

| Regional Banks | | trillion yen.(percentage) | | | | | | | | | | | | | | | | |
|--|---|---------------------------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|
| | | 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 | March-10 |
| Bankrupt or de- facto bankrupt | Amount of loans | 3.9 | 3.8 | 3.5 | 3.4 | 2.9 | 2.5 | 2.2 | 2.0 | 1.8 | 1.8 | 1.7 | 1.6 | 1.6 | 1.9 | 2.2 | 2.1 | 1.9 |
| | Secured by collateral, guarantees, or provisions | 3.9 | 3.8 | 3.5 | 3.4 | 2.9 | 2.5 | 2.2 | 2.0 | 1.8 | 1.8 | 1.7 | 1.6 | 1.6 | 1.9 | 2.2 | 2.1 | 1.9 |
| | | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (99.9) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) |
| | by collateral or guarantees | 2.4 | 2.3 | 2.3 | 2.1 | 1.8 | 1.6 | 1.4 | 1.3 | 1.2 | 1.1 | 1.1 | 1.0 | 1.0 | 1.3 | 1.4 | 1.3 | 1.2 |
| | | (63.0) | (62.0) | (64.1) | (63.0) | (62.4) | (63.4) | (64.4) | (62.8) | (63.2) | (62.5) | (63.5) | (63.0) | (65.3) | (64.8) | (64.2) | (62.7) | (61.9) |
| Doubtful (In danger of bankruptcy) | by provisions | 1.4 | 1.4 | 1.3 | 1.2 | 1.1 | 0.9 | 0.8 | 0.8 | 0.7 | 0.7 | 0.6 | 0.6 | 0.5 | 0.7 | 0.8 | 0.8 | 0.7 |
| | | (37.0) | (38.0) | (35.9) | (37.0) | (37.6) | (36.5) | (35.6) | (37.2) | (36.8) | (37.5) | (36.5) | (36.9) | (34.6) | (35.1) | (35.7) | (37.2) | (38.1) |
| | Amount of loans | 6.3 | 6.4 | 6.2 | 6.0 | 5.9 | 5.5 | 5.1 | 4.8 | 4.4 | 4.4 | 4.1 | 4.1 | 4.0 | 4.0 | 3.9 | 3.9 | 3.8 |
| | Secured by collateral, guarantees, or provisions | 5.4 | 5.4 | 5.3 | 5.1 | 5.0 | 4.7 | 4.3 | 4.1 | 3.8 | 3.7 | 3.5 | 3.5 | 3.4 | 3.5 | 3.4 | 3.3 | 3.2 |
| | | (85.4) | (84.5) | (84.4) | (84.6) | (85.2) | (85.6) | (85.3) | (84.8) | (84.9) | (85.2) | (85.7) | (85.5) | (85.7) | (85.5) | (85.2) | (84.5) | (84.3) |
| Special attention | by collateral or guarantees | 3.7 | 3.7 | 3.5 | 3.4 | 3.2 | 3.0 | 2.8 | 2.6 | 2.5 | 2.5 | 2.4 | 2.4 | 2.4 | 2.5 | 2.5 | 2.5 | 2.4 |
| | | (58.7) | (57.2) | (56.7) | (56.0) | (54.7) | (54.1) | (54.2) | (54.9) | (56.1) | (56.6) | (58.2) | (58.8) | (60.3) | (62.2) | (63.0) | (63.8) | (64.0) |
| | by provisions | 1.7 | 1.7 | 1.7 | 1.7 | 1.8 | 1.7 | 1.6 | 1.4 | 1.3 | 1.2 | 1.1 | 1.1 | 1.0 | 0.9 | 0.9 | 0.8 | 0.8 |
| | | (26.7) | (27.3) | (27.7) | (28.6) | (30.5) | (31.5) | (31.1) | (29.9) | (28.9) | (28.5) | (27.5) | (26.7) | (25.4) | (23.4) | (22.2) | (20.7) | (20.3) |
| | Amount of loans | 4.6 | 4.8 | 4.9 | 4.5 | 4.1 | 3.6 | 3.1 | 2.8 | 2.4 | 2.3 | 2.1 | 2.0 | 2.0 | 2.0 | 1.0 | 1.1 | 0.9 |
| Total | Secured by collateral, guarantees, or provisions | 2.9 | 3.0 | 3.0 | 2.8 | 2.5 | 2.1 | 1.8 | 1.7 | 1.4 | 1.3 | 1.1 | 1.1 | 1.0 | 1.0 | 0.5 | 0.6 | 0.5 |
| | | (64.0) | (61.8) | (62.4) | (62.4) | (60.6) | (59.1) | (58.6) | (58.7) | (57.1) | (57.1) | (55.4) | (54.6) | (52.4) | (52.0) | (52.1) | (52.1) | (54.3) |
| | by collateral or guarantees | 2.4 | 2.3 | 2.3 | 2.1 | 1.7 | 1.4 | 1.2 | 1.1 | 0.9 | 0.9 | 0.8 | 0.7 | 0.7 | 0.7 | 0.4 | 0.4 | 0.4 |
| | | (51.0) | (48.6) | (47.4) | (46.7) | (42.8) | (40.4) | (38.8) | (38.6) | (37.9) | (38.0) | (36.4) | (35.1) | (34.5) | (34.9) | (35.9) | (36.6) | (38.8) |
| | by provisions | 0.6 | 0.6 | 0.7 | 0.7 | 0.7 | 0.7 | 0.6 | 0.6 | 0.5 | 0.4 | 0.4 | 0.4 | 0.4 | 0.3 | 0.2 | 0.2 | 0.1 |
| | | (12.9) | (13.2) | (14.9) | (15.7) | (17.8) | (18.8) | (19.8) | (20.0) | (19.2) | (19.1) | (19.0) | (19.5) | (17.9) | (17.1) | (16.2) | (15.5) | (15.5) |
| | Amount of loans | 14.8 | 15.0 | 14.7 | 13.9 | 12.8 | 11.6 | 10.4 | 9.7 | 8.7 | 8.4 | 7.8 | 7.8 | 7.5 | 8.0 | 7.2 | 7.1 | 6.7 |
| | Secured by collateral, guarantees, or provisions | 12.2 | 12.2 | 11.8 | 11.3 | 10.3 | 9.3 | 8.3 | 7.8 | 7.0 | 6.7 | 6.3 | 6.3 | 6.0 | 6.4 | 6.1 | 6.0 | 5.7 |
| | | (82.4) | (81.1) | (80.8) | (81.1) | (80.7) | (80.6) | (80.4) | (80.3) | (80.4) | (80.7) | (80.7) | (80.5) | (80.0) | (80.7) | (85.2) | (84.3) | (84.7) |
| | by collateral or guarantees | 8.5 | 8.3 | 8.1 | 7.6 | 6.7 | 6.0 | 5.4 | 5.0 | 4.6 | 4.4 | 4.2 | 4.2 | 4.1 | 4.5 | 4.3 | 4.2 | 4.0 |
| | | (57.3) | (55.6) | (55.4) | (54.7) | (52.6) | (51.9) | (51.7) | (51.8) | (52.5) | (52.8) | (53.5) | (53.5) | (54.6) | (56.1) | (59.7) | (59.4) | (59.9) |
| | by provisions | 3.7 | 3.8 | 3.7 | 3.7 | 3.6 | 3.3 | 3.0 | 2.8 | 2.4 | 2.3 | 2.1 | 2.1 | 1.9 | 2.0 | 1.8 | 1.8 | 1.7 |
| | | (25.1) | (25.5) | (25.4) | (26.4) | (28.1) | (28.7) | (28.7) | (28.6) | (27.9) | (27.8) | (27.2) | (27.0) | (25.4) | (24.7) | (25.6) | (24.9) | (24.8) |

| All Banks | | trillion yen.(percentage) | | | | | | | | | | | | | | | | |
|--|---|---------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | | 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 | March-10 |
| Bankrupt or de- facto bankrupt | Amount of loans | 7.4 | 7.0 | 5.7 | 5.6 | 4.4 | 4.1 | 3.2 | 2.8 | 2.4 | 2.2 | 2.1 | 2.1 | 2.0 | 2.8 | 3.4 | 3.2 | 2.9 |
| | Secured by collateral, guarantees, or provisions | 7.4 (100.0) | 7.0 (100.0) | 5.7 (100.0) | 5.6 (100.0) | 4.4 (100.0) | 4.1 (100.0) | 3.2 (100.0) | 2.8 (100.0) | 2.4 (100.0) | 2.2 (100.0) | 2.1 (100.0) | 2.1 (100.0) | 2.0 (100.0) | 2.8 (100.0) | 3.4 (100.0) | 3.2 (100.0) | 2.9 (100.0) |
| | by collateral or guarantees | 5.5 (75.0) | 5.1 (74.1) | 4.3 (74.4) | 4.2 (74.7) | 3.2 (72.8) | 3.1 (75.1) | 2.4 (73.6) | 2.0 (70.9) | 1.6 (69.6) | 1.5 (68.5) | 1.4 (68.9) | 1.4 (69.3) | 1.4 (71.1) | 2.0 (72.8) | 2.5 (74.1) | 2.3 (72.6) | 2.1 (71.7) |
| | by provisions | 1.8 (25.0) | 1.8 (25.9) | 1.5 (25.5) | 1.4 (25.3) | 1.2 (27.2) | 1.0 (24.9) | 0.9 (26.4) | 0.8 (29.1) | 0.7 (30.4) | 0.7 (31.5) | 0.6 (31.1) | 0.6 (30.7) | 0.6 (28.9) | 0.8 (27.2) | 0.9 (25.9) | 0.9 (27.4) | 0.8 (28.2) |
| | | | | | | | | | | | | | | | | | | |
| Doubtful (In danger of bankruptcy) | Amount of loans | 19.3 | 16.4 | 13.0 | 12.3 | 11.2 | 12.7 | 8.8 | 8.0 | 6.3 | 6.0 | 6.1 | 6.3 | 5.7 | 6.2 | 6.4 | 6.9 | 6.7 |
| | Secured by collateral, guarantees, or provisions | 16.1 (83.1) | 13.6 (83.2) | 11.1 (85.4) | 10.5 (84.8) | 9.8 (87.4) | 10.2 (80.8) | 7.6 (86.4) | 6.9 (86.7) | 5.5 (87.0) | 5.2 (86.9) | 5.2 (85.5) | 5.4 (86.0) | 4.9 (86.2) | 5.3 (85.6) | 5.4 (83.9) | 5.8 (84.4) | 5.7 (85.1) |
| | by collateral or guarantees | 9.7 (50.1) | 8.3 (50.7) | 6.7 (51.8) | 6.2 (50.2) | 5.7 (50.7) | 5.3 (41.6) | 4.3 (48.4) | 4.1 (50.9) | 3.5 (55.5) | 3.3 (56.1) | 3.2 (53.1) | 3.4 (53.8) | 3.3 (58.2) | 3.7 (59.2) | 3.7 (57.3) | 4.0 (58.1) | 4.0 (59.6) |
| | by provisions | 6.4 (33.1) | 5.3 (32.6) | 4.4 (33.6) | 4.3 (34.6) | 4.1 (36.7) | 5.0 (39.2) | 3.4 (38.0) | 2.9 (35.8) | 2.0 (31.5) | 1.8 (30.8) | 2.0 (32.4) | 2.0 (32.2) | 1.6 (27.9) | 1.6 (26.4) | 1.7 (26.6) | 1.8 (26.3) | 1.7 (25.5) |
| | | | | | | | | | | | | | | | | | | |
| Special attention | Amount of loans | 16.5 | 16.8 | 16.6 | 13.7 | 11.1 | 7.0 | 5.9 | 5.1 | 4.7 | 4.2 | 3.9 | 3.5 | 3.7 | 3.3 | 2.1 | 2.2 | 2.1 |
| | Secured by collateral, guarantees, or provisions | 9.4 (56.8) | 9.6 (57.1) | 10.2 (61.3) | 8.6 (62.7) | 7.0 (63.2) | 4.4 (63.4) | 3.5 (59.8) | 3.0 (59.1) | 2.7 (58.5) | 2.5 (60.6) | 2.3 (59.1) | 2.0 (56.8) | 2.0 (54.1) | 1.8 (54.3) | 1.2 (54.4) | 1.2 (54.8) | 1.2 (57.3) |
| | by collateral or guarantees | 7.0 (42.4) | 7.1 (42.5) | 7.0 (42.2) | 5.8 (42.4) | 4.3 (39.1) | 3.0 (42.5) | 2.1 (36.2) | 1.9 (36.6) | 1.7 (36.1) | 1.6 (38.7) | 1.4 (37.3) | 1.2 (33.4) | 1.1 (31.4) | 1.1 (34.0) | 0.7 (32.7) | 0.8 (34.3) | 0.8 (37.1) |
| | by provisions | 2.4 (14.4) | 2.4 (14.6) | 3.2 (19.1) | 2.8 (20.3) | 2.7 (24.0) | 1.5 (21.0) | 1.4 (23.6) | 1.2 (22.6) | 1.1 (22.4) | 0.9 (21.9) | 0.8 (21.9) | 0.8 (23.3) | 0.8 (22.6) | 0.7 (20.3) | 0.5 (21.6) | 0.5 (20.5) | 0.4 (20.1) |
| | | | | | | | | | | | | | | | | | | |
| Total | Amount of loans | 43.2 | 40.1 | 35.3 | 31.6 | 26.6 | 23.8 | 17.9 | 15.9 | 13.4 | 12.3 | 12.0 | 11.9 | 11.4 | 12.3 | 12.0 | 12.3 | 11.7 |
| | Secured by collateral, guarantees, or provisions | 32.8 (75.9) | 30.1 (75.2) | 27.0 (76.5) | 24.6 (77.9) | 21.1 (79.4) | 18.8 (79.1) | 14.4 (80.2) | 12.8 (80.2) | 10.6 (79.3) | 9.9 (80.3) | 9.5 (79.5) | 9.5 (79.8) | 8.9 (78.3) | 9.9 (80.3) | 9.9 (83.2) | 10.2 (83.2) | 9.8 (83.7) |
| | by collateral or guarantees | 22.2 (51.4) | 20.6 (51.3) | 18.0 (51.0) | 16.2 (51.1) | 13.2 (49.5) | 11.3 (47.7) | 8.8 (49.0) | 7.9 (49.8) | 6.8 (51.2) | 6.4 (52.4) | 6.1 (50.8) | 6.0 (50.5) | 5.9 (51.9) | 6.8 (55.4) | 6.9 (57.7) | 7.1 (57.6) | 6.9 (58.5) |
| | by provisions | 10.6 (24.5) | 9.6 (23.9) | 9.0 (25.5) | 8.5 (26.8) | 7.9 (29.9) | 7.5 (31.4) | 5.6 (31.2) | 4.8 (30.3) | 3.8 (28.1) | 3.4 (27.9) | 3.4 (28.8) | 3.5 (29.3) | 3.0 (26.4) | 3.1 (24.9) | 3.1 (25.5) | 3.1 (25.5) | 3.0 (25.2) |
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- Note:
- Figures in parentheses stand for the ratio of coverage to Loans based on the FRA.
 - "Major Banks" consists of City Banks, Trust Banks and the former Industrial Bank of Japan.
 - From March-03, "Regional Banks" includes Saitama Resona Bank.
 - Figures of "All Banks" are composed of City Banks, the former Long-term Credit Banks (including Shinsei Bank from September-04 onward, which changed its status to an Ordinary Bank Charter on April 1, 2004, and including Aozora Bank from September-06 onward, which changed its status to an Ordinary Bank Charter on April 1, 2006), Trust Banks and Regional Banks (including Saitama Resona Bank from March-03).
 - From September-03 to September-05 the figures 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 to September-09, 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. From March-09 to September-09, the figures for Fukuoka Bank include those which are transferred to subsidiary companies for corporate revitalization. From March-09 onward, the figures for Hokuto Bank include those which are transferred to subsidiary companies for corporate revitalization.
 - Provisions include specific provisions, general provisions and provisions for support of special borrowers.