

Table-5 Loss on Disposal of Non-Performing Loans of All Banks as of end-March 2002

(billion yen)

	FY1992	FY1993	FY1994	FY1995	FY1996	FY1997	FY1998	FY1999	FY2000	FY2001
Loss on Disposal of Non-Performing Loans	1,640	3,872	5,232	13,369	7,763	13,258	13,631	6,944	6,108	9,722
				[11,067]	[6,210]	[10,819]	[10,440]	[5,398]	[4,290]	[7,721]
Net Transfer to Allowance for Loan Losses	945	1,146	1,402	7,087	3,447	8,403	8,118	2,531	2,732	5,196
				[5,576]	[2,534]	[6,552]	[5,490]	[1,339]	[1,371]	[3,806]
Direct Write-offs	424	2,090	2,809	5,980	4,316	3,993	4,709	3,865	3,072	3,975
				[5,490]	[3,676]	[3,501]	[4,268]	[3,609]	[2,650]	[3,414]
Write-offs of Loans	204	235	706	1,721	973	851	2,377	1,881	2,520	3,204
				[1,568]	[850]	[791]	[2,255]	[1,734]	[2,201]	[2,718]
Loss on Sales to the CCPC	219	1,855	2,103	2,526	1,133	1,043	359	278	163	138
				[2,132]	[971]	[921]	[339]	[272]	[156]	[128]
Loss on Sales through Bulk Sales etc.	0	0	0	1,733	2,210	2,099	1,973	1,706	389	632
				[1,791]	[1,855]	[1,789]	[1,674]	[1,604]	[293]	[567]
Others	271	636	1,022	302	0	863	804	548	304	552
				[1]	[0]	[766]	[683]	[449]	[269]	[501]
Cumulative Total since FY 1992	1,640	5,512	10,744	24,113	31,877	45,135	58,766	65,710	71,818	81,540
				[21,811]	[28,021]	[38,840]	[49,280]	[54,678]	[58,967]	[66,689]
Cumulative Total of Direct Write-offs	424	2,514	5,322	11,302	15,618	19,611	24,320	28,185	31,256	35,231
				[10,812]	[14,488]	[17,988]	[22,256]	[25,865]	[28,515]	[31,929]
Risk Management Loans	12,775	13,576	12,546	28,504	21,789	29,758	29,627	30,366	32,515	42,028
				[21,868]	[16,441]	[21,978]	[20,250]	[19,772]	[19,281]	[27,626]
Allowance for Loan Losses	3,698	4,547	5,536	13,293	12,334	17,815	14,797	12,230	11,555	13,353
				[10,345]	[9,388]	[13,601]	[9,258]	[7,678]	[6,939]	[8,657]

(Note)

1. Net transfer to allowance for loan losses : 5,741 billion Yen, Direct write-offs : 4,274 billion Yen, Loss on disposal of non-performing loans : 10,573 billion Yen (Regarding all Banks and Cooperative-type Financial Institutions (FY 2001)).

2. For FY 1992 to FY 1994, above data are composed of City Banks, Long-term Credit Banks and Trust Banks. Figures in parentheses refer to the amount of City Banks, Long-term Credit Banks and Trust Banks.

3. 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 and Chubu Bank are excluded from FY 2001. 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.

4. "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.

5. "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.

6. "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.

7. "Others" in Loss on Disposal of Non-Performing 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.

8. Loss on Disposal of Non-Performing Loans at FY 2001 includes the figure of Tokai Bank.