

(Reference) The Status of Risk Management Loans of All Banks (as of end-March 2003)

100 million yen

	Number of Institutions	Total Loans	Risk Management Loans					Allowance for Possible Loan Losses	
			Total	* LBB	** PDL	*** 3PDL	Restructured Loans	Total	Specific Provisions
City Banks	6	2,192,100	174,480	7,050	67,760	2,800	96,860	67,130	25,560
Long-term Credit Banks	2	69,440	4,270	220	2,150	760	1,140	4,160	1,500
Trust Banks	5	377,190	25,580	1,400	8,890	130	15,150	7,680	2,960
Total of City Banks, Long-term Credit Banks and Trust Banks (Major 11 Banks )	13 (11)	2,638,740 (2,569,300)	204,330 (200,060)	8,670 (8,450)	78,810 (76,650)	3,690 (2,930)	113,160 (112,020)	78,970 (74,810)	30,020 (28,520)
Regional Banks	64	1,354,950	104,230	9,170	57,900	1,030	36,130	34,550	22,350
Regional Banks	53	429,130	38,230	4,470	21,670	210	11,880	11,980	8,290
Total of Regional Banks	118	1,831,190	144,160	13,720	80,380	1,310	48,740	46,880	30,790
Total of All Banks	131	4,469,930	348,490	22,390	159,190	5,000	161,900	125,850	60,810
Cooperative Financial Institutions	589	1,265,560	108,270	13,740	63,090	920	30,530	33,310	24,880
<i>Shinkin Banks</i>	327	727,400	72,290	7,740	43,510	550	20,490	18,670	13,790
<i>Credit Cooperatives</i>	192	98,230	15,140	1,850	7,990	230	5,070	3,910	3,050
TOTAL (All Deposit-Taking Financial Institutions )	720	5,735,480	456,760	36,130	222,280	5,920	192,430	159,160	85,690

\* LBB : Loans to Borrowers in Legal Bankruptcy    \*\* PDL : Past Due Loans in arrears by 6 months or more    \*\*\* 3PDL : Loans in arrears by 3 months or more and less than 6 months

(Note:)

1. Figures are rounded to the nearest billion.
2. Financial institutions that declared bankruptcy are excluded.
3. "PDL" refer to loans of which interests are not collected and are not recognized as earnings, excluding LBB and of which payments of interests are in a grace period for the purpose of reconstructing the borrowers. "3PDL" refer to loans of which principals or interests are in arrears by 3 months or more from the date of default on payments of interests or principals under terms of the related loan agreements, excluding LBB and PDL.
4. Some financial institutions chose "Partial Direct Write-offs" (to write-off uncorrectable portions(Category ) of loans to bankrupt/effectively bankrupt borrows with collateral/guarantee, instead of providing specific provisions for loan losses), which were 7,533 billion yen on non-consolidated bases.
5. "Major Banks" stand for City Banks, Long-term Credit Banks and Trust Banks excluding Shinsei Bank and Aozora Bank.
6. Figures include NPLs of UFJ Strategic Partner Co., Ltd which are transferred from UFJ Bank.
7. "Total of Regional Banks" includes the figure of Saitama Resona Bank.