

Table 5 The Transition of Total Losses on Disposal of Non-Performing Loans of All Banks

(100 million yen)

	March-93	March-94	March-95	March-96	March-97	March-98	September-98	March-99	September-99	March-00	September-00	March-01
Total Losses on Disposal of Non-Performing Loans	16,398	38,722	52,322	133,692 (110,669)	77,634 (62,099)	132,583 (108,188)	29,140 (22,827)	136,309 (104,403)	22,745 (15,869)	69,441 (53,975)	22,795 (15,173)	61,076 (42,898)
Net Transfer to provisions for Loan Losses	9,449	11,461	14,021	70,873 (55,758)	34,473 (25,342)	84,025 (65,522)	21,130 (15,652)	81,181 (54,901)	10,076 (4,757)	25,313 (13,388)	11,886 (6,041)	27,319 (13,706)
Direct Write-offs	4,235	20,900	28,085	59,802 (54,901)	43,158 (36,756)	39,927 (35,005)	6,854 (6,306)	47,093 (42,677)	9,002 (8,123)	38,646 (36,094)	9,674 (8,062)	30,717 (26,500)
Write-offs of Loans	2,044	2,354	7,060	17,213 (15,676)	9,730 (8,495)	8,506 (7,912)	3,300 (3,125)	23,772 (22,549)	6,071 (5,845)	18,807 (17,335)	8,475 (7,064)	25,202 (22,014)
Losses on Sales through Bulk Sales, etc.	2,191	18,546	21,025	42,589 (39,225)	33,428 (28,261)	31,421 (27,093)	846 (822)	23,321 (20,128)	801 (771)	19,839 (18,759)	566 (533)	5,516 (4,486)
Others	2,714	6,361	10,216	3,017 (10)	3 (1)	8,631 (7,661)	1,156 (869)	8,035 (6,825)	3,667 (2,989)	5,482 (4,493)	1,235 (1,070)	3,040 (2,691)
Cumulative Total since end-March 1993	16,398	55,120	107,442	241,134 (218,111)	318,768 (280,210)	451,351 (388,398)	486,254 (415,417)	587,660 (492,801)	610,405 (508,670)	657,101 (546,776)	679,896 (561,949)	718,177 (589,674)
Cumulative Total of Direct Write-offs	4,235	25,135	53,220	113,022 (108,121)	156,180 (144,877)	196,107 (179,882)	205,961 (186,188)	243,200 (222,559)	255,201 (230,682)	281,846 (258,653)	291,520 (266,715)	312,563 (285,153)
Risk Management Loans	127,746	135,759	125,462	285,043 (218,682)	217,890 (164,406)	297,580 (219,780)	262,780 (182,090)	296,270 (202,500)	297,150 (192,170)	303,660 (197,720)	318,190 (192,920)	325,150 (192,810)
Provisions for Loan Losses	36,983	45,468	55,364	132,930 (103,450)	123,340 (93,880)	178,150 (136,010)	169,320 (125,470)	147,970 (92,580)	131,400 (80,130)	122,300 (76,780)	122,280 (77,130)	115,550 (69,390)
Specific Provisions	18,670	30,234	42,984	114,270 (90,700)	104,360 (80,770)	159,290 (122,600)	147,230 (110,020)	112,320 (68,130)	96,020 (56,160)	83,640 (49,820)	79,460 (46,170)	72,420 (39,170)

(100 million yen)

	September-01		March-02		September-02		March-03		September-03		March-04		September-04		March-05		September-05		
Total Losses on Disposal of Non-Performing Loans	29,553 (20,456)	97,221 (77,212)	18,473 (10,706)	66,584 (51,048)	25,077 (16,847)	53,742 (34,607)	14,849 (10,879)	28,475 (19,621)	1,639 (▲1,928)										
Net Transfer to provisions for Loan Losses	14,912 (8,754)	51,959 (38,062)	8,172 (2,228)	31,011 (20,418)	9,170 (4,156)	16,157 (4,202)	4,572 (2,032)	940 (▲4,262)	▲1,397 (▲3,655)										
Direct Write-offs	13,218 (10,593)	39,745 (34,136)	9,764 (8,050)	35,201 (30,376)	14,962 (11,869)	37,335 (30,472)	9,348 (7,914)	27,536 (23,862)	2,762 (1,427)										
Write-offs of Loans	11,988 (9,582)	32,042 (27,183)	8,011 (6,606)	21,627 (17,737)	13,224 (10,481)	25,166 (19,852)	7,272 (6,258)	17,114 (14,743)	2,357 (1,273)										
Losses on Sales through Bulk Sales, etc.	1,230 (1,011)	7,703 (6,953)	1,753 (1,443)	13,574 (12,640)	1,738 (1,388)	12,169 (10,621)	2,076 (1,656)	10,422 (9,119)	405 (154)										
Others	1,423 (1,108)	5,517 (5,013)	538 (428)	372 (253)	945 (822)	250 (▲68)	959 (964)	▲1 (21)	274 (300)										
Cumulative Total since end-March 1993	747,730 (610,130)	815,398 (666,886)	833,871 (677,592)	881,982 (717,934)	907,059 (734,781)	935,724 (752,541)	950,573 (763,420)	964,199 (772,162)	965,838 (770,234)										
Cumulative Total of Direct Write-offs	325,781 (295,746)	352,308 (319,289)	362,072 (327,339)	387,509 (349,665)	402,471 (361,534)	424,844 (380,137)	434,192 (388,051)	452,380 (403,999)	455,142 (405,426)										
Risk Management Loans	356,730 (217,540)	420,280 (276,260)	392,250 (245,770)	348,490 (204,330)	312,440 (175,340)	262,040 (135,670)	232,090 (117,680)	175,390 (72,900)	156,080 (60,160)										
Provisions for Loan Losses	115,640 (69,070)	133,530 (86,570)	126,450 (78,010)	125,850 (78,970)	109,160 (63,300)	114,300 (69,030)	102,090 (59,920)	85,350 (47,390)	73,260 (37,640)										
Specific Provisions	70,860 (37,840)	78,860 (46,690)	71,680 (38,880)	60,810 (30,020)	55,350 (24,980)	54,410 (25,750)	60,790 (33,860)	43,860 (20,000)	38,470 (16,110)										

Note:

- From March 1993 to March 1995, figures are composed of City Banks, Long-term Credit Banks and Trust Banks.
- From March 1996 onward, figures are composed of City Banks, Long-term Credit Banks (including Shinsei Bank, which changed its status to an Ordinary Bank Charter in April 2004, from September 2004 onward), Trust Banks and Regional Banks (including Saitama Resona Bank from March 2003 onward). Figures in parentheses refer to the total amounts of City Banks, Long-term Credit Banks and Trust Banks, and do not include Regional Banks.
- Hokkaido Takushoku Bank, Tokuyo City Bank, Kyoto Kyoei Bank, Naniwa Bank, Fukutoku Bank, and Midori Bank are excluded from March 1998 onward. Kokumin Bank, Kofuku Bank and Tokyo Sowa Bank are excluded from March 1999 onward. Namihaya Bank and Niigata Chuo Bank are excluded from September 1999 onward. Ishikawa Bank is excluded from September 2001 onward. Chubu Bank is excluded from March 2002 onward.
- The figure of "Total Losses on Disposal of Non-Performing Loans" of September 1998, March 1999, and September 1999 excludes Long-term Credit Bank of Japan (Shinsei Bank at present) and Nippon Credit Bank (Aozora Bank at present), and that of March 2000 excludes Nippon Credit Bank (Aozora Bank at present). The figure of "Risk Management Loans" and "Provisions for Loan Losses" of March 1999 and September 1999 exclude Long-term Credit Bank of Japan (Shinsei Bank at present) and Nippon Credit Bank (Aozora Bank at present).
- From March 2004 onward, figures in the above table for Mizuho Group, UFJ Bank, NISHI-NIPPON Bank and Fukuoka City Bank (after March-2005, NISHI-NIPPON City Bank which NISHI-NIPPON Bank and Fukuoka City Bank merged to become) include those of subsidiary companies for corporate revitalization. From March 2005 onward, the figures for Hokuriku Bank include those which are transferred to subsidiary companies for corporate revitalization. For September 2005, the figures for Shinwa Bank include those which are transferred to subsidiary companies for corporate revitalization. Figures of "Risk Management Loans" include those figures of UFJ Bank's subsidiary company for corporate revitalization from March 03 onward and Mizuho Group's subsidiary companies for corporate revitalization from September 03 onward.
- The figure of "Total Losses on Disposal of Non-Performing Loans" of March 2002 includes Tokai Bank (merged in January 2002), and that of March 2003 includes Asahi Bank (merged in March 2003).
- "Provisions for Loan Losses" refers to the total amount of specific provisions for loan losses and general provisions for loan losses.
- "Losses on Sales through Bulk Sales etc." refers to the total amount of losses on sales through bulk sales, losses on supports to subsidiaries and losses on sales to the RCC (Resolution and Collection Corporation) etc.
- "Others" in "Total Losses on Disposal of Non-Performing Loans" refer to the total amount of provisions for expected losses brought by supports to subsidiaries etc.
- Figures of "Risk Management Loans" are composed of "Loans to Borrowers in Legal Bankruptcy" [LBB] and "Past Due Loans" [PDL] before March 1995. For March 1996 and March 1997, the figures are composed of LBB, PDL and loans for which banks have reduced their interest rates.
- Figures of September are figures of half-year, and figures of March are figures of one year.