

(Reference) The Status of Risk Management Loans (as of end-September 2004)

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	2,014,360	101,540	2,650	70,290	1,600	26,990	50,680	29,250
Long-term Credit Banks	2	61,050	1,430	80	1,110	30	210	3,190	1,360
Trust Banks	5	349,800	14,720	760	8,470	60	5,420	6,040	3,250
Total of City Banks, Long-term Credit Banks and Trust Banks (Major 11 Banks)	13 (11)	2,425,200 (2,364,150)	117,680 (116,260)	3,490 (3,410)	79,870 (78,760)	1,700 (1,660)	32,630 (32,420)	59,920 (56,730)	33,860 (32,500)
Regional Banks I	64	1,332,050	84,380	5,210	51,100	770	27,290	32,680	20,640
Regional Banks II	49	415,410	28,810	2,540	18,240	180	7,850	9,070	6,090
Regional Banks	114	1,798,670	114,410	7,780	70,020	1,010	35,610	42,170	26,930
Total of All Banks	127	4,223,870	232,090	11,270	149,880	2,700	68,230	102,090	60,790

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