

**Table-3 Transition of Non-Performing Loans (NPLs) based on the Financial Reconstruction Law**

(In billions of yen)

		FY1998	FY1999	FY2000	FY2001	FY2002 Sept
City Banks, Long-term Credit Banks and Trust Banks	NPLs based on the FRL	21,945 ( 21,945 )	20,358 ( 18,493 )	20,008 ( 18,032 )	28,385 ( 26,782 )	25,083 ( 23,948 )
	Bankrupt or <i>De facto</i> Bankrupt	5,366 ( 5,366 )	4,080 ( 3,791 )	3,697 ( 3,180 )	3,529 ( 3,201 )	3,162 ( 2,837 )
	Doubtful	12,318 ( 12,318 )	10,840 ( 10,066 )	9,170 ( 8,485 )	12,979 ( 12,233 )	9,962 ( 9,493 )
	Specical Attention	4,261 ( 4,261 )	5,438 ( 4,637 )	7,141 ( 6,367 )	11,877 ( 11,348 )	11,959 ( 11,618 )
Regional Banks & Regional Banks II	NPLs based on the FRL	11,998	11,447	13,622	14,822	15,002
	Bankrupt or <i>De facto</i> Bankrupt	4,955	3,706	3,964	3,875	3,799
	Doubtful	5,097	5,408	5,864	6,336	6,413
	Specical Attention	1,946	2,333	3,794	4,611	4,791
Total of All Banks	NPLs based on the FRL	33,943	31,805	33,630	43,207	40,085
	Bankrupt or <i>De facto</i> Bankrupt	10,321	7,786	7,661	7,404	6,961
	Doubtful	17,415	16,248	15,034	19,315	16,375
	Specical Attention	6,207	7,771	10,935	16,488	16,750

(Note )1 .The Shinsei Bank is excluded in FY1998, whereas the Aozora Bank is excluded in FY1998 and FY1999. The figures of both Banks have been included since FY2000.

2 .Figures in parentheses do not include those of Shinei Bank and Aozora Bank (Major 12 Banks).