

Table 3 Transition of Status of Coverage of Loans Based on the Financial Reconstruction Act

Major Banks		trillion yen (percentage)														
		March-02	March-03	March-04	March-05	September-05	March-06	September-06	March-07	September-07	March-08	September-08	March-09	September-09	March-10	September-10
Bankrupt or de- facto bankrupt	Amount of loans	3.2	2.2	1.5	1.1	0.8	0.5	0.4	0.4	0.4	0.4	0.8	1.0	0.9	0.8	0.7
	Secured by collateral, guarantees, or provisions	3.2 (100.0)	2.2 (100.0)	1.5 (100.0)	1.1 (100.0)	0.8 (100.0)	0.5 (100.0)	0.4 (100.0)	0.4 (100.0)	0.4 (100.0)	0.4 (100.0)	0.8 (100.0)	1.0 (100.0)	0.9 (100.0)	0.8 (100.0)	0.7 (100.0)
	by collateral or guarantees	2.8 (88.7)	2.0 (91.5)	1.4 (92.9)	1.0 (92.5)	0.7 (92.3)	0.5 (92.5)	0.4 (92.8)	0.4 (91.0)	0.4 (91.7)	0.4 (91.1)	0.7 (90.5)	1.0 (92.1)	0.8 (91.2)	0.7 (91.5)	0.6 (90.8)
	by provisions	0.4 (11.3)	0.2 (8.5)	0.1 (7.1)	0.1 (7.5)	0.1 (7.7)	0.0 (7.5)	0.0 (7.1)	0.0 (9.0)	0.0 (8.3)	0.0 (8.9)	0.1 (9.5)	0.1 (7.9)	0.1 (8.8)	0.1 (8.5)	0.1 (9.2)
	Amount of loans	12.2	6.6	5.2	3.6	3.1	1.9	1.6	1.9	2.1	1.7	2.1	2.4	2.9	2.6	2.6
Doubtful (In danger of bankruptcy)	Secured by collateral, guarantees, or provisions	9.9 (81.3)	5.7 (86.0)	4.7 (89.6)	3.2 (87.5)	2.8 (89.4)	1.7 (91.9)	1.5 (91.9)	1.6 (85.0)	1.8 (86.9)	1.4 (86.9)	1.8 (85.7)	1.9 (81.3)	2.4 (84.0)	2.2 (84.9)	2.1 (83.2)
	by collateral or guarantees	5.5 (44.9)	3.1 (47.0)	2.4 (46.5)	1.5 (40.2)	1.4 (45.1)	1.0 (54.7)	0.9 (54.8)	0.8 (42.2)	0.9 (44.2)	0.9 (52.9)	1.1 (53.5)	1.1 (48.1)	1.4 (50.3)	1.3 (50.8)	1.3 (51.2)
	by provisions	4.5 (36.5)	2.6 (39.1)	2.2 (43.1)	1.7 (47.3)	1.4 (44.3)	0.7 (37.1)	0.6 (37.1)	0.8 (42.8)	0.9 (42.7)	0.6 (34.1)	0.7 (32.1)	0.8 (33.2)	1.0 (33.7)	0.9 (34.1)	0.8 (32.0)
	Amount of loans	11.3	11.5	7.0	2.7	2.3	2.3	1.9	1.8	1.5	1.7	1.3	1.1	1.1	1.1	1.3
	Secured by collateral, guarantees, or provisions	6.1 (53.5)	7.0 (60.5)	4.5 (64.5)	1.7 (61.1)	1.3 (59.5)	1.3 (59.9)	1.2 (64.8)	1.1 (63.4)	0.9 (59.5)	0.9 (56.4)	0.8 (58.0)	0.6 (56.1)	0.6 (56.2)	0.7 (59.6)	0.8 (62.0)
Special attention	by collateral or guarantees	4.5 (39.5)	4.6 (39.9)	2.6 (36.9)	0.9 (33.2)	0.8 (33.9)	0.8 (34.3)	0.7 (39.6)	0.7 (38.4)	0.5 (30.9)	0.5 (28.4)	0.4 (33.2)	0.3 (29.8)	0.3 (31.0)	0.4 (36.2)	0.5 (39.3)
	by provisions	1.6 (14.0)	2.4 (20.6)	1.9 (27.6)	0.8 (27.8)	0.6 (25.6)	0.6 (25.6)	0.5 (25.2)	0.4 (25.0)	0.4 (28.6)	0.5 (27.9)	0.3 (24.8)	0.3 (26.3)	0.3 (25.2)	0.3 (23.5)	0.3 (22.6)
	Amount of loans	26.8	20.2	13.6	7.4	6.1	4.6	3.9	4.1	4.0	3.8	4.2	4.5	4.9	4.5	4.5
	Secured by collateral, guarantees, or provisions	19.2 (71.8)	14.8 (73.0)	10.6 (77.9)	5.9 (79.5)	4.9 (79.7)	3.6 (77.2)	3.1 (79.7)	3.1 (77.1)	3.1 (78.2)	2.8 (75.0)	3.3 (79.4)	3.6 (79.3)	4.0 (80.8)	3.7 (81.1)	3.6 (79.6)
	by collateral or guarantees	12.8 (47.8)	9.7 (47.7)	6.3 (46.6)	3.3 (45.0)	2.9 (46.9)	2.3 (49.0)	2.0 (51.7)	1.9 (45.4)	1.8 (44.5)	1.8 (46.6)	2.2 (53.6)	2.4 (53.6)	2.6 (53.7)	2.4 (54.1)	2.4 (53.5)
Total	by provisions	6.4 (23.9)	5.1 (25.3)	4.3 (31.3)	2.6 (34.5)	2.0 (32.8)	1.3 (28.2)	1.1 (28.0)	1.3 (31.7)	1.3 (33.8)	1.1 (28.4)	1.1 (25.7)	1.2 (25.7)	1.3 (27.1)	1.2 (27.0)	1.2 (26.0)

Regional Banks

trillion yen (percentage)

		March-02	March-03	March-04	March-05	September-05	March-06	September-06	March-07	September-07	March-08	September-08	March-09	September-09	March-10	September-10	
Bankrupt or de- facto bankrupt	Amount of loans	3.9	3.5	2.9	2.2	2.0	1.8	1.8	1.7	1.6	1.6	1.9	2.2	2.1	1.9	1.8	
	Secured by collateral, guarantees, or provisions	3.9	3.5	2.9	2.2	2.0	1.8	1.8	1.7	1.6	1.6	1.9	2.2	2.1	1.9	1.8	
	by collateral or guarantees	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(99.2)
	by provisions	2.4	2.3	1.8	1.4	1.3	1.2	1.1	1.1	1.0	1.0	1.3	1.4	1.3	1.2	1.1	
		(63.0)	(64.1)	(62.4)	(64.4)	(62.8)	(63.2)	(62.5)	(63.5)	(63.0)	(65.3)	(64.8)	(64.2)	(62.7)	(61.9)	(61.0)	
	1.4	1.3	1.1	0.8	0.8	0.7	0.7	0.7	0.6	0.6	0.5	0.7	0.8	0.8	0.7	0.7	
	(37.0)	(35.9)	(37.6)	(35.6)	(37.2)	(36.8)	(37.5)	(36.5)	(36.9)	(34.6)	(35.1)	(35.7)	(37.2)	(38.1)	(38.9)		
Doubtful (In danger of bankruptcy)	Amount of loans	6.3	6.2	5.9	5.1	4.8	4.4	4.4	4.1	4.1	4.0	4.0	3.9	3.9	3.8	3.9	
	Secured by collateral, guarantees, or provisions	5.4	5.3	5.0	4.3	4.1	3.8	3.7	3.5	3.5	3.4	3.5	3.4	3.3	3.2	3.3	
	by collateral or guarantees	(85.4)	(84.4)	(85.2)	(85.3)	(84.8)	(84.9)	(85.2)	(85.7)	(85.5)	(85.7)	(85.5)	(85.2)	(84.5)	(84.3)	(83.7)	
	by provisions	3.7	3.5	3.2	2.8	2.6	2.5	2.5	2.4	2.4	2.4	2.5	2.5	2.5	2.4	2.5	
		(58.7)	(56.7)	(54.7)	(54.2)	(54.9)	(56.1)	(56.6)	(58.2)	(58.8)	(60.3)	(62.2)	(63.0)	(63.8)	(64.0)	(65.1)	
	1.7	1.7	1.8	1.6	1.4	1.3	1.2	1.1	1.1	1.0	0.9	0.9	0.8	0.8	0.8		
	(26.7)	(27.7)	(30.5)	(31.1)	(29.9)	(28.9)	(28.5)	(27.5)	(26.7)	(25.4)	(23.4)	(22.2)	(20.7)	(20.3)	(19.4)		
Special attention	Amount of loans	4.6	4.9	4.1	3.1	2.8	2.4	2.3	2.1	2.0	2.0	2.0	1.0	1.1	0.9	0.9	
	Secured by collateral, guarantees, or provisions	2.9	3.0	2.5	1.8	1.7	1.4	1.3	1.1	1.1	1.0	1.0	0.5	0.6	0.5	0.5	
	by collateral or guarantees	(64.0)	(62.4)	(60.6)	(58.6)	(58.7)	(57.1)	(57.1)	(55.4)	(54.6)	(52.4)	(52.0)	(52.1)	(52.1)	(54.3)	(54.6)	
	by provisions	2.4	2.3	1.7	1.2	1.1	0.9	0.9	0.8	0.7	0.7	0.7	0.4	0.4	0.4	0.4	
		(51.0)	(47.4)	(42.8)	(38.8)	(38.6)	(37.9)	(38.0)	(36.4)	(35.1)	(34.5)	(34.9)	(35.9)	(36.6)	(38.8)	(40.4)	
	0.6	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	0.1		
	(12.9)	(14.9)	(17.8)	(19.8)	(20.0)	(19.2)	(19.1)	(19.0)	(19.5)	(17.9)	(17.1)	(16.2)	(15.5)	(15.5)	(14.5)		
Total	Amount of loans	14.8	14.7	12.8	10.4	9.7	8.7	8.4	7.8	7.8	7.5	8.0	7.2	7.1	6.7	6.6	
	Secured by collateral, guarantees, or provisions	12.2	11.8	10.3	8.3	7.8	7.0	6.7	6.3	6.3	6.0	6.4	6.1	6.0	5.7	5.5	
	by collateral or guarantees	(82.4)	(80.8)	(80.7)	(80.4)	(80.3)	(80.4)	(80.7)	(80.7)	(80.5)	(80.0)	(80.7)	(85.2)	(84.3)	(84.7)	(84.0)	
	by provisions	8.5	8.1	6.7	5.4	5.0	4.6	4.4	4.2	4.2	4.1	4.5	4.3	4.2	4.0	4.0	
		(57.3)	(55.4)	(52.6)	(51.7)	(51.8)	(52.5)	(52.8)	(53.5)	(53.5)	(54.6)	(56.1)	(59.7)	(59.4)	(59.9)	(60.6)	
	3.7	3.7	3.6	3.0	2.8	2.4	2.3	2.1	2.1	1.9	2.0	1.8	1.8	1.7	1.6		
	(25.1)	(25.4)	(28.1)	(28.7)	(28.6)	(27.9)	(27.8)	(27.2)	(27.0)	(25.4)	(24.7)	(25.6)	(24.9)	(24.8)	(24.1)		

All Banks

trillion yen (percentage)

		March-02	March-03	March-04	March-05	September-05	March-06	September-06	March-07	September-07	March-08	September-08	March-09	September-09	March-10	September-10	
Bankrupt or de- facto bankrupt	Amount of loans	7.4	5.7	4.4	3.2	2.8	2.4	2.2	2.1	2.1	2.0	2.8	3.4	3.2	2.9	2.6	
	Secured by collateral, guarantees, or provisions	7.4	5.7	4.4	3.2	2.8	2.4	2.2	2.1	2.1	2.0	2.8	3.4	3.2	2.9	2.6	
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(99.4)
	by collateral	5.5	4.3	3.2	2.4	2.0	1.6	1.5	1.4	1.4	1.4	2.0	2.5	2.3	2.1	1.8	
	or guarantees	(75.0)	(74.4)	(72.8)	(73.6)	(70.9)	(69.6)	(68.5)	(68.9)	(69.3)	(71.1)	(72.8)	(74.1)	(72.6)	(71.7)	(70.0)	
	by provisions	1.8	1.5	1.2	0.9	0.8	0.7	0.7	0.6	0.6	0.6	0.8	0.9	0.9	0.8	0.8	
	(25.0)	(25.5)	(27.2)	(26.4)	(29.1)	(30.4)	(31.5)	(31.1)	(30.7)	(28.9)	(27.2)	(25.9)	(27.4)	(28.2)	(29.9)		
Doubtful (In danger of bankruptcy)	Amount of loans	19.3	13.0	11.2	8.8	8.0	6.3	6.0	6.1	6.3	5.7	6.2	6.4	6.9	6.7	6.8	
	Secured by collateral, guarantees, or provisions	16.1	11.1	9.8	7.6	6.9	5.5	5.2	5.2	5.4	4.9	5.3	5.4	5.8	5.7	5.7	
		(83.1)	(85.4)	(87.4)	(86.4)	(86.7)	(87.0)	(86.9)	(85.5)	(86.0)	(86.2)	(85.6)	(83.9)	(84.4)	(85.1)	(84.0)	
	by collateral	9.7	6.7	5.7	4.3	4.1	3.5	3.3	3.2	3.4	3.3	3.7	3.7	4.0	4.0	4.1	
	or guarantees	(50.1)	(51.8)	(50.7)	(48.4)	(50.9)	(55.5)	(56.1)	(53.1)	(53.8)	(58.2)	(59.2)	(57.3)	(58.1)	(59.6)	(60.3)	
	by provisions	6.4	4.4	4.1	3.4	2.9	2.0	1.8	2.0	2.0	1.6	1.6	1.7	1.8	1.7	1.6	
	(33.1)	(33.6)	(36.7)	(38.0)	(35.8)	(31.5)	(30.8)	(32.4)	(32.2)	(27.9)	(26.4)	(26.6)	(26.3)	(25.5)	(24.1)		
Special attention	Amount of loans	16.5	16.6	11.1	5.9	5.1	4.7	4.2	3.9	3.5	3.7	3.3	2.1	2.2	2.1	2.2	
	Secured by collateral, guarantees, or provisions	9.4	10.2	7.0	3.5	3.0	2.7	2.5	2.3	2.0	2.0	1.8	1.2	1.2	1.2	1.3	
		(56.8)	(61.3)	(63.2)	(59.8)	(59.1)	(58.5)	(60.6)	(59.1)	(56.8)	(54.1)	(54.3)	(54.4)	(54.8)	(57.3)	(59.0)	
	by collateral	7.0	7.0	4.3	2.1	1.9	1.7	1.6	1.4	1.2	1.1	1.1	0.7	0.8	0.8	0.9	
	or guarantees	(42.4)	(42.2)	(39.1)	(36.2)	(36.6)	(36.1)	(38.7)	(37.3)	(33.4)	(31.4)	(34.0)	(32.7)	(34.3)	(37.1)	(39.5)	
	by provisions	2.4	3.2	2.7	1.4	1.2	1.1	0.9	0.8	0.8	0.8	0.7	0.5	0.5	0.4	0.4	
	(14.4)	(19.1)	(24.0)	(23.6)	(22.6)	(22.4)	(21.9)	(21.9)	(23.3)	(22.6)	(20.3)	(21.6)	(20.5)	(20.1)	(19.6)		
Total	Amount of loans	43.2	35.3	26.6	17.9	15.9	13.4	12.3	12.0	11.9	11.4	12.3	12.0	12.3	11.7	11.6	
	Secured by collateral, guarantees, or provisions	32.8	27.0	21.1	14.4	12.8	10.6	9.9	9.5	9.5	8.9	9.9	9.9	10.2	9.8	9.5	
		(75.9)	(76.5)	(79.4)	(80.2)	(80.2)	(79.3)	(80.3)	(79.5)	(79.8)	(78.3)	(80.3)	(83.2)	(83.2)	(83.7)	(82.6)	
	by collateral	22.2	18.0	13.2	8.8	7.9	6.8	6.4	6.1	6.0	5.9	6.8	6.9	7.1	6.9	6.8	
	or guarantees	(51.4)	(51.0)	(49.5)	(49.0)	(49.8)	(51.2)	(52.4)	(50.8)	(50.5)	(51.9)	(55.4)	(57.7)	(57.6)	(58.5)	(58.5)	
	by provisions	10.6	9.0	7.9	5.6	4.8	3.8	3.4	3.4	3.5	3.0	3.1	3.1	3.1	3.0	2.8	
	(24.5)	(25.5)	(29.9)	(31.2)	(30.3)	(28.1)	(27.9)	(28.8)	(29.3)	(26.4)	(24.9)	(25.5)	(25.5)	(25.2)	(24.5)		

Note: 1. Figures in parentheses stand for the ratio of coverage to Loans based on the FRA.

2. "Major Banks" consists of City Banks, Trust Banks.

3. From March-03, "Regional Banks" includes Saitama Resona Bank.

4. Figures of "All Banks" are composed of City Banks, the former Long-term Credit Banks (including Shinsei Bank, which changed its status to an Ordinary Bank Charter on April 1, 2004, and Aozora Bank, 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).

5. Some figures for banks include those which are transferred to subsidiary companies for corporate revitalization, and those of subsidiary companies for stockholding.

6. Provisions include specific provisions, general provisions and provisions for support of special borrowers.