

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

100 million yen

		FY1998	FY1999	FY2000	FY2001	FY2002	FY2003
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)	138,020 (136,160)
	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)	14,940 (14,650)
	Doubtful	123,180 (123,180)	108,400 (100,660)	91,700 (84,850)	129,790 (122,330)	67,740 (65,820)	53,270 (51,990)
	Special Attention	42,610 (42,610)	54,380 (46,370)	71,410 (63,670)	118,770 (113,480)	116,960 (115,010)	69,810 (69,520)
Regional Banks & Regional Banks II	NPLs based on the FRL	119,980	114,470	136,220	148,220	146,600	127,920
	Bankrupt or <i>De facto</i> Bankrupt	49,550	37,060	39,640	38,750	35,370	28,580
	Doubtful	50,970	54,080	58,640	63,360	62,390	58,610
	Special Attention	19,460	23,330	37,940	46,110	48,840	40,730
All Banks	NPLs based on the FRL	339,430	318,050	336,300	432,070	353,390	265,940
	Bankrupt or <i>De facto</i> Bankrupt	103,210	77,860	76,610	74,040	57,470	43,520
	Doubtful	174,150	162,480	150,340	193,150	130,130	111,880
	Special Attention	62,070	77,710	109,350	164,880	165,790	110,550
Deposit-Taking Financial Institutions	NPLs based on the FRL	425,510	409,350	429,850	524,420	445,070	346,020
	Bankrupt or <i>De facto</i> Bankrupt	142,050	112,470	110,610	103,960	87,020	70,090
	Doubtful	203,910	197,040	186,270	229,120	166,200	145,480
	Special Attention	79,550	99,840	132,970	191,340	191,840	130,440

(Note:)

1. Figures are rounded to the nearest billion.

2. About the figures, Shinsei Bank and Aozora Bank are excluded for FY 1998, Aozora Bank is excluded for FY1999. Both banks have been included since FY 2000.

From FY 2002, those figures about UFJ Bank include those which are transferred to subsidiary companies for corporate revitalization.

For FY 2003, those figures about the Mizuho Group, the NISHI-NIPPON Bank and the Fukuoka City Bank 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 from City Banks, Long-term Credit Banks and Trust Banks.

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

5. "Deposit-Taking Financial Institutions" exclude Credit Federation of Agricultural Cooperatives etc.