

Non Performing Loans of All Deposit-taking Financial Institutions (as of the end of March 2001)

(billion yen)

	The number of institutions	Total Loans	Outstanding of Non-performing and Restructured Loans					Allowance for Possible Loan Loss	
			Total	* LBB	** PDL	*** 3PDL	Restructured Loans	Total	Specific Allowance
City Banks	9	238,945	12,895	952	7,638	466	3,838	4,852	2,774
Long-term Credit Banks	3	31,756	3,167	536	1,068	23	1,539	1,185	649
Trust Banks	6	42,887	3,219	295	1,610	23	1,291	902	493
Major Banks Subtotal	18	313,588	19,281	1,783	10,316	513	6,668	6,939	3,917
Regional Banks	64	135,998	9,563	1,085	5,366	120	2,991	3,384	2,404
Regional Banks II	55	44,603	3,671	461	2,108	39	1,062	1,232	921
Regional Banks Subtotal	119	180,601	13,234	1,547	7,474	160	4,054	4,616	3,325
Total of All Banks	137	494,189	32,515	3,330	17,791	673	10,721	11,555	7,242
Cooperative-type Financial Institutions	711	132,268	10,934	1,568	6,165	154	3,047	3,719	2,797
Shinkin Banks	372	72,636	6,840	907	3,980	87	1,866	2,020	1,532
Credit Cooperatives	251	12,591	2,007	292	1,105	49	562	631	495
Total of All Deposit-taking Financial Institutions	848	626,457	43,448	4,897	23,955	827	13,769	15,274	10,039

* LBB : Loans to Borrowers in Legal Bankruptcy ** PDL : Past Due Loans in arrears by 6 months or more *** 3PDL : Loans in arrears by 3 months or more and less than 6 months

(Note)

1. Tokyo Sowa Bank, Niigata Chuo Bank and Credit Cooperatives that declared bankruptcy are excluded.

2. PDL are loans of which interest is not collected and are not recognized as earnings, excluding LBB and loans of which payment of interest is in a grace period for the purpose of reconstructing the borrower.

3PDL are loans of which principal or interest is in arrears by 3 months or more from the date of default on payment of interest or principal under terms of the related loan agreement, excluding LBB and PDL.

3. Some financial institutions conducted "Partial Direct Write-offs" (to write-off uncorrectable portions(Category) of loans to bankrupt/effectively bankrupt borrows with collateral/guarantee, instead of making specific allowance for loan losses), which amounted to was 10,107 billion Yen on non-consolidated bases.