

Table 1 Transition of Loans Based on the Financial Reconstruction Act

		March-02	March-03	March-04	March-05	September-05	March-06	September-06	March-07	September-07	March-08	September-08	March-09	September-09	March-10	September-10	March-11	September-11	March-12	September-12	March-13	September-13	March-14	September-14	March-15	September-15	March-16
City Banks	Total Credit (100 million yen)	3,269,620	2,873,530	2,693,570	2,593,000	2,631,590	2,662,870	2,704,100	2,757,540	2,771,990	2,798,260	2,858,960	2,899,090	2,749,260	2,699,540	2,625,590	2,639,270	2,628,610	2,704,700	2,694,570	2,867,610	2,907,090	3,018,050	3,083,250	3,199,450	3,225,480	3,246,040
	Loans based on the FRA (100million yen)	283,850	206,800	138,020	75,600	62,290	46,940	39,500	41,440	40,780	38,590	43,420	48,080	51,840	50,310	49,560	48,600	47,790	49,830	49,460	50,970	44,420	40,160	35,100	35,150	31,740	31,490
	Backstop or De facto Backstop (100million yen)	35,290	22,100	14,940	10,580	7,740	5,180	4,380	4,050	4,450	4,490	8,240	11,610	10,830	9,290	7,600	6,650	5,600	5,370	5,370	5,640	4,900	3,420	2,990	2,890	3,870	3,900
	Doubtful (100 million yen)	129,790	67,740	53,270	37,470	31,760	19,020	16,110	19,550	21,420	17,130	21,420	25,000	29,650	29,120	28,650	26,580	27,280	29,340	29,180	29,140	25,230	23,760	20,520	18,330	16,160	17,940
	Special Attention (100 million yen)	118,770	116,960	69,810	27,550	22,800	22,750	19,020	17,850	14,900	16,970	13,760	11,470	11,360	11,900	13,310	15,370	14,920	15,120	14,920	16,180	14,290	12,980	11,590	13,930	11,710	9,650
	Normal (100 million yen)	2,985,770	2,666,730	2,555,550	2,517,400	2,569,300	2,615,930	2,664,590	2,716,090	2,731,210	2,759,670	2,815,540	2,851,010	2,697,420	2,649,220	2,576,030	2,590,670	2,580,810	2,654,870	2,645,110	2,816,650	2,862,670	2,977,890	3,048,160	3,164,300	3,193,750	3,214,550
	NPL ratio (%)	8.7	7.2	5.1	2.9	2.4	1.8	1.5	1.5	1.5	1.4	1.5	1.7	1.9	1.9	1.9	1.8	1.8	1.8	1.8	1.8	1.5	1.3	1.1	1.1	1.0	1.0
	Total Losses on Disposal of NPLs (trillion yen)	7.7	5.1	3.5	2.0	1.6	1.0	0.8	0.7	0.6	0.5	0.4	0.4	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.2	0.2	0.3	0.0	0.0	0.2
	Real Operating Profits (trillion yen)	4.2	4.1	4.0	3.9	4.0	4.2	4.3	4.3	4.2	4.3	4.4	4.4	4.2	4.1	4.1	4.2	4.2	4.3	4.3	4.4	4.4	4.4	4.4	4.4	4.4	4.4
(9)	Total Credit (100 million yen)	2,503,960	2,406,670	2,254,850	2,176,790	2,211,090	2,241,680	2,272,530	2,319,430	2,333,780	2,355,220	2,413,270	2,444,980	2,300,590	2,256,270	2,191,390	2,206,870	2,195,810	2,274,270	2,255,940	2,409,040	2,450,010	2,546,870	2,606,160	2,701,620	2,718,050	2,727,740
	Loans based on the FRA (100million yen)	218,120	176,690	118,490	64,630	53,680	40,650	33,800	35,090	35,190	33,300	38,440	41,130	42,530	40,630	40,760	40,740	40,740	42,090	42,100	43,150	37,900	34,660	30,650	31,830	29,430	29,420
	Backstop or De facto Backstop (100million yen)	25,260	18,500	12,710	9,270	6,600	4,580	3,940	3,460	3,740	3,800	6,410	8,930	8,040	6,880	5,800	5,070	4,260	4,130	4,150	4,530	4,090	3,100	2,770	2,710	3,500	3,700
	Doubtful (100 million yen)	101,890	58,530	44,600	31,830	27,350	17,020	14,340	16,840	18,770	15,230	19,400	21,520	24,460	23,840	23,600	22,080	22,950	24,360	24,290	23,990	21,180	20,290	17,720	16,400	14,950	16,640
	Special Attention (100 million yen)	90,980	99,660	61,170	23,530	19,730	19,050	15,520	14,800	12,680	14,270	12,630	10,670	10,030	9,910	11,360	13,600	13,530	13,600	13,660	14,630	12,640	11,270	10,170	12,720	10,980	9,090
	Normal (100 million yen)	2,285,840	2,229,980	2,136,360	2,112,170	2,157,420	2,201,040	2,238,730	2,284,340	2,298,580	2,321,920	2,374,840	2,403,860	2,258,060	2,215,650	2,150,630	2,166,120	2,155,070	2,232,180	2,213,850	2,365,890	2,412,110	2,512,210	2,575,500	2,669,800	2,688,630	2,698,320
	NPL ratio (%)	8.7	7.3	5.3	3.0	2.4	1.8	1.5	1.5	1.5	1.4	1.6	1.7	1.8	1.8	1.9	1.8	1.9	1.9	1.9	1.8	1.5	1.4	1.2	1.2	1.1	1.1
	Total Losses on Disposal of NPLs (trillion yen)	6.2	4.6	3.3	1.9	1.6	1.0	0.8	0.7	0.6	0.5	0.4	0.4	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.2	0.2	0.3	0.0	0.0	0.2
	Real Operating Profits (trillion yen)	3.3	3.4	3.2	3.1	3.2	3.1	3.2	3.1	3.2	3.1	3.2	3.1	3.2	3.1	3.2	3.1	3.2	3.1	3.2	3.1	3.2	3.1	3.2	3.1	3.2	3.1
(4)	Total Credit (100 million yen)	346,260	74,770	64,970	62,440	65,560	71,780	80,780	87,010	92,000	95,750	98,320	90,510	84,440	80,780	77,420	68,920	70,320	71,740	70,720	73,360	69,830	70,120	69,840	71,250	70,610	69,270
	Loans based on the FRA (100million yen)	27,420	4,360	1,860	1,500	1,210	640	490	610	840	930	1,510	2,860	2,920	5,050	4,580	4,070	3,470	4,050	3,740	3,490	2,900	2,450	1,620	990	620	580
	Backstop or De facto Backstop (100million yen)	5,620	490	290	90	80	10	40	10	100	80	740	1,270	1,620	1,540	1,100	740	610	570	560	460	370	170	90	50	60	50
	Doubtful (100 million yen)	11,300	1,920	1,280	1,260	890	390	230	400	550	460	460	1,370	840	3,040	3,000	2,910	2,490	3,090	2,950	2,780	2,270	2,030	1,370	780	490	460
	Special Attention (100 million yen)	10,500	1,940	290	150	230	230	210	200	190	390	310	220	460	470	490	420	370	390	230	260	270	250	160	160	70	60
	Normal (100 million yen)	318,840	70,410	63,110	60,940	64,360	71,140	80,290	86,400	91,160	94,820	96,810	87,650	81,520	75,730	72,830	64,850	66,850	67,690	66,980	69,870	66,930	67,670	68,220	70,260	69,540	68,690
	NPL ratio (%)	7.9	5.8	2.9	2.4	1.8	0.9	0.6	0.7	0.9	1.0	1.5	3.2	3.5	6.2	5.9	5.9	4.9	5.6	5.3	4.8	4.2	3.5	2.3	1.4	0.9	0.8
	Total Losses on Disposal of NPLs (trillion yen)	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Real Operating Profits (trillion yen)	0.3	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1	0.0	0.1	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.1
(2)	Total Credit (100 million yen)	419,400	392,090	373,750	353,770	354,940	349,410	350,790	351,100	346,210	347,290	347,370	363,590	364,240	362,480	356,790	363,480	362,470	358,690	367,910	385,220	387,250	401,070	407,260	426,570	437,270	449,030
	Loans based on the FRA (100million yen)	38,310	25,750	17,670	9,470	7,410	5,660	5,210	5,740	4,750	4,360	3,470	4,090	6,400	4,640	4,220	3,780	3,580	3,690	3,630	4,330	3,630	3,060	2,820	2,330	1,700	1,490
	Backstop or De facto Backstop (100million yen)	4,410	3,110	1,940	1,230	1,060	590	390	580	620	610	1,090	1,410	1,170	880	710	830	740	680	660	650	440	150	130	140	320	150
	Doubtful (100 million yen)	16,610	7,290	7,390	4,380	3,510	1,610	1,530	2,310	2,100	1,440	1,560	2,110	4,350	2,240	2,050	1,590	1,830	1,880	1,940	2,380	1,790	1,440	1,430	1,150	720	840
	Special Attention (100 million yen)	17,300	15,350	8,350	3,860	2,840	3,460	3,290	2,850	2,030	2,310	820	580	880	1,520	1,450	1,360	1,020	1,130	1,030	1,300	1,390	1,470	1,260	1,050	650	500
	Normal (100 million yen)	381,080	366,340	356,070	344,300	347,530	343,750	345,580	345,360	341,460	342,930	343,900	359,500	357,840	357,840	352,570	359,690	358,890	355,000	364,290	380,890	383,620	398,020	404,440	424,250	435,580	447,540
	NPL ratio (%)	9.1	6.6	4.7	2.7	2.1	1.6	1.5	1.6	1.4	1.3	1.0	1.1	1.8	1.3	1.2	1.0	1.0	1.0	1.0	1.1	0.9	0.8	0.7	0.5	0.4	0.3
	Total Losses on Disposal of NPLs (trillion yen)	0.8	0.5	0.2	0.2	0.2	0.0	0.0	0.1	0.0	0.0	0.0	0.1	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
	Real Operating Profits (trillion yen)	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
(3)	Total Credit (100 million yen)	3,179,460	2,798,760	2,628,590	2,530,560	2,566,030	2,591,090	2,623,320	2,670,530	2,679,990	2,702,520	2,760,630	2,808,580	2,664,820	2,618,160	2,548,180	2,570,350	2,558,280	2,632,960	2,623,850	2,794,260	2,947,940	3,013,410	3,128,200	3,155,330	3,176,770	
	Loans based on the FRA (100million yen)	267,820	202,440	136,160	74,100	61,090	46,300	39,020	40,830	39,940	37,660	41,910	45,220	48,920	45,770	44,980	44,530	44,330	45,780	45,720	47,480	41,530	37,710	33,470	34,160	31,130	30,910
	Backstop or De facto Backstop (100million yen)	32,010	21,610	14,650	10,500	7,650	5,170	4,340	4,030	4,350	4,410	7,500	10,340	9,													

		March-02	March-03	March-04	March-05	September-05	March-06	September-06	March-07	September-07	March-08	September-08	March-09	September-09	March-10	September-10	March-11	September-11	March-12	September-12	March-13	September-13	March-14	September-14	March-15	September-15	March-16	
Regional Banks	Total Credit (100 million yen)	1,851,150	1,872,290	1,861,480	1,868,270	1,868,210	1,911,860	1,928,110	1,969,030	1,980,430	2,018,110	2,030,970	2,088,270	2,072,860	2,083,270	2,082,720	2,111,180	2,119,260	2,161,530	2,182,140	2,221,090	2,238,770	2,284,330	2,315,110	2,368,010	2,397,890	2,450,750	
	Loans based on the FRA (100million yen)	148,220	146,600	127,920	103,670	97,050	86,780	83,930	78,300	77,930	75,470	79,520	71,500	71,220	66,890	66,100	66,750	68,410	68,400	68,990	68,060	65,140	62,050	59,190	56,280	54,500	52,310	
	Backlog or De facto Backlog (100million yen)	38,750	35,370	28,580	21,720	20,420	18,400	17,640	16,620	16,160	15,690	19,340	22,290	21,410	19,450	18,110	17,260	16,520	14,610	13,990	12,850	11,690	11,130	10,330	9,560	9,260	8,850	
	Doubtful (100 million yen)	63,360	62,300	58,610	50,900	48,190	44,220	43,650	40,980	41,410	40,180	40,490	39,350	39,110	38,160	38,970	39,900	41,480	42,440	43,350	43,600	42,050	39,800	38,400	36,810	35,530	34,310	
	Special Attention (100 million yen)	46,110	48,840	40,730	31,050	28,440	24,150	22,640	20,690	20,360	19,600	19,690	9,870	10,700	9,280	9,020	9,600	10,410	11,350	11,650	11,610	11,400	11,120	10,450	9,900	9,710	9,150	
	Normal (100 million yen)	1,702,920	1,725,680	1,733,570	1,764,600	1,771,160	1,825,090	1,844,180	1,890,730	1,902,490	1,942,630	1,951,440	2,016,760	2,001,630	2,016,380	2,016,640	2,044,420	2,050,850	2,093,140	2,113,150	2,153,050	2,173,640	2,222,280	2,255,920	2,311,740	2,343,390	2,398,440	
	NPL ratio (%)	8.0	7.8	6.9	5.5	5.2	4.5	4.4	4.0	3.9	3.7	3.9	3.4	3.4	3.2	3.2	3.2	3.2	3.2	3.2	3.1	2.9	2.7	2.6	2.4	2.3	2.1	
	Total Losses on Disposal of NPLs (trillion yen)	2.0	1.6	1.9	0.9	0.4	0.6	0.3	0.8	0.4	0.7	0.5	1.2	0.4	0.7	0.2	0.6	0.1	0.3	0.1	0.4	0.2	0.0	0.1	0.0	0.1	0.1	
	Real Operating Profits (trillion yen)	1.8	1.9	1.9	2.0	1.0	2.0	1.0	2.0	1.0	1.8	0.8	1.1	0.9	1.8	0.9	1.8	0.9	1.7	0.9	1.7	0.8	1.7	0.8	1.6	0.8	1.6	
(106)	Total Credit (100 million yen)	1,402,920	1,386,450	1,383,190	1,404,210	1,400,760	1,435,290	1,445,510	1,482,690	1,490,450	1,519,390	1,531,100	1,581,630	1,565,840	1,578,030	1,579,020	1,602,630	1,609,480	1,644,320	1,666,340	1,697,560	1,714,160	1,750,040	1,775,550	1,818,900	1,841,260	1,883,110	
	Loans based on the FRA (100million yen)	107,810	105,890	94,440	76,740	71,920	63,830	61,590	58,150	57,700	55,510	57,920	51,380	51,120	48,040	47,550	48,900	49,920	49,820	50,480	49,540	47,600	45,610	43,690	41,920	40,730	39,090	
	Backlog or De facto Backlog (100million yen)	27,500	24,660	19,990	15,220	14,380	12,910	12,550	12,010	11,450	10,920	13,320	14,820	14,200	12,750	12,140	11,860	11,180	9,850	9,610	8,690	7,820	7,420	6,800	6,350	6,210	6,090	
	Doubtful (100 million yen)	46,410	45,200	43,820	37,840	35,510	32,330	31,910	30,440	30,770	29,500	29,590	29,040	28,620	28,110	28,480	29,390	30,400	30,830	31,580	32,000	30,940	29,540	28,490	27,530	26,670	25,590	
	Special Attention (100 million yen)	33,900	36,040	30,630	23,670	22,030	18,590	17,140	15,710	15,470	15,080	15,010	7,520	8,300	7,180	6,930	7,660	8,330	9,140	9,290	8,850	8,840	8,660	8,400	8,040	7,850	7,420	
	Normal (100 million yen)	1,295,110	1,280,550	1,288,760	1,327,470	1,328,840	1,371,470	1,383,920	1,424,540	1,432,750	1,463,870	1,473,180	1,530,250	1,514,710	1,529,990	1,531,470	1,553,720	1,559,560	1,594,500	1,615,870	1,648,030	1,666,570	1,704,420	1,731,860	1,776,990	1,800,540	1,844,020	
	NPL ratio (%)	7.7	7.6	6.8	5.5	5.1	4.4	4.3	3.9	3.9	3.7	3.8	3.3	3.3	3.0	3.0	3.1	3.1	3.0	3.0	2.9	2.8	2.6	2.5	2.3	2.2	2.1	
	Total Losses on Disposal of NPLs (trillion yen)	1.5	1.1	1.6	0.6	0.2	0.4	0.2	0.5	0.3	0.5	0.4	0.8	0.3	0.5	0.1	0.5	0.1	0.2	0.1	0.3	0.0	0.1	0.0	0.1	0.0	0.1	
	Real Operating Profits (trillion yen)	1.4	1.4	1.4	1.5	0.8	1.5	0.7	1.5	0.8	1.4	0.6	1.0	0.7	1.4	0.7	1.4	0.7	1.3	0.7	1.3	0.6	1.2	0.6	1.3	0.7	1.3	
(64)	Total Credit (100 million yen)	448,230	438,120	427,710	410,000	411,940	418,900	423,810	426,200	429,250	436,110	437,320	442,240	442,800	440,780	439,640	444,110	445,400	452,040	449,800	456,740	457,910	466,950	471,610	479,970	486,800	497,310	
	Loans based on the FRA (100million yen)	40,410	38,990	31,950	25,870	24,090	22,080	21,380	19,270	19,340	19,070	20,540	19,120	19,000	17,710	17,270	16,630	17,270	17,430	17,310	17,380	16,390	15,330	14,390	13,330	12,700	12,080	
	Backlog or De facto Backlog (100million yen)	11,250	10,420	8,400	6,380	5,950	5,380	5,000	4,490	4,570	4,630	5,870	7,310	7,040	6,570	5,830	5,240	5,160	4,600	4,250	4,020	3,760	3,600	3,380	3,030	2,860	2,570	
	Doubtful (100 million yen)	16,950	16,580	14,180	12,610	12,200	11,470	11,290	10,070	10,100	10,110	10,250	9,700	9,830	9,320	9,710	9,720	10,270	10,840	10,940	10,840	10,300	9,510	9,190	8,610	8,210	8,020	
	Special Attention (100 million yen)	12,210	11,990	9,370	6,890	5,940	5,220	5,090	4,720	4,670	4,330	4,420	2,120	2,130	1,820	1,740	1,670	1,840	1,990	2,120	2,520	2,330	2,220	1,820	1,680	1,630	1,480	
	Normal (100 million yen)	407,820	399,130	395,750	384,130	387,850	396,820	402,430	406,920	409,910	417,030	416,770	423,120	423,120	423,990	423,080	422,370	427,480	428,130	434,620	432,490	439,360	441,530	451,620	457,220	466,640	474,100	485,230
	NPL ratio (%)	9.0	8.9	7.5	6.3	5.8	5.3	5.0	4.5	4.5	4.4	4.7	4.3	4.3	4.0	3.9	3.7	3.9	3.9	3.8	3.8	3.6	3.3	3.1	2.8	2.6	2.4	
	Total Losses on Disposal of NPLs (trillion yen)	0.5	0.5	0.3	0.3	0.3	0.4	0.2	0.1	0.3	0.1	0.2	0.1	0.4	0.1	0.2	0.1	0.1	0.0	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0.0	
	Real Operating Profits (trillion yen)	0.4	0.4	0.4	0.4	0.2	0.4	0.2	0.4	0.2	0.4	0.2	0.4	0.1	0.2	0.3	0.2	0.3	0.2	0.3	0.2	0.3	0.2	0.4	0.1	0.3	0.1	
(41)	Total Credit (100 million yen)	5,120,760	4,745,810	4,555,050	4,461,270	4,499,800	4,574,720	4,632,210	4,726,570	4,752,420	4,816,370	4,889,930	4,987,360	4,822,120	4,782,810	4,708,320	4,750,440	4,747,870	4,866,230	4,876,710	5,088,710	5,145,860	5,302,380	5,398,360	5,567,460	5,623,370	5,696,790	
	Loans based on the FRA (100million yen)	432,070	353,390	265,940	179,270	159,340	133,720	123,430	119,740	118,710	114,060	122,940	119,580	123,060	117,200	115,660	115,350	112,200	118,230	118,450	119,030	109,560	102,210	94,280	91,430	86,240	83,800	
	Backlog or De facto Backlog (100million yen)	74,040	57,470	43,520	32,310	28,160	23,580	22,020	20,670	20,620	20,180	27,580	33,900	32,240	28,750	25,710	23,910	22,120	19,990	19,370	18,490	16,590	14,550	13,320	12,450	13,140	12,750	
	Doubtful (100 million yen)	193,150	130,130	111,880	88,360	79,950	63,240	59,750	60,530	62,830	57,310	61,910	64,340	68,760	67,280	67,620	66,480	68,760	71,770	72,520	72,740	67,280	63,560	58,920	55,150	51,690	52,250	
	Special Attention (100 million yen)	164,880	165,790	110,550	58,600	51,240	46,900	41,660	38,540	35,260	36,570	33,450	21,340	22,060	21,180	22,330	24,970	25,330	26,470	26,570	27,800	25,700	24,110	22,040	23,830	21,410	18,800	
	Normal (100 million yen)	4,688,690	4,392,410	4,289,110	4,282,000	4,340,460	4,441,010	4,508,780	4,606,820	4,633,710	4,702,300	4,766,990	4,867,780	4,699,050	4,665,600	4,592,670	4,635,080	4,631,670	4,748,010	4,758,260	4,969,690	5,036,300	5,200,170	5,304,080	5,476,040	5,537,140	5,612,990	
	NPL ratio (%)	8.4	7.4	5.8	4.0	3.5	2.9	2.7	2.5	2.5	2.4	2.5	2.4	2.6	2.5	2.5	2.4	2.4	2.4	2.4	2.3	2.1	1.9	1.7	1.6	1.5	1.5	
	Total Losses on Disposal of NPLs (trillion yen)	9.7	6.7	5.4	2.8	2.2	1.0	0.2	1.0	0.8	1.1	1.3	3.1	1.0	1.7	0.3	0.1	0.5	0.2	0.6	0.1	0.1	0.3	0.1	0.0	0.3	0.3	
	Real Operating Profits (trillion yen)	6.0	6.0	5.9	5.9	3.0	5.8	2.5	5.5	2.6	5.1	2.1	3.8	2.3	4.7	2.8	5.0	2.6	4.9	2.7	5.0	2.3	4.6	2.4	4.8	2.4	4.6	

		March-02	March-03	March-04	March-05	September-05	March-06	September-06	March-07	September-07	March-08	September-08	March-09	September-09	March-10	September-10	March-11	September-11	March-12	September-12	March-13	September-13	March-14	September-14	March-15	September-15	March-16
Cooperative Financial Institutions	Total Credit (100 million yen)	955,590	945,270	927,430	908,080		902,330		906,780		907,650		921,620		924,700		914,530		915,770		916,290		934,060		946,470		982,850
	Loans based on the FRA (100million yen)	92,350	91,680	80,080	69,780		61,900		57,550		56,630		51,640		50,620		50,930		53,630		53,720		50,980		47,950		43,980
	[Bankrupt or De facto Bankrupt (100million yen)]	29,920	29,550	26,580	22,350		19,450		18,320		17,800		19,660		18,670		16,670		15,640		15,640		13,160		11,860		10,620
	Doubtful (100 million yen)	35,970	36,070	33,610	31,040		29,100		28,170		28,780		27,130		27,790		29,750		32,980		34,380		33,140		31,530		29,180
	Special Attention (100 million yen)	26,460	26,050	19,900	16,390		13,350		10,040		10,400		4,850		4,150		4,510		5,010		5,000		4,670		4,560		4,180
	Normal (100 million yen)	863,240	853,530	847,320	838,290		840,390		849,210		850,990		869,950		874,040		863,550		862,100		862,520		883,050		898,460		938,840
	NPL ratio (%)	9.7	9.7	8.6	7.7		6.9		6.3		6.2		5.6		5.5		5.6		5.9		5.9		5.5		5.1		4.5
	Total Losses on Disposal of NPLs (trillion yen)	0.9	0.8	0.6	0.5		0.4		0.5		0.4		0.8		0.6		0.3		0.4		0.3		0.2		0.1		0.1
	Real Operating Profits (trillion yen)	0.8	1.3	1.1	1.2		1.3		1.2		1.2		0.0		1.1		1.1		1.0		1.0		1.1		1.3		1.1
	NPL ratio (%)	10.1	9.9	9.0	8.0		7.1		6.5		6.4		5.8		5.8		6.0		6.3		6.4		6.0		5.5		4.9
Credit Associations (Shinkin Banks)	Total Credit (100 million yen)	750,180	746,830	728,090	708,680		699,650		702,740		704,580		712,600		712,350		697,100		698,050		697,260		710,240		722,710		746,290
	Loans based on the FRA (100million yen)	75,930	74,170	65,210	56,610		49,930		45,980		45,160		41,460		41,160		41,720		44,170		44,330		42,310		39,640		36,300
	[Bankrupt or De facto Bankrupt (100million yen)]	23,580	23,500	21,000	17,260		14,990		13,320		14,040		15,030		14,300		12,610		11,940		10,770		9,970		9,030		8,040
	Doubtful (100 million yen)	30,850	30,210	28,370	26,470		24,500		23,550		24,310		22,940		23,820		25,730		28,430		29,730		28,780		27,170		25,110
	Special Attention (100 million yen)	21,510	20,460	15,830	12,880		10,430		8,390		7,540		3,500		3,050		3,380		3,810		3,830		3,560		3,440		3,160
	Normal (100 million yen)	674,250	672,600	662,850	652,070		649,710		656,760		659,400		671,120		671,160		655,360		653,850		652,890		667,920		683,040		709,980
	NPL ratio (%)	10.1	9.9	9.0	8.0		7.1		6.5		6.4		5.8		5.8		6.0		6.3		6.4		6.0		5.5		4.9
	Total Credit (100 million yen)	118,580	104,270	100,190	99,670		100,250		99,920		99,010		98,970		98,440		100,440		98,610		99,610		101,120		103,480		112,490
	Loans based on the FRA (100million yen)	15,100	15,980	13,350	11,830		10,710		10,340		8,900		8,110		8,110		8,030		8,370		8,360		7,740		7,440		6,880
	[Bankrupt or De facto Bankrupt (100million yen)]	5,980	5,700	5,170	4,490		3,950		3,840		4,020		4,170		3,890		3,650		3,440		3,340		2,990		2,630		2,400
Credit Unions (Credit Cooperatives)	Doubtful (100 million yen)	4,360	4,960	4,330	4,050		3,990		3,960		3,770		3,470		3,230		3,340		3,820		3,940		3,710		3,750		3,510
	Special Attention (100 million yen)	4,760	5,330	3,850	3,290		2,760		2,540		2,400		1,260		990		1,040		1,110		1,080		1,040		1,050		970
	Normal (100 million yen)	103,480	88,270	86,840	87,840		89,520		89,570		88,800		90,050		90,310		92,390		90,220		91,240		93,360		96,010		105,590
	NPL ratio (%)	12.7	15.3	13.3	11.9		10.7		10.3		10.3		9.0		8.2		8.0		8.5		8.4		7.7		7.2		6.1
	Total Credit (100 million yen)	6,076,350	5,691,090	5,482,480	5,369,350		5,477,050		5,633,340		5,724,020		5,908,990		5,707,510		5,664,980		5,782,000		6,005,000		6,236,450		6,513,930		6,679,640
	Loans based on the FRA (100million yen)	524,420	445,070	346,020	249,040		195,620		177,290		170,680		171,220		167,820		166,280		171,860		172,740		153,190		139,370		127,780
	[Bankrupt or De facto Bankrupt (100million yen)]	103,960	87,020	70,090	54,660		43,030		38,990		37,980		33,560		47,420		40,570		35,630		32,820		27,710		24,310		23,370
	Doubtful (100 million yen)	229,120	166,200	145,480	119,400		92,340		88,700		86,100		91,470		95,070		96,230		104,750		107,130		96,700		86,680		81,430
	Special Attention (100 million yen)	191,340	191,840	130,440	74,990		60,250		49,600		46,610		26,190		25,330		29,480		31,480		32,800		28,780		28,390		22,980
	Normal (100 million yen)	5,551,930	5,245,940	5,136,440	5,120,290		5,281,410		5,456,030		5,553,290		5,737,720		5,539,650		5,498,630		5,610,110		5,832,210		6,083,220		6,374,500		6,551,830
Deposit-taking Financial Institutions (549)	NPL ratio (%)	8.6	7.8	6.3	4.6		3.6		3.1		2.9		2.9		2.9		2.9		3.0		2.9		2.5		2.1		1.9
	Total Losses on Disposal of NPLs (trillion yen)	10.6	7.4	6.0	3.4		0.8		1.5		1.4		3.9		2.3		1.3		0.9		0.9		0.2		0.2		0.4
	Real Operating Profits (trillion yen)	6.8	7.3	7.0	7.1		7.1		6.7		6.3		3.9		5.8		6.1		5.9		6.0		5.7		6.1		5.7

- Note:
- Other than "Total Losses on Disposal of NPLs", "Real Operating Profits" and "NPLs ratio", figures are rounded to the nearest billion yen.
 - Figures in parentheses refer to the number of financial institutions targeted as of March-16.
 - With regard to the figures for "the former Long-term Credit Banks", to March-02, those figures include Industrial Bank of Japan, Shinsei Bank, which changed its status to an Ordinary Bank Charter on April 1, 2004, and Aozora Bank, which changed its status to an Ordinary Bank Charter on April 1, 2006.
 - "Major Banks" consists of City Banks, Trust Banks.
 - From March-03, "Regional Banks" includes Saitama Resona Bank.
 - "All Banks" consists of City Banks, the 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 Prefectural Credit Federations of Agricultural Cooperatives and the Shoko Chukin Bank.
 - 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", figures for September are half-year figures, and figures for March are one year figures.
 - Figures for the period from September-07 to March-10 are different from the numerical values that the Financial Services Agency made public in the past because there is a bank that corrected the achievement.