

Risk Management Loans of All Banks (as of the end of September 2001)

(billion yen)

	The number of institutions	Total Loans	Outstanding of Non-performing and Restructured Loans					Allowance for Possible Loan Loss	
			Total	* LBB	** PDL	*** 3PDL	Restructured Loans	Total	Specific Allowance
City Banks	8	232,096	14,874	976	7,832	498	5,568	4,918	2,731
Long-term Credit Banks	3	31,358	3,289	266	1,275	41	1,707	1,049	505
Trust Banks	6	41,795	3,591	226	1,853	19	1,494	940	547
Major Banks Subtotal	17	305,249	21,754	1,468	10,960	557	8,769	6,907	3,784
Regional Banks	64	135,342	10,121	1,018	5,839	141	3,123	3,412	2,390
Regional Banks II	55	44,388	3,798	457	2,162	38	1,142	1,245	912
Regional Banks Subtotal	119	179,730	13,919	1,475	8,001	179	4,264	4,657	3,302
Total of All Banks	136	484,979	35,673	2,942	18,961	736	13,033	11,564	7,086

* 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. Financial Institutions that declared bankruptcy are excluded.

2. PDL are loans of which interest is not collected and are not recognized as earnings, excluding LBB and loans of which payment of interest is in a grace period for the purpose of reconstructing the borrower. 3PDL are loans of which principal or interest is in arrears by 3 months or more from the date of default on payment of interest or principal under terms of the related loan agreement, excluding LBB and PDL.

4. Some financial institutions conducted "Partial Direct Write-offs" (to write-off uncorrectable portions(Category) of loans to bankrupt/effectively bankrupt borrowers with collateral/guarantee, instead of making specific allowance for loan losses), which amounted to was 8,841 billion Yen on non-consolidated bases.