

Table 3 The Transition of Non-Performing Loans based on the Financial Reconstruction Law

(100 million yen)

		March-99	March-00	March-01	March-02	March-03	March-04	March-05
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)	75,600 (74,100)
	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)	10,580 (10,500)
	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)	37,470 (36,210)
	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)	27,550 (27,390)
Regional Banks	NPLs based on the FRL	119,980	114,470	136,220	148,220	146,600	127,920	103,670
	Bankrupt or <i>De facto</i> Bankrupt	49,550	37,060	39,640	38,750	35,370	28,580	21,720
	Doubtful	50,970	54,080	58,640	63,360	62,390	58,610	50,900
	Special Attention	19,460	23,330	37,940	46,110	48,840	40,730	31,050
Total (All Banks)	NPLs based on the FRL	339,430	318,050	336,300	432,070	353,390	265,940	179,270
	Bankrupt or <i>De facto</i> Bankrupt	103,210	77,860	76,610	74,040	57,470	43,520	32,310
	Doubtful	174,150	162,480	150,340	193,150	130,130	111,880	88,360
	Special Attention	62,070	77,710	109,350	164,880	165,790	110,550	58,600
Deposit-Taking Financial Institutions	NPLs based on the FRL	425,510	409,350	429,850	524,420	445,070	346,020	249,040
	Bankrupt or <i>De facto</i> Bankrupt	142,050	112,470	110,610	103,960	87,020	70,090	54,660
	Doubtful	203,910	197,040	186,270	229,120	166,200	145,480	119,400
	Special Attention	79,550	99,840	132,970	191,340	191,840	130,440	74,990

Note:

- Figures are rounded to the nearest billion yen.
- With regard to the figures for "City Banks, Long-term Credit Banks and Trust Banks", Shinsei Bank and Aozora Bank are excluded for March 99, Aozora Bank is excluded for March 00. Those figures for end-March 2005 include Shinsei Bank, which changed its status to an Ordinary Bank Charter on April 1, 2004.
- 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."
- "Regional Banks" includes Saitama Resona Bank.
- "All Banks" consists of City Banks, Long-term Credit Banks, Trust Banks and Regional Banks.
- "Deposit-Taking Financial Institutions" excludes Prefectural Credit Federations of Agricultural Cooperatives.
- From FY 2002, the figures for UFJ Bank include those which are transferred to subsidiary companies for corporate revitalization. From FY 2003, the figures for Mizuho Group, NISHI-NIPPON Bank and Fukuoka City Bank (as of March 2004, NISHI-NIPPON Bank and Fukuoka City Bank merged to become NISHI-NIPPON City Bank) include those which are transferred to subsidiary companies for corporate revitalization. FY2004, the figures for Hokuriku Bank include those which are transferred to subsidiary companies for corporate revitalization.