

Table 2 Breakdown of the factors of changes in NPLs of All Banks based on the FRL

(trillion yen)

		March-03	September-03	March-04	September-04	March-05	September-05
NPLs based on the FRL		▲ 7.9	▲ 3.7	▲ 8.7	▲ 2.8	▲ 8.7	▲ 2.0
(Of which,) "Special attention loans"		+ 0.1	▲ 2.9	▲ 5.5	▲ 4.1	▲ 5.2	▲ 0.7
[Increase factors]	Weakened business activities	+ 4.7	+ 1.7	+ 3.0	+ 1.8	+ 2.1	+ 1.1
	Upgrade from lower categories	+ 1.5	+ 0.4	+ 0.3	+ 0.2	+ 0.2	+ 0.2
	Exit from NPL category(*)	▲ 2.3	▲ 2.2	▲ 3.8	▲ 1.9	▲ 3.4	▲ 1.0
	Downgrade to lower categories(*)	▲ 3.1	▲ 2.7	▲ 3.3	▲ 4.2	▲ 2.3	▲ 0.8
	Repayment, etc.	▲ 0.7	0.0	▲ 1.7	0.0	▲ 1.9	▲ 0.2
(Of which,) "Doubtful and bankrupt/ <i>de facto</i> bankrupt"		▲ 8.0	▲ 0.8	▲ 3.2	+ 1.3	▲ 3.5	▲ 1.3
[Increase factors]	Removal from B/S	▲ 15.1	▲ 5.4	▲ 9.8	▲ 5.3	▲ 8.9	▲ 3.5
	Weakened business activities	+ 4.0	+ 1.9	+ 3.3	+ 2.3	+ 3.1	+ 1.4
	Downgrade from upper categories(*)	+ 3.1	+ 2.7	+ 3.3	+ 4.2	+ 2.3	+ 0.8

Note: 1. Source of figures is survey of banks by FSA.

2. Figures are composed of City Banks, Long-term Credit Banks (including Shinsei Bank, which changed its status to an Ordinary Bank Charter in April 2004, from March 2005 onward), Trust Banks and Regional Banks (including Saitama Resona Bank).

3. * is upgrade from "Need Special Attention" and includes upgrade from "Normal", which belong to "Need Special Attention".

4. The number of financial institutions of object as of September-2005 is 126.

5. Figures of September are figures of half-year, and figures of March are figures of one year.

6. From FY2002, the figures for UFJ Bank include those which are transferred to subsidiary companies for corporate revitalization.

From September-03, the figures for Mizuho Group include those which are transferred to subsidiary companies for corporate revitalization.

From FY2003, the figures for NISHI-NIPPON Bank and Fukuoka City Bank (after March-2005, NISHI-NIPPON City Bank which NISHI-NIPPON Bank and Fukuoka City Bank merged to become) include those which are transferred to subsidiary companies for corporate revitalization.

From FY2004, the figures for Hokuriku Bank include those which are transferred to subsidiary companies for corporate revitalization.

The figures for Shinwa Bank for September-05 include those which are transferred to subsidiary companies for corporate revitalization.