

Table-4 The status of Risk Management Loans of All Deposit-taking Financial Institutions (as of end-March 2002)

(billion yen)

	The number of institutions	Total Loans	Risk Management Loans				Allowance for Possible Loan Loss		
			Total	* LBB	** PDL	*** 3PDL	Restructured Loans	Total	Specific Allowance
City Banks	7	225,685	21,180	980	11,102	336	8,762	6,644	3,715
Long-term Credit Banks	3	27,514	2,647	367	1,237	102	941	962	369
Trust Banks	5	40,024	3,799	182	1,886	18	1,713	1,051	585
Major Banks Subtotal	15	293,223	27,626	1,529	14,224	456	11,417	8,657	4,669
Regional Banks	64	136,318	10,488	1,029	5,911	121	3,427	3,487	2,367
Regional Banks II	54	43,701	3,914	477	2,162	30	1,245	1,209	851
Regional Banks Subtotal	118	180,019	14,402	1,507	8,072	151	4,672	4,696	3,217
Total of All Banks	133	473,242	42,028	3,036	22,296	607	16,089	13,353	7,886
Cooperative-type Financial Institutions	619	133,130	11,021	1,481	6,166	109	3,265	3,403	2,489
Shinkin Banks	344	72,913	7,299	819	4,241	64	2,175	1,825	1,324
Credit Cooperatives	205	11,583	1,484	205	788	21	470	433	338
Total of All Deposit-taking Financial Institutions	752	606,373	53,049	4,517	28,463	716	19,354	16,756	10,375

* 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. Financial institutions 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 10,348 billion Yen on non-consolidated bases.