



|   |   | March-99                      | September-99 | March-00  | September-00 | March-01  | September-01 | March-02  | September-02 | March-03  | September-03 | March-04  | September-04 | March-05  | September-05 | March-06  |
|---|---|-------------------------------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|
| Regional Banks                                  | Total Credit(100 million yen)                   | 1,934,190                     | 1,859,760    | 1,858,570 | 1,844,160    | 1,865,670 | 1,851,670    | 1,851,150 | 1,816,160    | 1,872,290 | 1,849,080    | 1,861,480 | 1,836,340    | 1,868,270 | 1,868,210    | 1,911,860 |
|   | NPLs based on the FRL(100million yen)           | 119,980                       | 115,360      | 114,470   | 130,130      | 136,220   | 142,440      | 148,220   | 150,020      | 146,600   | 138,930      | 127,920   | 115,730      | 103,670   | 97,050       | 86,780    |
|   | Bankrupt or De facto Bankrupt (100million yen)  | 49,550                        | 45,050       | 37,060    | 40,620       | 39,640    | 39,560       | 38,750    | 37,990       | 35,370    | 33,710       | 28,580    | 25,250       | 21,720    | 20,420       | 18,400    |
|   | Doubtful (100 million yen)                      | 50,970                        | 49,160       | 54,080    | 54,640       | 58,640    | 61,300       | 63,360    | 64,130       | 62,390    | 59,980       | 58,610    | 54,970       | 50,900    | 48,190       | 44,220    |
|   | Special Attention(100 million yen)              | 19,460                        | 21,150       | 23,330    | 34,870       | 37,940    | 41,570       | 46,110    | 47,910       | 48,840    | 45,240       | 40,730    | 35,510       | 31,050    | 28,440       | 24,150    |
|   | Normal (100 million yen)                        | 1,814,210                     | 1,744,400    | 1,744,100 | 1,714,030    | 1,729,450 | 1,709,230    | 1,702,920 | 1,666,140    | 1,725,680 | 1,710,150    | 1,733,570 | 1,720,620    | 1,764,600 | 1,771,160    | 1,825,090 |
|   | NPLs ratio (%)                                  | 6.2                           | 6.2          | 6.2       | 7.1          | 7.3       | 7.7          | 8.0       | 8.3          | 7.8       | 7.5          | 6.9       | 6.3          | 5.5       | 5.2          | 4.5       |
|   | Total Losses on Disposal of NPLs (trillion yen) | 3.2                           | 0.7          | 1.5       | 0.8          | 1.8       | 0.9          | 2.0       | 0.8          | 1.6       | 0.8          | 1.9       | 0.4          | 0.9       | 0.4          | 0.6       |
|   | (112) Real Operating Profits (trillion yen)     | 1.8                           | 0.8          | 1.7       | 0.8          | 1.7       | 0.9          | 1.8       | 0.9          | 1.9       | 0.9          | 1.9       | 1.9          | 2.0       | 2.0          | 2.0       |
|   | Regional Banks I                                | Total Credit(100 million yen) | 1,437,530    | 1,389,380 | 1,389,900    | 1,393,800 | 1,406,240    | 1,395,340 | 1,402,920    | 1,376,440 | 1,386,450    | 1,377,260 | 1,383,190    | 1,361,380 | 1,404,210    | 1,400,760 |
| NPLs based on the FRL(100million yen)           |   | 83,750                        | 82,790       | 81,690    | 95,270       | 98,380    | 103,520      | 107,810   | 110,550      | 105,890   | 102,270      | 94,440    | 85,350       | 76,740    | 71,920       | 63,830    |
| Bankrupt or De facto Bankrupt (100million yen)  |   | 35,000                        | 32,220       | 25,240    | 28,720       | 28,270    | 28,110       | 27,500    | 27,430       | 24,660    | 23,710       | 19,990    | 17,660       | 15,220    | 14,380       | 12,910    |
| Doubtful (100 million yen)                      |   | 34,770                        | 35,030       | 39,140    | 39,740       | 41,870    | 44,800       | 46,410    | 46,620       | 45,200    | 44,600       | 43,820    | 40,710       | 37,840    | 35,510       | 32,330    |
| Special Attention(100 million yen)              |   | 13,980                        | 15,540       | 17,310    | 26,810       | 28,240    | 30,620       | 33,900    | 36,500       | 36,040    | 33,960       | 30,630    | 26,980       | 23,670    | 22,030       | 18,590    |
| Normal (100 million yen)                        |   | 1,353,780                     | 1,306,590    | 1,308,210 | 1,298,530    | 1,307,860 | 1,291,820    | 1,295,110 | 1,265,890    | 1,280,550 | 1,274,990    | 1,288,760 | 1,276,020    | 1,327,470 | 1,328,840    | 1,371,470 |
| NPLs ratio (%)                                  |   | 5.8                           | 6.0          | 5.9       | 6.8          | 7.0       | 7.4          | 7.7       | 8.0          | 7.6       | 7.4          | 6.8       | 6.3          | 5.5       | 5.1          | 4.4       |
| Total Losses on Disposal of NPLs (trillion yen) |   | -                             | 0.5          | 1.1       | 0.6          | 1.3       | 0.7          | 1.5       | 0.6          | 1.1       | 0.6          | 1.6       | 0.3          | 0.6       | 0.2          | 0.4       |
| (64) Real Operating Profits (trillion yen)      |   | -                             | 0.6          | 1.3       | 0.6          | 1.3       | 0.7          | 1.4       | 0.7          | 1.4       | 0.7          | 1.4       | 0.7          | 1.5       | 0.8          | 1.5       |
| Regional Banks II                               |   | Total Credit(100 million yen) | 496,660      | 470,380   | 468,670      | 450,360   | 459,430      | 456,320   | 448,230      | 439,720   | 438,120      | 424,430   | 427,710      | 422,990   | 410,000      | 411,940   |
|   | NPLs based on the FRL(100million yen)           | 36,230                        | 32,570       | 32,780    | 34,860       | 37,840    | 38,910       | 40,410    | 39,480       | 38,990    | 35,000       | 31,950    | 29,140       | 25,870    | 24,090       | 22,080    |
|   | Bankrupt or De facto Bankrupt (100million yen)  | 14,550                        | 12,830       | 11,820    | 11,900       | 11,370    | 11,460       | 11,250    | 10,560       | 10,420    | 9,750        | 8,400     | 7,450        | 6,380     | 5,950        | 5,380     |
|   | Doubtful (100 million yen)                      | 16,200                        | 14,130       | 14,940    | 14,900       | 16,770    | 16,500       | 16,950    | 17,510       | 16,580    | 14,770       | 14,180    | 13,680       | 12,610    | 12,200       | 11,470    |
|   | Special Attention(100 million yen)              | 5,480                         | 5,610        | 6,020     | 8,060        | 9,700     | 10,960       | 12,210    | 11,410       | 11,990    | 10,480       | 9,370     | 8,020        | 6,890     | 5,940        | 5,220     |
|   | Normal (100 million yen)                        | 460,430                       | 437,810      | 435,890   | 415,500      | 421,590   | 417,410      | 407,820   | 400,240      | 399,130   | 389,420      | 395,750   | 393,850      | 384,130   | 387,850      | 396,820   |
|   | NPLs ratio (%)                                  | 7.3                           | 6.9          | 7.0       | 7.7          | 8.2       | 8.5          | 9.0       | 9.0          | 8.9       | 8.2          | 7.5       | 6.9          | 6.3       | 5.8          | 5.3       |
|   | Total Losses on Disposal of NPLs (trillion yen) | -                             | 0.2          | 0.4       | 0.2          | 0.5       | 0.2          | 0.5       | 0.2          | 0.5       | 0.2          | 0.3       | 0.1          | 0.3       | 0.1          | 0.2       |
|   | (47) Real Operating Profits (trillion yen)      | -                             | 0.2          | 0.4       | 0.2          | 0.4       | 0.2          | 0.4       | 0.2          | 0.4       | 0.2          | 0.4       | 0.2          | 0.4       | 0.2          | 0.4       |
|   | All Banks                                       | Total Credit(100 million yen) | 5,513,830    | 5,327,690 | 5,361,240    | 5,318,430 | 5,371,260    | 5,260,880 | 5,120,760    | 4,855,610 | 4,745,810    | 4,623,620 | 4,555,050    | 4,495,380 | 4,461,270    | 4,499,800 |
| NPLs based on the FRL(100million yen)           |   | 339,430                       | 313,100      | 318,050   | 328,980      | 336,300   | 367,560      | 432,070   | 400,850      | 353,390   | 316,350      | 265,940   | 237,910      | 179,270   | 159,340      | 133,720   |
| Bankrupt or De facto Bankrupt (100million yen)  |   | 103,210                       | 85,400       | 77,860    | 86,470       | 76,610    | 74,000       | 74,040    | 69,610       | 57,470    | 55,920       | 43,520    | 41,420       | 32,310    | 28,160       | 23,580    |
| Doubtful (100 million yen)                      |   | 174,150                       | 163,340      | 162,480   | 152,590      | 150,340   | 158,710      | 193,150   | 163,750      | 130,130   | 123,280      | 111,880   | 126,690      | 88,360    | 79,950       | 63,240    |
| Special Attention(100 million yen)              |   | 62,070                        | 64,360       | 77,710    | 89,920       | 109,350   | 134,850      | 164,880   | 167,500      | 165,790   | 137,150      | 110,550   | 69,800       | 58,600    | 51,240       | 46,900    |
| Normal (100 million yen)                        |   | 5,174,400                     | 5,014,590    | 5,043,190 | 4,989,450    | 5,034,960 | 4,893,320    | 4,688,690 | 4,454,760    | 4,392,410 | 4,307,270    | 4,289,110 | 4,257,470    | 4,282,000 | 4,340,460    | 4,441,010 |
| NPLs ratio (%)                                  |   | 6.2                           | 5.9          | 5.9       | 6.2          | 6.3       | 7.0          | 8.4       | 8.3          | 7.4       | 6.8          | 5.8       | 5.3          | 4.0       | 3.5          | 2.9       |
| Total Losses on Disposal of NPLs (trillion yen) |   | 13.6                          | 2.3          | 6.9       | 2.3          | 6.1       | 3.0          | 9.7       | 1.8          | 6.7       | 2.5          | 5.4       | 1.5          | 2.8       | 0.2          | 0.4       |
| (123) Real Operating Profits (trillion yen)     |   | 5.8                           | -            | 5.0       | -            | 5.2       | -            | 6.0       | 3.0          | 6.0       | 3.0          | 5.9       | 2.9          | 5.9       | 3.0          | 5.8       |

|  |   | March-99                      | September-99 | March-00  | September-00 | March-01  | September-01 | March-02  | September-02 | March-03  | September-03 | March-04  | September-04 | March-05  | September-05 | March-06  |
|--|---|-------------------------------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|--------------|-----------|
| Cooperative Financial Institutions             | Total Credit(100 million yen)                   | 979,070                       |              | 906,120   |              | 964,370   |              | 955,590   |              | 945,270   |              | 927,430   |              | 908,080   |              | 902,330   |
|  | NPLs based on the FRL(100million yen)           | 86,080                        |              | 91,300    |              | 93,550    |              | 92,350    |              | 91,680    |              | 80,080    |              | 69,780    |              | 61,900    |
|  | Bankrupt or De facto Bankrupt (100million yen)  | 38,840                        |              | 34,610    |              | 34,000    |              | 29,920    |              | 29,550    |              | 26,580    |              | 22,350    |              | 19,450    |
|  | Doubtful (100 million yen)                      | 29,760                        |              | 34,560    |              | 35,930    |              | 35,970    |              | 36,070    |              | 33,610    |              | 31,040    |              | 29,100    |
|  | Special Attention(100 million yen)              | 17,480                        |              | 22,130    |              | 23,620    |              | 26,460    |              | 26,050    |              | 19,900    |              | 16,390    |              | 13,350    |
|  | Normal (100 million yen)                        | 892,990                       |              | 814,820   |              | 870,820   |              | 863,240   |              | 853,530   |              | 847,320   |              | 838,290   |              | 840,390   |
|  | NPLs ratio (%)                                  | 8.8                           |              | 10.1      |              | 9.7       |              | 9.7       |              | 9.7       |              | 8.6       |              | 7.7       |              | 6.9       |
|  | Total Losses on Disposal of NPLs (trillion yen) | 1.8                           |              | 1.2       |              | 0.9       |              | 0.9       |              | 0.8       |              | 0.6       |              | 0.5       |              | 0.4       |
|  | (480) Real Operating Profits (trillion yen)     | 0.2                           |              | 0.2       |              | 0.9       |              | 0.8       |              | 1.3       |              | 1.1       |              | 1.2       |              | 1.3       |
|  | Credit Associations (Shinkin Banks)             | Total Credit(100 million yen) | 764,960      |           | 693,080      |           | 751,620      |           | 750,180      |           | 746,830      |           | 728,090      |           | 708,680      |           |
| NPLs based on the FRL(100million yen)          |   | 68,100                        |              | 68,440    |              | 71,840    |              | 75,930    |              | 74,170    |              | 65,210    |              | 56,610    |              | 49,930    |
| Bankrupt or De facto Bankrupt (100million yen) |   | 31,260                        |              | 26,080    |              | 25,380    |              | 23,580    |              | 23,500    |              | 21,000    |              | 17,260    |              | 14,990    |
| Doubtful (100 million yen)                     |   | 23,070                        |              | 26,210    |              | 29,000    |              | 30,850    |              | 30,210    |              | 28,370    |              | 26,470    |              | 24,500    |
| Special Attention(100 million yen)             |   | 13,770                        |              | 16,150    |              | 17,460    |              | 21,510    |              | 20,460    |              | 15,830    |              | 12,880    |              | 10,430    |
| Normal (100 million yen)                       |   | 696,860                       |              | 624,640   |              | 679,780   |              | 674,250   |              | 672,600   |              | 662,850   |              | 652,070   |              | 649,710   |
| (293) NPLs ratio (%)                           |   | 8.9                           |              | 9.9       |              | 9.6       |              | 10.1      |              | 9.9       |              | 9.0       |              | 8.0       |              | 7.1       |
| Credit Unions (Credit Cooperatives)            | Total Credit(100 million yen)                   | 140,750                       |              | 137,000   |              | 133,080   |              | 118,580   |              | 104,270   |              | 100,190   |              | 99,670    |              | 100,250   |
|  | NPLs based on the FRL(100million yen)           | 17,240                        |              | 21,980    |              | 20,590    |              | 15,100    |              | 15,980    |              | 13,350    |              | 11,830    |              | 10,710    |
|  | Bankrupt or De facto Bankrupt (100million yen)  | 7,400                         |              | 8,270     |              | 8,310     |              | 5,980     |              | 5,700     |              | 5,170     |              | 4,490     |              | 3,950     |
|  | Doubtful (100 million yen)                      | 6,340                         |              | 7,950     |              | 6,300     |              | 4,360     |              | 4,960     |              | 4,330     |              | 4,050     |              | 3,990     |
|  | Special Attention(100 million yen)              | 3,500                         |              | 5,760     |              | 5,980     |              | 4,760     |              | 5,330     |              | 3,850     |              | 3,290     |              | 2,760     |
|  | Normal (100 million yen)                        | 123,510                       |              | 115,020   |              | 112,490   |              | 103,480   |              | 88,270    |              | 86,840    |              | 87,840    |              | 89,520    |
|  | (173) NPLs ratio (%)                            | 12.2                          |              | 16.0      |              | 15.5      |              | 12.7      |              | 15.3      |              | 13.3      |              | 11.9      |              | 10.7      |
| Deposit-Taking Financial Institutions          | Total Credit(100 million yen)                   | 6,492,900                     |              | 6,267,360 |              | 6,335,630 |              | 6,076,350 |              | 5,691,090 |              | 5,482,480 |              | 5,369,350 |              | 5,477,050 |
|  | NPLs based on the FRL(100million yen)           | 425,510                       |              | 409,350   |              | 429,850   |              | 524,420   |              | 445,070   |              | 346,020   |              | 249,040   |              | 195,620   |
|  | Bankrupt or De facto Bankrupt (100million yen)  | 142,050                       |              | 112,470   |              | 110,610   |              | 103,960   |              | 87,020    |              | 70,090    |              | 54,660    |              | 43,030    |
|  | Doubtful (100 million yen)                      | 203,910                       |              | 197,040   |              | 186,270   |              | 229,120   |              | 166,200   |              | 145,480   |              | 119,400   |              | 92,340    |
|  | Special Attention(100 million yen)              | 79,550                        |              | 99,840    |              | 132,970   |              | 191,340   |              | 191,840   |              | 130,440   |              | 74,990    |              | 60,250    |
|  | Normal (100 million yen)                        | 6,067,390                     |              | 5,858,010 |              | 5,905,780 |              | 5,551,930 |              | 5,245,940 |              | 5,136,430 |              | 5,120,290 |              | 5,281,410 |
|  | NPLs ratio (%)                                  | 6.6                           |              | 6.5       |              | 6.8       |              | 8.6       |              | 7.8       |              | 6.3       |              | 4.6       |              | 3.6       |
|  | Total Losses on Disposal of NPLs (trillion yen) | 15.4                          |              | 8.1       |              | 7.0       |              | 10.6      |              | 7.4       |              | 6.0       |              | 3.4       |              | 0.8       |
| (603) Real Operating Profits (trillion yen)    | 6.0   |                               | 5.2          |           | 6.1          |           | 6.8          |           | 7.3          |           | 7.0          |           | 7.1          |           | 7.1          |           |

Note: 1. Other than "Total Losses on Disposal of NPLs", "Real Operating Profits", "NPLs ratio", figures are rounded to the nearest billion yen.

2. Figures in parentheses refer to the number of financial institutions of object as of March-06.

3. With regard to the figures for "Long-term Credit Banks", Shinsei Bank and Aozora Bank are excluded for March-99 and September-99, Aozora Bank is excluded for March-00. From September 04, those figures include Shinsei Bank, which changed its status to an Ordinary Bank Charter on April 1, 2004.

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

5. From March-03, "Regional Banks" includes Saitama Resona Bank.

6. "All Banks" consists of City Banks, Long-term Credit Banks, Trust Banks and Regional Banks.

7. Deposit-taking Financial Institutions consists of "All Banks" and "Cooperative Financial Institutions" which include the Shinkin Central Bank, Shinkumi Federation Bank, and the Rokinren bank from March-01, and exclude Prefectural Credit Federations of Agricultural Cooperatives. However, figures for "Total Losses on Disposal of NPLs" and "Real Operating Profits" include Prefectural Credit Federations of Agricultural Cooperatives and the Shoko Chukin Bank.

8. Figures of "Total Losses on Disposal of NPLs" and "Real Operating Profits" for March-02 include Tokai Bank and those for March-03 include Asahi-Bank.

From March-04 onward, the figures for Mizuho Financial Group, UFJ Bank (after March-06, Bank of Tokyo-Mitsubishi UFJ merger), NISHI-NIPPON Bank and Fukuoka City Bank (after March-05, 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 March-05 onward, the figures for Hokuriku Bank include those which are transferred to subsidiary companies for corporate revitalization. From September-05 onward, the figures for Shinwa Bank include those which are transferred to subsidiary companies for corporate revitalization.

From March-04 onward, Real Operating Profits of "UFJ Bank" and "UFJ Trust Bank" (after March-2006, "Bank of Tokyo-Mitsubishi UFJ" and "Mitsubishi UFJ Trust and Banking" merger) and "Chuo Mitsui Trust and Banking" include the figures of their subsidiary companies for stockholding.

9. Figures in the above table other than "Total Losses on Disposal of NPLs" and "Real Operating Profits" from March-03 onward for UFJ Bank (for March-06, Bank of Tokyo-Mitsubishi UFJ merger) include those which are transferred to subsidiary companies for corporate revitalization. From March-04 onward, the figures for NISHI-NIPPON Bank and Fukuoka City Bank (after March-05, 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 March-04 to September-05, the figures for Mizuho Financial Group include those which are transferred to subsidiary companies for corporate revitalization. From March-05 onward, the figures for Hokuriku Bank include those which are transferred to subsidiary companies for corporate revitalization. From September-05 onward, the figures for Shinwa Bank include those which are transferred to subsidiary companies for corporate revitalization.

10. With regard to the figures for "Total Losses on Disposal of NPLs", "Real Operating Profits", figures of September are figures of half-year, and figures of March are figures of one year.