

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

100 million yen

		FY1998	FY1999	FY2000	FY2001	FY2002	FY2003 Sept.
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)	177,420 (174,580)
	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)	22,210 (21,980)
	Doubtful	123,180 (123,180)	108,400 (100,660)	91,700 (84,850)	129,790 (122,330)	67,740 (65,820)	63,290 (61,590)
	Specical Attention	42,610 (42,610)	54,380 (46,370)	71,410 (63,670)	118,770 (113,480)	116,960 (115,010)	91,910 (91,020)
Regional Banks & Regional Banks II	NPLs based on the FRL	119,980	114,470	136,220	148,220	146,600	138,930
	Bankrupt or <i>De facto</i> Bankrupt	49,550	37,060	39,640	38,750	35,370	33,710
	Doubtful	50,970	54,080	58,640	63,360	62,390	59,980
	Specical Attention	19,460	23,330	37,940	46,110	48,840	45,240
All Banks	NPLs based on the FRL	339,430	318,050	336,300	432,070	353,390	316,350
	Bankrupt or <i>De facto</i> Bankrupt	103,210	77,860	76,610	74,040	57,470	55,920
	Doubtful	174,150	162,480	150,340	193,150	130,130	123,280
	Specical Attention	62,070	77,710	109,350	164,880	165,790	137,150

(Note:)

1. Figures are rounded to the nearest billion.

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

From FY 2002, figures of NPLs about UFJ Bank include those transferred to subsidiary company for corporate revitalization,and for FY 2003 Sept.,figures of NPLs about Mizuho Group include those which are transferred to subsidiary companies for corporate revitalization.

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

4. "Regional Banks and Regional Banks II" include Saitama Resona Bank..