March-00	September-00	March-01
Total Losses on Disposal of Non-Performing Loans	16,398	38,722	52,322	133,692 (110,669)	77,634 (62,099)	132,583 (108,188)	29,140 (22,827)	136,309 (104,403)	22,745 (15,869)	69,441 (53,975)	22,795 (15,173)	61,076 (42,898)
Net Transfer to provisions for Loan Losses	9,449	11,461	14,021	70,873 (55,758)	34,473 (25,342)	84,025 (65,522)	21,130 (15,652)	81,181 (54,901)	10,076 (4,757)	25,313 (13,388)	11,886 (6,041)	27,319 (13,706)
Direct Write-offs	4,235	20,900	28,085	59,802 (54,901)	43,158 (36,756)	39,927 (35,005)	6,854 (6,306)	47,093 (42,677)	9,002 (8,123)	38,646 (36,094)	9,674 (8,062)	30,717 (26,500)
Write-offs of Loans	2,044	2,354	7,060	17,213 (15,676)	9,730 (8,495)	8,506 (7,912)	3,300 (3,125)	23,772 (22,549)	6,071 (5,845)	18,807 (17,335)	8,475 (7,064)	25,202 (22,014)
Losses on Sales through Bulk Sales, etc.	2,191	18,546	21,025	42,589 (39,225)	33,428 (28,261)	31,421 (27,093)	846 (822)	23,321 (20,128)	801 (771)	19,839 (18,759)	566 (533)	5,516 (4,486)
Others	2,714	6,361	10,216	3,017 (10)	3 (1)	8,631 (7,661)	1,156 (869)	8,035 (6,825)	3,667 (2,989)	5,482 (4,493)	1,235 (1,070)	3,040 (2,691)
Cumulative Total since end-March 1993	16,398	55,120	107,442	241,134 (218,111)	318,768 (280,210)	451,351 (388,398)	486,254 (415,417)	587,660 (492,801)	610,405 (508,670)	657,101 (546,776)	679,896 (561,949)	718,177 (589,674)
Cumulative Total of Direct Write-offs	4,235	25,135	53,220	113,022 (108,121)	156,180 (144,877)	196,107 (179,882)	205,961 (186,188)	243,200 (222,559)	255,201 (230,682)	281,846 (258,653)	291,520 (266,715)	312,563 (285,153)
Risk Management Loans	127,746	135,759	125,462	285,043 (218,682)	217,890 (164,406)	297,580 (219,780)	262,780 (182,090)	296,270 (202,500)	297,150 (192,170)	303,660 (197,720)	318,190 (192,920)	325,150 (192,810)
Provisions for Loan Losses	36,983	45,468	55,364	132,930 (103,450)	123,340 (93,880)	178,150 (136,010)	169,320 (125,470)	147,970 (92,580)	131,400 (80,130)	122,300 (76,780)	122,280 (77,130)	115,550 (69,390)
Specific Provisions	18,670	30,234	42,984	114,270 (90,700)	104,360 (80,770)	159,290 (122,600)	147,230 (110,020)	112,320 (68,130)	96,020 (56,160)	83,640 (49,820)	79,460 (46,170)	72,420 (39,170)

(100 million yen)

	September-01		March-02		September-02		March-03		September-03		March-04		September-04		March-05		September-05		March-06	
Total Losses on Disposal of Non-Performing Loans	29,553	97,221	18,473	66,584	25,077	53,742	14,849	28,475	1,639	3,629	(20,456)	(77,212)	(10,706)	(51,048)	(16,847)	(34,607)	(10,879)	(19,621)	(▲1,928)	(▲2,803)
Net Transfer to provisions for Loan Losses	14,912	51,959	8,172	31,011	9,170	16,157	4,572	940	▲1,397	▲3,722	(8,754)	(38,062)	(2,228)	(20,418)	(4,156)	(4,202)	(2,032)	(▲4,262)	(▲3,655)	(▲6,963)
Direct Write-offs	13,218	39,745	9,764	35,201	14,962	37,335	9,348	27,536	2,762	7,020	(10,593)	(34,136)	(8,050)	(30,376)	(11,869)	(30,472)	(7,914)	(23,862)	(1,427)	(3,804)
Write-offs of Loans	11,988	32,042	8,011	21,627	13,224	25,166	7,272	17,114	2,357	4,786	(9,582)	(27,183)	(6,606)	(17,737)	(10,481)	(19,852)	(6,258)	(14,743)	(1,273)	(2,344)
Losses on Sales through Bulk Sales, etc.	1,230	7,703	1,753	13,574	1,738	12,169	2,076	10,422	405	2,235	(1,011)	(6,953)	(1,443)	(12,640)	(1,388)	(10,621)	(1,656)	(9,119)	(154)	(1,461)
Others	1,423	5,517	538	372	945	250	959	▲1	274	332	(1,108)	(5,013)	(428)	(253)	(822)	(▲68)	(964)	(21)	(300)	(356)
Cumulative Total since end-March 1993	747,730	815,398	833,871	881,982	907,059	935,724	950,573	964,199	965,838	967,828	(610,130)	(666,886)	(677,592)	(717,934)	(734,781)	(752,541)	(763,420)	(772,162)	(770,234)	(769,359)
Cumulative Total of Direct Write-offs	325,781	352,308	362,072	387,509	402,471	424,844	434,192	452,380	455,142	459,400	(295,746)	(319,289)	(327,339)	(349,665)	(361,534)	(380,137)	(388,051)	(403,999)	(405,426)	(407,803)
Risk Management Loans	356,730	420,280	392,250	348,490	312,440	262,040	232,090	175,390	156,080	131,090	(217,540)	(276,260)	(245,770)	(204,330)	(175,340)	(135,670)	(117,680)	(72,900)	(60,160)	(45,240)
Provisions for Loan Losses	115,640	133,530	126,450	125,850	109,160	114,300	102,090	85,350	73,260	64,380	(69,070)	(86,570)	(78,010)	(78,970)	(63,300)	(69,030)	(59,920)	(47,390)	(37,640)	(32,470)
Specific Provisions	70,860	78,860	71,680	60,810	55,350	54,410	60,790	43,860	38,470	28,760	(37,840)	(46,690)	(38,880)	(30,020)	(24,980)	(25,750)	(33,860)	(20,000)	(16,110)	(8,910)

## Note:

- From March 1993 to March 1995, figures are composed of City Banks, Long-term Credit Banks and Trust Banks.
- From March 1996 onward, figures are composed of City Banks, Long-term Credit Banks (including Shinsei Bank, which changed its status to an Ordinary Bank Charter in April 2004, from September 2004 onward), Trust Banks and Regional Banks (including Saitama Resona Bank from March 2003 onward). Figures in parentheses refer to the total amounts of City Banks, Long-term Credit Banks and Trust Banks, and do not include Regional Banks.
- Hokkaido Takushoku Bank, Tokuyo City Bank, Kyoto Kyoei Bank, Naniwa Bank, Fukutoku Bank, and Midori Bank are Kokumin Bank, Kofuku Bank and Tokyo Sowa excluded from March 1998 onward. Bank are excluded from March 1999 onward. Namihaya Bank and Niigata Chuo Bank are excluded from September 1999 onward. Ishikawa Bank is excluded from September 2001 onward. Chubu Bank is excluded from March 2002 onward.
- The figure of "Total Losses on Disposal of Non-Performing Loans" of September 1998, March 1999, and September 1999 excludes Long-term Credit Bank of Japan (Shinsei Bank at present) and Nippon Credit Bank (Aozora Bank at present), and that of March 2000 excludes Nippon Credit Bank (Aozora Bank at present). The figure of "Risk Management Loans" and "Provisions for Loan Losses" of March 1999 and September 1999 exclude Long-term Credit Bank of Japan (Shinsei Bank at present) and Nippon Credit Bank (Aozora Bank at present).
- From March 2004 onward, figures in the above table for Mizuho Financial Group, UFJ Bank (for March-2006, Bank of Tokyo-Mitsubishi UFJ merger), NISHI-NIPPON Bank and Fukuoka City Bank (after March-2005, NISHI-NIPPON City Bank which NISHI-NIPPON Bank and Fukuoka City Bank merged to become ) include those of subsidiary companies for corporate revitalization. From March 2005 onward, the figures for Hokuriku Bank include those which are transferred to subsidiary companies for corporate revitalization. From September 2005 onward, the figures for Shinwa Bank include those which are transferred to subsidiary companies for corporate revitalization. Figures for "Risk Management Loans" include those figures of UFJ Bank (for March-2006, Bank of Tokyo-Mitsubishi UFJ's merger) subsidiary company for corporate revitalization from March-2003 onward and Mizuho Financial Group's subsidiary companies for corporate revitalization from September-2003 to September-2005.
- The figure of "Total Losses on Disposal of Non-Performing Loans" of March 2002 includes Tokai Bank, and that of March 2003 includes Asahi Bank.
- "Provisions for Loan Losses" refers to the total amount of specific provisions for loan losses and general provisions for loan losses.
- "Losses on Sales through Bulk Sales etc." refers to the total amount of losses on sales through bulk sales, losses on supports to subsidiaries and losses on sales to the RCC (Resolution and Collection Corporation) etc.
- "Others" in "Total Losses on Disposal of Non-Performing Loans" refer to the total amount of provisions for expected losses brought by supports to subsidiaries etc.
- Figures of "Risk Management Loans" are composed of "Loans to Borrowers in Legal Bankruptcy" [LBB] and "Past Due Loans" [PDL] before March 1995. For March 1996 and March 1997, the figures are composed of LBB, PDL and loans for which banks have reduced their interest rates.
- Figures of September are figures of half-year, and figures of March are figures of one year.