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

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City Banks		March-99	September-99	March-00	September-00		September-01	March-02	September-02		September-03	March-04	September-04	March-05	September-05	March-06	September-06	March-07	September-07	March-08	September-08	March-09	September-09
The Former	r Total Cicult(100 Illillion yell)	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	2,899,090	2,749,260
Long-term	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	48,080	51,840
Credit Banks and	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	11,610	10,830
Trust Bank	S 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	25,000	29,650
	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	11,470	11,360
	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	2,851,010	2,697,420
	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	1.7	1.9
	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	1.9	0.6
(11)	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	2.7	1.4
City	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	2,444,980	2,300,590
Banks	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	41,130	42,530
	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	8,930	8,040
	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	21,520	24,460
	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	10,670	10,030
	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	2,403,860	2,258,060
	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	1.7	1.8
	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	1.6	0.5
(5)	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	2.3	1.2
The	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	95,750	98,320	90,510	84,440
Former Long-	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	2,860	2,920
term	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	1,270	1,620
Credit	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	1,370	840
Banks	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	220	460
	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	87,650	81,520
	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	3.2	3.5
	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	0.2	0.0
(2)	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	- 0.1	0.0
Trust Banks	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	363,590	364,240
Danks	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	4,090	6,400
	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	1,410	1,170
	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	2,110	4,350
	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	580	880
	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	359,500	357,840
	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	1.1	1.8
	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	0.1	0.1
(4)	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	0.5	0.2
Major Banks	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	2,808,580	2,664,820
Danks	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	45,220	48,920
	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	10,340	9,210
	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	23,630	28,810
	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	11,250	10,910
1	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	2,763,360	2,615,900
	NPLs ratio (%) Total Losses on Disposal of NPLs (trillion yen)	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	1.6	1.8
(0)	Real Operating Profits (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	1.7	0.6
(9)	icai opeianing rionis (millon 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	2.7	1.4

		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	March-09	September-09
Regiona	Total Credit(100 million yen)	1,934,190	1,859,760	1,858,570	1,844,160	1,865,670	1,851,670	1,851,150	1,816,160	1,872,290	1,849,080	1,861,480	1,836,340	1,868,270	1,868,210	1,911,860	1,928,110	1,969,030	1,980,340	2,018,010	2,030,880	2,088,180	2,072,770
Banks	NPLs based on the FRL(100million yen)	119,980	115,360	114,470	130,130	136,220	142,440	148,220	150,020	146,600	138,930	127,920	115,730	103,670	97,050	86,780	83,930	78,300	77,930	75,460	79,520	71,500	71,220
	Bankrupt or De facto Bankrupt (100million yen)	49,550	45,050	37,060	40,620	39,640	39,560	38,750	37,990	35,370	33,710	28,580	25,250	21,720	20,420	18,400	17,640	16,620	16,160	15,690	19,340	22,290	21,410
	Doubtful (100 million yen)	50,970	49,160	54,080	54,640	58,640	61,300	63,360	64,130	62,390	59,980	58,610	54,970	50,900	48,190	44,220	43,650	40,980	41,410	40,180	40,490	39,350	39,110
	Special Attention(100 million yen)	19,460	21,150	23,330	34,870	37,940	41,570	46,110	47,910	48,840	45,240	40,730	35,510	31,050	28,440	24,150	22,640	20,690	20,360	19,600	19,690	9,870	10,700
	Normal (100 million yen)	1,814,210	1,744,400	1,744,100	1,714,030	1,729,450	1,709,230	1,702,920	1,666,140	1,725,680	1,710,150	1,733,570	1,720,620	1,764,600	1,771,160	1,825,090	1,844,180	1,890,730	1,902,410	1,942,530	1,951,350	2,016,670	2,001,540
	NPLs ratio (%)	6.2	6.2	6.2	7.1	7.3	7.7	8.0	8.3	7.8	7.5	6.9	6.3	5.5	5.2	4.5	4.4	4.0	3.9	3.7	3.9	3.4	3.4
	Total Losses on Disposal of NPLs (trillion yen)	3.2	0.7	1.5	0.8	1.8	0.9	2.0	0.8	1.6	0.8	1.9	0.4	0.9	0.4	0.6	0.3	0.8	0.4	0.7	0.5	1.2	0.4
(109)	Real Operating Profits (trillion yen	1.8	0.8	1.7	0.8	1.7	0.9	1.8	0.9	1.9	0.9	1.9	1.0	2.0	1.0	2.0	1.0	2.0	1.0	1.8	0.8	1.1	0.9
Regional Banks I	Total Credit(100 million yen)	1,437,530	1,389,380	1,389,900	1,393,800	1,406,240	1,395,340	1,402,920	1,376,440	1,386,450	1,377,260	1,383,190	1,361,380	1,404,210	1,400,760	1,435,290	1,445,510	1,482,690	1,490,450	1,519,390	1,531,100	1,581,630	1,565,840
	NPLs based on the FRL(100million yen)	83,750	82,790	81,690	95,270	98,380	103,520	107,810	110,550	105,890	102,270	94,440	85,350	76,740	71,920	63,830	61,590	58,150	57,700	55,510	57,920	51,380	51,120
	Bankrupt or De facto Bankrupt (100million yen)	35,000	32,220	25,240	28,720	28,270	28,110	27,500	27,430	24,660	23,710	19,990	17,660	15,220	14,380	12,910	12,550	12,010	11,450	10,920	13,320	14,820	14,200
	Doubtful (100 million yen)	34,770	35,030	39,140	39,740	41,870	44,800	46,410	46,620	45,200	44,600	43,820	40,710	37,840	35,510	32,330	31,910	30,440	30,770	29,500	29,590	29,040	28,620
	Special Attention(100 million yen)	13,980	15,540	17,310	26,810	28,240	30,620	33,900	36,500	36,040	33,960	30,630	26,980	23,670	22,030	18,590	17,140	15,710	15,470	15,080	15,010	7,520	8,300
	Normal (100 million yen)	1,353,780	1,306,590	1,308,210	1,298,530	1,307,860	1,291,820	1,295,110	1,265,890	1,280,550	1,274,990	1,288,760	1,276,020	1,327,470	1,328,840	1,371,470	1,383,920	1,424,540	1,432,750	1,463,870	1,473,180	1,530,250	1,514,710
	NPLs ratio (%)	5.8	6.0	5.9	6.8	7.0	7.4	7.7	8.0	7.6	7.4	6.8	6.3	5.5	5.1	4.4	4.3	3.9	3.9	3.7	3.8	3.3	3.3
	Total Losses on Disposal of NPLs (trillion yen)	2.3	0.5	1.1	0.6	1.3	0.7	1.5	0.6	1.1	0.6	1.6	0.3	0.6	0.2	0.4	0.2	0.5	0.3	0.5	0.4	0.8	0.3
(64)	Real Operating Profits (trillion yen	406.660	0.6	1.3	0.6	1.3	0.7	1.4	0.7	1.4	0.7	1.4	0.7	1.5	0.8	1.5	0.7	1.5	0.8	1.4	0.6	1.0	0.7
Regional Banks II	Total Cical(100 million year)	496,660	470,380	468,670	450,360	459,430	456,320	448,230	439,720	438,120	424,430	427,710	422,990	410,000	411,940	418,900	423,810	426,200	429,160	436,010	437,230	442,140	442,700
	NPLs based on the FRL(100million yen)	36,230	32,570	32,780	34,860	37,840	38,910	40,410	39,480	38,990	35,000	31,950	29,140	25,870	24,090	22,080	21,380	19,270	19,340	19,070	20,540	19,120	19,000
	Bankrupt or De facto Bankrupt (100million yen)	14,550	12,830	11,820	11,900 14,900	11,370 16,770	11,460 16,500	11,250	10,560	10,420 16,580	9,750	8,400	7,450 13,680	6,380	5,950	5,380	5,000	4,490	4,570	4,630	5,870	7,310	7,040
	Doubtful (100 million yen) Special Attention(100 million yen)	16,200 5,480	14,130 5,610	14,940 6.020	8,060	9,700	10,960	16,950 12,210	17,510 11,410	11,990	14,770 10,480	14,180 9,370	8,020	12,610 6,890	12,200	11,470	11,290	10,070	10,100 4.670	10,110	10,250 4,430	9,700	9,830 2,130
	Normal (100 million yen)	460,430	437,810	435,890	415,500	421,590	417,410	407.820	400,240	399,130	389,420	395,750	393,850	384,130	5,940 387,850	5,220 396,820	5,090 402,430	4,720 406,920	409,820	4,330	,	2,120 423,020	423,700
	NPLs ratio (%)	7.3	6.9	7.0	7.7	8.2	8.5	9.0	9.0	8.9	8.2	7.5	6.9	6.3	5.8 5.8	5.3	5.0	406,920	409,820	416,930 4.4	416,680	423,020	423,700
	Total Losses on Disposal of NPLs (trillion yen)	0.9	0.9	0.4	0.2	0.5	0.2	0.5	0.2	0.5	0.2	0.3	0.9	0.3	0.1	0.2	0.1	0.3	0.1	0.2	0.1	0.4	0.1
(44)	Real Operating Profits (trillion year	0.9	0.2	0.4	0.2	0.3	0.2	0.3	0.2	0.3	0.2	0.3	0.1	0.3	0.1	0.2	0.1	0.3	0.1	0.2	0.1	0.4	0.1
(/	S Total Credit(100 million yen)	5.513.830	5.327.690	5,361,240	5,318,430	5.371.260	5.260.880	5.120,760	4.855.610	4.745.810	4,623,620	4,555,050	4,495,380	4,461,270	4,499,800	4.574.720	4.632.210	4.726,570	4.752.330	4.816.270	4.889.830	4.987.270	4.822,030
i in Bunk	NPLs based on the FRL(100million yen)	339,430	313,100	318,050	328,980	336,300	367,560	432,070	400.850	353,390	316,350	265,940	237,910	179,270	159,340	133,720	123,430	119,740	118,710	114.050	122,940	119,580	123,060
	Bankrupt or De facto Bankrupt (100million yen)	103,210	85,400	77,860	86,470	76,610	74,000	74,040	69,610	57,470	55,920	43,520	41,420	32,310	28,160	23,580	22,020	20,670	20,620	20,180	27,580	33,900	32,240
	Doubtful (100 million ven)	174,150	163,340	162,480	152,590	150,340	158,710	193,150	163,750	130,130	123,280	111,880	126,690	88,360	79,950	63,240	59,750	60,530	62,830	57,310	61,910	64,340	68,760
	Special Attention(100 million yen)	62,070	64,360	77,710	89,920	109,350	134,850	164.880	167,500	165,790	137,150	110,550	69,800	58,600	51,240	46,900	41,660	38,540	35,260	36,570	33,450	21,340	22,060
	Normal (100 million yen)	. ,	5.014.590	5.043,190	4,989,450	5.034,960	4.893,320	4,688,690	4,454,760	4.392,410	4.307,270	4.289,110	4.257,470	4.282.000	4,340,460	4.441.010	4,508,780	4,606,820	4.633.620	4,702,200	4,766,890	4.867.680	4,698,960
	NPLs ratio (%)	6.2	5.9	5.9	6.2	6.3	7.0	8.4	8.3	7.4	6.8	5.8	5.3	4.0	3.5	2.9	2.7	2.5	2.5	2.4	2.5	2.4	2.6
	Total Losses on Disposal of NPLs (trillion yen)	13.6	2.3	6.9	2.3	6.1	3.0	9.7	1.8	6.7	2.5	5.4	1.5	2.8	0.2	0.4	0.2	1.0	0.8	1.1	1.3	3.1	1.0
(120)	Real Operating Profits (trillion yen	5.8	2.4	5.0	2.4	5.2	3.1	6.0	3.0	6.0	3.0	5.9	2.9	5.9	3.0	5.8	2.5	5.5	2.6	5.1	2.1	3.8	2.3
		. 5.0	,	5.0		5.2	I	5.0	2.0	0.0	5.0	5.7	2.7	3.7	5.0	5.0	<i>ل.ب</i>	٠.٠	2.0	٠.1	2.1	5.0	ل. <u>ت</u>

		March-99	September-99	March-00	September-00	March-01 S	eptember-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	March-09	September-09
Coope-	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		921,620	
rative	NPLs based on the FRL(100million yen)	86,080)	91,300		93,550		92,350	[91,680	- 1	80,080		69,780		61,900	- 1	57,550		56,630		51,640	//
Financi Institu-	Bankrupt or De facto Bankrupt (100million yen)	38,840)	34,610		34,000	- 1	29,920	I 1	29,550	- 1	26,580		22,350	1	19,450	- 1	18,320	1 <i>I</i>	17,800	1 1	19,660	//
tions	Doubtful (100 million yen)	29,760	<u> </u>	34,560	- 1	35,930	- 1	35,970	1	36,070	1	33,610	- 1	31,040	1	29,100	- 1	28,170	1 /	28,780	1 /	27,130	- 11
	Special Attention(100 million yen)	17,480		22,130	- 1	23,620	- 1	26,460	1	26,050	1	19,900	- 1	16,390	- 1	13,350	- 1	11,060	1 /	10,040	1 /	4,850	11
	Normal (100 million yen)	892,990		814,820	1	870,820	- 1	863,240	1	853,530	- 1	847,320	- 1	838,290	- 1	840,390	- 1	849,210	1 1	850,990	1 /	869,950	- 11
	NPLs ratio (%)	8.8	1 /	10.1	- 1	9.7	- 1	9.7	1	9.7	- 1	8.6	- 1	7.7		6.9		6.3	1	6.2	1 /	5.6	7.1
	Total Losses on Disposal of NPLs (trillion yen)	1.8		1.2	- 1	0.9	- 1	0.9		0.8		0.6	- 1	0.5		0.4	- 1	0.5		0.4	1 /	0.8	11
(456)	Real Operating Profits (trillion yen)	0.2]	0.2		0.9	- 1	0.8		1.3	1.	1.1		1.2	. /	1.3	- 1	1.3		1.2	1 /	0.0	1.1
Credit	Total Credit(100 million yen)	764,960] [693,080		751,620	- 1	750,180	1	746,830	1	728,090		708,680		699,650	- 1	702,740		704,580	1 /	712,600	1 1
Assoc	NPLs based on the FRL(100million yen)	68,100	1 1	68,440	- 1	71,840	- 1	75,930		74,170	- 1	65,210	- 1	56,610		49,930	- 1	45,980	1 1	45,160	1 1	41,460	/ /
(Shink	Bankrupt or De facto Bankrupt (100million yen)	31,260	1 1	26,080	- 1	25,380	- 1	23,580	1	23,500	- 1	21,000	- 1	17,260		14,990	- 1	14,040	1 1	13,320	1 /	15,030	1 1
Banks	Doubtful (100 million yen)	23,070	1 1	26,210		29,000	- 1	30,850	1	30,210	- 1	28,370	1	26,470	. 1	24,500	- 1	23,550	1 1	24,310	1 /	22,940	1 1
	Special Attention(100 million yen)	13,770	1 1	16,150		17,460	- 1	21,510	1	20,460	1	15,830	- 1	12,880	. /	10,430	1	8,390	1 /	7,540	1 1	3,500	1 1
	Normal (100 million yen)	696,860	- 1	624,640	- 1	679,780	- 1	674,250	1	672,600	- 1	662,850	- 1	652,070		649,710	- 1	656,760	1 1	659,400	1 1	671,120	1
) NPLs ratio (%)	8.9	J /	9.9	- 1	9.6	- 1	10.1	1	9.9	<i>I</i> .	9.0	- 1	8.0	. 1	7.1	- 1	6.5	1 1	6.4	↓ /	5.8	1 1
Credi		140,750	1 1	137,000		133,080	- 1	118,580	1	104,270	1	100,190	- 1	99,670	- 1	100,250	- 1	99,920	. 1	99,010	1 1	98,970	1 1
Unior (Cred	t	17,240	↓	21,980	- 1	20,590	- 1	15,100		15,980	- 1	13,350	- 1	11,830	. /	10,710	- 1	10,340		10,180	1 /	8,900	1
Coope	Bankrupt or De facto Bankrupt (100million yen)	7,400	↓	8,270		8,310	1	5,980		5,700	- 1	5,170		4,490	.	3,950	- 1	3,840		4,020	1 /	4,170	1
rative		6,340	- 1	7,950		6,300	- 1	4,360	l /	4,960	- 1	4,330		4,050	- 1	3,990	- 1	3,960	1 /	3,770	1 /	3,470	1 1
	Special Attention(100 million yen)	3,500	-l	5,760	- 1	5,980	1	4,760	1	5,330	1	3,850	- 1	3,290	- 1	2,760		2,540	1 /	2,400	1 /	1,260	/
	Normal (100 million yen)	123,510	- I	115,020	1	112,490	1	103,480	1	88,270	1	86,840	- 1	87,840	- 1	89,520		89,570	1 /	88,800	+ /	90,050	1
(163		12.2	- 1	16.0		15.5	1	12.7	1	15.3		13.3	1	11.9	. /	10.7	- 1	10.3	1	10.3	+ /	9.0	1
Deposit	NPLs based on the FRL(100 million yen)	6,492,900	- 1	6,267,360		6,335,630	1	6,076,350	1	5,691,090	1	5,482,480	1	5,369,350	- 1	5,477,050	1	5,633,340	1	5,723,920	+ /	5,908,890	1 1
Financi		425,510 142,050	- 1	409,350 112,470	1	429,850 110,610	1	524,420 103,960	!	445,070 87,020	1	346,020 70,090	1	249,040 54,660	- 1	195,620 43,030	1	177,290 38,990	1	170,680 37,980	+ /	171,220 53,560	1
Institu-	Doubtful (100 million ven)	203,910	- 1	197.040	1	186,270	1	229,120	+ /	166,200	1	145,480	1	119,400	- 1	92,340	1	88,700	1	86,100	+ /	91,470	1
tions	Special Attention(100 million yen)	79,550	-	99,840	1	132,970		191,340	+ /	191,840	1	130,440	1	74,990	1	60,250	1	49,600	1	46,610	+ /	26,190	1
	Normal (100 million ven)	6.067.390	- 1/	5,858,010	1	5,905,780		5,551,930	1	5,245,940	1	5,136,430	1	5,120,290	1	5,281,410	1	5,456,030	1/	5,553,190	+ /	5,737,630	1
	NPLs ratio (%)	6.6	-	6.5	1	6.8		8.6	1	7.8	1	6.3	1	4.6	1	3,281,410	l	3,436,030	1	3,333,190	1	2.9	/
	Total Losses on Disposal of NPLs (trillion yen)	15.4	-1	8.1	1	7.0		10.6	1	7.4	1	6.0	1	3.4	1	0.8	1	1.5	1	1.4	1	3.9	/
(576)		6.0	1	5.2		6.1		6.8	1	7.3		7.0		7.1		7.1		6.7	1	6.3	1	3.9	

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-09.
- 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 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.

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 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.

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.