

Table 1 Transition of Non-Performing Loans Based on the Financial Reconstruction Act

		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	September-06	March-07	September-07	March-08	September-08
City Banks, The Former Long-term Credit Banks and Trust 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	2,704,100	2,757,540	2,771,990	2,798,260	2,858,960
	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	39,500	41,440	40,780	38,590	43,420
	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	4,380	4,050	4,450	4,490	8,240
	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	16,110	19,550	21,420	17,130	21,420
	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	19,020	17,850	14,900	16,970	13,760
	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	2,664,590	2,716,090	2,731,210	2,759,670	2,815,540
	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	1.5	1.5	1.5	1.4	1.5
	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	- 0.2	0.3	0.4	0.4	0.8
	Real Operating Profits (trillion yen)	3.9	1.6	3.2	1.5	3.5	2.2	4.2	2.0	4.1	2.1	4.0	1.9	3.9	2.0	3.9	1.6	3.5	1.6	3.3	1.4
(11)	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	2,272,530	2,319,430	2,333,780	2,355,220	2,413,270
	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	33,800	35,090	35,190	33,300	38,440
	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	3,940	3,460	3,740	3,800	6,410
	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	14,340	16,840	18,770	15,230	19,400
	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	15,520	14,800	12,680	14,270	12,630
	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	2,238,730	2,284,340	2,298,580	2,321,920	2,374,840
	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	1.5	1.5	1.5	1.4	1.6
	Total Losses on Disposal of NPLs (trillion yen)	7.3	1.1	3.3	1.1	3.5	1.5	6.2	1.0	4.6	1.6	3.3	1.0	1.9	- 0.2	- 0.3	- 0.1	0.2	0.4	0.4	0.7
	Real Operating Profits (trillion yen)	2.7	1.2	2.5	1.1	2.6	1.7	3.3	1.7	3.4	1.7	3.2	1.5	3.1	1.7	3.1	1.2	2.7	1.3	2.6	1.1
(5)	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	80,780	87,010	92,000	95,570	98,320
	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	490	610	840	930	1,510
	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	40	10	100	80	740
	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	230	400	550	460	460
	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	210	200	190	390	310
	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	80,290	86,400	91,160	94,820	96,810
	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	0.6	0.7	0.9	1.0	1.5
	Total Losses on Disposal of NPLs (trillion yen)	0.9	0.2	1.2	0.1	0.1	0.3	0.7	0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	0.0	0.0	0.1
	Real Operating Profits (trillion yen)	0.3	0.2	0.1	0.1	0.2	0.2	0.3	0.0	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0
(2)	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	350,790	351,100	346,210	347,290	347,370
	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	5,210	5,740	4,750	4,360	3,470
	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	390	580	620	610	1,090
	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	1,530	2,310	2,100	1,440	1,560
	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	3,290	2,850	2,030	2,310	820
	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	345,580	345,360	341,460	342,930	343,900
	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	1.5	1.6	1.4	1.3	1.0
	Total Losses on Disposal of NPLs (trillion yen)	2.2	0.4	0.9	0.3	0.7	0.3	0.8	0.1	0.5	0.1	0.2	0.1	0.2	0.0	0.0	0.0	0.1	0.0	- 0.0	0.0
	Real Operating Profits (trillion yen)	0.9	0.3	0.7	0.3	0.6	0.3	0.7	0.3	0.7	0.3	0.7	0.3	0.7	0.3	0.7	0.3	0.7	0.3	0.6	0.2
(4)	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	2,623,320	2,670,530	2,679,990	2,702,520	2,760,630
	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	39,020	40,830	39,940	37,660	41,910
	Bankrupt or De facto Bankrupt (100million yen)	53,660	40,350	37,910	37,290	31,800	32,060	32,010	28,370	21,610	21,980	14,650	16,010	10,500	7,650	5,170	4,340	4,030	4,350	4,410	7,500
	Doubtful (100 million yen)	123,180	114,180	100,660	89,350	84,850	89,640	122,330	94,930	65,820	61,590	51,990	70,680	36,210	30,870	18,630	15,870	19,150	20,870	16,670	20,960
	Special Attention(100 million yen)	42,610	43,210	46,370	45,880	63,670	85,240	113,480	116,180	115,010	91,020	69,520	34,050	27,390	22,570	22,510	18,810	17,650	14,720	16,580	13,450
	Normal (100 million yen)	3,360,190	3,270,190	3,232,840	3,192,610	3,225,820	3,105,500	2,911,640	2,722,140	2,596,310	2,530,370	2,492,430	2,474,080	2,456,470	2,504,940	2,544,780	2,584,300	2,629,690	2,640,050	2,664,860	2,718,730
	NPLs ratio (%)	6.1	5.7	5.4	5.1	5.3	6.2	8.4	8.1	7.2	6.5	5.2	4.7	2.9	2.4	1.8	1.5	1.5	1.5	1.4	1.5
	Total Losses on Disposal of NPLs (trillion yen)	10.4	1.6	4.5	1.5	4.3	2.0	7.7	1.1	5.1	1.7	3.5	1.1	2.0	- 0.2	- 0.2	- 0.2	0.3	0.4	0.4	0.7
	Real Operating Profits (trillion yen)	3.9	1.6	3.3	1.5	3.4	2.2	4.2	2.0	4.1	2.0	3.9	1.8	3.8	2.0	3.7	1.5	3.4	1.6	3.2	1.4
(9)	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	2,623,320	2,670,530	2,679,990	2,702,520	2,760,630
	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	39,020	40,830	39,940	37,660	41,910
	Bankrupt or De facto Bankrupt (100million yen)	53,660	40,350	37,910	37,290	31,800	32,060	32,010	28,370	21,610	21,980	14,650	16,010	10,500	7,650	5,170</					

		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	September-06	March-07	September-07	March-08	September-08
Cooperative Financial Institutions	Total Credit(100 million yen)	979,070		906,120		964,370		955,590		945,270		927,430		908,080		902,330		906,780		907,650	
	NPLs based on the FRL(100million yen)	86,080		91,300		93,550		92,350		91,680		80,080		69,780		61,900		57,550		56,630	
	Bankrupt or De facto Bankrupt (100million yen)	38,840		34,610		34,000		29,920		29,550		26,580		22,350		19,450		18,320		17,800	
	Doubtful (100 million yen)	29,760		34,560		35,930		35,970		36,070		33,610		31,040		29,100		28,170		28,780	
	Special Attention(100 million yen)	17,480		22,130		23,620		26,460		26,050		19,900		16,390		13,350		11,060		10,040	
	Normal (100 million yen)	892,990		814,820		870,820		863,240		853,530		847,320		838,290		840,390		849,210		850,990	
	NPLs ratio (%)	8.8		10.1		9.7		9.7		9.7		8.6		7.7		6.9		6.3		6.2	
	Total Losses on Disposal of NPLs (trillion yen)	1.8		1.2		0.9		0.9		0.8		0.6		0.5		0.4		0.5		0.4	
	(459) Real Operating Profits (trillion yen)	0.2		0.2		0.9		0.8		1.3		1.1		1.2		1.3		1.3		1.2	
	Credit Associations (Shinkin Banks)	Total Credit(100 million yen)	764,960		693,080		751,620		750,180		746,830		728,090		708,680		699,650		702,740		704,580
NPLs based on the FRL(100million yen)		68,100		68,440		71,840		75,930		74,170		65,210		56,610		49,930		45,980		45,160	
Bankrupt or De facto Bankrupt (100million yen)		31,260		26,080		25,380		23,580		23,500		21,000		17,260		14,990		14,040		13,320	
Doubtful (100 million yen)		23,070		26,210		29,000		30,850		30,210		28,370		26,470		24,500		23,550		24,310	
Special Attention(100 million yen)		13,770		16,150		17,460		21,510		20,460		15,830		12,880		10,430		8,390		7,540	
Normal (100 million yen)		696,860		624,640		679,780		674,250		672,600		662,850		652,070		649,710		656,760		659,400	
NPLs ratio (%)		8.9		9.9		9.6		10.1		9.9		9.0		8.0		7.1		6.5		6.4	
Total Credit(100 million yen)		140,750		137,000		133,080		118,580		104,270		100,190		99,670		100,250		99,920		99,010	
NPLs based on the FRL(100million yen)		17,240		21,980		20,590		15,100		15,980		13,350		11,830		10,710		10,340		10,180	
Bankrupt or De facto Bankrupt (100million yen)		7,400		8,270		8,310		5,980		5,700		5,170		4,490		3,950		3,840		4,020	
Doubtful (100 million yen)	6,340		7,950		6,300		4,360		4,960		4,330		4,050		3,990		3,960		3,770		
Special Attention(100 million yen)	3,500		5,760		5,980		4,760		5,330		3,850		3,290		2,760		2,540		2,400		
Normal (100 million yen)	123,510		115,020		112,490		103,480		88,270		86,840		87,840		89,520		89,570		88,800		
(165) NPLs ratio (%)	12.2		16.0		15.5		12.7		15.3		13.3		11.9		10.7		10.3		10.3		
Deposit-taking Financial Institutions	Total Credit(100 million yen)	6,492,900		6,267,360		6,335,630		6,076,350		5,691,090		5,482,480		5,369,350		5,477,050		5,633,340		5,723,920	
	NPLs based on the FRL(100million yen)	425,510		409,350		429,850		524,420		445,070		346,020		249,040		195,620		177,290		170,680	
	Bankrupt or De facto Bankrupt (100million yen)	142,050		112,470		110,610		103,960		87,020		70,090		54,660		43,030		38,990		37,980	
	Doubtful (100 million yen)	203,910		197,040		186,270		229,120		166,200		145,480		119,400		92,340		88,700		86,100	
	Special Attention(100 million yen)	79,550		99,840		132,970		191,340		191,840		130,440		74,990		60,250		49,600		46,610	
	Normal (100 million yen)	6,067,390		5,858,010		5,905,780		5,551,930		5,245,940		5,136,430		5,120,290		5,281,410		5,456,030		5,553,190	
	NPLs ratio (%)	6.6		6.5		6.8		8.6		7.8		6.3		4.6		3.6		3.1		3.0	
	Total Losses on Disposal of NPLs (trillion yen)	15.4		8.1		7.0		10.6		7.4		6.0		3.4		1.5		1.5		1.4	
	(580) Real Operating Profits (trillion yen)	6.0		5.2		6.1		6.8		7.3		7.0		7.1		7.1		6.7		6.3	

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 targeted as of September-08.

3. With regard to the figures for "the former Long-term Credit Banks", Long-term Credit Bank of Japan (present Shinsei Bank) is excluded for March-99 and September-99, and Nippon Credit Bank (present Aozora Bank) is excluded for March-99, September-99, and March-00. To March-00, those figures include Industrial Bank of Japan, from September-04, those figures include Shinsei Bank, which changed its status to an Ordinary Bank Charter on April 1, 2004. From September-06, those figures include Aozora Bank, which changed its status to an Ordinary Bank Charter on April 1, 2006

4. "Major Banks" consists of City Banks, Trust Banks and the former Industrial Bank of Japan.

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

6. "All Banks" consists of City Banks, the former 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 Prefectural Credit Federations of Agricultural Cooperatives. However, figures for "Total Losses on Disposal of NPLs" and "Real Operating Profits" include Prefectural 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 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-08 onward, the figures for Towa Bank include those which are transferred to subsidiary companies for corporate revitalization.

From March-04 to September-06, Real Operating Profits of "UFJ Trust Bank" (after March-2006, "Mitsubishi UFJ Trust and Banking" merger) include those of its subsidiary companies for stockholding, from March-04 to September-05, the figures of "UFJ Bank" (after March-2006, "Bank of Tokyo-Mitsubishi UFJ" merger) include those of its subsidiary companies for stockholding, and from March-04 onward, the figures of "Chuo Mitsui Trust and Banking" include those of its subsidiary companies for stockholding.

9. Figures in the above table other than "Total Losses on Disposal of NPLs" and "Real Operating Profits" from September-03 to September-05 for Mizuho Financial Group include those which are transferred to subsidiary companies from March-03 onward, and 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.

From March-08 onward, the figures for Towa Bank include those which are transferred to subsidiary companies for corporate revitalization.

10. With regard to "Total Losses on Disposal of NPLs" and "Real Operating Profits", figures for September are half-year figures, and figures for March are one year figures.