

**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 (7)																		(100 million yen)
	March-02	March-03	March-04	March-05	March-06	March-07	March-08	March-09	March-10	March-11	March-12	March-13	March-14	March-15	March-16	March-17	March-18	March-19
Sales Value [A]	11,019	10,262	12,791	15,904	5,285	4,239	2,085	1,161	2,709	2,963	1,886	1,724	1,447	1,613	1,236	1,015	660	533
Valuation for collateral right before sale (Value Available for Sale) [B]	9,712	8,850	10,471	12,014	3,443	2,497	1,204	849	2,007	2,222	1,370	1,240	1,097	1,129	833	651	406	361
A-B	1,307	1,412	2,320	3,891	1,841	1,742	882	311	703	740	517	484	350	484	404	364	254	173
A/B (%)	113.5	116.0	122.2	132.4	153.5	169.8	173.3	136.7	135.0	133.3	137.7	139.0	131.9	142.9	148.5	155.9	162.5	147.9
Regional Banks (105)																		
	March-02	March-03	March-04	March-05	March-06	March-07	March-08	March-09	March-10	March-11	March-12	March-13	March-14	March-15	March-16	March-17	March-18	March-19
Sales Value [A]	6,202	6,270	8,179	6,916	6,571	5,778	4,785	3,723	5,674	5,080	3,832	2,959	2,780	2,339	2,266	1,953	1,677	1,336
Valuation for collateral right before sale (Value Available for Sale) [B]	6,154	5,674	7,440	5,549	4,419	3,648	2,911	2,586	4,392	4,026	2,786	2,165	1,864	1,433	1,228	1,055	878	721
A-B	48	596	739	1,367	2,152	2,130	1,874	1,137	1,282	1,054	1,046	793	916	906	1,039	898	799	615
A/B (%)	100.8	110.5	109.9	124.6	148.7	158.4	164.4	143.9	129.2	126.2	137.5	136.6	149.1	163.2	184.6	185.1	190.9	185.2
All Banks (114)																		
	March-02	March-03	March-04	March-05	March-06	March-07	March-08	March-09	March-10	March-11	March-12	March-13	March-14	March-15	March-16	March-17	March-18	March-19
Sales Value [A]	17,815	16,751	21,322	23,066	11,991	10,039	6,910	5,055	10,351	8,865	6,596	5,340	6,474	5,955	3,514	2,972	2,347	1,869
Valuation for collateral right before sale (Value Available for Sale) [B]	16,269	14,621	18,060	17,655	7,891	6,151	4,132	3,605	8,057	6,964	4,863	3,925	4,687	3,983	2,069	1,709	1,291	1,082
A-B	1,546	2,130	3,262	5,411	4,099	3,888	2,778	1,450	2,293	1,901	1,733	1,414	1,787	1,971	1,446	1,263	1,057	787
A/B (%)	109.5	114.6	118.1	130.6	152.0	163.2	167.2	140.2	128.5	127.3	135.6	136.0	138.1	149.5	169.9	173.9	181.8	172.8

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

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

3. Figures for "All Banks" are composed of City Banks, 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 March-19.