

**Table-1 The Status of Non-Performing Loans held by all banks  
(as of end-September 2002)**

(In trillions of yen)

	Non-Performing Loans(NPLs) based on the Financial Reconstruction Law			NPLs defined as Risk Management Loans	Specific Allowance for Loan Losses	Total Losses on Disposal of NPLs
		Doubtful and bankrupt / <i>de fact</i> bankrupt	Special Attention			
City Banks, Long-term Credit Banks and Trust Banks	25.1 ( 3.3)	13.1 ( 3.4)	12.0 (0.1)	24.6 ( 3.0)	3.9 ( 0.8)	1.1 ( 1.0)
Major 12 Banks	23.9 ( 2.8)	12.3 ( 3.1)	11.6 ( 0.3)	23.5 ( 2.6)	3.6 ( 0.8)	1.1 ( 1.0)
Regional Banks & Regional Banks II	15.0 (0.2)	10.2 (0.0)	4.8 (0.2)	14.6 (0.2)	3.3 (0.1)	0.8 ( 0.1)
Total of All Banks	40.1 ( 3.1)	23.3 ( 3.4)	16.8 (0.3)	39.2 ( 2.8)	7.2 ( 0.7)	1.8 ( 1.1)

## (Notes)

1. Figures in parentheses stand for the change from end-March 2002, whereas the change of total losses on disposal of NPLs stand for the comparison with the same period of the previous year (end-September 2001). Figures of "Total Losses on Disposal of NPLs" are the total flow of these losses during the first half of FY2002 (from April to September in 2002), whereas other figures show the outstanding amounts as of end-September, 2002.
2. Financial Institutions that declared bankruptcy are excluded.
3. Figures in "NPLs based on the Financial Reconstruction Law" are the sum of the assets classified as "bankrupt / *de facto* bankrupt", "doubtful", and "special attention" as the results of self-assessment of assets by banks based on the Financial Reconstruction Law.
4. Figures of "Major 12 banks" excludes Shinsei Bank and Aozora Bank from the subtotal of City Banks, Long-term Credit Banks and Trust Banks.