

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)
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	September-06	March-07
Total Losses on Disposal of Non-Performing Loans	29,553 (20,456)	97,221 (77,212)	18,473 (10,706)	66,584 (51,048)	25,077 (16,847)	53,742 (34,607)	14,849 (10,879)	28,475 (19,621)	1,639 (▲1,928)	3,629 (▲2,803)	1,607 (▲1,872)	10,460 (2,729)
Net Transfer to provisions for Loan Losses	14,912 (8,754)	51,959 (38,062)	8,172 (2,228)	31,011 (20,418)	9,170 (4,156)	16,157 (4,202)	4,572 (2,032)	940 (▲4,262)	▲1,397 (▲3,655)	▲3,722 (▲6,963)	▲263 (▲2,528)	5,239 (537)
Direct Write-offs	13,218 (10,593)	39,745 (34,136)	9,764 (8,050)	35,201 (30,376)	14,962 (11,869)	37,335 (30,472)	9,348 (7,914)	27,536 (23,862)	2,762 (1,427)	7,020 (3,804)	1,974 (795)	5,373 (2,369)
Write-offs of Loans	11,988 (9,582)	32,042 (27,183)	8,011 (6,606)	21,627 (17,737)	13,224 (10,481)	25,166 (19,852)	7,272 (6,258)	17,114 (14,743)	2,357 (1,273)	4,786 (2,344)	1,658 (803)	3,893 (2,077)
Losses on Sales through Bulk Sales, etc.	1,230 (1,011)	7,703 (6,953)	1,753 (1,443)	13,574 (12,640)	1,738 (1,388)	12,169 (10,621)	2,076 (1,656)	10,422 (9,119)	405 (154)	2,235 (1,461)	316 (▲8)	1,479 (292)
Others	1,423 (1,108)	5,517 (5,013)	538 (428)	372 (253)	945 (822)	250 (▲68)	959 (964)	▲1 (21)	274 (300)	332 (356)	▲103 (▲138)	▲152 (▲171)
Cumulative Total since end-March 1993	747,730 (610,130)	815,398 (666,886)	833,871 (677,592)	881,982 (717,934)	907,059 (734,781)	935,724 (752,541)	950,573 (763,420)	964,199 (772,162)	965,838 (770,234)	967,828 (769,359)	969,435 (767,487)	978,288 (772,088)
Cumulative Total of Direct Write-offs	325,781 (295,746)	352,308 (319,289)	362,072 (327,339)	387,509 (349,665)	402,471 (361,534)	424,844 (380,137)	434,192 (388,051)	452,380 (403,999)	455,142 (405,426)	459,400 (407,803)	461,374 (408,598)	464,773 (410,172)
Risk Management Loans	356,730 (217,540)	420,280 (276,260)	392,250 (245,770)	348,490 (204,330)	312,440 (175,340)	262,040 (135,670)	232,090 (117,680)	175,390 (72,900)	156,080 (60,160)	131,090 (45,240)	121,260 (38,230)	117,540 (40,040)
Provisions for Loan Losses	115,640 (69,070)	133,530 (86,570)	126,450 (78,010)	125,850 (78,970)	109,160 (63,300)	114,300 (69,030)	102,090 (59,920)	85,350 (47,390)	73,260 (37,640)	64,380 (32,470)	59,480 (28,790)	58,960 (30,200)
Specific Provisions	70,860 (37,840)	78,860 (46,690)	71,680 (38,880)	60,810 (30,020)	55,350 (24,980)	54,410 (25,750)	60,790 (33,860)	43,860 (20,000)	38,470 (16,110)	28,760 (8,910)	26,550 (7,170)	27,200 (9,590)

(100 million yen)

	September-07
Total Losses on Disposal of Non-Performing Loans	7,815 (4,043)
Net transfer to provisions for Loan Losses	4,657 (1,769)
Direct Write-offs	3,084 (2,214)
Write-offs of Loans	2,836 (2,084)
Losses on Sales through Bulk Sales, etc.	249 (130)
Others	74 (60)
Cumulative Total since end-March 1993	986,103 (776,131)
Cumulative Total of Direct Write-offs	467,857 (412,386)
Risk Management Loans	116,310 (39,150)
Provisions for Loan Losses	58,820 (30,140)
Specific Provisions	27,610 (10,300)

## Note:

- Figures in parentheses refer to the total amounts 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) and Trust Banks, and do not include Regional Banks (including Saitama Resona Bank from March-03).
- 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, Trust Banks and Regional Banks.
- Hokkaido Takushoku Bank, Tokuyo City Bank, Kyoto Kyoei Bank, Naniwa Bank, Fukutoku Bank, and Midori Bank are excluded from March-98 onward. Kokumin Bank, Kofuku Bank and Tokyo Sowa Bank are excluded from March-99 onward. Namihaya Bank and Niigata Chuo Bank are excluded from September-99 onward. Ishikawa Bank is excluded from September-01 onward. Chubu Bank is excluded from March-02 onward.
- Figures of "Total Losses on Disposal of Non-Performing Loans" of September-98 to September-99 excludes Long-term Credit Bank of Japan (Shinsei Bank at present) and Nippon Credit Bank (Aozora Bank at present), and those of March-00 excludes Nippon Credit Bank, and those of March-02 includes Tokai Bank, and that of March-2003 includes Asahi Bank.
- Figures of "Risk Management Loans" and "Provisions for Loan Losses" of March-1999 and September-1999 exclude Long-term Credit Bank of Japan and Nippon Credit Bank.
- Figures of "Risk Management Loans" and "Provisions for Loan Losses" from September-03 to September-05 for Mizuho Financial Group include those which are transferred to subsidiary companies from March-03 onward, the figures for UFJ Bank (from March-06 onward, Bank of Tokyo-Mitsubishi UFJ) 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.
- Figures in the above table other than "Risk Management Loans" and "Provisions for Loan Losses" for March-02 include Tokai Bank and those for March-03 include Asahi-Bank. From September-03 to March-06, the figures for Mizuho Group include those which are transferred to subsidiary companies for corporate revitalization. From March-04 onward, UFJ Bank (after March-06, Bank of Tokyo-Mitsubishi UFJ), 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") and "Chuo Mitsui Trust and Banking" include the figures of their subsidiary companies for stockholding.
- "Provisions for Loan Losses" include specific provisions, general provisions and provisions for support of special borrowers.
- "Losses on Sales through Bulk Sales etc." includes the total amount of losses on sales through bulk sales, losses on supports to subsidiaries and losses on sales to the Resolution and Collection Corporation etc.
- "Others" in "Total Losses on Disposal of Non-Performing Loans" refer to the 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.