

Table 3 Transition of Status of Coverage of NPLs Based on the Financial Reconstruction Act

Major Banks		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	March-09	
Bankrupt or de- facto bankrupt	Amount of loans	3.2	2.8	2.2	2.2	1.5	1.6	1.1	0.8	0.5	0.4	0.4	0.4	0.4	0.8	1.0	
	Secured by collateral, guarantees, or provisions	3.2	2.8	2.2	2.2	1.5	1.6	1.1	0.8	0.5	0.4	0.4	0.4	0.4	0.8	1.0	
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
	by collateral or guarantees	2.8	2.6	2.0	2.0	1.4	1.5	1.0	0.7	0.5	0.4	0.4	0.4	0.4	0.7	1.0	
		(88.7)	(90.9)	(91.5)	(92.5)	(92.9)	(93.6)	(92.5)	(92.3)	(92.5)	(92.8)	(91.0)	(91.7)	(91.1)	(90.5)	(92.1)	
by provisions	0.4	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.1		
	(11.3)	(9.1)	(8.5)	(7.4)	(7.1)	(6.4)	(7.5)	(7.7)	(7.5)	(7.1)	(7.1)	(9.0)	(8.3)	(8.9)	(9.5)	(7.9)	
Doubtful (In danger of bankruptcy)	Amount of loans	12.2	9.5	6.6	6.2	5.2	7.1	3.6	3.1	1.9	1.6	1.9	2.1	1.7	2.1	2.4	
	Secured by collateral, guarantees, or provisions	9.9	7.8	5.7	5.2	4.7	5.4	3.2	2.8	1.7	1.5	1.6	1.8	1.4	1.8	1.9	
		(81.3)	(81.9)	(86.0)	(84.6)	(89.6)	(76.9)	(87.5)	(89.4)	(91.9)	(91.9)	(85.0)	(86.9)	(86.9)	(85.7)	(81.3)	
	by collateral or guarantees	5.5	4.3	3.1	2.7	2.4	2.3	1.5	1.4	1.0	0.9	0.8	0.9	0.9	1.1	1.1	
		(44.9)	(45.7)	(47.0)	(44.6)	(46.5)	(32.0)	(40.2)	(45.1)	(54.7)	(54.8)	(42.2)	(44.2)	(52.9)	(53.5)	(48.1)	
by provisions	4.5	3.4	2.6	2.5	2.2	3.2	1.7	1.4	0.7	0.6	0.8	0.9	0.6	0.7	0.8		
	(36.5)	(36.2)	(39.1)	(40.0)	(43.1)	(44.9)	(47.3)	(44.3)	(37.1)	(37.1)	(42.8)	(42.7)	(34.1)	(32.1)	(33.2)		
Special attention	Amount of loans	11.3	11.6	11.5	9.1	7.0	3.4	2.7	2.3	2.3	1.9	1.8	1.5	1.7	1.3	1.1	
	Secured by collateral, guarantees, or provisions	6.1	6.4	7.0	5.7	4.5	2.3	1.7	1.3	1.3	1.2	1.1	0.9	0.9	0.8	0.6	
		(53.5)	(54.7)	(60.5)	(62.6)	(64.5)	(67.7)	(61.1)	(59.5)	(59.9)	(64.8)	(63.4)	(59.5)	(56.4)	(58.0)	(56.1)	
	by collateral or guarantees	4.5	4.6	4.6	3.7	2.6	1.5	0.9	0.8	0.8	0.7	0.7	0.5	0.5	0.4	0.3	
		(39.5)	(39.9)	(39.9)	(40.2)	(36.9)	(44.5)	(33.2)	(33.9)	(34.3)	(39.6)	(38.4)	(30.9)	(28.4)	(33.2)	(29.8)	
by provisions	1.6	1.7	2.4	2.0	1.9	0.8	0.8	0.6	0.6	0.5	0.4	0.4	0.5	0.3	0.3		
	(14.0)	(14.8)	(20.6)	(22.5)	(27.6)	(23.1)	(27.8)	(25.6)	(25.6)	(25.2)	(25.0)	(28.6)	(27.9)	(24.8)	(26.3)		
Total	Amount of loans	26.8	23.9	20.2	17.5	13.6	12.1	7.4	6.1	4.6	3.9	4.1	4.0	3.8	4.2	4.5	
	Secured by collateral, guarantees, or provisions	19.2	17.0	14.8	13.1	10.6	9.3	5.9	4.9	3.6	3.1	3.1	3.1	2.8	3.3	3.6	
		(71.8)	(70.8)	(73.0)	(75.1)	(77.9)	(77.3)	(79.5)	(79.7)	(77.2)	(79.7)	(77.1)	(78.2)	(75.0)	(79.4)	(79.3)	
	by collateral or guarantees	12.8	11.5	9.7	8.4	6.3	5.3	3.3	2.9	2.3	2.0	1.9	1.8	1.8	2.2	2.4	
		(47.8)	(48.2)	(47.7)	(48.3)	(46.6)	(43.7)	(45.0)	(46.9)	(49.0)	(51.7)	(45.4)	(44.5)	(46.6)	(53.6)	(53.6)	
by provisions	6.4	5.4	5.1	4.7	4.3	4.1	2.6	2.0	1.3	1.1	1.3	1.3	1.1	1.1	1.2		
	(23.9)	(22.6)	(25.3)	(26.8)	(31.3)	(33.6)	(34.5)	(32.8)	(28.2)	(28.0)	(31.7)	(33.8)	(28.4)	(25.7)	(25.7)		

trillion yen.(percentage)

## Regional Banks

trillion yen.(percentage)

		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	March-09
Bankrupt or <i>de- facto</i> bankrupt	Amount of loans	3.9	3.8	3.5	3.4	2.9	2.5	2.2	2.0	1.8	1.8	1.7	1.6	1.6	1.9	2.2
	Secured by collateral, guarantees, or provisions	3.9 (100.0)	3.8 (100.0)	3.5 (100.0)	3.4 (100.0)	2.9 (100.0)	2.5 (99.9)	2.2 (100.0)	2.0 (100.0)	1.8 (100.0)	1.8 (100.0)	1.7 (100.0)	1.6 (100.0)	1.6 (100.0)	1.9 (100.0)	2.2 (100.0)
	by collateral or guarantees	2.4 (63.0)	2.3 (62.0)	2.3 (64.1)	2.1 (63.0)	1.8 (62.4)	1.6 (63.4)	1.4 (64.4)	1.3 (62.8)	1.2 (63.2)	1.1 (62.5)	1.1 (63.5)	1.0 (63.0)	1.0 (65.3)	1.3 (64.8)	1.4 (64.2)
	by provisions	1.4 (37.0)	1.4 (38.0)	1.3 (35.9)	1.2 (37.0)	1.1 (37.6)	0.9 (36.5)	0.8 (35.6)	0.8 (37.2)	0.7 (36.8)	0.7 (37.5)	0.6 (36.5)	0.6 (36.9)	0.5 (34.6)	0.7 (35.1)	0.8 (35.7)
Doubtful (In danger of bankruptcy)	Amount of loans	6.3	6.4	6.2	6.0	5.9	5.5	5.1	4.8	4.4	4.4	4.1	4.1	4.0	4.0	3.9
	Secured by collateral, guarantees, or provisions	5.4 (85.4)	5.4 (84.5)	5.3 (84.4)	5.1 (84.6)	5.0 (85.2)	4.7 (85.6)	4.3 (85.3)	4.1 (84.8)	3.8 (84.9)	3.7 (85.2)	3.5 (85.7)	3.5 (85.5)	3.4 (85.7)	3.5 (85.5)	3.4 (85.2)
	by collateral or guarantees	3.7 (58.7)	3.7 (57.2)	3.5 (56.7)	3.4 (56.0)	3.2 (54.7)	3.0 (54.1)	2.8 (54.2)	2.6 (54.9)	2.5 (56.1)	2.5 (56.6)	2.4 (58.2)	2.4 (58.8)	2.4 (60.3)	2.5 (62.2)	2.5 (63.0)
	by provisions	1.7 (26.7)	1.7 (27.3)	1.7 (27.7)	1.7 (28.6)	1.8 (30.5)	1.7 (31.5)	1.6 (31.1)	1.4 (29.9)	1.3 (28.9)	1.2 (28.5)	1.1 (27.5)	1.1 (26.7)	1.0 (25.4)	0.9 (23.4)	0.9 (22.2)
Special attention	Amount of loans	4.6	4.8	4.9	4.5	4.1	3.6	3.1	2.8	2.4	2.3	2.1	2.0	2.0	2.0	1.0
	Secured by collateral, guarantees, or provisions	2.9 (64.0)	3.0 (61.8)	3.0 (62.4)	2.8 (62.4)	2.5 (60.6)	2.1 (59.1)	1.8 (58.6)	1.7 (58.7)	1.4 (57.1)	1.3 (57.1)	1.1 (55.4)	1.1 (54.6)	1.0 (52.4)	1.0 (52.0)	0.5 (52.1)
	by collateral or guarantees	2.4 (51.0)	2.3 (48.6)	2.3 (47.4)	2.1 (46.7)	1.7 (42.8)	1.4 (40.4)	1.2 (38.8)	1.1 (38.6)	0.9 (37.9)	0.9 (38.0)	0.8 (36.4)	0.7 (35.1)	0.7 (34.5)	0.7 (34.9)	0.4 (35.9)
	by provisions	0.6 (12.9)	0.6 (13.2)	0.7 (14.9)	0.7 (15.7)	0.7 (17.8)	0.7 (18.8)	0.6 (19.8)	0.6 (20.0)	0.5 (19.2)	0.4 (19.1)	0.4 (19.0)	0.4 (19.5)	0.4 (17.9)	0.3 (17.1)	0.2 (16.2)
Total	Amount of loans	14.8	15.0	14.7	13.9	12.8	11.6	10.4	9.7	8.7	8.4	7.8	7.8	7.5	8.0	7.2
	Secured by collateral, guarantees, or provisions	12.2 (82.4)	12.2 (81.1)	11.8 (80.8)	11.3 (81.1)	10.3 (80.7)	9.3 (80.6)	8.3 (80.4)	7.8 (80.3)	7.0 (80.4)	6.7 (80.7)	6.3 (80.7)	6.3 (80.5)	6.0 (80.0)	6.4 (80.7)	6.1 (85.2)
	by collateral or guarantees	8.5 (57.3)	8.3 (55.6)	8.1 (55.4)	7.6 (54.7)	6.7 (52.6)	6.0 (51.9)	5.4 (51.7)	5.0 (51.8)	4.6 (52.5)	4.4 (52.8)	4.2 (53.5)	4.2 (53.5)	4.1 (54.6)	4.5 (56.1)	4.3 (59.7)
	by provisions	3.7 (25.1)	3.8 (25.5)	3.7 (25.4)	3.7 (26.4)	3.6 (28.1)	3.3 (28.7)	3.0 (28.7)	2.8 (28.6)	2.4 (27.9)	2.3 (27.8)	2.1 (27.2)	2.1 (27.0)	1.9 (25.4)	2.0 (24.7)	1.8 (25.6)

## All Banks

trillion yen.(percentage)

		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	March-09
Bankrupt or de- facto bankrupt	Amount of loans	7.4	7.0	5.7	5.6	4.4	4.1	3.2	2.8	2.4	2.2	2.1	2.1	2.0	2.8	3.4
	Secured by collateral, guarantees, or provisions	7.4 (100.0)	7.0 (100.0)	5.7 (100.0)	5.6 (100.0)	4.4 (100.0)	4.1 (100.0)	3.2 (100.0)	2.8 (100.0)	2.4 (100.0)	2.2 (100.0)	2.1 (100.0)	2.1 (100.0)	2.0 (100.0)	2.8 (100.0)	3.4 (100.0)
	by collateral or guarantees	5.5 (75.0)	5.1 (74.1)	4.3 (74.4)	4.2 (74.7)	3.2 (72.8)	3.1 (75.1)	2.4 (73.6)	2.0 (70.9)	1.6 (69.6)	1.5 (68.5)	1.4 (68.9)	1.4 (69.3)	1.4 (71.1)	2.0 (72.8)	2.5 (74.1)
	by provisions	1.8 (25.0)	1.8 (25.9)	1.5 (25.5)	1.4 (25.3)	1.2 (27.2)	1.0 (24.9)	0.9 (26.4)	0.8 (29.1)	0.7 (30.4)	0.7 (31.5)	0.6 (31.1)	0.6 (30.7)	0.6 (28.9)	0.8 (27.2)	0.9 (25.9)
Doubtful (In danger of bankruptcy)	Amount of loans	19.3	16.4	13.0	12.3	11.2	12.7	8.8	8.0	6.3	6.0	6.1	6.3	5.7	6.2	6.4
	Secured by collateral, guarantees, or provisions	16.1 (83.1)	13.6 (83.2)	11.1 (85.4)	10.5 (84.8)	9.8 (87.4)	10.2 (80.8)	7.6 (86.4)	6.9 (86.7)	5.5 (87.0)	5.2 (86.9)	5.2 (85.5)	5.4 (86.0)	4.9 (86.2)	5.3 (85.6)	5.4 (83.9)
	by collateral or guarantees	9.7 (50.1)	8.3 (50.7)	6.7 (51.8)	6.2 (50.2)	5.7 (50.7)	5.3 (41.6)	4.3 (48.4)	4.1 (50.9)	3.5 (55.5)	3.3 (56.1)	3.2 (53.1)	3.4 (53.8)	3.3 (58.2)	3.7 (59.2)	3.7 (57.3)
	by provisions	6.4 (33.1)	5.3 (32.6)	4.4 (33.6)	4.3 (34.6)	4.1 (36.7)	5.0 (39.2)	3.4 (38.0)	2.9 (35.8)	2.0 (31.5)	1.8 (30.8)	2.0 (32.4)	2.0 (32.2)	1.6 (27.9)	1.6 (26.4)	1.7 (26.6)
Special attention	Amount of loans	16.5	16.8	16.6	13.7	11.1	7.0	5.9	5.1	4.7	4.2	3.9	3.5	3.7	3.3	2.1
	Secured by collateral, guarantees, or provisions	9.4 (56.8)	9.6 (57.1)	10.2 (61.3)	8.6 (62.7)	7.0 (63.2)	4.4 (63.4)	3.5 (59.8)	3.0 (59.1)	2.7 (58.5)	2.5 (60.6)	2.3 (59.1)	2.0 (56.8)	2.0 (54.1)	1.8 (54.3)	1.2 (54.4)
	by collateral or guarantees	7.0 (42.4)	7.1 (42.5)	7.0 (42.2)	5.8 (42.4)	4.3 (39.1)	3.0 (42.5)	2.1 (36.2)	1.9 (36.6)	1.7 (36.1)	1.6 (38.7)	1.4 (37.3)	1.2 (33.4)	1.1 (31.4)	1.1 (34.0)	0.7 (32.7)
	by provisions	2.4 (14.4)	2.4 (14.6)	3.2 (19.1)	2.8 (20.3)	2.7 (24.0)	1.5 (21.0)	1.4 (23.6)	1.2 (22.6)	1.1 (22.4)	0.9 (21.9)	0.8 (21.9)	0.8 (23.3)	0.8 (22.6)	0.7 (20.3)	0.5 (21.6)
Total	Amount of loans	43.2	40.1	35.3	31.6	26.6	23.8	17.9	15.9	13.4	12.3	12.0	11.9	11.4	12.3	12.0
	Secured by collateral, guarantees, or provisions	32.8 (75.9)	30.1 (75.2)	27.0 (76.5)	24.6 (77.9)	21.1 (79.4)	18.8 (79.1)	14.4 (80.2)	12.8 (80.2)	10.6 (79.3)	9.9 (80.3)	9.5 (79.5)	9.5 (79.8)	8.9 (78.3)	9.9 (80.3)	9.9 (83.2)
	by collateral or guarantees	22.2 (51.4)	20.6 (51.3)	18.0 (51.0)	16.2 (51.1)	13.2 (49.5)	11.3 (47.7)	8.8 (49.0)	7.9 (49.8)	6.8 (51.2)	6.4 (52.4)	6.1 (50.8)	6.0 (50.5)	5.9 (51.9)	6.8 (55.4)	6.9 (57.7)
	by provisions	10.6 (24.5)	9.6 (23.9)	9.0 (25.5)	8.5 (26.8)	7.9 (29.9)	7.5 (31.4)	5.6 (31.2)	4.8 (30.3)	3.8 (28.1)	3.4 (27.9)	3.4 (28.8)	3.5 (29.3)	3.0 (26.4)	3.1 (24.9)	3.1 (25.5)

- Note:
- Figures in parentheses stand for the ratio of coverage to NPLs.
  - "Major Banks" consists of City Banks, Trust Banks and the former Industrial Bank of Japan.
  - From March-03, "Regional Banks" includes Saitama Resona Bank.
  - Figures of "All Banks" are composed of City Banks, the former 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 (including Saitama Resona Bank from March-03).
  - From September-03 to September-05 the figures 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 to September-08, 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. For March-09, the figures for Hokuto Bank and Fukuoka Bank include those which are transferred to subsidiary companies for corporate revitalization.
  - Provisions include specific provisions, general provisions and provisions for support of special borrowers.