

(Reference) The Status of Risk Management Loans (as of end-March 2005)

(100 million yen)

	No. of Institutions	Total Loans	Risk Management Loans					Allowance for Possible Loan Losses	
			Total	* LBB	** PDL	*** 3PDL	Restructured Loans	Total	Specific Provisions
City Banks	6	1,959,940	62,100	1,720	36,850	1,310	22,230	40,770	17,150
Long-term Credit Banks	2	60,490	1,480	30	1,300	30	120	2,580	1,050
Trust Banks	5	340,510	9,320	370	5,070	30	3,850	4,040	1,800
Total of City Banks, Long-term Credit Banks and Trust Banks (Major 11 Banks)	13 (11)	2,360,950 (2,300,450)	72,900 (71,420)	2,120 (2,090)	43,210 (41,920)	1,370 (1,340)	26,200 (26,070)	47,390 (44,810)	20,000 (18,950)
Regional Banks I	64	1,374,920	75,840	4,060	47,130	660	23,980	29,380	18,240
Regional Banks II	48	403,400	25,590	2,030	16,640	130	6,790	8,220	5,480
Regional Banks	113	1,831,540	102,480	6,120	64,320	840	31,210	37,960	23,860
Total of All Banks	126	4,192,490	175,390	8,240	107,530	2,210	57,400	85,350	43,860
Cooperative Financial Institutions	537	1,201,960	83,020	7,980	53,220	450	21,360	27,190	19,980
<i>Shinkin Banks</i>	299	693,800	55,470	4,350	37,830	240	13,050	15,100	11,360
<i>Credit Cooperatives</i>	176	97,360	11,660	1,290	7,120	120	3,130	3,500	2,780
TOTAL (All Deposit-Taking Financial Institutions)	663	5,394,460	258,400	16,220	160,750	2,660	78,760	112,540	63,840

* 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:

- Figures are rounded to the nearest billion yen.
- "Long-Term Credit Banks" includes Shinsei Bank, which changed its status to an Ordinary Bank Charter in April 2004.
- "Major 11 banks" excludes Shinsei Bank and Aozora Bank from City Banks, Long-term Credit Banks and Trust Banks.
- "Regional Banks" includes the figure for Saitama Resona Bank.
- 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.