

Table 6 The Transition of Risk Management Loans

(100 million yen)

		March-98	September-98	March-99	September-99	March-00	September-00	March-01	September-01	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05	March-06
Total of City Banks, Long-term Credit Banks and Trust Banks (11)	Total Loans	3,658,660	3,603,630	3,201,850	3,113,050	3,165,460	3,153,740	3,135,880	3,052,490	2,932,230	2,766,790	2,638,740	2,545,070	2,475,810	2,425,200	2,360,950	2,386,020	2,426,790
	Risk Management Loans	219,780	220,080	202,500	192,170	197,720	192,920	192,810	217,540	276,260	245,770	204,330	175,340	135,670	117,680	72,900	60,160	45,240
	LBB *	47,230	47,760	22,820	17,440	16,750	22,910	17,830	14,680	15,290	14,360	8,670	7,420	4,590	3,490	2,120	2,150	1,410
	PDL **	82,590	89,550	129,220	127,570	126,360	114,730	103,160	109,600	142,240	112,060	78,810	76,090	61,230	79,870	43,210	35,210	21,090
	Restructured Loans	24,520	21,410	9,820	7,530	6,540	6,730	5,130	5,570	4,560	5,340	3,690	2,960	2,130	1,700	1,370	1,160	690
(5)	Total Loans	2,656,560	2,633,840	2,494,670	2,425,230	2,414,690	2,386,820	2,389,450	2,320,960	2,256,850	2,306,980	2,192,100	2,111,790	2,053,040	2,014,360	1,959,940	1,983,430	2,020,730
	Risk Management Loans	128,190	123,400	128,840	123,740	120,480	118,830	128,950	148,740	211,800	201,670	174,480	149,940	116,260	101,540	62,100	51,650	39,070
	LBB *	28,050	22,860	13,620	9,900	9,220	10,270	9,520	9,760	9,800	10,550	7,050	6,010	3,370	2,650	1,720	1,840	1,150
	PDL **	45,770	53,720	80,080	79,860	81,470	79,330	76,380	78,320	111,020	92,370	67,760	66,560	51,710	70,290	36,850	30,090	18,870
	Restructured Loans	20,800	17,260	8,600	6,520	5,370	5,490	4,660	4,980	3,360	3,860	2,800	2,470	2,000	1,600	1,310	1,120	670
(2)	Total Loans	467,880	454,950	228,720	224,220	299,370	326,240	317,560	313,580	275,140	72,910	69,440	66,540	61,880	61,050	60,490	63,590	69,870
	Risk Management Loans	46,800	52,900	20,910	20,060	37,890	39,500	31,670	32,890	26,470	10,880	4,270	2,800	1,820	1,430	1,480	1,190	630
	LBB *	9,480	11,800	1,460	1,530	3,070	7,870	5,360	2,660	3,670	2,070	220	160	190	80	30	20	10
	PDL **	18,670	19,290	13,820	14,070	18,200	14,350	10,680	12,750	12,370	5,420	2,150	1,760	1,350	1,110	1,300	930	390
	Restructured Loans	2,040	2,070	80	70	330	530	230	410	1,020	1,310	760	220	80	30	30	0	0
(4)	Total Loans	534,220	514,840	478,460	463,600	451,400	440,680	428,870	417,950	400,240	386,910	377,190	366,730	360,900	349,800	340,510	339,010	336,190
	Risk Management Loans	44,790	43,790	52,750	48,370	39,350	34,590	32,190	35,910	37,990	33,220	25,580	22,610	17,590	14,720	9,320	7,330	5,540
	LBB *	9,690	13,100	7,740	6,010	4,460	4,770	2,950	2,260	1,820	1,730	1,400	1,250	1,030	760	370	300	250
	PDL **	18,150	16,540	35,320	33,640	26,690	21,050	16,100	18,530	18,860	14,270	8,890	7,760	8,170	8,470	5,070	4,190	1,830
	Restructured Loans	1,680	2,080	1,140	940	840	710	230	190	180	170	130	270	50	60	30	40	20
(9)	Total Loans	3,423,190	3,381,250	3,201,850	3,113,050	3,088,410	3,050,470	3,043,120	2,961,680	2,849,060	2,693,880	2,569,300	2,478,520	2,413,940	2,364,150	2,300,450	2,322,440	2,356,920
	Risk Management Loans	188,680	182,080	202,500	192,170	179,820	167,460	173,950	200,060	260,940	234,890	200,060	172,550	133,850	116,260	71,420	58,970	44,610
	LBB *	40,740	38,150	22,820	17,440	14,870	16,830	13,970	13,620	13,100	12,280	8,450	7,250	4,400	3,410	2,090	2,130	1,400
	PDL **	68,270	73,540	129,220	127,570	118,350	104,520	95,910	101,190	134,340	106,640	76,650	74,330	59,890	78,760	41,920	34,270	20,700
	Restructured Loans	22,620	19,550	9,820	7,530	6,310	6,370	4,990	5,280	3,610	4,040	2,930	2,740	2,050	1,660	1,340	1,160	690
(112)	Total Loans	1,872,590	1,851,710	1,864,170	1,782,950	1,796,270	1,785,940	1,806,010	1,797,300	1,800,190	1,769,090	1,831,190	1,810,030	1,823,760	1,798,670	1,831,540	1,831,900	1,875,530
	Risk Management Loans	77,800	80,700	93,770	104,980	105,940	125,270	132,340	139,190	144,020	146,470	144,160	137,100	126,370	114,410	102,480	95,920	85,850
	LBB *	21,200	22,750	21,420	19,300	14,230	17,310	15,470	14,750	15,070	15,030	13,720	12,220	9,180	7,780	6,120	5,440	4,880
	PDL **	25,120	26,710	25,820	48,680	57,230	66,900	74,740	80,010	80,720	82,280	80,380	78,490	75,370	70,020	64,320	61,050	56,400
	Restructured Loans	7,940	8,220	6,510	3,140	2,650	2,390	1,600	1,790	1,510	1,570	1,310	1,580	1,020	1,010	840	820	620
(64)	Total Loans	1,387,060	1,371,090	1,385,840	1,340,590	1,343,210	1,349,540	1,359,980	1,353,420	1,363,180	1,339,980	1,354,950	1,346,910	1,353,970	1,332,050	1,374,920	1,371,780	1,406,130
	Risk Management Loans	51,980	54,240	67,690	76,370	75,810	92,040	95,630	101,210	104,880	108,000	104,230	100,910	93,350	84,380	75,840	71,060	63,170
	LBB *	14,680	15,340	14,980	13,740	9,400	12,020	10,850	10,180	10,290	10,600	9,170	8,110	6,030	5,210	4,060	3,650	3,340
	PDL **	17,130	18,020	18,240	37,250	41,780	48,940	53,660	58,390	59,110	59,760	57,900	57,740	55,640	51,100	47,130	44,410	40,820
	Restructured Loans	5,030	4,990	4,390	1,990	1,750	1,800	1,200	1,410	1,210	1,270	1,030	1,240	790	770	660	630	470
(47)	Total Loans	485,530	480,620	478,330	442,360	453,060	436,400	446,030	443,880	437,010	429,110	429,130	416,370	419,990	415,410	403,400	405,460	412,560
	Risk Management Loans	25,820	26,460	26,080	28,610	30,130	33,230	36,710	37,980	39,140	38,480	38,230	34,530	31,490	28,810	25,590	23,820	21,820
	LBB *	6,520	7,410	6,440	5,560	4,830	5,290	4,610	4,570	4,770	4,430	4,470	4,070	3,120	2,540	2,030	1,780	1,520
	PDL **	7,990	8,690	7,580	11,430	15,450	17,960	21,080	21,620	21,620	22,520	21,670	19,940	18,970	18,240	16,640	16,090	15,070
	Restructured Loans	2,910	3,230	2,120	1,150	900	590	390	380	300	290	210	250	130	180	130	130	100
(123)	Total Loans	5,531,250	5,455,340	5,066,020	4,896,000	4,961,730	4,939,680	4,941,890	4,849,790	4,732,420	4,535,880	4,469,930	4,355,090	4,299,570	4,223,870	4,192,490	4,217,920	4,302,320
	Risk Management Loans	297,580	300,780	296,270	297,150	303,660	318,190	325,150	356,730	420,280	392,250	348,490	312,440	262,040	232,090	175,390	156,080	131,090
	LBB *	68,430	70,510	44,240	36,740	30,980	40,220	33,300	29,420	30,360	29,380	22,390	19,640	13,770	11,270	8,240	7,590	6,300
	PDL **	107,710	116,260	155,040	176,250	183,590	181,630	177,910	189,610	222,960	194,340	159,190	154,580	136,600	149,880	107,530	96,250	77,480
	Restructured Loans	32,460	29,630	16,330	10,670	9,190	9,120	6,730	7,360	6,070	6,910	5,000	4,540	3,150	2,700	2,210	1,980	1,310

		March-98	September-98	March-99	September-99	March-00	September-00	March-01	September-01	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05	March-06
Cooperative Financial Institutions (524)	Total Loans			1,355,620		1,330,400		1,322,680		1,331,300		1,265,560		1,240,920		1,201,960		1,163,080
	Risk Management Loans			90,290		110,010		109,340		110,210		108,270		96,470		83,020		71,750
	LBB *			21,220		18,630		15,680		14,810		13,740		10,920		7,980		6,300
	PDL **			32,390		54,530		61,650		61,660		63,090		59,740		53,220		48,700
	3PDL ***			7,740		2,750		1,540		1,090		920		690		450		350
	Restructured Loans			28,930		34,100		30,470		32,650		30,530		25,130		21,360		16,390
Credit Associations (Shinkin Banks) (293)	Total Loans			768,450		723,270		726,360		729,130		727,400		711,090		693,800		686,570
	Risk Management Loans			51,320		64,000		68,400		72,990		72,290		63,830		55,470		49,010
	LBB *			12,910		10,240		9,070		8,190		7,740		6,040		4,350		3,390
	PDL **			16,890		34,990		39,800		42,410		43,510		41,530		37,830		34,890
	3PDL ***			4,380		1,130		870		640		550		340		240		190
	Restructured Loans			17,130		17,640		18,660		21,750		20,490		15,920		13,050		10,530
Credit Unions (Credit Cooperatives) (173)	Total Loans			155,990		146,850		125,910		115,830		98,230		97,430		97,360		98,430
	Risk Management Loans			17,660		20,350		20,070		14,840		15,140		13,160		11,660		10,600
	LBB *			3,380		3,660		2,920		2,050		1,850		1,610		1,290		1,090
	PDL **			7,100		7,870		11,050		7,880		7,990		7,660		7,120		6,730
	3PDL ***			2,480		1,160		490		210		230		210		120		100
	Restructured Loans			4,700		7,660		5,620		4,700		5,070		3,680		3,130		2,680
TOTAL (All Deposit-Taking Financial Institutions) (647)	Total Loans			6,421,640		6,292,130		6,264,570		6,063,730		5,735,480		5,540,500		5,394,460		5,465,390
	Risk Management Loans			386,560		413,670		434,480		530,490		456,760		358,510		258,400		202,840
	LBB *			65,460		49,610		48,970		45,170		36,130		24,690		16,220		12,600
	PDL **			187,430		238,120		239,550		284,630		222,280		196,340		160,750		126,190
	3PDL ***			24,070		11,940		8,270		7,160		5,920		3,840		2,660		1,660
	Restructured Loans			109,560		114,000		137,690		193,540		192,430		133,640		78,760		62,390

* 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:

- Figures are rounded to the nearest billion yen.
- Figures in parentheses refer to the number of financial institutions of object as of March 2006.
- Hokkaido Takushoku Bank, Tokuyo City Bank, Kyoto Kyoei Bank, Naniwa Bank, Fukutoku Bank, and Midori Bank are excluded from March 1998 onward. Kokumin Bank, Kofuku Bank and Tokyo Sowa Bank are excluded from March 1999 onward. Namiyama Bank and Niigata Chuo Bank are excluded from September 1999 onward. Ishikawa Bank is excluded from September 2001 onward. Chubu Bank is excluded from March 2002 onward.
- "Long-Term Credit Banks" includes Shinsei Bank from September 2002 onward, which changed its status to an Ordinary Bank Charter in April 2004.
- "Major banks" excludes Shinsei Bank and Aozora Bank from City Banks, Long-term Credit Banks and Trust Banks.
- "Regional Banks" includes the figure for Saitama Resona Bank.
- From FY2002, the figures for UFJ Bank (for March-2006, Bank of Tokyo-Mitsubishi UFJ merger) include those which are transferred to subsidiary companies for corporate revitalization. From September-2003 to September-2005, the figures for Mizuho Financial Group include those which are transferred to subsidiary companies for corporate revitalization. From FY2003, the figures for NISHI-NIPPON Bank and Fukuoka City Bank (after March-2005, NISHI-NIPPON City Bank which NISHI-NIPPON Bank and Fukuoka City Bank merged to become) include those which are transferred to subsidiary companies for corporate revitalization. From FY2004, the figures for Hokuriku Bank include those which are transferred to subsidiary companies for corporate revitalization. From September-2005 onward, the figures for Shinwa Bank include those which are transferred to subsidiary companies for corporate revitalization.