

**Table 4 Transition of Valuation for Real Estate Collateral (Value Available for Sale) and Sales Value  
(According to Census Figures from Questionnaire to All Banks)**

Major Banks (9)

(100 million yen)

|   | March-02 | March-03 | March-04 | March-05 | September-05 | March-06 | September-06 | March-07 | September-07 | March-08 | September-08 | March-09 | September-09 | March-10 | September-10 |
|---|----------|----------|----------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|
| Sales Value [A]   | 11,019   | 10,262   | 12,791   | 15,904   | 3,230        | 5,285    | 2,770        | 4,239    | 985          | 2,085    | 744          | 1,161    | 1,383        | 2,709    | 1,494        |
| Valuation for Collateral right before sale (Value Available for Sale) [B] | 9,712    | 8,850    | 10,471   | 12,014   | 2,010        | 3,443    | 1,548        | 2,497    | 544          | 1,204    | 481          | 849      | 1,109        | 2,007    | 1,208        |
| A-B   | 1,307    | 1,412    | 2,320    | 3,891    | 1,220        | 1,841    | 1,222        | 1,742    | 441          | 882      | 263          | 311      | 274          | 703      | 285          |
| A/B (%)   | 113.5    | 116.0    | 122.2    | 132.4    | 160.7        | 153.5    | 178.9        | 169.8    | 181.0        | 173.3    | 154.7        | 136.7    | 124.7        | 135.0    | 123.6        |

Regional Banks (106)

(100 million yen)

|   | March-02 | March-03 | March-04 | March-05 | September-05 | March-06 | September-06 | March-07 | September-07 | March-08 | September-08 | March-09 | September-09 | March-10 | September-10 |
|---|----------|----------|----------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|
| Sales Value [A]   | 6,202    | 6,270    | 8,179    | 6,916    | 3,055        | 6,571    | 2,748        | 5,778    | 2,296        | 4,785    | 1,838        | 3,723    | 2,855        | 5,674    | 2,418        |
| Valuation for Collateral right before sale (Value Available for Sale) [B] | 6,154    | 5,674    | 7,440    | 5,549    | 2,124        | 4,419    | 1,804        | 3,648    | 1,411        | 2,911    | 1,182        | 2,586    | 2,186        | 4,392    | 1,923        |
| A-B   | 48       | 596      | 739      | 1,367    | 931          | 2,152    | 943          | 2,130    | 885          | 1,874    | 656          | 1,137    | 668          | 1,282    | 496          |
| A/B (%)   | 100.8    | 110.5    | 109.9    | 124.6    | 143.8        | 148.7    | 152.3        | 158.4    | 162.7        | 164.4    | 155.5        | 143.9    | 130.6        | 129.2    | 125.8        |

All Banks (117)

(100 million yen)

|   | March-02 | March-03 | March-04 | March-05 | September-05 | March-06 | September-06 | March-07 | September-07 | March-08 | September-08 | March-09 | September-09 | March-10 | September-10 |
|---|----------|----------|----------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|
| Sales Value [A]   | 17,815   | 16,751   | 21,322   | 23,066   | 6,317        | 11,991   | 5,536        | 10,039   | 3,285        | 6,910    | 3,417        | 5,055    | 4,429        | 10,351   | 4,229        |
| Valuation for Collateral right before sale (Value Available for Sale) [B] | 16,269   | 14,621   | 18,060   | 17,655   | 4,147        | 7,891    | 3,359        | 6,151    | 1,956        | 4,132    | 2,154        | 3,605    | 3,439        | 8,057    | 3,408        |
| A-B   | 1,546    | 2,130    | 3,262    | 5,411    | 2,170        | 4,099    | 2,177        | 3,888    | 1,328        | 2,778    | 1,263        | 1,450    | 991          | 2,293    | 821          |
| A/B (%)   | 109.5    | 114.6    | 118.1    | 130.6    | 152.3        | 152.0    | 164.8        | 163.2    | 167.9        | 167.2    | 158.6        | 140.2    | 128.8        | 128.5    | 124.1        |

Note: 1. "Major Banks" consists of City Banks, Trust Banks.

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

3. Figures of "All Banks" are composed of City Banks, the former Long-term Credit Banks (including Shinsei Bank, which changed its status to an Ordinary Bank Charter on April 1, 2004, and Aozora Bank, 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).

4. Figures in parentheses refer to the number of financial institutions targeted as of September-10.

5. Figures for September are half-year figures, and figures for March are one year figures.