

Table 4 Transition of Results of Self-Assessment of Assets by Banks

| Major Banks (7)                |          |          |          |          |          |          |          |          |          | (trillion yen) |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------------|
|                                | March-16 | March-17 | March-18 | March-19 | March-20 | March-21 | March-22 | March-23 | March-24 | March-25       |
| Normal                         | 303.4    | 308.9    | 311.7    | 321.2    | 329.1    | 332.3    | 347.1    | 370.9    | 394.0    | 401.0          |
| Need Attention                 | 8.7      | 9.0      | 7.3      | 5.8      | 6.3      | 9.0      | 8.9      | 8.8      | 8.7      | 7.9            |
| Special Attention <A>          | 1.0      | 1.2      | 0.8      | 0.5      | 0.6      | 0.9      | 0.9      | 1.1      | 1.3      | 1.1            |
| In Danger of Bankruptcy <B>    | 1.7      | 1.3      | 1.0      | 1.2      | 1.1      | 1.3      | 2.2      | 1.8      | 2.2      | 1.5            |
| Bankrupt/De facto Bankrupt <C> | 0.4      | 0.4      | 0.3      | 0.3      | 0.3      | 0.3      | 0.3      | 0.2      | 0.3      | 0.2            |
| Total<A>+<B>+<C>               | 3.1      | 2.9      | 2.2      | 1.9      | 2.0      | 2.6      | 3.3      | 3.1      | 3.7      | 2.8            |

  

| Regional Banks (98)            |          |          |          |          |          |          |          |          |          |          |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                                | March-16 | March-17 | March-18 | March-19 | March-20 | March-21 | March-22 | March-23 | March-24 | March-25 |
| Normal                         | 200.3    | 209.5    | 219.3    | 225.6    | 231.2    | 239.3    | 246.2    | 259.6    | 271.3    | 282.6    |
| Need Attention                 | 23.1     | 22.0     | 21.2     | 22.6     | 23.5     | 27.8     | 27.6     | 27.0     | 26.3     | 24.9     |
| Special Attention <A>          | 0.9      | 0.8      | 0.8      | 0.9      | 1.0      | 1.1      | 1.1      | 1.0      | 1.0      | 1.0      |
| In Danger of Bankruptcy <B>    | 3.4      | 3.2      | 3.0      | 2.9      | 2.8      | 3.3      | 3.5      | 3.6      | 3.7      | 3.6      |
| Bankrupt/De facto Bankrupt <C> | 0.9      | 0.8      | 0.8      | 0.9      | 0.9      | 0.9      | 0.9      | 0.9      | 1.0      | 1.0      |
| Total<A>+<B>+<C>               | 5.2      | 4.8      | 4.5      | 4.8      | 4.8      | 5.3      | 5.5      | 5.6      | 5.7      | 5.5      |

  

| All Banks (107)                |          |          |          |          |          |          |          |          |          |          |
|--------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                                | March-16 | March-17 | March-18 | March-19 | March-20 | March-21 | March-22 | March-23 | March-24 | March-25 |
| Normal                         | 510.1    | 525.2    | 538.0    | 554.1    | 567.7    | 579.1    | 601.2    | 640.8    | 676.3    | 696.3    |
| Need Attention                 | 32.1     | 31.2     | 28.7     | 28.8     | 30.3     | 37.3     | 36.9     | 36.2     | 35.5     | 33.1     |
| Special Attention <A>          | 1.9      | 2.0      | 1.6      | 1.4      | 1.6      | 2.0      | 2.0      | 2.1      | 2.3      | 2.0      |
| In Danger of Bankruptcy <B>    | 5.2      | 4.5      | 4.0      | 4.2      | 4.0      | 4.6      | 5.7      | 5.5      | 6.0      | 5.2      |
| Bankrupt/De facto Bankrupt <C> | 1.3      | 1.2      | 1.1      | 1.2      | 1.2      | 1.3      | 1.2      | 1.2      | 1.2      | 1.1      |
| Total<A>+<B>+<C>               | 8.4      | 7.7      | 6.7      | 6.7      | 6.9      | 7.9      | 8.9      | 8.8      | 9.6      | 8.4      |

  

| Deposit-Taking Financial Institutions(553) |          |          |          |          |          |          |          |          |          |          |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|  | March-16 | March-17 | March-18 | March-19 | March-20 | March-21 | March-22 | March-23 | March-24 | March-25 |
| Normal                                     | 610.3    | 624.5    | 640.9    | 667.4    | 685.1    | 701.9    | 725.6    | 761.5    | 798.9    | 821.8    |
| Need Attention                             | 49.4     | 48.2     | 45.4     | 45.6     | 47.7     | 59.9     | 60.1     | 59.1     | 57.9     | 54.7     |
| Special Attention <A>                      | 2.3      | 2.4      | 2.0      | 1.7      | 2.0      | 2.4      | 2.4      | 2.5      | 2.7      | 2.4      |
| In Danger of Bankruptcy <B>                | 8.5      | 7.5      | 6.8      | 6.7      | 6.5      | 7.4      | 8.7      | 8.5      | 9.1      | 8.2      |
| Bankrupt/De facto Bankrupt <C>             | 2.4      | 2.3      | 2.1      | 2.1      | 2.1      | 2.1      | 2.0      | 2.0      | 2.1      | 2.0      |
| Total<A>+<B>+<C>                           | 13.2     | 12.2     | 10.8     | 10.6     | 10.6     | 11.9     | 13.0     | 13.0     | 13.9     | 12.6     |

- 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. "Major Banks" consists of City Banks and Trust Banks.
3. "Regional Banks" includes Saitama Resona Bank.
4. Figures for "All Banks" are composed of City Banks, former Long-term Credit Banks (SBI Shinsei Bank and Aozora Bank), Trust Banks, and Regional Banks (including Saitama Resona Bank).
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."
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-25.