

Table-4 Total Losses on Disposal of Non-Performing Loans of All Banks

100 million yen

	FY1992	FY1993	FY1994	FY1995	FY1996	FY1997	FY1998	FY1999	FY2000	FY2001	FY2002
Total Losses on Disposal of Non-Performing Loans	16,398	38,722	52,322	133,692 (110,669)	77,634 (62,099)	132,583 (108,188)	136,309 (104,403)	69,441 (53,975)	61,076 (42,898)	97,221 (77,212)	66,584 (51,048)
Net Transfer to provisions for Loan Losses	9,449	11,461	14,021	70,873 (55,758)	34,473 (25,342)	84,025 (65,522)	81,181 (54,901)	25,313 (13,388)	27,319 (13,706)	51,959 (38,062)	31,011 (20,418)
Direct Write-offs	4,235	20,900	28,085	59,802 (54,901)	43,158 (36,756)	39,927 (35,005)	47,093 (42,677)	38,646 (36,094)	30,717 (26,500)	39,745 (34,136)	35,201 (30,376)
Write-offs of Loans	2,044	2,354	7,060	17,213 (15,676)	9,730 (8,495)	8,506 (7,912)	23,772 (22,549)	18,807 (17,335)	25,202 (22,014)	32,042 (27,183)	21,627 (17,737)
Losses on Sales through Bulk Sales, etc.	2,191	18,546	21,025	42,589 (39,225)	33,428 (28,261)	31,421 (27,093)	23,321 (20,128)	19,839 (18,759)	5,516 (4,486)	7,703 (6,953)	13,574 (12,640)
Others	2,714	6,361	10,216	3,017 (10)	3 (1)	8,631 (7,661)	8,035 (6,825)	5,482 (4,493)	3,040 (2,691)	5,517 (5,013)	372 (253)
Cumulative Total since FY 1992	16,398	55,120	107,442	241,134 (218,111)	318,768 (280,210)	451,351 (388,398)	587,660 (492,801)	657,101 (546,776)	718,177 (589,674)	815,398 (666,886)	881,982 (717,934)
Cumulative Total of Direct Write-offs	4,235	25,135	53,220	113,022 (108,121)	156,180 (144,877)	196,107 (179,882)	243,200 (222,559)	281,846 (258,653)	312,563 (285,153)	352,308 (319,289)	387,509 (349,665)
Risk Management Loans	127,746	135,759	125,462	285,043 (218,682)	217,890 (164,406)	297,580 (219,780)	296,270 (202,500)	303,660 (197,720)	325,150 (192,810)	420,280 (276,260)	348,490 (204,330)
Provisions for Loan Losses	36,983	45,468	55,364	132,930 (103,450)	123,340 (93,880)	178,150 (136,010)	147,970 (92,580)	122,300 (76,780)	115,550 (69,390)	133,530 (86,570)	125,850 (78,970)

(Note:)

- Concerning the figures of all deposit-taking financial institutions of FY 2002, "Net Transfer to Allowance for Loan Losses" accounts for 3,572.9 billion yen, "Direct Write-offs" 3,817.2 billion yen, and "Total Losses on Disposal of Non-performing Loans" 7,428.3 billion yen.
- From FY 1992 to FY 1994, data shown are composed of City Banks, Long-term Credit Banks and Trust Banks. Figures in parentheses refer to the total amounts of City Banks, Long-term Credit Banks and Trust Banks.
- Hokkaido Takusyoku Bank, Tokuyo City Bank, Kyoto Kyoei Bank, Naniwa Bank, Fukutoku Bank, and Midori Bank are excluded from FY 1997 onward. Kokumin Bank, Kofuku Bank and Tokyo Sowa Bank are excluded from FY 1998 onward. Namihaya Bank and Niigata Chuo Bank are excluded from FY 1999 onward. Ishikawa Bank and Chubu Bank are excluded from FY 2001. Long-term Credit Bank of Japan (Shinsei Bank at present) is excluded from FY1998. Nippon Credit Bank (Aozora Bank at present) is excluded from FY 1998 and FY 1999.
- "Net Transfer to Provisions for Loan Losses" refer to the total amount of net transfer to specific provisions for loan losses and net transfer to general provisions for loan losses.
- Figures of "Risk Management Loans" are composed of "Loans to Borrowers in Legal Bankruptcy" [LBB] and "Past Due Loans" [PDL] before FY1994. For FY 1995 and FY 1996, the figures are composed of LBB, PDL and "Restructured Loans".
- "Losses on Sales through Bulk Sales etc." refer to the total amount of losses on sales through bulk sales, losses on supports to subsidiary and losses on sales to the RCC (Resolution and Collection Corporation) and to the CCPC (Cooperative Credit Purchasing Company) etc.
- "Others" in "Total Losses on Disposal of Non-Performing Loans" refer to the total amount of provisions for expected losses brought by loans sold to CCPC, and provisions for expected losses brought by the supports to subsidiaries etc.
- The figure of "Total Losses on Disposal of Non-Performing Loans" of FY 2001 includes Tokai Bank (merged in January 2002), and that of FY 2002 includes Asahi Bank (merged in March 2003).