

Table 5 Transition of Total Losses on Disposal of Non-Performing Loans of All Banks

(100 million yen)

	March-93	March-94	March-95	March-96	March-97	March-98	March-99	March-00	March-01	March-02	March-03
Total Losses on Disposal of Non-Performing Loans	16,398	38,722	52,322	133,692 (110,669)	77,634 (62,099)	132,583 (108,188)	136,309 (104,403)	69,441 (53,975)	61,076 (42,898)	97,221 (77,212)	66,584 (51,048)
Net Transfer to Provisions for Loan Losses	9,449	11,461	14,021	70,873 (55,758)	34,473 (25,342)	84,025 (65,522)	81,181 (54,901)	25,313 (13,388)	27,319 (13,706)	51,959 (38,062)	31,011 (20,418)
Direct Write-offs	4,235	20,900	28,085	59,802 (54,901)	43,158 (36,756)	39,927 (35,005)	47,093 (42,677)	38,646 (36,094)	30,717 (26,500)	39,745 (34,136)	35,201 (30,376)
Write-offs of Loans	2,044	2,354	7,060	17,213 (15,676)	9,730 (8,495)	8,506 (7,912)	23,772 (22,549)	18,807 (17,335)	25,202 (22,014)	32,042 (27,183)	21,627 (17,737)
Losses on Sales through Bulk Sales, etc.	2,191	18,546	21,025	42,589 (39,225)	33,428 (28,261)	31,421 (27,093)	23,321 (20,128)	19,839 (18,759)	5,516 (4,486)	7,703 (6,953)	13,574 (12,640)
Others	2,714	6,361	10,216	3,017 (10)	3 (1)	8,631 (7,661)	8,035 (6,825)	5,482 (4,493)	3,040 (2,691)	5,517 (5,013)	372 (253)
Cumulative Total since end-March 1993	16,398	55,120	107,442	241,134 (218,111)	318,768 (280,210)	451,351 (388,398)	587,660 (492,801)	657,101 (546,776)	718,177 (589,674)	815,398 (666,886)	881,982 (717,934)
Cumulative Total of Direct Write-offs	4,235	25,135	53,220	113,022 (108,121)	156,180 (144,877)	196,107 (179,882)	243,200 (222,559)	281,846 (258,653)	312,563 (285,153)	352,308 (319,289)	387,509 (349,665)
Risk Management Loans	127,746	135,759	125,462	285,043 (218,682)	217,890 (164,406)	297,580 (219,780)	296,270 (202,500)	303,660 (197,720)	325,150 (192,810)	420,280 (276,260)	348,490 (204,330)
Provisions for Loan Losses	36,983	45,468	55,364	132,930 (103,450)	123,340 (93,880)	178,150 (136,010)	147,970 (92,580)	122,300 (76,780)	115,550 (69,390)	133,530 (86,570)	125,850 (78,970)
Specific Provisions	18,670	30,234	42,984	114,270 (90,700)	104,360 (80,770)	159,290 (122,600)	112,320 (68,130)	83,640 (49,820)	72,420 (39,170)	78,860 (46,690)	60,810 (30,020)

(100 million yen)

	March-04	March-05	March-06	March-07	March-08	March-09	March-10	March-11	March-12	March-13	March-14
Total Losses on Disposal of Non-Performing Loans	53,742 (34,607)	28,475 (19,621)	3,629 (-2,803)	10,460 (2,729)	11,238 (4,110)	30,938 (19,119)	16,821 (9,654)	10,046 (3,912)	5,486 (2,575)	5,754 (2,117)	-753 (-2,546)
Net Transfer to Provisions for Loan Losses	16,157 (4,202)	940 (-4,262)	-3,722 (-6,963)	5,239 (537)	2,893 (-1,573)	15,318 (7,255)	8,028 (3,530)	5,362 (1,115)	2,212 (740)	2,850 (492)	-2,332 (-3,135)
Direct Write-offs	37,335 (30,472)	27,536 (23,862)	7,020 (3,804)	5,373 (2,369)	8,206 (5,770)	15,328 (11,779)	8,574 (6,078)	4,534 (2,854)	3,147 (1,802)	2,768 (1,591)	1,665 (761)
Write-offs of Loans	25,166 (19,852)	17,114 (14,743)	4,786 (2,344)	3,893 (2,077)	6,275 (4,499)	13,933 (10,797)	7,003 (5,021)	4,086 (2,683)	2,379 (1,325)	2,340 (1,437)	1,375 (680)
Losses on Sales through Bulk Sales, etc.	12,169 (10,621)	10,422 (9,119)	2,235 (1,461)	1,479 (292)	1,931 (1,271)	1,395 (981)	1,571 (1,057)	448 (171)	769 (477)	428 (154)	290 (81)
Others	250 (-68)	-1 (21)	332 (356)	-152 (-171)	139 (-86)	291 (85)	218 (47)	151 (-57)	127 (33)	136 (34)	-86 (-172)
Cumulative Total since end-March 1993	935,724 (752,541)	964,199 (772,162)	967,828 (769,359)	978,288 (772,088)	989,526 (776,198)	1,020,464 (795,317)	1,037,285 (804,971)	1,047,331 (808,883)	1,052,817 (811,458)	1,058,571 (813,575)	1,057,818 (811,029)
Cumulative Total of Direct Write-offs	424,844 (380,137)	452,380 (403,999)	459,400 (407,803)	464,773 (410,172)	472,979 (415,942)	488,307 (427,721)	496,881 (433,799)	501,415 (436,653)	504,562 (438,455)	507,330 (440,046)	508,995 (440,807)
Risk Management Loans	262,040 (135,670)	175,390 (72,900)	131,090 (45,240)	117,540 (40,040)	111,690 (36,990)	116,100 (45,370)	114,280 (48,190)	112,720 (46,390)	115,310 (47,500)	116,820 (49,350)	100,346 (38,722)
Provisions for Loan Losses	114,300 (69,030)	85,350 (47,390)	64,380 (32,470)	58,960 (30,200)	52,730 (25,800)	58,650 (30,270)	57,020 (29,630)	53,950 (27,060)	51,030 (26,400)	48,650 (25,140)	41,740 (20,430)
Specific Provisions	54,410 (25,750)	43,860 (20,000)	28,760 (8,910)	27,200 (9,590)	22,720 (6,840)	27,090 (10,070)	26,770 (11,220)	23,940 (8,800)	24,310 (9,870)	23,880 (9,480)	20,500 (7,580)

(100 million yen)

	March-15	March-16	March-17	March-18	March-19	March-20	March-21
Total Losses on Disposal of Non-Performing Loans	747 (-168)	2,694 (1,814)	2,831 (1,965)	-1,246 (-2,479)	2,579 (-890)	6,782 (3,206)	11,826 (7,364)
Provisions for Loan Losses	-1,352 (-1,464)	705 (352)	1,412 (1,056)	-2,766 (-3,512)	1,569 (-1,175)	5,003 (2,310)	9,841 (6,010)
Direct Write-offs	2,068 (1,332)	1,926 (1,439)	887 (429)	1,360 (931)	1,497 (859)	1,705 (931)	1,815 (1,283)
Write-offs of Loans	1,717 (1,127)	1,270 (921)	585 (231)	1,036 (693)	1,268 (748)	1,306 (689)	1,277 (899)
Losses on Sales through Bulk Sales, etc.	351 (205)	656 (518)	301 (198)	323 (239)	229 (111)	399 (241)	538 (385)
Others	32 (-36)	63 (23)	532 (480)	161 (102)	-487 (-574)	74 (-35)	170 (71)
Cumulative Total since end-March 1993	1,058,565 (810,861)	1,061,259 (812,675)	1,064,090 (814,640)	1,062,844 (812,161)	1,065,423 (811,271)	1,072,204 (814,477)	1,084,031 (821,841)
Cumulative Total of Direct Write-offs	511,063 (442,139)	512,989 (443,578)	513,876 (444,007)	515,235 (444,938)	516,732 (445,797)	518,437 (446,727)	520,252 (448,011)
Risk Management Loans	89,692 (33,718)	81,990 (30,021)	75,626 (27,734)	65,602 (20,837)	65,443 (18,148)	67,068 (19,585)	77,981 (25,655)
Provisions for Loan Losses	37,040 (17,950)	34,880 (17,000)	33,610 (17,060)	28,300 (12,480)	28,070 (10,690)	30,300 (12,250)	37,520 (17,330)
Specific Provisions	17,270 (5,630)	18,260 (7,150)	14,670 (4,330)	12,940 (3,280)	15,460 (4,540)	14,630 (4,010)	17,030 (5,030)

Note:

- Figures in parentheses refer to the total amounts for City Banks, former Long-term Credit Banks (including 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), and Trust Banks.
- From March-93 to March-95, figures are composed of City Banks, Long-term Credit Banks and Trust Banks.
- From March-96 onward, figures are composed of City Banks, former Long-term Credit Banks, Trust Banks and Regional Banks.
- Hokkaido Takushoku Bank, Tokuyo City Bank, Kyoto Kyoei Bank, Naniwa Bank, Fukutoku Bank, and Midori Bank are excluded from March-98 onward. Kokumin Bank, Kofuku Bank and Tokyo Sowa Bank are excluded from March-99 onward. Namihaya Bank and Niigata Chuo Bank are excluded from March-00 onward. Ishikawa Bank and Chubu Bank are excluded from March-02 onward.
- Figures of "Total Losses on Disposal of Non-Performing Loans" of March-99 exclude Long-term Credit Bank of Japan (Shinsei Bank at present) and Nippon Credit Bank (Aozora Bank at present), those of March-00 exclude Nippon Credit Bank, those of March-02 include Tokai Bank, and those of March-03 include Asahi Bank.
- Figures of "Risk Management Loans" and "Provisions for Loan Losses" of March-99 exclude Long-term Credit Bank of Japan and Nippon Credit Bank.
- Some figures for banks include those which are transferred to subsidiary companies for corporate revitalization, and those of subsidiary companies for stockholding.
- "Provisions for Loan Losses" include specific provisions, general provisions and provisions for support of special borrowers.
- "Losses on Sales through Bulk Sales etc." includes the total amount of losses on sales through bulk sales, losses on support to subsidiaries and losses on sales to the Resolution and Collection Corp.
- "Others" in "Total Losses on Disposal of Non-Performing Loans" refers to the amount of provisions for expected losses brought by support to subsidiaries, etc.
- Figures of "Risk Management Loans" are composed of "Loans to Borrowers in Legal Bankruptcy" [LBB] and "Past Due Loans" [PDL] before March-95.
For March-96 and March-97, the figures are composed of LBB, PDL and loans for which banks have reduced their interest rates.