

Table-2 The Status of Non-Performing Loans (NPLs) based on the Financial Reconstruction Law (FRL)
(as of end-September 2004)

100 million yen

	Number of Institutions	NPLs based on the FRL				Normal	Total
			Bankrupt / <i>De facto</i> Bankrupt	Doubtful	Special Attention		
City Banks	6	105,850	13,690	63,560	28,600	2,125,800	2,231,650
Long-Term Credit Banks	2	1,450	160	1,040	240	62,780	64,230
Trust Banks	5	14,890	2,310	7,120	5,450	348,280	363,160
City Banks, Long-Term Credit Banks and Trust Banks	13	122,180	16,170	71,720	34,290	2,536,850	2,659,040
(Major 11 Banks)	(11)	(120,730)	(16,010)	(70,680)	(34,050)	(2,474,080)	(2,594,810)
Regional Banks I	64	85,350	17,660	40,710	26,980	1,276,020	1,361,380
Regional Banks II	49	29,140	7,450	13,680	8,020	393,850	422,990
Regional Banks	114	115,730	25,250	54,970	35,510	1,720,620	1,836,340
Total (All Banks)	127	237,910	41,420	126,690	69,800	4,257,470	4,495,380

(Note) 1. Figures are rounded to the nearest billion yen.

2. "Long-Term Credit Banks" includes Shinsei Bank, which changed its status to an Ordinary Bank Charter on April 1st, 2004.

3. "Major 11 banks" excludes Shinsei Bank and Aozora Bank from City Banks, Long-term Credit Banks and Trust Banks.

4. "Regional Banks" includes the figure of Saitama Risona Bank.

5. Figures in the above table for Mizuho Group, UFJ Bank, NISHI-NIPPON Bank and Fukuoka City Bank include those which are transferred to subsidiary companies for corporate revitalization.