

(Reference) The Status of Risk Management Loans of All Banks (as of end-September 2003)

100 million yen

	Number of Institutions	Total Loans	Risk Management Loans					Allowance for Possible Loan Losses	
			Total	* LBB	** PDL	*** 3PDL	Restructured Loans	Total	Specific Provisions
City Banks	6	2,111,790	149,940	6,010	66,560	2,470	74,900	52,760	20,820
Long-term Credit Banks	2	66,540	2,800	160	1,760	220	650	3,740	1,530
Trust Banks	5	366,730	22,610	1,250	7,760	270	13,320	6,810	2,620
Total of City Banks, Long-term Credit Banks and Trust Banks	13	2,545,070	175,340	7,420	76,090	2,960	88,880	63,300	24,980
(Major 11 Banks)	(11)	(2,478,520)	(172,550)	(7,250)	(74,330)	(2,740)	(88,220)	(59,560)	(23,440)
Regional Banks	64	1,346,910	100,910	8,110	57,740	1,240	33,830	34,590	22,730
Regional Banks II	51	416,370	34,530	4,070	19,940	250	10,270	10,820	7,430
Total of Regional Banks	116	1,810,030	137,100	12,220	78,490	1,580	44,800	45,860	30,370
Total of All Banks	129	4,355,090	312,440	19,640	154,580	4,540	133,680	109,160	55,350

\* 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. Figures are rounded to the nearest billion.
2. "PDL" refer to loans of which interests are not collected and are not recognized as earnings, excluding LBB and of which payments of interests are in a grace period for the purpose of reconstructing the borrowers. "3PDL" refer to loans of which principals or interests are in arrears by 3 months or more from the date of default on payments of interests or principals under terms of the related loan agreements, excluding LBB and PDL.
3. Some financial institutions chose "Partial Direct Write-offs" (to write-off uncorrectable portions(Category IV) of loans to bankrupt/effectively bankrupt borrows with collateral/guarantee, instead of providing specific provisions for loan losses), which were 8,310 billion yen on non-consolidated bases.
4. "Major Banks" stand for City Banks, Long-term Credit Banks and Trust Banks excluding Shinsei Bank and Aozora Bank.
5. Figures of NPLs about Mizuho Group and UFJ Bank include those which are transferred to subsidiary companies for corporate revitalization.
6. "Total of Regional Banks" includes the figure of Saitama Resona Bank.