

Loss on Disposal of Bad Loans of All Banks

(billion yen)

	FY1992	FY1993	FY1994	FY1995	FY1996	FY1997	FY1998	FY1999	FY2000	FY2001 Sept
Loss on Disposal of Bad Loans	1,640	3,872	5,232	13,369 [11,067]	7,763 [6,210]	13,258 [10,819]	13,631 [10,440]	6,944 [5,398]	6,108 [4,290]	2,955 [2,046]
Net Transfer to Allowance for Loan Losses	945	1,146	1,402	7,087 [5,576]	3,447 [2,534]	8,403 [6,552]	8,118 [5,490]	2,531 [1,339]	2,732 [1,371]	1,491 [875]
Direct Write-offs	424	2,090	2,809	5,980 [5,490]	4,316 [3,676]	3,993 [3,501]	4,709 [4,268]	3,865 [3,609]	3,072 [2,650]	1,322 [1,059]
Write-offs of Loans	204	235	706	1,721 [1,568]	973 [850]	851 [791]	2,377 [2,255]	1,881 [1,734]	2,520 [2,201]	1,199 [958]
Loss on Sales to the CCPC	219	1,855	2,103	2,526 [2,132]	1,133 [971]	1,043 [921]	359 [339]	278 [272]	163 [156]	57 [53]
Loss on Sales through Bulk Sales etc.	0	0	0	1,733 [1,791]	2,210 [1,855]	2,099 [1,789]	1,973 [1,674]	1,706 [1,604]	389 [293]	67 [49]
The Others	271	636	1,022	302 [1]	0 [0]	863 [766]	804 [683]	548 [449]	304 [269]	142 [111]
Aggregate from FY 1992	1,640	5,512	10,744	24,113 [21,811]	31,877 [28,021]	45,135 [38,840]	58,766 [49,280]	65,710 [54,678]	71,818 [58,967]	74,773 [61,013]
Aggregate of Direct Write-offs	424	2,514	5,322	11,302 [10,812]	15,618 [14,488]	19,611 [17,988]	24,320 [22,256]	28,185 [25,865]	31,256 [28,515]	32,578 [29,575]
Risk Management Loans	12,775	13,576	12,546	28,504 [21,868]	21,789 [16,441]	29,758 [21,978]	29,627 [20,250]	30,366 [19,772]	32,515 [19,281]	35,673 [21,754]
Outstanding Amount of Allowance for Loan Losses	3,698	4,547	5,536	13,293 [10,345]	12,334 [9,388]	17,815 [13,601]	14,797 [9,258]	12,230 [7,678]	11,555 [6,939]	11,564 [6,907]

(Note)

1. For FY 1992 to FY 1994, above data are composed of City Banks, Long-term Credit Banks and Trust Banks. Figures in [] refer to the amount of City Banks, Long-term Credit Banks and Trust Banks.
2. Hokkaido Takusyoku Bank, Tokuyo City Bank, Kyoto Kyoei Bank, Naniwa Bank, Fukutoku Bank, and Midori Bank are excluded from FY 1997 onward. Kokumin Bank, Kofuku Bank and Tokyo Sowa Bank are excluded from FY 1998 onward. Namihaya Bank and Niigata Chuo Bank are excluded from FY 1999 onward. Ishikawa Bank is excluded from FY 2001 Sept. Long-term Credit Bank of Japan(Shinsei Bank at present) is excluded from FY1998. Nippon Credit Bank (Aozora Bank at present) is excluded from FY 1998 and FY 1999.
3. "Net Transfer to Allowance for Loan Losses" refer to the total amount of Net Transfer to Specific Allowance for Loan Loss and Net Transfer to General Allowance for Loan Loss, etc.
4. "Risk Management Loans" figures had been composed of Loans to Borrowers in legal Bankruptcy [LBB], Past Due Loans [PDL], and restructured loans for FY1995 and FY1996. For FY 1992 to FY 1994, the figures had been composed of LBB and PDL.
5. "Loss on sales through Bulk Sales etc." refer to the total amount of Loss on Sales through Bulk Sales, Loss on Supports to subsidiary etc.
6. "The Others" in Loss on Disposal of Bad Loans refer to the total amount of Allowance for expected losses brought by the Loans Sold to CCPC, Allowance for expected Losses brought by the Supports to Subsidiary etc.