

Table 1 Transition of Loans Based on the Financial Reconstruction Act

		March-02	March-03	March-04	March-05	September-05	March-06	September-06	March-07	September-07	March-08	September-08	March-09	September-09	March-10	September-10	March-11	September-11
City Banks, The Former Long-term Credit Banks and Trust Banks	Total Credit (100 million yen)	3,269,620	2,873,530	2,693,570	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	2,699,540	2,625,590	2,639,270	2,628,610
	Loans based on the FRA (100million yen)	283,850	206,800	138,020	75,600	62,290	46,940	39,500	41,440	40,780	38,590	43,420	48,080	51,840	50,310	49,560	48,600	47,790
	Bankrupt or De facto Bankrupt (100million yen)	35,290	22,100	14,940	10,580	7,740	5,180	4,380	4,050	4,450	4,490	8,240	11,610	10,830	9,290	7,600	6,650	5,600
	Doubtful (100 million yen)	129,790	67,740	53,270	37,470	31,760	19,020	16,110	19,550	21,420	17,130	21,420	25,000	29,650	29,120	28,650	26,580	27,280
	Special Attention (100 million yen)	118,770	116,960	69,810	27,550	22,800	22,750	19,020	17,850	14,900	16,970	13,760	11,470	11,360	11,900	13,310	15,370	14,920
	Normal (100 million yen)	2,985,770	2,666,730	2,555,550	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	2,649,220	2,576,030	2,590,670	2,580,810
	NPLs ratio (%)	8.7	7.2	5.1	2.9	2.4	1.8	1.5	1.5	1.5	1.4	1.5	1.7	1.9	1.9	1.8	1.8	1.8
	Total Losses on Disposal of NPLs (trillion yen)	7.7	5.1	3.5	2.0	- 0.2	- 0.3	- 0.2	0.3	0.4	0.4	0.8	1.9	0.6	1.0	0.1	0.4	0.0
	(11) Real Operating Profits (trillion yen)	4.2	4.1	4.0	3.9	2.0	3.9	1.6	3.5	1.6	3.3	1.4	2.7	1.4	2.9	1.8	3.2	1.7
	City Banks	Total Credit (100 million yen)	2,503,960	2,406,670	2,254,850	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	2,256,270	2,191,390	2,206,870
Loans based on the FRA (100million yen)		218,120	176,690	118,490	64,630	53,680	40,650	33,800	35,090	35,190	33,300	38,440	41,130	42,530	40,630	40,760	40,740	40,740
Bankrupt or De facto Bankrupt (100million yen)		25,260	18,500	12,710	9,270	6,600	4,580	3,940	3,460	3,740	3,800	6,410	8,930	8,040	6,880	5,800	5,070	4,260
Doubtful (100 million yen)		101,890	58,530	44,600	31,830	27,350	17,020	14,340	16,840	18,770	15,230	19,400	21,520	24,460	23,840	23,600	22,080	22,950
Special Attention (100 million yen)		90,980	99,660	61,170	23,530	19,730	19,050	15,520	14,800	12,680	14,270	12,630	10,670	10,030	9,910	11,360	13,600	13,530
Normal (100 million yen)		2,285,840	2,229,980	2,136,360	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	2,215,650	2,150,630	2,166,120	2,155,070
NPLs ratio (%)		8.7	7.3	5.3	3.0	2.4	1.8	1.5	1.5	1.5	1.4	1.6	1.7	1.8	1.8	1.9	1.8	1.9
Total Losses on Disposal of NPLs (trillion yen)		6.2	4.6	3.3	1.9	- 0.2	- 0.3	- 0.1	0.2	0.4	0.4	0.7	1.6	0.5	0.9	0.1	0.3	0.0
(5) Real Operating Profits (trillion yen)		3.3	3.4	3.2	3.1	1.7	3.1	1.2	2.7	1.3	2.6	1.1	2.3	1.2	2.5	1.6	2.7	1.5
The Former Long-term Credit Banks		Total Credit (100 million yen)	346,260	74,770	64,970	62,440	65,560	71,780	80,780	87,010	92,000	95,750	98,320	90,510	84,440	80,780	77,420	68,920
	Loans based on the FRA (100million yen)	27,420	4,360	1,860	1,500	1,210	640	490	610	840	930	1,510	2,860	2,920	5,050	4,580	4,070	3,470
	Bankrupt or De facto Bankrupt (100million yen)	5,620	490	290	90	80	10	40	10	100	80	740	1,270	1,620	1,540	1,100	740	610
	Doubtful (100 million yen)	11,300	1,920	1,280	1,260	890	390	230	400	550	460	460	1,370	840	3,040	3,000	2,910	2,490
	Special Attention (100 million yen)	10,500	1,940	290	150	230	230	210	200	190	390	310	220	460	470	490	420	370
	Normal (100 million yen)	318,840	70,410	63,110	60,940	64,360	71,140	80,290	86,400	91,160	94,820	96,810	87,650	81,520	75,730	72,830	64,850	66,850
	NPLs ratio (%)	7.9	5.8	2.9	2.4	1.8	0.9	0.6	0.7	0.9	1.0	1.5	3.2	3.5	6.2	5.9	5.9	4.9
	Total Losses on Disposal of NPLs (trillion yen)	0.7	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	0.0	0.0	0.1	0.2	0.0	0.1	0.0	0.0	0.0
	(2) Real Operating Profits (trillion yen)	0.3	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	- 0.1	0.0	0.1	0.1	0.1	0.0
	Trust Banks	Total Credit (100 million yen)	419,400	392,090	373,750	353,770	354,940	349,410	350,790	351,100	346,210	347,290	347,370	363,590	364,240	362,480	356,790	363,480
Loans based on the FRA (100million yen)		38,310	25,750	17,670	9,470	7,410	5,660	5,210	5,740	4,750	4,360	3,470	4,090	6,400	4,640	4,220	3,780	3,580
Bankrupt or De facto Bankrupt (100million yen)		4,410	3,110	1,940	1,230	1,060	590	390	580	620	610	1,090	1,410	1,170	880	710	830	740
Doubtful (100 million yen)		16,610	7,290	7,390	4,380	3,510	1,610	1,530	2,310	2,100	1,440	1,560	2,110	4,350	2,240	2,050	1,590	1,830
Special Attention (100 million yen)		17,300	15,350	8,350	3,860	2,840	3,460	3,290	2,850	2,030	2,310	820	580	880	1,520	1,450	1,360	1,020
Normal (100 million yen)		381,080	366,340	356,070	344,300	347,530	343,750	345,580	345,360	341,460	342,930	343,900	359,500	357,840	357,840	352,570	359,690	358,890
NPLs ratio (%)		9.1	6.6	4.7	2.7	2.1	1.6	1.5	1.6	1.4	1.3	1.0	1.1	1.8	1.3	1.2	1.0	1.0
Total Losses on Disposal of NPLs (trillion yen)		0.8	0.5	0.2	0.2	0.0	0.0	0.0	0.1	0.0	- 0.0	0.0	0.1	0.1	0.0	- 0.0	0.0	- 0.0
(4) Real Operating Profits (trillion yen)		0.7	0.7	0.7	0.7	0.3	0.7	0.3	0.7	0.3	0.6	0.2	0.5	0.2	0.4	0.2	0.4	0.2
Major Banks		Total Credit (100 million yen)	3,179,460	2,798,760	2,628,590	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	2,618,760	2,548,180	2,570,350
	Loans based on the FRA (100million yen)	267,820	202,440	136,160	74,100	61,090	46,300	39,020	40,830	39,940	37,660	41,910	45,220	48,920	45,270	44,980	44,530	44,330
	Bankrupt or De facto Bankrupt (100million yen)	32,010	21,610	14,650	10,500	7,650	5,170	4,340	4,030	4,350	4,410	7,500	10,340	9,210	7,750	6,510	5,900	4,990
	Doubtful (100 million yen)	122,330	65,820	51,990	36,210	30,870	18,630	15,870	19,150	20,870	16,670	20,960	23,630	28,810	26,080	25,660	23,670	24,780
	Special Attention (100 million yen)	113,480	115,010	69,520	27,390	22,570	22,510	18,810	17,650	14,720	16,580	13,450	11,250	10,910	11,430	12,820	14,950	14,550
	Normal (100 million yen)	2,911,640	2,596,310	2,492,430	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	2,573,490	2,503,200	2,525,810	2,513,960
	NPLs ratio (%)	8.4	7.2	5.2	2.9	2.4	1.8	1.5	1.5	1.5	1.4	1.5	1.6	1.8	1.7	1.8	1.7	1.7
	Total Losses on Disposal of NPLs (trillion yen)	7.7	5.1	3.5	2.0	- 0.2	- 0.2	- 0.2	0.3	0.4	0.4	0.7	1.7	0.6	0.9	0.1	0.3	0.0
	(9) Real Operating Profits (trillion yen)	4.2	4.1	3.9	3.8	2.0	3.7	1.5	3.4	1.6	3.2	1.4	2.7	1.4	2.9	1.8	3.1	1.7

		March-02	March-03	March-04	March-05	September-05	March-06	September-06	March-07	September-07	March-08	September-08	March-09	September-09	March-10	September-10	March-11	September-11
Cooperative Financial Institutions	Total Credit (100 million yen)	955,590	945,270	927,430	908,080		902,330		906,780		907,650		921,620		924,700		914,530	
	Loans based on the FRA (100million yen)	92,350	91,680	80,080	69,780		61,900		57,550		56,630		51,640		50,620		50,930	
	Bankrupt or De facto Bankrupt (100million yen)	29,920	29,550	26,580	22,350		19,450		18,320		17,800		19,660		18,670		16,670	
	Doubtful (100 million yen)	35,970	36,070	33,610	31,040		29,100		28,170		28,780		27,130		27,790		29,750	
	Special Attention (100 million yen)	26,460	26,050	19,900	16,390		13,350		11,060		10,400		4,850		4,150		4,510	
	Normal (100 million yen)	863,240	853,530	847,320	838,290		840,390		849,210		850,990		869,950		874,040		863,550	
	NPLs ratio (%)	9.7	9.7	8.6	7.7		6.9		6.3		6.2		5.6		5.5		5.6	
	Total Losses on Disposal of NPLs (trillion yen)	0.9	0.8	0.6	0.5		0.4		0.5		0.4		0.8		0.6		0.3	
	(445) Real Operating Profits (trillion yen)	0.8	1.3	1.1	1.2		1.3		1.3		1.2		0.0		1.1		1.1	
	Credit Associations (Shinkin Banks)	Total Credit (100 million yen)	750,180	746,830	728,090	708,680		699,650		702,740		704,580		712,600		712,350		697,100
Loans based on the FRA (100million yen)		75,930	74,170	65,210	56,610		49,930		45,980		45,160		41,460		41,160		41,720	
Bankrupt or De facto Bankrupt (100million yen)		23,580	23,500	21,000	17,260		14,990		14,040		13,320		15,030		14,300		12,610	
Doubtful (100 million yen)		30,850	30,210	28,370	26,470		24,500		23,550		24,310		22,940		23,820		25,730	
Special Attention (100 million yen)		21,510	20,460	15,830	12,880		10,430		8,390		7,540		3,500		3,050		3,380	
Normal (100 million yen)		674,250	672,600	662,850	652,070		649,710		656,760		659,400		671,120		671,160		655,360	
(272) NPLs ratio (%)		10.1	9.9	9.0	8.0		7.1		6.5		6.4		5.8		5.8		6.0	
Total Credit (100 million yen)		118,580	104,270	100,190	99,670		100,250		99,920		99,010		98,970		98,440		100,440	
Loans based on the FRA (100million yen)		15,100	15,980	13,350	11,830		10,710		10,340		10,180		8,900		8,110		8,030	
Bankrupt or De facto Bankrupt (100million yen)		5,980	5,700	5,170	4,490		3,950		3,840		4,020		4,170		3,890		3,650	
Doubtful (100 million yen)	4,360	4,960	4,330	4,050		3,990		3,960		3,770		3,470		3,230		3,340		
Special Attention (100 million yen)	4,760	5,330	3,850	3,290		2,760		2,540		2,400		1,260		990		1,040		
Normal (100 million yen)	103,480	88,270	86,840	87,840		89,520		89,570		88,800		90,050		90,310		92,390		
(159) NPLs ratio (%)	12.7	15.3	13.3	11.9		10.7		10.3		10.3		9.0		8.2		8.0		
Deposit-taking Financial Institutions	Total Credit (100 million yen)	6,076,350	5,691,090	5,482,480	5,369,350		5,477,050		5,633,340		5,724,020		5,908,990		5,707,510		5,664,980	
	Loans based on the FRA (100million yen)	524,420	445,070	346,020	249,040		195,620		177,290		170,680		171,220		167,820		166,280	
	Bankrupt or De facto Bankrupt (100million yen)	103,960	87,020	70,090	54,660		43,030		38,990		37,980		53,560		47,420		40,570	
	Doubtful (100 million yen)	229,120	166,200	145,480	119,400		92,340		88,700		86,100		91,470		95,070		96,230	
	Special Attention (100 million yen)	191,340	191,840	130,440	74,990		60,250		49,600		46,610		26,190		25,330		29,480	
	Normal (100 million yen)	5,551,930	5,245,940	5,136,430	5,120,290		5,281,410		5,456,030		5,553,290		5,737,720		5,539,650		5,498,630	
	NPLs ratio (%)	8.6	7.8	6.3	4.6		3.6		3.1		3.0		2.9		2.9		2.9	
	Total Losses on Disposal of NPLs (trillion yen)	10.6	7.4	6.0	3.4		0.8		1.5		1.4		3.9		2.3		1.3	
	(562) Real Operating Profits (trillion yen)	6.8	7.3	7.0	7.1		7.1		6.7		6.3		3.9		5.8		6.1	

- Note:
- Other than "Total Losses on Disposal of NPLs", "Real Operating Profits" and "NPLs ratio", figures are rounded to the nearest billion yen.
 - Figures in parentheses refer to the number of financial institutions targeted as of - September 11.
 - With regard to the figures for "the former Long-term Credit Banks", to March-02, those figures include Industrial Bank of Japan, Shinsei Bank, which changed its status to an Ordinary Bank Charter on April 1, 2004, and Aozora Bank, which changed its status to an Ordinary Bank Charter on April 1, 2006.
 - "Major Banks" consists of City Banks, Trust Banks.
 - From March-03, "Regional Banks" includes Saitama Resona Bank.
 - "All Banks" consists of City Banks, the former Long-term Credit Banks, Trust Banks and Regional Banks.
 - Deposit-taking Financial Institutions consists of "All Banks" and "Cooperative Financial Institutions", and excludes 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.
 - Some of the figures for banks include those which are transferred to subsidiary companies for corporate revitalization, and those of subsidiary companies for stockholding.
 - 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.
 - Figures for the period from September-07 to March-10 are different from the numerical values that the Financial Services Agency made public in the past because there is a bank that corrected the achievement.