

Table 1 Transition of Loans Based on the Financial Reconstruction Act

		September-15	March-16	September-16	March-17	September-17	March-18	September-18	March-19	September-19	March-20	September-20	March-21	September-21	March-22	September-22	March-23	September-23	March-24	September-24
City Banks, former Long- term Credit Banks and Trust Banks	Total Credit (100 million yen)	3,225,480	3,246,040	3,178,640	3,315,290	3,322,220	3,310,330	3,394,860	3,391,280	3,368,850	3,477,410	3,515,960	3,537,710	3,500,920	3,690,700	4,032,340	3,953,940	4,098,150	4,201,880	4,164,920
	Loans based on the FRA (100 million yen)	31,740	31,490	28,890	28,990	24,220	21,910	18,290	19,630	20,470	20,550	23,490	26,430	25,440	34,000	32,700	31,840	31,730	38,970	34,630
	Bankrupt or De facto Bankrupt (100 million yen)	3,870	3,900	3,690	3,680	3,650	3,120	2,950	2,670	2,570	2,830	4,080	3,540	2,780	2,610	2,740	2,140	2,130	2,600	1,660
	Doubtful (100 million yen)	16,160	17,940	13,280	13,320	11,850	10,540	10,220	12,230	12,300	11,400	12,170	13,510	12,660	22,010	21,070	18,740	17,110	23,630	21,890
	Special Attention (100 million yen)	11,710	9,650	11,920	11,990	8,720	8,250	5,120	4,730	5,610	6,330	7,250	9,380	10,000	9,370	8,890	10,970	12,490	12,740	11,080
	Normal (100 million yen)	3,193,750	3,214,550	3,149,750	3,286,290	3,298,000	3,288,420	3,376,570	3,371,650	3,348,380	3,456,850	3,492,460	3,511,280	3,475,490	3,656,710	3,999,630	3,922,100	4,066,420	4,162,900	4,130,290
	NPLs ratio (%)	1.0	1.0	0.9	0.9	0.7	0.7	0.5	0.6	0.6	0.6	0.6	0.7	0.7	0.9	0.8	0.8	0.8	0.9	0.8
	Total Losses on Disposal of NPLs (trillion yen)	- 0.0	0.2	- 0.0	0.2	- 0.2	- 0.2	- 0.3	- 0.1	- 0.0	0.3	0.3	0.7	- 0.0	0.8	0.0	0.3	0.1	0.6	- 0.0
	(9) Real Operating Profits (trillion yen)	1.6	3.0	1.6	2.6	1.1	2.1	1.1	1.8	1.2	2.1	1.3	2.2	1.2	2.3	1.5	2.6	1.8	3.1	2.1
City Banks	Total Credit (100 million yen)	2,718,050	2,727,740	2,657,520	2,774,690	2,781,430	2,764,610	2,941,140	2,932,290	2,911,490	3,015,440	3,055,260	3,074,990	3,044,110	3,227,780	3,541,720	3,458,500	3,586,570	3,678,670	3,650,270
	Loans based on the FRA (100 million yen)	29,430	29,420	27,070	27,250	22,960	20,760	17,360	18,390	18,940	19,150	21,720	24,600	23,790	31,290	30,660	29,720	29,970	36,260	31,980
	Bankrupt or De facto Bankrupt (100 million yen)	3,500	3,700	3,520	3,540	3,470	2,950	2,800	2,540	2,400	2,660	3,790	3,250	2,580	2,400	2,510	2,010	2,020	2,500	1,560
	Doubtful (100 million yen)	14,950	16,640	12,340	12,680	11,350	10,080	9,760	11,380	11,320	10,610	11,230	12,540	11,780	20,250	19,750	17,360	16,040	21,750	19,920
	Special Attention (100 million yen)	10,980	9,090	11,210	11,040	8,150	7,730	4,810	4,480	5,210	5,880	6,700	8,810	9,430	8,640	8,390	10,360	11,900	12,010	10,500
	Normal (100 million yen)	2,688,630	2,698,320	2,630,460	2,747,440	2,758,470	2,743,850	2,923,780	2,913,900	2,892,550	2,996,290	3,033,530	3,050,390	3,020,320	3,196,490	3,511,060	3,428,780	3,556,600	3,642,400	3,618,280
	NPLs ratio (%)	1.1	1.1	1.0	1.0	0.8	0.8	0.6	0.6	0.7	0.6	0.7	0.8	0.8	1.0	0.9	0.9	0.8	1.0	0.9
	Total Losses on Disposal of NPLs (trillion yen)	- 0.0	0.2	- 0.0	0.2	- 0.2	- 0.2	- 0.3	- 0.1	- 0.0	0.3	0.3	0.7	- 0.0	0.8	0.0	0.3	0.1	0.5	- 0.0
	(4) Real Operating Profits (trillion yen)	1.3	2.4	1.3	2.1	0.9	1.6	0.8	1.3	0.9	1.6	1.0	1.7	0.9	1.8	1.2	2.2	1.5	2.7	1.8
Former Long- term Credit Banks	Total Credit (100 million yen)	70,610	69,270	69,530	72,890	72,480	73,850	75,880	78,310	79,300	81,460	80,850	82,590	83,980	86,810	98,710	113,680	121,100	124,860	134,040
	Loans based on the FRA (100 million yen)	620	580	520	230	130	150	170	260	390	460	580	600	510	570	440	600	770	1,540	1,430
	Bankrupt or De facto Bankrupt (100 million yen)	60	50	40	30	30	20	20	20	60	70	70	70	30	40	30	50	10	10	10
	Doubtful (100 million yen)	490	460	420	150	50	80	100	200	310	340	410	440	390	460	250	420	620	1,330	1,210
	Special Attention (100 million yen)	70	60	60	50	50	50	50	30	30	50	100	90	90	70	160	130	140	190	210
	Normal (100 million yen)	69,540	68,690	69,010	72,660	72,350	73,690	75,710	78,050	78,910	80,990	80,270	81,990	83,470	86,240	98,270	113,080	120,340	123,330	132,610
	NPLs ratio (%)	0.9	0.8	0.7	0.3	0.2	0.2	0.2	0.3	0.5	0.6	0.7	0.7	0.6	0.7	0.4	0.5	0.6	1.2	1.1
	Total Losses on Disposal of NPLs (trillion yen)	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	0.0	0.0	0.0	0.0	0.0	0.0	- 0.0	- 0.0	0.0	0.1	0.0
	(2) Real Operating Profits (trillion yen)	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.1
True Banks	Total Credit (100 million yen)	437,270	449,030	451,590	467,710	468,310	471,870	377,840	380,670	378,060	380,520	379,850	380,130	372,830	376,120	391,910	381,760	390,480	398,350	380,610
	Loans based on the FRA (100 million yen)	1,700	1,490	1,300	1,510	1,130	990	760	980	1,140	940	1,190	1,230	1,130	2,140	1,610	1,520	1,000	1,180	1,210
	Bankrupt or De facto Bankrupt (100 million yen)	320	150	130	110	160	140	130	120	110	100	220	220	170	170	190	90	90	90	90
	Doubtful (100 million yen)	720	840	530	500	450	380	360	640	670	450	530	530	480	1,310	1,070	950	460	550	760
	Special Attention (100 million yen)	650	500	650	900	530	470	270	220	370	390	440	480	480	670	340	480	450	530	370
	Normal (100 million yen)	435,580	447,540	450,290	466,200	467,180	470,880	377,080	379,700	376,920	379,570	378,660	378,910	371,690	373,980	390,310	380,240	389,490	397,180	379,390
	NPLs ratio (%)	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.3	0.3	0.2	0.3	0.3	0.3	0.6	0.4	0.4	0.3	0.3	0.3
	Total Losses on Disposal of NPLs (trillion yen)	- 0.0	0.0	- 0.0	0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	- 0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(3) Real Operating Profits (trillion yen)	0.2	0.5	0.2	0.4	0.2	0.4	0.2	0.4	0.2	0.4	0.2	0.4	0.3	0.5	0.3	0.4	0.2	0.4	0.3
Major Banks	Total Credit (100 million yen)	3,155,330	3,176,770	3,109,110	3,242,400	3,249,740	3,236,480	3,318,980	3,312,970	3,289,560	3,395,960	3,435,110	3,455,120	3,416,940	3,603,900	3,933,630	3,840,260	3,977,050	4,077,020	4,030,880
	Loans based on the FRA (100 million yen)	31,130	30,910	28,370	28,760	24,090	21,750	18,120	19,370	20,080	20,090	22,920	25,830	24,930	33,430	32,260	31,240	30,960	37,440	33,200
	Bankrupt or De facto Bankrupt (100 million yen)	3,820	3,850	3,650	3,650	3,630	3,100	2,930	3,650	2,510	2,760	4,010	3,470	2,750	2,570	2,710	2,100	2,120	2,590	1,650
	Doubtful (100 million yen)	15,670	17,480	12,860	13,170	11,800	10,460	10,110	12,020	11,990	11,060	11,760	13,070	12,270	21,560	20,830	18,310	16,500	22,300	20,680
	Special Attention (100 million yen)	11,630	9,590	11,860	11,940	8,670	8,190	5,070	4,700	5,580	6,270	7,150	9,290	9,910	9,300	8,730	10,830	12,350	12,540	10,870
	Normal (100 million yen)	3,124,210	3,145,860	3,080,750	3,213,640	3,225,650	3,214,730	3,300,860	3,293,590	3,269,480	3,375,860	3,412,190	3,429,300	3,392,010	3,570,460	3,901,360	3,809,020	3,946,090	4,039,580	3,997,680
	NPLs ratio (%)	1.0	1.0	0.9	0.9	0.7	0.7	0.5	0.6	0.6	0.6	0.6	0.7	0.7	0.9	0.8	0.8	0.8	0.9	0.8
	Total Losses on Disposal of NPLs (trillion yen)	- 0.0	0.2	- 0.0	0.2	- 0.2	- 0.2	- 0.3	- 0.1	- 0.0	0.3	0.3	0.7	- 0.0	0.8	0.0	0.3	0.1	0.5	- 0.0
	(7) Real Operating Profits (trillion yen)	1.5	2.9	1.5	2.5	1.1	2.0	1.1	1.7	1.2	2.0	1.2	2.1	1.2	2.2	1.5	2.5	1.7	3.0	2.1

		September-15	March-16	September-16	March-17	September-17	March-18	September-18	March-19	September-19	March-20	September-20	March-21	September-21	March-22	September-22	March-23	September-23	March-24	September-24	
Cooperative Financial Institutions	Total Credit (100 million yen)		982,850		1,046,680		1,078,190		1,112,930		1,144,500		1,212,130		1,208,520		1,245,990		1,248,850		
	Loans based on the FRA (100 million yen)		43,980		40,640		37,880		35,680		34,780		36,220		37,570		38,430		39,310		
	Bankrupt or De facto Bankrupt (100 million yen)		10,620		9,780		9,090		8,570		8,310		7,650		7,490		7,490		7,600		
	Doubtful (100 million yen)		29,180		27,070		25,220		23,770		23,180		25,170		26,880		27,540		28,400		
	Special Attention (100 million yen)		4,180		3,790		3,570		3,340		3,290		3,400		3,200		3,400		3,320		
	Normal (100 million yen)		938,840		1,006,020		1,040,270		1,077,180		1,109,660		1,175,850		1,170,890		1,207,510		1,209,480		
	NPLs ratio (%)		4.5		3.9		3.5		3.2		3.0		3.0		3.1		3.1		3.1		
	Total Losses on Disposal of NPLs (trillion yen)		0.1		0.1		0.1		0.1		0.2		0.3		0.2		0.1		0.1		
	(413) Real Operating Profits (trillion yen)		1.1		0.6		0.5		0.5		0.8		0.7		0.7		0.6		0.4		
	Credit Associations (Shinkin Banks)	Total Credit (100 million yen)		746,290		777,030		784,660		796,340		817,820		874,350		870,910		898,520		899,110	
Loans based on the FRA (100 million yen)			36,300		33,500		31,340		29,660		28,880		30,240		31,680		32,590		33,150		
Bankrupt or De facto Bankrupt (100 million yen)			8,040		7,360		6,800		6,580		6,410		6,010		5,850		5,940		5,920		
Doubtful (100 million yen)			25,110		23,310		21,890		20,610		20,070		21,770		23,480		24,130		24,830		
Special Attention (100 million yen)			3,160		2,820		2,650		2,480		2,400		2,470		2,350		2,520		2,410		
Normal (100 million yen)			709,980		743,510		753,290		766,640		788,910		844,080		839,200		865,890		865,930		
(255) NPLs ratio (%)			4.9		4.3		4.0		3.7		3.5		3.5		3.6		3.6		3.7		
Credit Unions (Credit Cooperatives)		Total Credit (100 million yen)		112,490		138,270		147,910		154,730		159,080		171,620		174,280		177,690		180,570	
		Loans based on the FRA (100 million yen)		6,880		6,360		5,770		5,230		5,080		5,140		5,050		5,000		5,250	
		Bankrupt or De facto Bankrupt (100 million yen)		2,400		2,220		2,060		1,740		1,650		1,380		1,370		1,280		1,370	
	Doubtful (100 million yen)		3,510		3,220		2,830		2,670		2,580		2,860		2,860		2,870		3,020		
	Special Attention (100 million yen)		970		920		880		820		850		910		820		850		860		
	Normal (100 million yen)		105,590		131,910		142,120		149,470		153,970		166,460		169,210		172,680		175,290		
	(144) NPLs ratio (%)		6.1		4.6		3.9		3.4		3.2		3.0		2.9		2.8		2.9		
	Deposit-taking Financial Institutions	Total Credit (100 million yen)		6,679,640		6,904,490		7,031,150		7,237,620		7,440,610		7,712,740		7,932,920		8,376,060		8,727,370	
		Loans based on the FRA (100 million yen)		127,780		117,870		104,830		102,950		103,260		115,440		126,490		126,230		135,100	
		Bankrupt or De facto Bankrupt (100 million yen)		23,370		21,760		20,130		20,500		20,550		20,180		19,350		19,080		20,000	
Doubtful (100 million yen)			81,430		72,200		65,350		65,470		63,000		71,370		83,940		82,510		88,870		
Special Attention (100 million yen)			22,980		23,910		19,360		16,990		19,710		23,890		23,200		24,640		26,250		
Normal (100 million yen)			6,551,830		6,786,590		6,926,270		7,134,590		7,337,290		7,597,220		7,806,370		8,249,780		8,592,210		
NPLs ratio (%)			1.9		1.7		1.5		1.4		1.4		1.5		1.6		1.5		1.5		
Total Losses on Disposal of NPLs (trillion yen)			0.4		0.4		- 0.1		0.4		0.8		1.5		1.3		0.6		0.9		
522 Real Operating Profits (trillion yen)			5.7		4.8		3.8		3.6		4.2		4.2		4.3		4.2		4.6		

- Other than "Total Losses on Disposal of NPLs," "Real Operating Profits" and "NPLs ratio," figures are rounded down to the nearest billion yen.
- Figures in parentheses refer to the number of financial institutions targeted as of September-24.
- "Former Long-term Credit Banks" includes SBI Shinsei Bank and Aozora Bank.
- "Major Banks" consists of City Banks and Trust Banks.
- "Regional Banks" includes Saitama Resona Bank.
- "All Banks" consists of City Banks, former Long-term Credit Banks, Trust Banks and Regional Banks.
- "Deposit-taking Financial Institutions" consists of "All Banks" and "Cooperative Financial Institutions," and excludes "Prefectural Credit Federations of Agricultural Cooperatives." However, figures for "Total Losses on Disposal of NPLs" and "Real Operating Profits" include those for "Prefectural Credit Federations of Agricultural Cooperatives".
- Some of the figures for banks include those which are transferred to subsidiary companies for corporate revitalization, and those of subsidiary companies for stockholding.
- With regard to "Total Losses on Disposal of NPLs" and "Real Operating Profits," the figures for September are half-year figures, and the figures for March are one-year figures.