

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

100 million yen

	Number of Institutions	NPLs based on the FRL				Normal	Total
			Bankrupt / <i>De facto</i> Bankrupt	Doubtful	Special Attention		
City Banks	6	53,680	6,600	27,350	19,730	2,157,420	2,211,090
Long-Term Credit Banks	2	1,210	80	890	230	64,360	65,560
Trust Banks	5	7,410	1,060	3,510	2,840	347,530	354,940
City Banks, Long-Term Credit Banks and Trust Banks	13	62,290	7,740	31,760	22,800	2,569,300	2,631,590
(Major 11 Banks)	( 11 )	( 61,090 )	( 7,650 )	( 30,870 )	( 22,570 )	( 2,504,940 )	( 2,566,030 )
Regional Banks I	64	71,920	14,380	35,510	22,030	1,328,840	1,400,760
Regional Banks II	48	24,090	5,950	12,200	5,940	387,850	411,940
Regional Banks	113	97,050	20,420	48,190	28,440	1,771,160	1,868,210
Total (All Banks)	126	159,340	28,160	79,950	51,240	4,340,460	4,499,800

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 1st, 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 figure of Saitama Resona Bank.

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