

**Table-3 Transition of Non-Performing Loans (NPLs) based on the Financial Reconstruction Law**

100 million yen

		FY1998	FY1999	FY2000	FY2001	FY2002
City Banks, Long-term Credit Banks and Trust Banks	NPLs based on the FRL	219,450 ( 219,450 )	203,580 ( 184,930 )	200,080 ( 180,320 )	283,850 ( 267,820 )	206,800 ( 202,440 )
	Bankrupt or <i>De facto</i> Bankrupt	53,660 ( 53,660 )	40,800 ( 37,910 )	36,970 ( 31,800 )	35,290 ( 32,010 )	22,100 ( 21,610 )
	Doubtful	123,180 ( 123,180 )	108,400 ( 100,660 )	91,700 ( 84,850 )	129,790 ( 122,330 )	67,740 ( 65,820 )
	Specical Attention	42,610 ( 42,610 )	54,380 ( 46,370 )	71,410 ( 63,670 )	118,770 ( 113,480 )	116,960 ( 115,010 )
Regional Banks & Regional Banks II	NPLs based on the FRL	119,980	114,470	136,220	148,220	146,600
	Bankrupt or <i>De facto</i> Bankrupt	49,550	37,060	39,640	38,750	35,370
	Doubtful	50,970	54,080	58,640	63,360	62,390
	Specical Attention	19,460	23,330	37,940	46,110	48,840
All Banks	NPLs based on the FRL	339,430	318,050	336,300	432,070	353,390
	Bankrupt or <i>De facto</i> Bankrupt	103,210	77,860	76,610	74,040	57,470
	Doubtful	174,150	162,480	150,340	193,150	130,130
	Specical Attention	62,070	77,710	109,350	164,880	165,790
Deposit-Taking Financial Institutions	NPLs based on the FRL	425,510	409,350	429,850	524,420	445,070
	Bankrupt or <i>De facto</i> Bankrupt	142,050	112,470	110,610	103,960	87,020
	Doubtful	203,910	197,040	186,270	229,120	166,200
	Specical Attention	79,550	99,840	132,970	191,340	191,840

(Note:)

1. Figures are rounded to the nearest billion.

2. For FY 1998, Shinsei Bank and Aozora Bank are excuded. For FY 1999, Aozora Bank is excluded. Both have been included since FY 2000.

For FY 2002, figures of NPLs about UFJ Bank include those transferred to UFJ Strategic Partner Co., Ltd.

3. Figures in parentheses stand for those of "Major 11 banks" excluding Shinsei Bank and Aozora Bank.

4. "Regional Banks and Regional Banks " include Sitama Resona Bank..