

**Table 2 The Status of Non-Performing Loans based on the Financial Reconstruction Law**  
(as of end-March 2005)

(100 million yen)

	No. of Institutions	NPLs based on the FRL				Normal	Total
		Bankrupt / <i>De facto</i> Bankrupt	Doubtful	Special Attention			
City Banks	6	64,630	9,270	31,830	23,530	2,112,170	2,176,790
Long-Term Credit Banks	2	1,500	90	1,260	150	60,940	62,440
Trust Banks	5	9,470	1,230	4,380	3,860	344,300	353,770
City Banks, Long-Term Credit Banks and Trust Banks	13	75,600	10,580	37,470	27,550	2,517,400	2,593,000
(Major 11 Banks)	( 11 )	( 74,100 )	( 10,500 )	( 36,210 )	( 27,390 )	( 2,456,470 )	( 2,530,560 )
Regional Banks I	64	76,740	15,220	37,840	23,670	1,327,470	1,404,210
Regional Banks II	48	25,870	6,380	12,610	6,890	384,130	410,000
Regional Banks	113	103,670	21,720	50,900	31,050	1,764,600	1,868,270
Total (All Banks)	126	179,270	32,310	88,360	58,600	4,282,000	4,461,270
Cooperative Financial Institutions	489	69,780	22,350	31,040	16,390	838,290	908,080
Shinkin Banks	299	56,610	17,260	26,470	12,880	652,070	708,680
Credit Cooperatives	176	11,830	4,490	4,050	3,290	87,840	99,670
Total (Deposit-Taking Financial Institutions)	615	249,040	54,660	119,400	74,990	5,120,290	5,369,350

Note: 1. Figures are rounded to the nearest billion yen.

2. "Long-Term Credit Banks" includes Shinsei Bank, which changed its status to an Ordinary Bank Charter on April 1, 2004.

3. "Major 11 banks" excludes Shinsei Bank and Aozora Bank from City Banks, Long-term Credit Banks and Trust Banks.

4. "Regional Banks" includes the figures for Saitama Resona Bank.

5. Figures in the above table for Mizuho Group, UFJ Bank, Hokuriku Bank and NISHI-NIPPON City Bank include those which are transferred to subsidiary companies for corporate revitalization.

6. "Cooperative Financial Institutions " excludes Prefectural Credit Federations of Agricultural Cooperatives.