

**Table 4 The 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 (9)

(100 million yen)

	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05	March-06	September-06	March-07	September-07
Sales Value [A]	11,019	3,947	10,262	4,496	12,791	6,517	15,904	3,230	5,285	2,770	4,239	985
Valuation for Collateral right before sale (Values Available for Sale) [B]	9,712	3,457	8,850	3,904	10,471	5,152	12,014	2,010	3,443	1,548	2,497	544
A-B	1,307	490	1,412	592	2,320	1,365	3,891	1,220	1,841	1,222	1,742	441
A/B (%)	113.5	114.2	116.0	115.2	122.2	126.5	132.4	160.7	153.5	178.9	169.8	181.0

Regional Banks (110)

(100 million yen)

	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05	March-06	September-06	March-07	September-07
Sales Value [A]	6,202	3,618	6,270	4,243	8,179	3,412	6,916	3,055	6,571	2,748	5,778	2,296
Valuation for Collateral right before sale (Values Available for Sale) [B]	6,154	3,224	5,674	4,017	7,440	2,789	5,549	2,124	4,419	1,804	3,648	1,411
A-B	48	394	596	226	739	623	1,367	931	2,152	943	2,130	885
A/B (%)	100.8	112.2	110.5	105.6	109.9	122.3	124.6	143.8	148.7	152.3	158.4	162.7

All Banks (121)

(100 million yen)

	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05	March-06	September-06	March-07	September-07
Sales Value [A]	17,815	7,649	16,751	8,845	21,322	9,931	23,066	6,317	11,991	5,536	10,039	3,285
Valuation for Collateral right before sale (Values Available for Sale) [B]	16,269	6,729	14,621	7,984	18,060	7,942	17,655	4,147	7,891	3,359	6,151	1,956
A-B	1,546	920	2,130	861	3,262	1,989	5,411	2,170	4,099	2,177	3,888	1,328
A/B (%)	109.5	113.7	114.6	110.8	118.1	125.0	130.6	152.3	152.0	164.8	163.2	167.9

Note: 1. "Major Banks" consists of City Banks, Trust Banks and former Industrial Bank of Japan).

2. From March-03, "Regional Banks" includes Saitama Resona Bank.

3. Figures of "All Banks" are composed of City Banks, Long-term Credit Banks (including Shinsei Bank from September-04 onward, which changed its status to an Ordinary Bank Charter on April 1, 2004, and including Aozora Bank from September-06 onward, which changed its status to an Ordinary Bank Charter on April 1, 2006), Trust Banks and Regional Banks.

4. Figures in parentheses refer to the number of financial institutions of object as of September-07.

5. Figures of September are figures of half-year, and figures of March are figures of one year.