

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

100 million yen

	Number of Institutions	Total Loans	Risk Management Loans					Allowance for Possible Loan Losses	
			Total	* LBB	** PDL	*** 3PDL	Restructured Loans	Total	Specific Provisions
City Banks	6	1,983,430	51,650	1,840	30,090	1,120	18,600	31,910	13,430
Long-term Credit Banks	2	63,590	1,190	20	930	0	230	2,320	970
Trust Banks	5	339,010	7,330	300	4,190	40	2,810	3,410	1,700
Total of City Banks, Long-term Credit Banks and Trust Banks (Major 11 Banks)	13 (11)	2,386,020 (2,322,440)	60,160 (58,970)	2,150 (2,130)	35,210 (34,270)	1,160 (1,160)	21,640 (21,410)	37,640 (35,320)	16,110 (15,140)
Regional Banks I	64	1,371,780	71,060	3,650	44,410	630	22,370	27,330	16,970
Regional Banks II	48	405,460	23,820	1,780	16,090	130	5,830	7,880	5,200
Regional Banks	113	1,831,900	95,920	5,440	61,050	820	28,620	35,620	22,360
Total of All Banks	126	4,217,920	156,080	7,590	96,250	1,980	50,260	73,260	38,470

* 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:

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 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.