

Table 1 Transition of Loans Based on the Financial Reconstruction Act

		September-16	March-17	September-17	March-18	September-18	March-19	September-19	March-20	September-20	March-21	September-21	March-22	September-22	March-23	September-23	March-24	September-24	March-25	September-25
City Banks, former Long- term Credit Banks and Trust Banks	Total Credit (100 million yen)	3,178,640	3,315,290	3,322,220	3,310,330	3,394,860	3,391,280	3,368,850	3,477,410	3,515,960	3,537,710	3,500,920	3,690,700	4,032,340	3,953,940	4,098,150	4,201,880	4,164,920	4,282,950	4,334,960
	Loans based on the FRA (100 million yen)	28,890	28,990	24,220	21,910	18,290	19,630	20,470	20,550	23,490	26,430	25,440	34,000	32,700	31,840	31,730	38,970	34,630	28,810	25,260
	Bankrupt or <i>De facto</i> Bankrupt (100 million yen)	3,690	3,680	3,650	3,120	2,950	2,670	2,570	2,830	4,080	3,540	2,780	2,610	2,740	2,140	2,130	2,600	1,660	1,560	1,560
	Doubtful (100 million yen)	13,280	13,320	11,850	10,540	10,220	12,230	12,300	11,400	12,170	13,510	12,660	22,010	21,070	18,740	17,110	23,630	21,890	16,370	12,470
	Special Attention (100 million yen)	11,920	11,990	8,720	8,250	5,120	4,730	5,610	6,330	7,250	9,380	10,000	9,370	8,890	10,970	12,490	12,740	11,080	10,870	11,240
	Normal (100 million yen)	3,149,750	3,286,290	3,298,000	3,288,420	3,376,570	3,371,650	3,348,380	3,456,850	3,492,460	3,511,280	3,475,490	3,656,710	3,999,630	3,922,100	4,066,420	4,162,900	4,130,290	4,254,140	4,309,700
	NPLs ratio (%)	0.9	0.9	0.7	0.7	0.5	0.6	0.6	0.6	0.7	0.7	0.7	0.7	0.9	0.8	0.8	0.9	0.8	0.7	0.6
	Total Losses on Disposal of NPLs (trillion yen)	- 0.0	0.2	- 0.2	- 0.2	- 0.3	- 0.1	- 0.0	0.3	0.3	0.7	- 0.0	0.8	0.0	0.3	0.1	0.6	- 0.0	0.1	- 0.2
	(9) Real Operating Profits (trillion yen)	1.6	2.6	1.1	2.1	1.1	1.8	1.2	2.1	1.3	2.2	1.2	2.3	1.5	2.6	1.8	3.1	2.1	3.0	2.4
	City Banks	Total Credit (100 million yen)	2,657,520	2,774,690	2,781,430	2,764,610	2,941,140	2,932,290	2,911,490	3,015,440	3,055,260	3,074,990	3,044,110	3,227,780	3,541,720	3,458,500	3,586,570	3,678,670	3,650,270	3,757,460
Loans based on the FRA (100 million yen)		27,070	27,250	22,960	20,760	17,360	18,390	18,940	19,150	21,720	24,600	23,790	31,290	30,660	29,720	29,970	36,260	31,980	26,590	23,430
Bankrupt or <i>De facto</i> Bankrupt (100 million yen)		3,520	3,540	3,470	2,950	2,800	2,540	2,400	2,660	3,790	3,250	2,580	2,400	2,510	2,010	2,020	2,500	1,560	1,420	1,410
Doubtful (100 million yen)		12,340	12,680	11,350	10,080	9,760	11,380	11,320	10,610	11,230	12,540	11,780	20,250	19,750	17,360	16,040	21,750	19,920	14,790	11,290
Special Attention (100 million yen)		11,210	11,040	8,150	7,730	4,810	4,480	5,210	5,880	6,700	8,810	9,430	8,640	8,390	10,360	11,900	12,010	10,500	10,380	10,730
Normal (100 million yen)		2,630,460	2,747,440	2,758,470	2,743,850	2,923,780	2,913,900	2,892,550	2,996,290	3,033,530	3,050,390	3,020,320	3,196,490	3,511,060	3,428,780	3,556,600	3,642,400	3,618,280	3,730,870	3,775,690
NPLs ratio (%)		1.0	1.0	0.8	0.8	0.6	0.6	0.7	0.6	0.7	0.8	0.8	1.0	0.9	0.9	0.8	1.0	0.9	0.7	0.6
Total Losses on Disposal of NPLs (trillion yen)		- 0.0	0.2	- 0.2	- 0.2	- 0.3	- 0.1	- 0.0	0.3	0.3	0.7	- 0.0	0.8	0.0	0.3	0.1	0.5	- 0.0	0.0	- 0.2
(4) Real Operating Profits (trillion yen)		1.3	2.1	0.9	1.6	0.8	1.3	0.9	1.6	1.0	1.7	0.9	1.8	1.2	2.2	1.5	2.7	1.8	2.5	2.1
Former Long- Term Credit Banks		Total Credit (100 million yen)	69,530	72,890	72,480	73,850	75,880	78,310	79,300	81,460	80,850	82,590	83,980	86,810	98,710	113,680	121,100	124,860	134,040	143,500
	Loans based on the FRA (100 million yen)	520	230	130	150	170	260	390	460	580	600	510	570	440	600	770	1,540	1,430	1,200	900
	Bankrupt or <i>De facto</i> Bankrupt (100 million yen)	40	30	30	20	20	20	60	70	70	70	30	40	30	50	10	10	10	20	30
	Doubtful (100 million yen)	420	150	50	80	100	200	310	340	410	440	390	460	250	420	620	1,330	1,210	1,010	700
	Special Attention (100 million yen)	60	50	50	50	50	30	30	50	100	90	90	70	160	130	140	190	210	170	170
	Normal (100 million yen)	69,010	72,660	72,350	73,690	75,710	78,050	78,910	80,990	80,270	81,990	83,470	86,240	98,270	113,080	120,340	123,330	132,610	142,300	148,340
	NPLs ratio (%)	0.7	0.3	0.2	0.2	0.2	0.3	0.5	0.6	0.7	0.7	0.6	0.7	0.4	0.5	0.6	1.2	1.1	0.8	0.6
	Total Losses on Disposal of NPLs (trillion yen)	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	0.0	0.0	0.0	0.0	- 0.0	0.0	- 0.0	- 0.0	0.0	0.1	0.0	0.0	0.0
	(2) Real Operating Profits (trillion yen)	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.0
	Trust Banks	Total Credit (100 million yen)	451,590	467,710	468,310	471,870	377,840	380,670	378,060	380,520	379,850	380,130	372,830	376,120	391,910	381,760	390,480	398,350	380,610	381,990
Loans based on the FRA (100 million yen)		1,300	1,510	1,130	990	760	980	1,140	940	1,190	1,230	1,130	2,140	1,610	1,520	1,000	1,180	1,210	1,020	930
Bankrupt or <i>De facto</i> Bankrupt (100 million yen)		130	110	160	140	130	120	110	100	220	220	170	170	190	90	90	90	90	130	120
Doubtful (100 million yen)		530	500	450	380	360	640	670	450	530	530	480	1,310	1,070	950	460	550	760	570	480
Special Attention (100 million yen)		650	900	530	470	270	220	370	390	440	480	480	670	340	480	450	530	370	320	340
Normal (100 million yen)		450,290	466,200	467,180	470,880	377,080	379,700	376,920	379,570	378,660	378,910	371,690	373,980	390,310	380,240	389,490	397,180	379,390	380,970	385,670
NPLs ratio (%)		0.3	0.3	0.2	0.2	0.2	0.3	0.3	0.2	0.3	0.3	0.3	0.6	0.4	0.4	0.3	0.3	0.3	0.3	0.2
Total Losses on Disposal of NPLs (trillion yen)		- 0.0	0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	0.0	0.0	0.0	- 0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(3) Real Operating Profits (trillion yen)		0.2	0.4	0.2	0.4	0.2	0.4	0.2	0.4	0.2	0.4	0.3	0.5	0.3	0.4	0.2	0.4	0.3	0.4	0.3
Major Banks		Total Credit (100 million yen)	3,109,110	3,242,400	3,249,740	3,236,480	3,318,980	3,312,970	3,289,560	3,395,960	3,435,110	3,455,120	3,416,940	3,603,900	3,933,630	3,840,260	3,977,050	4,077,020	4,030,880	4,139,450
	Loans based on the FRA (100 million yen)	28,370	28,760	24,090	21,750	18,120	19,370	20,080	20,090	22,920	25,830	24,930	33,430	32,260	31,240	30,960	37,440	33,200	27,610	24,360
	Bankrupt or <i>De facto</i> Bankrupt (100 million yen)	3,650	3,650	3,630	3,100	2,930	2,650	2,510	2,760	4,010	3,470	2,750	2,570	2,710	2,100	2,120	2,590	1,650	1,550	1,520
	Doubtful (100 million yen)	12,860	13,170	11,800	10,460	10,110	12,020	11,990	11,060	11,760	13,070	12,270	21,560	20,830	18,310	16,500	22,300	20,680	15,360	11,770
	Special Attention (100 million yen)	11,860	11,940	8,670	8,190	5,070	4,700	5,580	6,270	7,150	9,290	9,910	9,300	8,730	10,830	12,350	12,540	10,870	10,700	11,070
	Normal (100 million yen)	3,080,750	3,213,640	3,225,650	3,214,730	3,300,860	3,293,590	3,269,480	3,375,860	3,412,190	3,429,300	3,392,010	3,570,460	3,901,360	3,809,020	3,946,090	4,039,580	3,997,680	4,111,840	4,161,360
	NPLs ratio (%)	0.9	0.9	0.7	0.7	0.5	0.6	0.6	0.6	0.7	0.7	0.7	0.9	0.8	0.8	0.8	0.9	0.8	0.7	0.6
	Total Losses on Disposal of NPLs (trillion yen)	- 0.0	0.2	- 0.2	- 0.2	- 0.3	- 0.1	- 0.0	0.3	0.3	0.7	- 0.0	0.8	0.0	0.3	0.1	0.5	- 0.0	0.0	- 0.2
	(7) Real Operating Profits (trillion yen)	1.5	2.5	1.1	2.0	1.1	1.7	1.2	2.0	1.2	2.1	1.2	2.2	1.5	2.5	1.7	3.0	2.1	2.9	2.4

		September-16	March-17	September-17	March-18	September-18	March-19	September-19	March-20	September-20	March-21	September-21	March-22	September-22	March-23	September-23	March-24	September-24	March-25	September-25
Regional Banks	Total Credit (100 million yen)	2,487,290	2,542,520	2,584,890	2,642,640	2,682,650	2,733,410	2,764,330	2,818,700	2,922,880	2,962,900	2,988,090	3,033,700	3,103,590	3,176,120	3,226,550	3,276,640	3,311,980	3,381,190	3,446,200
	Loans based on the FRA (100 million yen)	50,260	48,240	46,230	45,050	46,550	47,640	47,680	47,920	50,540	52,790	54,350	54,930	55,440	55,960	55,950	56,820	55,880	55,330	54,700
	Bankrupt or <i>De facto</i> Bankrupt (100 million yen)	8,520	8,300	8,090	7,920	8,400	9,250	9,670	9,410	9,000	8,990	9,180	9,240	9,220	9,440	9,750	9,790	9,690	9,840	10,010
	Doubtful (100 million yen)	33,040	31,800	30,250	29,580	29,800	29,480	28,620	28,420	30,510	32,690	34,210	35,050	35,590	36,240	36,210	36,840	36,320	35,870	35,290
	Special Attention (100 million yen)	8,690	8,130	7,890	7,540	8,340	8,920	9,390	10,090	11,030	11,110	10,950	10,630	10,630	10,280	9,990	10,190	9,860	9,620	9,400
	Normal (100 million yen)	2,437,030	2,494,280	2,538,670	2,597,580	2,636,100	2,685,770	2,716,650	2,770,780	2,872,340	2,910,090	2,933,750	2,978,770	3,048,150	3,120,170	3,170,600	3,219,830	3,256,110	3,325,860	3,391,490
	NPLs ratio (%)	2.0	1.9	1.8	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.8	1.8	1.8	1.8	1.7	1.7	1.7	1.6	1.6
	Total Losses on Disposal of NPLs (trillion yen)	0.0	0.1	- 0.0	0.1	0.2	0.3	0.1	0.4	0.2	0.4	0.1	0.3	0.1	0.2	0.1	0.2	0.1	0.2	0.1
	(98) Real Operating Profits (trillion yen)	0.8	1.3	0.7	1.2	0.6	1.2	0.7	1.3	0.6	1.2	0.7	1.3	0.7	1.0	0.6	1.2	0.8	1.5	1.0
	Regional Banks I	Total Credit (100 million yen)	1,912,990	1,957,270	1,992,300	2,039,710	2,090,130	2,131,090	2,200,710	2,241,630	2,318,050	2,345,310	2,380,090	2,418,760	2,473,210	2,533,320	2,574,640	2,618,590	2,648,760	2,712,570
Loans based on the FRA (100 million yen)		37,370	36,080	34,580	33,710	35,720	36,840	37,670	37,500	39,780	41,450	42,890	43,020	43,250	43,410	43,050	43,220	42,580	42,280	41,790
Bankrupt or <i>De facto</i> Bankrupt (100 million yen)		5,860	5,750	5,620	5,530	6,030	6,900	7,440	7,180	6,810	6,760	6,920	6,970	6,970	7,110	7,390	7,300	7,340	7,490	7,570
Doubtful (100 million yen)		24,450	23,670	22,420	21,900	22,580	22,360	22,010	21,570	23,420	25,060	26,540	27,020	27,220	27,640	27,320	27,460	27,010	26,790	26,440
Special Attention (100 million yen)		7,070	6,660	6,540	6,280	7,110	7,580	8,220	8,760	9,550	9,630	9,430	9,030	9,070	8,670	8,350	8,470	8,220	8,010	7,770
Normal (100 million yen)		1,875,620	1,921,190	1,957,730	2,006,000	2,054,410	2,094,250	2,163,040	2,204,130	2,278,270	2,303,860	2,337,200	2,375,750	2,429,960	2,489,920	2,531,580	2,575,370	2,606,190	2,670,290	2,718,740
NPLs ratio (%)		2.0	1.8	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.8	1.8	1.8	1.7	1.7	1.7	1.7	1.6	1.6	1.5
Total Losses on Disposal of NPLs (trillion yen)		0.0	0.1	- 0.0	0.1	0.2	0.3	0.1	0.3	0.1	0.3	0.1	0.3	0.0	0.1	0.0	0.2	0.1	0.2	0.1
(61) Real Operating Profits (trillion yen)		0.6	1.0	0.5	1.0	0.5	1.0	0.6	1.1	0.5	1.0	0.6	1.1	0.6	0.8	0.5	1.0	0.7	1.3	0.8
Regional Banks II		Total Credit (100 million yen)	503,280	513,660	520,530	530,070	519,100	528,240	489,170	500,110	522,900	534,520	524,330	530,540	542,810	553,140	562,130	566,750	570,570	579,680
	Loans based on the FRA (100 million yen)	11,770	11,060	10,610	10,330	9,860	9,810	9,120	9,480	9,870	10,450	10,570	10,980	11,310	11,680	11,950	12,570	12,290	11,960	11,920
	Bankrupt or <i>De facto</i> Bankrupt (100 million yen)	2,470	2,360	2,260	2,190	2,180	2,180	2,070	2,080	2,030	2,090	2,110	2,120	2,090	2,200	2,220	2,380	2,230	2,230	2,330
	Doubtful (100 million yen)	7,880	7,420	7,160	7,030	6,600	6,490	6,010	6,260	6,570	7,080	7,140	7,470	7,830	8,110	8,420	8,870	8,790	8,530	8,340
	Special Attention (100 million yen)	1,410	1,280	1,190	1,110	1,090	1,140	1,040	1,140	1,270	1,280	1,320	1,390	1,400	1,380	1,310	1,330	1,270	1,190	1,260
	Normal (100 million yen)	491,510	502,600	509,910	519,730	509,230	518,430	480,040	490,630	513,030	524,070	513,770	519,550	531,490	541,460	550,180	554,180	558,280	567,720	579,340
	NPLs ratio (%)	2.3	2.2	2.0	1.9	1.9	1.9	1.9	1.9	1.9	2.0	2.0	2.1	2.1	2.1	2.1	2.2	2.2	2.1	2.0
	Total Losses on Disposal of NPLs (trillion yen)	0.0	0.0	- 0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0
	(36) Real Operating Profits (trillion yen)	0.1	0.2	0.1	0.2	0.1	0.2	0.1	0.2	0.1	0.2	0.1	0.2	0.1	0.2	0.1	0.1	0.1	0.1	0.1
	All Banks	Total Credit (100 million yen)	5,665,930	5,857,810	5,907,110	5,952,960	6,077,500	6,124,690	6,133,190	6,296,110	6,438,840	6,500,610	6,489,010	6,724,400	7,135,930	7,130,070	7,324,700	7,478,520	7,476,890	7,664,140
Loans based on the FRA (100 million yen)		79,140	77,240	70,450	66,950	64,830	67,270	68,150	68,480	74,030	79,220	79,780	88,920	88,140	87,800	87,670	95,790	90,500	84,130	79,960
Bankrupt or <i>De facto</i> Bankrupt (100 million yen)		12,210	11,980	11,740	11,040	11,350	11,930	12,230	12,240	13,080	12,530	11,960	11,860	11,960	11,590	11,880	12,400	11,350	11,400	11,570
Doubtful (100 million yen)		46,320	45,130	42,100	40,130	40,020	41,700	40,910	39,820	42,680	46,200	46,870	57,060	56,670	54,970	53,320	60,470	58,210	52,240	47,750
Special Attention (100 million yen)		20,610	20,130	16,610	15,790	13,460	13,650	15,010	16,420	18,270	20,490	20,950	20,000	19,520	21,240	22,480	22,930	20,940	20,490	20,630
Normal (100 million yen)		5,586,780	5,780,570	5,836,670	5,886,000	6,012,670	6,057,410	6,065,030	6,227,630	6,364,800	6,421,370	6,409,240	6,635,480	7,047,790	7,042,270	7,237,020	7,382,730	7,386,400	7,580,000	7,701,190
NPLs ratio (%)		1.4	1.3	1.2	1.1	1.1	1.1	1.1	1.1	1.1	1.2	1.2	1.3	1.2	1.2	1.2	1.3	1.2	1.1	1.0
Total Losses on Disposal of NPLs (trillion yen)		0.0	0.3	- 0.2	- 0.1	- 0.1	0.3	0.1	0.7	0.4	1.2	0.1	1.2	0.1	0.5	0.2	0.8	0.0	0.2	- 0.1
(107) Real Operating Profits (trillion yen)		2.3	3.8	1.8	3.3	1.8	3.0	1.9	3.4	1.9	3.4	1.9	3.6	2.2	3.6	2.4	4.2	3.0	4.5	3.4

	September-16	March-17	September-17	March-18	September-18	March-19	September-19	March-20	September-20	March-21	September-21	March-22	September-22	March-23	September-23	March-24	September-24	March-25	September-25	
Cooperative Financial Institutions	Total Credit (100 million yen)		1,046,680		1,078,190		1,112,930		1,144,500		1,212,130		1,208,520		1,245,990		1,248,850		1,264,190	
	Loans based on the FRA (100 million yen)		40,640		37,880		35,680		34,780		36,220		37,570		38,430		39,310		38,780	
	Bankrupt or <i>De facto</i> Bankrupt (100 million yen)		9,780		9,090		8,570		8,310		7,650		7,490		7,490		7,600		7,700	
	Doubtful (100 million yen)		27,070		25,220		23,770		23,180		25,170		26,880		27,540		28,400		28,000	
	Special Attention (100 million yen)		3,790		3,570		3,340		3,290		3,400		3,200		3,400		3,320		3,080	
	Normal (100 million yen)		1,006,020		1,040,270		1,077,180		1,109,660		1,175,850		1,170,890		1,207,510		1,209,480		1,225,400	
	NPLs ratio (%)		3.9		3.5		3.2		3.0		3.0		3.1		3.1		3.1		3.1	
	Total Losses on Disposal of NPLs (trillion yen)		0.1		0.1		0.1		0.2		0.3		0.2		0.1		0.1		0.1	
	(413) Real Operating Profits (trillion yen)		0.6		0.5		0.5		0.8		0.7		0.7		0.6		0.4		- 1.0	
	Credit Associations (Shinkin Banks)	Total Credit (100 million yen)		777,030		784,660		796,340		817,820		874,350		870,910		898,520		899,110		914,340
Loans based on the FRA (100 million yen)			33,500		31,340		29,660		28,880		30,240		31,680		32,590		33,150		32,640	
Bankrupt or <i>De facto</i> Bankrupt (100 million yen)			7,360		6,800		6,580		6,410		6,010		5,850		5,940		5,920		6,010	
Doubtful (100 million yen)			23,310		21,890		20,610		20,070		21,770		23,480		24,130		24,830		24,360	
Special Attention (100 million yen)			2,820		2,650		2,480		2,400		2,470		2,350		2,520		2,410		2,270	
Normal (100 million yen)			743,510		753,290		766,640		788,910		844,080		839,200		865,890		865,930		881,700	
(255) NPLs ratio (%)			4.3		4.0		3.7		3.5		3.5		3.6		3.6		3.7		3.6	
Credit Unions (Credit Cooperatives)		Total Credit (100 million yen)		138,270		147,910		154,730		159,080		171,620		174,280		177,690		180,570		180,400
		Loans based on the FRA (100 million yen)		6,360		5,770		5,230		5,080		5,140		5,050		5,000		5,250		5,230
		Bankrupt or <i>De facto</i> Bankrupt (100 million yen)		2,220		2,060		1,740		1,650		1,380		1,370		1,280		1,370		1,360
	Doubtful (100 million yen)		3,220		2,830		2,670		2,580		2,860		2,860		2,870		3,020		3,090	
	Special Attention (100 million yen)		920		880		820		850		910		820		850		860		780	
	Normal (100 million yen)		131,910		142,120		149,470		153,970		166,460		169,210		172,680		175,290		175,170	
	(144) NPLs ratio (%)		4.6		3.9		3.4		3.2		3.0		2.9		2.8		2.9		2.9	
	Deposit-taking Financial Institutions	Total Credit (100 million yen)		6,904,490		7,031,150		7,237,620		7,440,610		7,712,740		7,932,920		8,376,060		8,727,370		8,928,330
		Loans based on the FRA (100 million yen)		117,870		104,830		102,950		103,260		115,440		126,490		126,230		135,100		122,910
		Bankrupt or <i>De facto</i> Bankrupt (100 million yen)		21,760		20,130		20,500		20,550		20,180		19,350		19,080		20,000		19,100
Doubtful (100 million yen)			72,200		65,350		65,470		63,000		71,370		83,940		82,510		88,870		80,240	
Special Attention (100 million yen)			23,910		19,360		16,990		19,710		23,890		23,200		24,640		26,250		23,570	
Normal (100 million yen)			6,786,590		6,926,270		7,134,590		7,337,290		7,597,220		7,806,370		8,249,780		8,592,210		8,805,400	
NPLs ratio (%)			1.7		1.5		1.4		1.4		1.5		1.6		1.5		1.5		1.4	
Total Losses on Disposal of NPLs (trillion yen)			0.4		- 0.1		0.4		0.8		1.5		1.3		0.6		0.9		0.3	
(520) Real Operating Profits (trillion yen)			4.8		3.8		3.6		4.2		4.2		4.3		4.2		4.6		3.5	

- Other than "Total Losses on Disposal of NPLs," "Real Operating Profits," and "NPLs ratio," figures are rounded down to the nearest billion yen.
- Figures in parentheses refer to the number of financial institutions targeted as of March-25.
- "Former Long-term Credit Banks" consists of SBI Shinsei Bank and Aozora Bank.
- "Major Banks" consists of City Banks and Trust Banks.
- "Regional Banks" includes Saitama Resona Bank.
- "All Banks" consists of City Banks, former Long-term Credit Banks, Trust Banks, and Regional Banks.
- "Deposit-taking Financial Institutions" consists of "All Banks" and "Cooperative Financial Institutions," and excludes "Prefectural Credit Federations of Agricultural Cooperatives." However, figures for "Total Losses on Disposal of NPLs" and "Real Operating Profits" include those for "Prefectural Credit Federations of Agricultural Cooperatives."
- Some of the figures for banks include those that are transferred to subsidiary companies for corporate revitalization, and those of subsidiary companies for stockholding.
- With regard to "Total Losses on Disposal of NPLs" and "Real Operating Profits," the figures for September are half-year figures, and the figures for March are one-year figures.