

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
Total of City Banks, Long-term Credit Banks and Trust Banks (13)	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
	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
	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
	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
	3PDL ***	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
	Restructured Loans	65,440	61,360	40,630	39,620	48,070	48,550	66,680	87,690	114,170	114,010	113,160	88,880	67,720	32,630	26,200	21,640
(6)	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
	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
	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
	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
	3PDL ***	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
	Restructured Loans	33,570	29,560	26,530	27,450	24,420	23,740	38,380	55,680	87,620	94,890	96,860	74,900	59,170	26,990	22,230	18,600
(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
	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
	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
	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
	3PDL ***	2,040	2,070	80	70	330	530	230	410	1,020	1,310	760	220	80	30	30	0
	Restructured Loans	16,600	19,740	5,540	4,390	16,290	16,750	15,390	17,070	9,410	2,090	1,140	650	200	210	120	230
(5)	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
	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
	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
	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
	3PDL ***	1,680	2,080	1,140	940	840	710	230	190	180	170	130	270	50	60	30	40
	Restructured Loans	15,270	12,060	8,560	7,780	7,360	8,060	12,910	14,940	17,130	17,040	15,150	13,320	8,340	5,420	3,850	2,810
(11)	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
	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
	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
	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
	3PDL ***	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
	Restructured Loans	57,040	50,830	40,630	39,620	40,290	39,740	59,080	79,980	109,880	111,930	112,020	88,220	67,510	32,420	26,070	21,410
(113)	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
	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
	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
	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
	3PDL ***	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
	Restructured Loans	23,550	23,030	40,000	33,860	31,830	38,670	40,540	42,640	46,720	47,600	48,740	44,800	40,800	35,610	31,210	28,620
(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
	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
	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
	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
	3PDL ***	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
	Restructured Loans	15,150	15,900	30,070	23,390	22,880	29,280	29,910	31,230	34,270	36,360	36,130	33,830	30,890	27,290	23,980	22,370
(48)	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
	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
	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
	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
	3PDL ***	2,910	3,230	2,120	1,150	900	590	390	380	300	290	210	250	130	180	130	130
	Restructured Loans	8,400	7,130	9,930	10,470	8,950	9,390	10,620	11,420	12,450	11,230	11,880	10,270	9,270	7,850	6,790	5,830
(126)	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
	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
	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
	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
	3PDL ***	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
	Restructured Loans	88,990	84,390	80,630	73,480	79,900	87,220	107,210	130,330	160,890	161,610	161,900	133,680	108,520	68,230	57,400	50,260

		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
Cooperative Financial Institutions (535)	Total Loans			1,355,620		1,330,400		1,322,680		1,331,300		1,265,560		1,240,920		1,201,960	
	Risk Management Loans			90,290		110,010		109,340		110,210		108,270		96,470		83,020	
	LBB *			21,220		18,630		15,680		14,810		13,740		10,920		7,980	
	PDL **			32,390		54,530		61,650		61,660		63,090		59,740		53,220	
	3PDL ***			7,740		2,750		1,540		1,090		920		690		450	
	Restructured Loans			28,930		34,100		30,470		32,650		30,530		25,130		21,360	
Credit Associa- tions (Shinkin Banks) (298)	Total Loans			768,450		723,270		726,360		729,130		727,400		711,090		693,800	
	Risk Management Loans			51,320		64,000		68,400		72,990		72,290		63,830		55,470	
	LBB *			12,910		10,240		9,070		8,190		7,740		6,040		4,350	
	PDL **			16,890		34,990		39,800		42,410		43,510		41,530		37,830	
	3PDL ***			4,380		1,130		870		640		550		340		240	
	Restructured Loans			17,130		17,640		18,660		21,750		20,490		15,920		13,050	
Credit Unions (Credit Coope- ratives) (176)	Total Loans			155,990		146,850		125,910		115,830		98,230		97,430		97,360	
	Risk Management Loans			17,660		20,350		20,070		14,840		15,140		13,160		11,660	
	LBB *			3,380		3,660		2,920		2,050		1,850		1,610		1,290	
	PDL **			7,100		7,870		11,050		7,880		7,990		7,660		7,120	
	3PDL ***			2,480		1,160		490		210		230		210		120	
	Restructured Loans			4,700		7,660		5,620		4,700		5,070		3,680		3,130	
TOTAL (All Deposit- Taking Financial Institutions (661)	Total Loans			6,421,640		6,292,130		6,264,570		6,063,730		5,735,480		5,540,500		5,394,460	
	Risk Management Loans			386,560		413,670		434,480		530,490		456,760		358,510		258,400	
	LBB *			65,460		49,610		48,970		45,170		36,130		24,690		16,220	
	PDL **			187,430		238,120		239,550		284,630		222,280		196,340		160,750	
	3PDL ***			24,070		11,940		8,270		7,160		5,920		3,840		2,660	
	Restructured Loans			109,560		114,000		137,690		193,540		192,430		133,640		78,760	

* 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 September 2005.
- 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. Namiyaya 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 include those which are transferred to subsidiary companies for corporate revitalization. From September-03, the figures for Mizuho 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. The figures for Shinwa Bank for September-05 include those which are transferred to subsidiary companies for corporate revitalization.