

Table 6 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	September-06	March-07	September-07	March-08	September-08	March-09	September-09
City Banks, The Former Long-term Credit Banks and Trust Banks	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	2,453,150	2,446,820	2,457,800	2,494,870	2,546,070	2,620,060	2,495,450
	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	38,230	40,040	39,150	36,990	41,430	45,370	49,380
	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	1,580	1,310	1,220	1,360	4,360	6,170	5,260
	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	17,630	20,590	23,030	18,670	23,310	27,750	32,760
	IFDL ***	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	720	540	620	510	690	910	1,090
	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	22,050	18,300	17,310	14,290	16,450	13,070	10,540	10,260
	Risk Management Loans	136,010	125,470	92,580	80,130	76,780	77,130	69,390	69,070	86,570	78,010	78,970	63,300	69,030	59,920	47,390	37,640	32,470	28,790	30,200	30,140	25,800	26,440	30,270	30,740
(11)	Provisions for Loan Losses	122,600	110,020	68,130	56,160	49,820	46,170	39,170	37,840	46,690	38,880	30,020	24,980	25,750	33,860	20,000	16,110	8,910	7,170	9,590	10,300	6,840	8,170	10,070	11,720
City Banks	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	2,038,570	2,027,260	2,038,220	2,068,470	2,116,550	2,186,050	2,061,870
	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	32,790	34,000	33,930	32,020	36,860	38,870	40,570
	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	1,370	1,140	1,090	1,230	3,150	4,760	4,010
	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	15,900	18,060	20,160	16,520	21,080	23,440	26,530
	IFDL ***	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	690	520	520	490	680	860	830
	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	18,380	14,830	14,280	12,160	13,780	11,950	9,810	9,200
	Risk Management Loans	86,380	72,320	61,750	51,460	51,050	49,110	48,520	49,180	66,440	63,450	67,130	52,760	59,950	50,680	40,770	31,910	27,750	24,650	25,140	24,970	21,480	22,440	25,100	25,520
(5)	Provisions for Loan Losses	76,410	60,860	42,630	32,970	31,740	29,210	27,740	27,310	37,150	31,780	25,560	20,820	21,940	29,250	17,150	13,430	7,520	6,140	8,070	8,740	5,860	7,110	8,070	9,470
The Former Long-term Credit Banks	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	79,220	84,380	88,520	93,070	95,900	83,620	80,060
	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	480	600	770	930	1,510	2,810	2,870
	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	40	10	0	10	660	660	660
	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	230	400	580	550	540	1,940	1,760
	IFDL ***	2,040	2,070	80	70	330	530	230	410	1,020	1,310	760	220	80	30	30	0	0	0	0	60	0	0	40	250
	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	230	210	200	130	370	310	170	200
	Risk Management Loans	23,310	27,890	11,160	12,080	14,050	17,640	11,850	10,490	9,620	5,460	4,160	3,740	3,400	3,190	2,580	2,320	1,930	1,610	1,690	1,570	1,460	1,410	2,490	2,310
(2)	Provisions for Loan Losses	21,730	25,940	9,360	10,270	9,550	10,460	6,490	5,050	3,690	2,640	1,500	1,530	1,500	1,360	1,050	970	700	520	570	680	490	500	980	730
Trust Banks	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	335,350	335,180	331,050	333,330	333,620	350,390	353,520
	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	4,960	5,440	4,440	4,040	3,060	3,690	5,940
	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	170	160	130	120	550	750	600
	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	1,500	2,430	2,280	1,610	1,690	2,370	4,470
	IFDL ***	1,680	2,080	1,140	940	840	710	230	190	180	170	130	270	50	60	30	40	20	30	20	30	20	10	10	10
	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	3,440	3,260	2,830	2,000	2,290	810	560	860
	Risk Management Loans	26,320	25,260	19,670	16,590	11,680	10,380	9,020	9,400	10,510	9,100	7,680	6,810	5,680	6,040	4,040	3,410	2,790	2,530	3,370	3,600	2,860	2,580	2,680	2,900
(4)	Provisions for Loan Losses	24,460	23,220	16,140	12,920	8,530	6,500	4,930	5,470	5,850	4,470	2,960	2,620	2,310	3,250	1,800	1,700	700	510	950	880	490	570	1,020	1,510
Major Banks	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	2,373,930	2,362,440	2,369,270	2,401,800	2,450,170	2,536,440	2,415,390
	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	37,750	39,440	38,370	36,060	39,920	42,560	46,510
	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	1,540	1,300	1,210	1,350	3,710	5,510	4,600
	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	17,400	20,480	22,440	18,120	22,770	25,810	31,000
	IFDL ***	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	720	540	560	510	690	870	840
	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	21,820	18,090	17,110	14,160	16,070	12,760	10,370	10,060
	Risk Management Loans	-	107,020	92,580	80,130	68,100	64,310	60,170	61,540	80,540	72,550	74,810	59,560	65,630	56,730	44,810	35,320	30,540	27,180	28,510	28,570	24,340	25,030	27,780	28,430
(9)	Provisions for Loan Losses	-	92,310	68,130	56,160	44,330	37,480	34,070	34,350	44,340	36,240	28,520	23,440	24,250	32,500	18,950	15,140	8,220	6,650	9,020	9,620	6,350	7,680	9,090	10,990

		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	September-06	March-07	September-07	March-08	September-08	March-09	September-09		
Cooperative Financial Institutions	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		1,179,220		1,149,840		1,183,720			
	Risk Management Loans			90,290		110,010		109,340		110,210		108,270		96,470		83,020		71,750		66,000		63,250		57,400			
	LBB *			21,220		18,630		15,680		14,810		13,740		10,920		7,980		6,300		5,650		5,390		7,150			
	PDL **			32,390		54,530		61,650		61,660		63,090		59,740		53,220		48,700		46,290		45,740		44,280			
	3PDL ***			7,740		2,750		1,540		1,090		920		690		450		350		360		400		440			
	Restructured Loans			28,930		34,100		30,470		32,650		30,530		25,130		21,360		16,390		13,690		13,690		11,710		5,510	
	Risk Management Loans			45,130		41,180		37,190		34,030		33,310		31,470		27,190		23,320		23,320		21,460		19,900		20,540	
	(494) Provisions for Loan Losses			35,700		31,320		27,970		24,890		24,880		23,340		19,980		17,070		15,770		14,630		15,360			
	Total Loans			768,450		723,270		726,360		729,130		727,400		711,090		693,800		686,570		690,820		693,960		693,960		703,160	
	Risk Management Loans			51,320		64,000		68,400		72,990		72,290		63,830		55,470		49,010		45,140		44,360		40,700			
LBB *			12,910		10,240		9,070		8,190		7,740		6,040		4,350		3,390		3,230		3,130		4,140				
PDL **			16,890		34,990		39,800		42,410		43,510		41,530		37,830		34,890		33,220		33,480		33,480		32,850		
3PDL ***			4,380		1,130		870		640		550		340		240		190		180		210		210		210		
Restructured Loans			17,130		17,640		18,660		21,750		20,490		15,920		13,050		10,530		8,510		7,530		7,530		3,500		
Risk Management Loans			26,800		21,490		20,200		18,250		18,670		17,170		15,100		13,450		12,560		11,970		11,970		12,070		
(279) Provisions for Loan Losses			21,600		16,740		15,320		13,240		13,790		12,930		11,360		10,220		9,580		8,980		9,240				
Total Loans			155,990		146,850		125,910		115,830		98,230		97,430		97,360		98,430		98,430		98,440		97,810		97,930		
Risk Management Loans			17,660		20,350		20,070		14,840		15,140		13,160		11,660		10,600		10,240		10,090		10,090		8,810		
LBB *			3,380		3,660		2,920		2,050		1,850		1,610		1,290		1,090		1,050		1,180		1,180		1,260		
PDL **			7,100		7,870		11,050		7,880		7,990		7,660		7,120		6,730		6,620		6,470		6,470		6,260		
3PDL ***			2,480		1,160		490		210		230		210		120		100		110		100		100		120		
Restructured Loans			4,700		7,660		5,620		4,700		5,070		3,680		3,130		2,680		2,460		2,330		2,330		1,170		
Risk Management Loans			5,770		6,410		6,310		4,330		3,910		3,980		3,500		3,170		3,100		3,080		3,080		2,890		
(163) Provisions for Loan Losses			4,730		5,200		4,950		3,380		3,050		3,130		2,780		2,500		2,440		2,400		2,400		2,270		
TOTAL(All Deposit-Taking Financial Institutions)	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		5,552,780		5,621,880		5,854,050			
Risk Management Loans				386,560		413,670		434,480		530,490		456,760		358,510		258,400		202,840		183,540		174,940		173,490			
LBB *				65,460		49,610		48,970		45,170		36,130		24,690		16,220		12,600		11,300		11,580		22,850			
PDL **				187,430		238,120		239,550		284,630		222,280		196,340		160,750		126,190		119,630		114,690		123,340			
3PDL ***				24,070		11,940		8,270		7,160		5,920		3,840		2,660		1,660		1,590		1,500		2,140			
Restructured Loans				109,560		114,000		137,690		193,540		192,430		133,640		78,760		62,390		51,000		47,160		25,150			
Risk Management Loans				193,100		163,480		152,740		167,560		159,160		145,770		112,540		87,690		80,420		72,630		79,200			
(614) Provisions for Loan Losses				148,020		114,960		100,390		103,750		85,690		77,750		63,840		45,830		42,970		37,350		42,450			

* LBB : Loans to Borrowers in Legal Bankruptcy ** PDL : Past Due Loans in arrears by 6 months or more *** 3PDL : Loans in arrears by more than 3 months and less than 6 months

Note:

- Figures are rounded to the nearest billion yen.
- Figures in parentheses refer to the number of financial institutions targeted as of September-09.
- Hokkaido Takushoku Bank, Tokuyo City Bank, Kyoto Kyoei Bank, Naniwa Bank, Fukutoku Bank, and Midori Bank are excluded from the above table. Kokumin Bank, Kofuku Bank and Tokyo Sowa Bank are excluded from March-99 onward. Nanihaya Bank and Niigata Chuo Bank are excluded from September-99 onward. Ishikawa Bank is excluded from September-01 onward. Chubu Bank is excluded from March-02 onward.
- Figures for "the former Long-Term Credit Banks" include Industrial Bank of Japan. From September-04, those figures include Shinsei Bank, which changed its status to an Ordinary Bank Charter on April 1, 2004. From September-06, those figures include Aozora Bank.
- "Major Banks" consists of City Banks, Trust Banks and former the Industrial Bank of Japan.
- From March-03, "Regional Banks" includes Saitama Resona Bank.
- From September-03 to September-05 for Mizuho Financial Group include those which are transferred to subsidiary companies from March-03 onward, the figures for UFJ Bank (from March-06 onward, Bank of Tokyo-Mitsubishi UFJ) include those which are transferred to subsidiary companies for corporate revitalization. From March-04 onward, the figures for NISHI-NIPPON Bank and Fukuoka City Bank (after March-05, 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 March-05 onward, the figures for Hokuriku Bank include those which are transferred to subsidiary companies for corporate revitalization.
From September-05 to September-08, the figures for Shinwa Bank include those which are transferred to subsidiary companies for corporate revitalization.
From March-08 onward, the figures for Towa Bank include those which are transferred to subsidiary companies for corporate revitalization.
For March-09, the figures for Hokuto Bank and Fukuoka Bank include those which are transferred to subsidiary companies for corporate revitalization.