

Table 7 The Transition of Results of Self-Assessment of Assets by Banks

Major Banks (11)

(trillion yen)

	September-01	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05
Normal	264.9	250.8	235.5	224.5	222.1	221.1	221.6	222.7	226.5
Need attention	48.5	45.8	43.8	40.5	34.4	28.2	18.9	17.3	14.7
Special Attention(A)	8.5	11.3	11.6	11.5	9.1	7.0	3.4	2.7	2.3
In Danger of Bankruptcy(B)	8.9	12.2	9.5	6.6	6.2	5.2	7.1	3.6	3.1
Bankrupt/De facto Bankrupt(C)	3.2	3.2	2.8	2.2	2.2	1.5	1.6	1.0	0.8
Total(A)+(B)+(C)	20.6	26.8	23.9	20.2	17.5	13.6	12.1	7.4	6.1

Regional Banks (113)

(trillion yen)

	September-01	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05
Normal	135.5	136.2	134.4	141.0	140.0	142.7	142.2	146.8	147.4
Need attention	34.2	32.9	31.0	30.1	28.0	26.5	24.8	23.7	23.1
Special Attention(A)	4.2	4.6	4.8	4.9	4.5	4.1	3.6	3.1	2.8
In Danger of Bankruptcy(B)	6.1	6.4	6.5	6.3	6.0	5.8	5.5	5.1	4.8
Bankrupt/De facto Bankrupt(C)	4.0	3.9	3.8	3.5	3.4	2.8	2.5	2.2	2.0
Total(A)+(B)+(C)	14.2	14.8	15.0	14.7	13.9	12.8	11.6	10.4	9.7

All Banks (126)

(trillion yen)

	September-01	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05
Normal	407.0	393.4	375.9	371.7	368.2	369.5	369.3	375.0	379.8
Need attention	84.5	80.2	75.8	71.4	63.0	55.3	44.1	41.4	38.1
Special Attention(A)	13.5	16.5	16.8	16.6	13.7	11.1	7.0	5.9	5.1
In Danger of Bankruptcy(B)	15.8	19.3	16.4	13.0	12.3	11.2	12.7	8.9	8.0
Bankrupt/De facto Bankrupt(C)	7.4	7.4	6.9	5.7	5.6	4.3	4.1	3.2	2.8
Total(A)+(B)+(C)	36.6	43.2	40.1	35.3	31.6	26.6	23.8	17.9	15.9

Deposit-Taking Financial Institutions (661)

(trillion yen)

	September-01	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05
Normal		487.3		465.3		459.6		463.7	
Need attention		100.0		90.5		72.6		57.2	
Special Attention(A)		19.1		19.2		13.0		7.5	
In Danger of Bankruptcy(B)		23.8		17.4		15.3		12.5	
Bankrupt/De facto Bankrupt(C)		11.2		9.0		7.2		5.6	
Total(A)+(B)+(C)		54.2		45.6		35.5		25.6	

Note: 1. "Special Attention" loans mean that the assets whose principal and/or interest are in arrears by 3 months or more, or assets whose lending conditions are restructured in order to revitalize or support borrowers.

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

3. "Regional Banks" includes Saitama Resona Bank.

4. Figures of "All Banks" are composed of City Banks, Long-term Credit Banks (including Shinsei Bank, which changed its status to an Ordinary Bank Charter on April 2004), Trust Banks and Regional Banks.

5. From FY2002, the figures for UFJ Bank include those which are transferred to subsidiary companies for corporate revitalization. From September-03, the figures for Mizuho Group include those which are transferred to subsidiary companies for corporate revitalization.

From FY2003, the figures for 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 which are transferred to subsidiary companies for corporate revitalization.

From FY2004, the figures for Hokuriku Bank include those which are transferred to subsidiary companies for corporate revitalization. The figures for Shinwa Bank for September-05 include those which are transferred to subsidiary companies for corporate revitalization.

6. Non-performing loans (NPLs) refer to loans which have problems in the repayment of principal and/or interest, or in their lending conditions (generally speaking, equivalent to the SEC criteria in the U.S.). On this basis, NPLs are the sum of the assets classified as "Special Attention", "In Danger of Bankruptcy" and "Bankrupt/De facto Bankrupt", excluding "Need Attention" without "Special Attention."

7. Figures in parentheses refer to the number of financial institutions of object as of September-2005.