Table 3 The Transition of The Status of Coverage of NPLs based on the Financial Reconstruction Law

Major Banks trillion yen, (percentage)

		March-02	September-02	March-03	eptember-03	March-04	September-04	March-05	September-05	March-06	September-06	March-07	September-07
Bankrupt or de- facto bankrupt	Amount of loans	3.2	2.8	2.2	2.2	1.5	1.6	1.1	0.8	0.5	0.4	0.4	0.4
	Secured by collateral,	3.2	2.8	2.2	2.2	1.5	1.6	1.1	0.8	0.5	0.4	0.4	0.4
	guarantees, or provisions	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
	by collateral	2.8	2.6	2.0	2.0	1.4	1.5	1.0	0.7	0.5	0.4	0.4	0.4
	or guarantees	(88.7)	(90.9)	(91.5)	(92.5)	(92.9)	(93.6)	(92.5)	(92.3)	(92.5)	(92.8)	(91.0)	(91.7)
	by provisions	0.4	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0
		(11.3)	(9.1)	(8.5)	(7.4)	(7.1)	(6.4)	(7.5)	(7.7)	(7.5)	(7.1)	(9.0)	(8.3)
	Amount of loans	12.2	9.5	6.6	6.2	5.2	7.1	3.6	3.1	1.9	1.6	1.9	2.1
	Secured by collateral,	9.9	7.8	5.7	5.2	4.7	5.4	3.2	2.8	1.7	1.5	1.6	1.8
Doubtful	guarantees, or provisions	(81.3)	(81.9)	(86.0)	(84.6)	(89.6)	(76.9)	(87.5)	(89.4)	(91.9)	(91.9)	(85.0)	(86.9)
(In danger of	by collateral	5.5	4.3	3.1	2.7	2.4	2.3	1.5	1.4	1.0	0.9	0.8	0.9
bankruptcy)	or guarantees	(44.9)	(45.7)	(47.0)	(44.6)	(46.5)	(32.0)	(40.2)	(45.1)	(54.7)	(54.8)	(42.2)	(44.2)
	by provisions	4.5	3.4	2.6	2.5	2.2	3.2	1.7	1.4	0.7	0.6	0.8	0.9
		(36.5)	(36.2)	(39.1)	(40.0)	(43.1)	(44.9)	(47.3)	(44.3)	(37.1)	(37.1)	(42.8)	(42.7)
	Amount of loans	11.3	11.6	11.5	9.1	7.0	3.4	2.7	2.3	2.3	1.9	1.8	1.5
	Secured by collateral,	6.1	6.4	7.0	5.7	4.5	2.3	1.7	1.3	1.3	1.2	1.1	0.9
Special	guarantees, or provisions	(53.5)	(54.7)	(60.5)	(62.6)	(64.5)	(67.7)	(61.1)	(59.5)	(59.9)	(64.8)	(63.4)	(59.5)
attention	by collateral	4.5	4.6	4.6	3.7	2.6	1.5	0.9	0.8	0.8	0.7	0.7	0.5
	or guarantees	(39.5)		(39.9)	(40.2)	(36.9)		(33.2)	(33.9)	(34.3)	(39.6)	(38.4)	(30.9)
	by provisions	1.6	1.7	2.4	2.0	1.9	0.8	0.8	0.6	0.6	0.5	0.4	0.4
		(14.0)	(14.8)	(20.6)	(22.5)	(27.6)	(23.1)	(27.8)	(25.6)	(25.6)	(25.2)	(25.0)	(28.6)
	Amount of loans	26.8	23.9	20.2	17.5	13.6	12.1	7.4	6.1	4.6	3.9	4.1	4.0
	Secured by collateral,	19.2	17.0	14.8	13.1	10.6	9.3	5.9	4.9	3.6	3.1	3.1	3.1
	guarantees, or provisions	(71.8)	(70.8)	(73.0)	(75.1)	(77.9)	(77.3)	(79.5)	(79.7)	(77.2)	(79.7)	(77.1)	(78.2)
Total	by collateral	12.8	11.5	9.7	8.4	6.3	5.3	3.3	2.9	2.3	2.0	1.9	1.8
	or guarantees	(47.8)	(48.2)	(47.7)	(48.3)	(46.6)	(43.7)	(45.0)	(46.9)	(49.0)	(51.7)	(45.4)	(44.5)
	by provisions	6.4	5.4	5.1	4.7	4.3	4.1	2.6	2.0	1.3	1.1	1.3	1.3
		(23.9)	(22.6)	(25.3)	(26.8)	(31.3)	(33.6)	(34.5)	(32.8)	(28.2)	(28.0)	(31.7)	(33.8)

Regional Banks trillion yen,(percentage)

		March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05	March-06	September-06	March-07	September-07
Bankrupt or de- facto	Amount of loans	3.9	3.8	3.5	3.4	2.9	2.5	2.2	2.0	1.8	1.8	1.7	1.6
	Secured by collateral,	3.9	3.8	3.5	3.4	2.9	2.5	2.2	2.0	1.8	1.8	1.7	1.6
	guarantees, or provisions	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(99.9)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
	by collateral	2.4	2.3	2.3	2.1	1.8	1.6	1.4	1.3	1.2	1.1	1.1	1.0
bankrupt	or guarantees	(63.0)	(62.0)	(64.1)	(63.0)	(62.4)	(63.4)	(64.4)	(62.8)	(63.2)	(62.5)	(63.5)	(63.0)
l c mass of	by provisions	1.4	1.4	1.3	1.2	1.1	0.9	0.8	0.8	0.7	0.7	0.6	0.6
		(37.0)	(38.0)	(35.9)	(37.0)	(37.6)	(36.5)	(35.6)	(37.2)	(36.8)	(37.5)	(36.5)	(36.9)
	Amount of loans	6.3	6.4	6.2	6.0	5.9	5.5	5.1	4.8	4.4	4.4	4.1	4.1
	Secured by collateral,	5.4	5.4	5.3	5.1	5.0	4.7	4.3	4.1	3.8	3.7	3.5	3.5
Doubtful	guarantees, or provisions	(85.4)	(84.5)	(84.4)	(84.6)	(85.2)	(85.6)	(85.3)	(84.8)	(84.9)	(85.2)	(85.7)	(85.5)
(In danger of	by collateral	3.7	3.7	3.5	3.4	3.2	3.0	2.8	2.6	2.5	2.5	2.4	2.4
bankruptcy)	or guarantees	(58.7)	(57.2)	(56.7)	(56.0)	(54.7)	(54.1)	(54.2)	(54.9)	(56.1)	(56.6)	(58.2)	(58.8)
	by provisions	1.7	1.7	1.7	1.7	1.8	1.7	1.6	1.4	1.3	1.2	1.1	1.1
		(26.7)	(27.3)	(27.7)	(28.6)	(30.5)	(31.5)	(31.1)	(29.9)	(28.9)	(28.5)	(27.5)	(26.7)
	Amount of loans	4.6	4.8	4.9	4.5	4.1	3.6	3.1	2.8	2.4	2.3	2.1	2.0
	Secured by collateral,	2.9	3.0	3.0	2.8	2.5	2.1	1.8	1.7	1.4	1.3	1.1	1.1
Cnasial	guarantees, or provisions	(64.0)	(61.8)	(62.4)	(62.4)	(60.6)	(59.1)	(58.6)	(58.7)	(57.1)	(57.1)	(55.4)	(54.6)
Special attention	by collateral	2.4	2.3	2.3	2.1	1.7	1.4	1.2	1.1	0.9	0.9	0.8	0.7
attention	or guarantees	(51.0)	(48.6)	(47.4)	(46.7)	(42.8)	(40.4)	(38.8)	(38.6)	(37.9)	(38.0)	(36.4)	(35.1)
	by provisions	0.6	0.6	0.7	0.7	0.7	0.7	0.6	0.6	0.5	0.4	0.4	0.4
		(12.9)	(13.2)	(14.9)	(15.7)	(17.8)	(18.8)	(19.8)	(20.0)	(19.2)	(19.1)	(19.0)	(19.5)
	Amount of loans	14.8	15.0	14.7	13.9	12.8	11.6	10.4	9.7	8.7	8.4	7.8	7.8
	Secured by collateral,	12.2	12.2	11.8	11.3	10.3	9.3	8.3	7.8	7.0	6.7	6.3	6.3
	guarantees, or provisions	(82.4)	(81.1)	(80.8)	(81.1)	(80.7)	(80.6)	(80.4)	(80.3)	(80.4)	(80.7)	(80.7)	(80.5)
Total	by collateral	8.5	8.3	8.1	7.6	6.7	6.0	5.4	5.0	4.6	4.4	4.2	4.2
	or guarantees	(57.3)	(55.6)	(55.4)	(54.7)	(52.6)	(51.9)	(51.7)	(51.8)	(52.5)	(52.8)	(53.5)	(53.5)
	by provisions	3.7	3.8	3.7	3.7	3.6	3.3	3.0	2.8	2.4	2.3	2.1	2.1
		(25.1)	(25.5)	(25.4)	(26.4)	(28.1)	(28.7)	(28.7)	(28.6)	(27.9)	(27.8)	(27.2)	(27.0)

All Banks trillion yen, (percentage)

		March-02	September-02		September-03	March-04	September-04	March-05	September-05	March-06	September-06	March-07	September-07
Bankrupt	Amount of loans	7.4	7.0	5.7	5.6	4.4	4.1	3.2	2.8	2.4	2.2	2.1	2.1
	Secured by collateral,	7.4	7.0	5.7	5.6	4.4	4.1	3.2	2.8	2.4	2.2	2.1	2.1
	guarantees, or provisions	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
or de- facto	by collateral	5.5	5.1	4.3	4.2	3.2	3.1	2.4	2.0	1.6	1.5	1.4	1.4
bankrupt	or guarantees	(75.0)	(74.1)	(74.4)	(74.7)	(72.8)	(75.1)	(73.6)	(70.9)	(69.6)	(68.5)	(68.9)	(69.3)
cumrupt	by provisions	1.8	1.8	1.5	1.4	1.2	1.0	0.9	0.8	0.7	0.7	0.6	0.6
		(25.0)	(25.9)	(25.5)	(25.3)	(27.2)		(26.4)	(29.1)	(30.4)	(31.5)	(31.1)	(30.7)
	Amount of loans	19.3	16.4	13.0	12.3	11.2	12.7	8.8	8.0	6.3	6.0	6.1	6.3
	Secured by collateral,	16.1	13.6	11.1	10.5	9.8	10.2	7.6	6.9	5.5	5.2	5.2	5.4
Doubtful	guarantees, or provisions	(83.1)		(85.4)	(84.8)	(87.4)		(86.4)	(86.7)	(87.0)	(86.9)	(85.5)	
(In danger of	by collateral	9.7	8.3	6.7	6.2	5.7	5.3	4.3	4.1	3.5	3.3	3.2	3.4
bankruptcy)	or guarantees	(50.1)		(51.8)	(50.2)	(50.7)	(41.6)	(48.4)	(50.9)	(55.5)	(56.1)	(53.1)	
	by provisions	6.4	5.3	4.4	4.3	4.1	5.0	3.4	2.9	2.0	1.8	2.0	2.0
		(33.1)	(32.6)	(33.6)	(34.6)	(36.7)		(38.0)	(35.8)	(31.5)	(30.8)	(32.4)	(32.2)
	Amount of loans	16.5	16.8	16.6	13.7	11.1	7.0	5.9	5.1	4.7	4.2	3.9	3.5
	Secured by collateral,	9.4	9.6	10.2	8.6	7.0	4.4	3.5	3.0	2.7	2.5	2.3	2.0
Special	guarantees, or provisions	(56.8)	(57.1)	(61.3)	(62.7)	(63.2)	(63.4)	(59.8)	(59.1)	(58.5)	(60.6)	(59.1)	
attention	by collateral	7.0	7.1	7.0	5.8	4.3	3.0	2.1	1.9	1.7	1.6	1.4	1.2
attention	or guarantees	(42.4)	(42.5)	(42.2)	(42.4)	(39.1)	(42.5)	(36.2)	(36.6)	(36.1)	(38.7)	(37.3)	
	by provisions	2.4	2.4	3.2	2.8	2.7	1.5	1.4	1.2	1.1	0.9	0.8	0.8
		(14.4)	(14.6)	(19.1)	(20.3)	(24.0)	(21.0)	(23.6)	(22.6)	(22.4)	(21.9)	(21.9)	(23.3)
	Amount of loans	43.2	40.1	35.3	31.6	26.6	23.8	17.9	15.9	13.4	12.3	12.0	11.9
	Secured by collateral,	32.8	30.1	27.0	24.6	21.1	18.8	14.4	12.8	10.6	9.9	9.5	9.5
	guarantees, or provisions	(75.9)	(75.2)	(76.5)	(77.9)	(79.4)	(79.1)	(80.2)	(80.2)	(79.3)	(80.3)	(79.5)	(79.8)
Total	by collateral	22.2	20.6	18.0	16.2	13.2	11.3	8.8	7.9	6.8	6.4	6.1	6.0
	or guarantees	(51.4)	(51.3)	(51.0)	(51.1)	(49.5)		(49.0)	(49.8)	(51.2)	(52.4)	(50.8)	
	by provisions	10.6	9.6	9.0	8.5	7.9	7.5	5.6	4.8	3.8	3.4	3.4	3.5
		(24.5)	(23.9)	(25.5)	(26.8)	(29.9)	(31.4)	(31.2)	(30.3)	(28.1)	(27.9)	(28.8)	(29.3)

Note:

- 1. Figures in parentheses stand for the ratio of coverage to NPLs.
- 2. "Major Banks" consists of City Banks, Trust Banks and former Industrial Bank of Japan).
- 3. From March-03, "Regional Banks" includes Saitama Resona Bank.
- 4. Figures of "All Banks" are composed of City Banks, Long-term Credit Banks (including Shinsei Bank from September-04 onward, which changed its status to an Ordinary Bank Charter on April 1, 2004, and including Aozora Bank from September-06 onward, which changed its status to an Ordinary Bank Charter on April 1, 2006), Trust Banks and Regional Banks (including Saitama Resona Bank from March-03).
- 5. From September-03 to September-05 for Mizuho Financial Group include those which are transferred to subsidiary companies from March-03 onward, the figures for UFJ Bank (from March-06 onward, Bank of Tokyo-Mitsubishi UFJ) 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-05 onward, the figures for Hokuriku Bank include those which are transferred to subsidiary companies for corporate revitalization.
- 6. Provisions include specific provisions, general provisions and provisions for support of special borrowers.