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

Major Banks (7)																(trillion yen)						
	March-02	March-03	March-04	March-05	September-05		September-06	March-07	September-07	March-08	September-08	March-09	September-09	March-10	September-10	March-11	September-11	March-12	September-12	March-13	September-13	March-14
Normal	250.8	224.5	221.1	222.7	226.5	221.6	225.8	228.5	229.9	231.1	236.3	236.3	239.2	234.9	227.7	230.1	231.2	237.7	238.3	254.5	261.0	273.0
Need attention	45.8	40.5	28.2	17.3	14.7	14.1	13.6	15.8	15.7	16.3	16.3	18.5	18.0	18.3	17.4	17.0	15.8	15.7	15.0	15.2	12.9	12.2
Special Attention(A)	11.3	11.5	7.0	2.7	2.3	2.3	1.9	1.8	1.5	1.7	1.3	1.1	1.1	1.1	1.3	1.5	1.5	1.5	1.5	1.6	1.4	1.3
In Danger of Bankruptcy $\langle B \rangle$	12.2	6.6	5.2	3.6	3.1	1.9	1.6	1.9	2.1	1.7	2.1	2.4	2.9	2.6	2.6	2.4	2.5	2.6	2.6	2.6	2.3	2.2
Bankrupt/De facto Bankrupt(C)	3.2	2.2	1.5	1.0	0.8	0.5	0.4	0.4	0.4	0.4	0.8	1.0		0.8	0.7	0.6	0.5	0.5	0.5	0.5	0.5	0.3
$Total\langle A \rangle + \langle B \rangle + \langle C \rangle$	26.8	20.2	13.6	7.4	6.1	4.6	3.9	4.1	4.0	3.8	4.2	4.5	4.9	4.5	4.5	4.5	4.5	4.6	4.6	4.7	4.2	3.8
															(trillion 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	March-11	September-11	March-12	September-12		September-13	March-14
Normal	136.2	141.0	142.7	146.8	147.4	152.2	153.8	156.4	156.9	159.3	159.3	162.2	153.6	158.9	158.6	161.5	162.5	165.9	169.5	173.3	176.3	180.8
Need attention	32.9	30.1	26.5	23.7	23.1	22.9	23.1	24.2	24.6	25.2	25.8	27.8	28.5	30.3	30.0	29.9	29.1	29.1	28.0	27.5	26.3	25.9
Special Attention(A)	4.6	4.9	4.1	3.1	2.8	2.4	2.3	2.1	2.0	2.0	2.0	1.0	1.1	0.9	0.9	1.0	1.0	1.1	1.2	1.2	1.1	1.1
In Danger of Bankruptcy $\langle B \rangle$	6.4	6.3	5.8	5.1	4.8	4.4	4.4	4.1	4.1	4.0	4.1	4.0	3.9	3.8	3.9	4.0	4.2	4.2	4.3	4.4	4.2	4.0
Bankrupt/De facto Bankrupt(C)	3.9	3.5	2.8	2.2	2.0	1.8	1.8	1.7	1.6	1.6	1.9	2.2	2.1	1.9	1.8	1.7	1.7	1.5	1.4	1.3	1.2	1.1
$Total\langle A \rangle + \langle B \rangle + \langle C \rangle$	14.8	14.7	12.8	10.4	9.7	8.7	8.4	7.8	7.8	7.6	8.0	7.2	7.0	6.6	6.6	6.7	6.9	6.8	6.9	6.9	6.5	6.2
All Banks (115)																						
					1	Ī	Ī														<u> </u>	<u> </u>
	March-02	March-03	March-04	March-05	September-05		September-06	March-07	September-07		September-08	March-09	September-09	March-10	September-10	March-11	September-11	March-12	September-12	March-13	September-13	March-14
Normal	393.4	371.7	369.5	375.0	379.8	380.5	387.2	392.7	395.0	398.8	404.0	405.5	399.4	399.9	391.6	396.9	399.2	409.2	413.5	433.9	443.3	March-14 460.0
Normal Need attention	393.4 80.2	371.7 71.4	369.5 55.3	375.0 41.4	379.8 38.1	380.5 37.2	387.2 36.9	392.7 40.5	395.0 40.7	398.8 42.0	404.0 42.7	405.5 47.3	399.4 47.4	399.9 49.7	391.6 48.5	396.9 47.8	399.2 45.6	409.2 45.5	413.5 43.6	433.9 43.1	443.3 39.6	March-14 460.0 38.4
Normal Need attention Special Attention(A)	393.4 80.2 16.5	371.7 71.4 16.6	369.5 55.3 11.1	375.0 41.4 5.9	379.8 38.1 5.1	380.5 37.2 4.7	387.2 36.9 4.2	392.7 40.5 3.9	395.0 40.7 3.5	398.8 42.0 3.7	404.0 42.7 3.3	405.5 47.3 2.1	399.4 47.4 2.2	399.9 49.7 2.1	391.6 48.5 2.2	396.9 47.8 2.5	399.2 45.6 2.5	409.2 45.5 2.6	413.5 43.6 2.7	433.9 43.1 2.8	443.3 39.6 2.6	March-14 460.0 38.4 2.4
Normal Need attention Special Attention $\langle A \rangle$ In Danger of Bankruptcy $\langle B \rangle$	393.4 80.2 16.5 19.3	371.7 71.4 16.6 13.0	369.5 55.3 11.1 11.2	375.0 41.4 5.9 8.9	379.8 38.1 5.1 8.0	380.5 37.2 4.7 6.3	387.2 36.9 4.2 6.0	392.7 40.5 3.9 6.1	395.0 40.7 3.5 6.3	398.8 42.0 3.7 5.7	404.0 42.7 3.3 6.2	405.5 47.3 2.1 6.5	399.4 47.4 2.2 6.8	399.9 49.7 2.1 6.7	391.6 48.5 2.2 6.8	396.9 47.8 2.5 6.7	399.2 45.6 2.5 6.9	409.2 45.5 2.6 7.2	413.5 43.6 2.7 7.2	433.9 43.1 2.8 7.3	443.3 39.6 2.6 6.7	March-14 460.0 38.4 2.4 6.4
Normal Need attention Special Attention(A) In Danger of Bankruptcy(B) Bankrupt/De facto Bankrupt(C)	393.4 80.2 16.5 19.3 7.4	371.7 71.4 16.6 13.0 5.7	369.5 55.3 11.1 11.2 4.3	375.0 41.4 5.9 8.9 3.2	379.8 38.1 5.1 8.0 2.8	380.5 37.2 4.7 6.3 2.4	387.2 36.9 4.2 6.0 2.2	392.7 40.5 3.9 6.1 2.1	395.0 40.7 3.5 6.3 2.1	398.8 42.0 3.7 5.7 2.0	404.0 42.7 3.3 6.2 2.8	405.5 47.3 2.1 6.5 3.4	399.4 47.4 2.2 6.8 3.2	399.9 49.7 2.1 6.7 2.9	391.6 48.5 2.2 6.8 2.6	396.9 47.8 2.5 6.7 2.4	399.2 45.6 2.5 6.9 2.2	409.2 45.5 2.6 7.2 2.0	413.5 43.6 2.7 7.2 1.9	433.9 43.1 2.8 7.3 1.9	443.3 39.6 2.6 6.7 1.7	March-14 460.0 38.4 2.4 6.4 1.5
Normal Need attention Special Attention $\langle A \rangle$ In Danger of Bankruptcy $\langle B \rangle$ Bankrupt/De facto Bankrupt $\langle C \rangle$ Total $\langle A \rangle + \langle B \rangle + \langle C \rangle$	393.4 80.2 16.5 19.3 7.4 43.2	371.7 71.4 16.6 13.0 5.7 35.3	369.5 55.3 11.1 11.2	375.0 41.4 5.9 8.9	379.8 38.1 5.1 8.0	380.5 37.2 4.7 6.3	387.2 36.9 4.2 6.0	392.7 40.5 3.9 6.1	395.0 40.7 3.5 6.3	398.8 42.0 3.7 5.7	404.0 42.7 3.3 6.2	405.5 47.3 2.1 6.5	399.4 47.4 2.2 6.8	399.9 49.7 2.1 6.7	391.6 48.5 2.2 6.8	396.9 47.8 2.5 6.7	399.2 45.6 2.5 6.9	409.2 45.5 2.6 7.2	413.5 43.6 2.7 7.2	433.9 43.1 2.8 7.3	443.3 39.6 2.6 6.7	March-14 460.0 38.4 2.4 6.4
Normal Need attention Special Attention(A) In Danger of Bankruptcy(B) Bankrupt/De facto Bankrupt(C)	393.4 80.2 16.5 19.3 7.4 43.2 nstitutions (5	371.7 71.4 16.6 13.0 5.7 35.3	369.5 55.3 11.1 11.2 4.3 26.6	375.0 41.4 5.9 8.9 3.2 17.9	379.8 38.1 5.1 8.0 2.8 15.9	380.5 37.2 4.7 6.3 2.4 13.4	387.2 36.9 4.2 6.0 2.2 12.4	392.7 40.5 3.9 6.1 2.1 12.0	395.0 40.7 3.5 6.3 2.1 11.9	398.8 42.0 3.7 5.7 2.0 11.4	404.0 42.7 3.3 6.2 2.8 12.3	405.5 47.3 2.1 6.5 3.4 12.0	399.4 47.4 2.2 6.8 3.2 12.2	399.9 49.7 2.1 6.7 2.9 11.7	391.6 48.5 2.2 6.8 2.6 11.6	396.9 47.8 2.5 6.7 2.4 11.6	399.2 45.6 2.5 6.9 2.2 11.6	409.2 45.5 2.6 7.2 2.0 11.8	413.5 43.6 2.7 7.2 1.9 11.8	433.9 43.1 2.8 7.3 1.9 12.0	443.3 39.6 2.6 6.7 1.7 11.0	March-14 460.0 38.4 2.4 6.4 1.5 10.2 (trillion yen)
Normal Need attention Special Attention \(\lambda\rangle\) In Danger of Bankruptcy \(\lambda\rangle\) Bankrupt/De facto Bankrupt \(\lambda\cappa\rangle\) Total \(\lambda\rangle+\lambda\rangle+\lambda\rangle\) Deposit-Taking Financial In	393.4 80.2 16.5 19.3 7.4 43.2 nstitutions (5	371.7 71.4 16.6 13.0 5.7 35.3 90) March-03	369.5 55.3 11.1 11.2 4.3 26.6	375.0 41.4 5.9 8.9 3.2 17.9	379.8 38.1 5.1 8.0 2.8	380.5 37.2 4.7 6.3 2.4 13.4 March-06	387.2 36.9 4.2 6.0 2.2	392.7 40.5 3.9 6.1 2.1 12.0	395.0 40.7 3.5 6.3 2.1	398.8 42.0 3.7 5.7 2.0 11.4 March-08	404.0 42.7 3.3 6.2 2.8	405.5 47.3 2.1 6.5 3.4 12.0	399.4 47.4 2.2 6.8 3.2	399.9 49.7 2.1 6.7 2.9 11.7	391.6 48.5 2.2 6.8 2.6	396.9 47.8 2.5 6.7 2.4 11.6	399.2 45.6 2.5 6.9 2.2	409.2 45.5 2.6 7.2 2.0 11.8 March-12	413.5 43.6 2.7 7.2 1.9	433.9 43.1 2.8 7.3 1.9 12.0	443.3 39.6 2.6 6.7 1.7	March-14 460.0 38.4 2.4 6.4 1.5 10.2 (trillion yen) March-14
Normal Need attention Special Attention \(\lambda\rangle\) In Danger of Bankruptcy \(\lambda\rangle\) Bankrupt/De facto Bankrupt \(\lambda\rangle\) Total \(\lambda\rangle + \lambda\rangle\) \(\lambda\rangle\) Deposit-Taking Financial In Normal	393.4 80.2 16.5 19.3 7.4 43.2 nstitutions (5) March-02 487.3	371.7 71.4 16.6 13.0 5.7 35.3 90) March-03 465.3	369.5 55.3 11.1 11.2 4.3 26.6 March-04 459.6	375.0 41.4 5.9 8.9 3.2 17.9 March-05 463.7	379.8 38.1 5.1 8.0 2.8 15.9	380.5 37.2 4.7 6.3 2.4 13.4 March-06 472.8	387.2 36.9 4.2 6.0 2.2 12.4	392.7 40.5 3.9 6.1 2.1 12.0 March-07 481.1	395.0 40.7 3.5 6.3 2.1 11.9	398.8 42.0 3.7 5.7 2.0 11.4 March-08 485.1	404.0 42.7 3.3 6.2 2.8 12.3	405.5 47.3 2.1 6.5 3.4 12.0 March-09 491.8	399.4 47.4 2.2 6.8 3.2 12.2	399.9 49.7 2.1 6.7 2.9 11.7 March-10 482.3	391.6 48.5 2.2 6.8 2.6 11.6	396.9 47.8 2.5 6.7 2.4 11.6 March-11 485.3	399.2 45.6 2.5 6.9 2.2 11.6	409.2 45.5 2.6 7.2 2.0 11.8 March-12 498.6	413.5 43.6 2.7 7.2 1.9 11.8	433.9 43.1 2.8 7.3 1.9 12.0 March-13 525.3	443.3 39.6 2.6 6.7 1.7 11.0	March-14 460.0 38.4 2.4 6.4 1.5 10.2 (trillion yen) March-14 554.2
Normal Need attention Special Attention \(A\) In Danger of Bankruptcy \(B\) Bankrupt/De facto Bankrupt\(C\) Total\(A\) + \(B\) + \(C\) Deposit-Taking Financial In Normal Need attention	393.4 80.2 16.5 19.3 7.4 43.2 nstitutions (5 March-02 487.3 100.0	371.7 71.4 16.6 13.0 5.7 35.3 90) March-03 465.3 90.5	369.5 55.3 11.1 11.2 4.3 26.6 March-04 459.6 72.6	375.0 41.4 5.9 8.9 3.2 17.9 March-05 463.7 57.2	379.8 38.1 5.1 8.0 2.8 15.9	380.5 37.2 4.7 6.3 2.4 13.4 March-06 472.8 52.3	387.2 36.9 4.2 6.0 2.2 12.4	392.7 40.5 3.9 6.1 2.1 12.0 March-07 481.1 55.8	395.0 40.7 3.5 6.3 2.1 11.9	398.8 42.0 3.7 5.7 2.0 11.4 March-08 485.1 57.8	404.0 42.7 3.3 6.2 2.8 12.3	405.5 47.3 2.1 6.5 3.4 12.0 March-09 491.8 65.2	399.4 47.4 2.2 6.8 3.2 12.2	399.9 49.7 2.1 6.7 2.9 11.7 March-10 482.3 70.5	391.6 48.5 2.2 6.8 2.6 11.6	396.9 47.8 2.5 6.7 2.4 11.6 March-11 485.3 68.7	399.2 45.6 2.5 6.9 2.2 11.6	409.2 45.5 2.6 7.2 2.0 11.8 March-12 498.6 65.7	413.5 43.6 2.7 7.2 1.9 11.8	433.9 43.1 2.8 7.3 1.9 12.0 March-13 525.3 62.4	443.3 39.6 2.6 6.7 1.7 11.0	March-14 460.0 38.4 2.4 6.4 1.5 10.2 (trillion yen) March-14 554.2 56.8
Normal Need attention Special Attention⟨A⟩ In Danger of Bankruptcy⟨B⟩ Bankrupt/De facto Bankrupt⟨C⟩ Total⟨A⟩+⟨B⟩+⟨C⟩ Deposit-Taking Financial In Normal Need attention Special Attention⟨A⟩	393.4 80.2 16.5 19.3 7.4 43.2 nstitutions (5) March-02 487.3 100.0 19.1	371.7 71.4 16.6 13.0 5.7 35.3 90) March-03 465.3 90.5 19.2	369.5 55.3 11.1 11.2 4.3 26.6 March-04 459.6 72.6 13.0	375.0 41.4 5.9 8.9 3.2 17.9 March-05 463.7 57.2 7.5	379.8 38.1 5.1 8.0 2.8 15.9	380.5 37.2 4.7 6.3 2.4 13.4 March-06 472.8 52.3 6.0	387.2 36.9 4.2 6.0 2.2 12.4	392.7 40.5 3.9 6.1 2.1 12.0 March-07 481.1 55.8 5.0	395.0 40.7 3.5 6.3 2.1 11.9	398.8 42.0 3.7 5.7 2.0 11.4 March-08 485.1 57.8 4.7	404.0 42.7 3.3 6.2 2.8 12.3	405.5 47.3 2.1 6.5 3.4 12.0 March-09 491.8 65.2 2.6	399.4 47.4 2.2 6.8 3.2 12.2	399.9 49.7 2.1 6.7 2.9 11.7 March-10 482.3 70.5 2.5	391.6 48.5 2.2 6.8 2.6 11.6	396.9 47.8 2.5 6.7 2.4 11.6 March-11 485.3 68.7 2.9	399.2 45.6 2.5 6.9 2.2 11.6	409.2 45.5 2.6 7.2 2.0 11.8 March-12 498.6 65.7 3.1	413.5 43.6 2.7 7.2 1.9 11.8	433.9 43.1 2.8 7.3 1.9 12.0 March-13 525.3 62.4 3.3	443.3 39.6 2.6 6.7 1.7 11.0	March-14 460.0 38.4 2.4 6.4 1.5 10.2 (trillion yen) March-14 554.2 56.8 2.9
Normal Need attention Special Attention \lambda \rangle In Danger of Bankruptcy \lambda B \rangle Bankrupt/De facto Bankrupt \lambda C \rangle Total \lambda A \rangle + \lambda B \rangle Total \lambda A \rangle + \lambda C \rangle Deposit-Taking Financial In Normal Need attention Special Attention \lambda A \rangle In Danger of Bankruptcy \lambda B \rangle	393.4 80.2 16.5 19.3 7.4 43.2 nstitutions (5 March-02 487.3 100.0 19.1 23.8	371.7 71.4 16.6 13.0 5.7 35.3 90) March-03 465.3 90.5 19.2 17.4	369.5 55.3 11.1 11.2 4.3 26.6 March-04 459.6 72.6 13.0 15.3	375.0 41.4 5.9 8.9 3.2 17.9 March-05 463.7 57.2 7.5 12.5	379.8 38.1 5.1 8.0 2.8 15.9	380.5 37.2 4.7 6.3 2.4 13.4 March-06 472.8 52.3 6.0 9.7	387.2 36.9 4.2 6.0 2.2 12.4	392.7 40.5 3.9 6.1 2.1 12.0 March-07 481.1 55.8 5.0 9.3	395.0 40.7 3.5 6.3 2.1 11.9	398.8 42.0 3.7 5.7 2.0 11.4 March-08 485.1 57.8 4.7 9.0	404.0 42.7 3.3 6.2 2.8 12.3	405.5 47.3 2.1 6.5 3.4 12.0 March-09 491.8 65.2 2.6 9.5	399.4 47.4 2.2 6.8 3.2 12.2	399.9 49.7 2.1 6.7 2.9 11.7 March-10 482.3 70.5 2.5 9.9	391.6 48.5 2.2 6.8 2.6 11.6	396.9 47.8 2.5 6.7 2.4 11.6 March-11 485.3 68.7 2.9 10.0	399.2 45.6 2.5 6.9 2.2 11.6	409.2 45.5 2.6 7.2 2.0 11.8 March-12 498.6 65.7 3.1 10.9	413.5 43.6 2.7 7.2 1.9 11.8	433.9 43.1 2.8 7.3 1.9 12.0 March-13 525.3 62.4 3.3 11.1	443.3 39.6 2.6 6.7 1.7 11.0	March-14 460.0 38.4 2.4 6.4 1.5 10.2 (trillion yen) March-14 554.2 56.8 2.9 10.1
Normal Need attention Special Attention⟨A⟩ In Danger of Bankruptcy⟨B⟩ Bankrupt/De facto Bankrupt⟨C⟩ Total⟨A⟩+⟨B⟩+⟨C⟩ Deposit-Taking Financial In Normal Need attention Special Attention⟨A⟩	393.4 80.2 16.5 19.3 7.4 43.2 nstitutions (5) March-02 487.3 100.0 19.1	371.7 71.4 16.6 13.0 5.7 35.3 90) March-03 465.3 90.5 19.2	369.5 55.3 11.1 11.2 4.3 26.6 March-04 459.6 72.6 13.0	375.0 41.4 5.9 8.9 3.2 17.9 March-05 463.7 57.2 7.5	379.8 38.1 5.1 8.0 2.8 15.9 September-05	380.5 37.2 4.7 6.3 2.4 13.4 March-06 472.8 52.3 6.0	387.2 36.9 4.2 6.0 2.2 12.4 September-06	392.7 40.5 3.9 6.1 2.1 12.0 March-07 481.1 55.8 5.0	395.0 40.7 3.5 6.3 2.1 11.9	398.8 42.0 3.7 5.7 2.0 11.4 March-08 485.1 57.8 4.7	404.0 42.7 3.3 6.2 2.8 12.3 September-08	405.5 47.3 2.1 6.5 3.4 12.0 March-09 491.8 65.2 2.6	399.4 47.4 2.2 6.8 3.2 12.2	399.9 49.7 2.1 6.7 2.9 11.7 March-10 482.3 70.5 2.5	391.6 48.5 2.2 6.8 2.6 11.6 September-10	396.9 47.8 2.5 6.7 2.4 11.6 March-11 485.3 68.7 2.9	399.2 45.6 2.5 6.9 2.2 11.6	409.2 45.5 2.6 7.2 2.0 11.8 March-12 498.6 65.7 3.1	413.5 43.6 2.7 7.2 1.9 11.8 September-12	433.9 43.1 2.8 7.3 1.9 12.0 March-13 525.3 62.4 3.3	443.3 39.6 2.6 6.7 1.7 11.0	March-14 460.0 38.4 2.4 6.4 1.5 10.2 (trillion yen) March-14 554.2 56.8 2.9

Note: 1. "Special Attention" loans means 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. &}quot;Major Banks" consists of City Banks, Trust Banks.

^{3.} From March-03, "Regional Banks" includes Saitama Resona Bank.

^{4.} 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).

^{5.} Some figures for banks include those which are transferred to subsidiary companies for corporate revitalization, and those of subsidiary companies for stockholding.

^{6.} Deposit-taking Financial Institutions consists of "All Banks", "Cooperative Financial Institutions", Prefectural Credit Federations of Agricultural Cooperatives, and the Shoko Chukin Bank.

However, figures for "Special Attention<A>" exclude Prefectural Credit Federations of Agricultural Cooperatives and the Shoko Chukin Bank.

^{7.} Non-performing loans (NPLs) refers 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" in "Special Attention."

^{8.} Figures in parentheses refer to the number of financial institutions targeted as of March-14.