

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	March-11
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	1.7
	Secured by collateral, guarantees, or provisions	3.9 (100.0)	3.5 (100.0)	2.9 (100.0)	2.2 (100.0)	2.0 (100.0)	1.8 (100.0)	1.8 (100.0)	1.7 (100.0)	1.6 (100.0)	1.6 (100.0)	1.9 (100.0)	2.2 (100.0)	2.1 (100.0)	1.9 (100.0)	1.8 (99.2)	1.7 (99.9)
	by collateral or guarantees	2.4 (63.0)	2.3 (64.1)	1.8 (62.4)	1.4 (64.4)	1.3 (62.8)	1.2 (63.2)	1.1 (62.5)	1.1 (63.5)	1.0 (63.0)	1.0 (65.3)	1.3 (64.8)	1.4 (64.2)	1.3 (62.7)	1.2 (61.9)	1.1 (61.0)	1.1 (60.3)
	by provisions	1.4 (37.0)	1.3 (35.9)	1.1 (37.6)	0.8 (35.6)	0.8 (37.2)	0.7 (36.8)	0.7 (37.5)	0.6 (36.5)	0.6 (36.9)	0.5 (34.6)	0.7 (35.1)	0.8 (35.7)	0.8 (37.2)	0.7 (38.1)	0.7 (38.9)	0.7 (39.6)
	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	4.0
Doubtful (In danger of bankruptcy)	Secured by collateral, guarantees, or provisions	5.4 (85.4)	5.3 (84.4)	5.0 (85.2)	4.3 (85.3)	4.1 (84.8)	3.8 (84.9)	3.7 (85.2)	3.5 (85.7)	3.5 (85.5)	3.4 (85.7)	3.5 (85.5)	3.4 (85.2)	3.3 (84.5)	3.2 (84.3)	3.3 (83.7)	3.4 (84.4)
	by collateral or guarantees	3.7 (58.7)	3.5 (56.7)	3.2 (54.7)	2.8 (54.2)	2.6 (54.9)	2.5 (56.1)	2.5 (56.6)	2.4 (58.2)	2.4 (58.8)	2.4 (60.3)	2.5 (62.2)	2.5 (63.0)	2.5 (63.8)	2.4 (64.0)	2.5 (65.1)	2.6 (64.8)
	by provisions	1.7 (26.7)	1.7 (27.7)	1.8 (30.5)	1.6 (31.1)	1.4 (29.9)	1.3 (28.9)	1.2 (28.5)	1.1 (27.5)	1.1 (26.7)	1.0 (25.4)	0.9 (23.4)	0.9 (22.2)	0.8 (20.7)	0.8 (20.3)	0.8 (19.4)	0.8 (19.7)
	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	1.0
Special attention	Secured by collateral, guarantees, or provisions	2.9 (64.0)	3.0 (62.4)	2.5 (60.6)	1.8 (58.6)	1.7 (58.7)	1.4 (57.1)	1.3 (57.1)	1.1 (55.4)	1.1 (54.6)	1.0 (52.4)	1.0 (52.0)	0.5 (52.1)	0.6 (52.1)	0.5 (54.3)	0.5 (54.6)	0.5 (54.8)
	by collateral or guarantees	2.4 (51.0)	2.3 (47.4)	1.7 (42.8)	1.2 (38.8)	1.1 (38.6)	0.9 (37.9)	0.9 (38.0)	0.8 (36.4)	0.7 (35.1)	0.7 (34.5)	0.7 (34.9)	0.4 (35.9)	0.4 (36.6)	0.4 (38.8)	0.4 (40.4)	0.4 (40.6)
	by provisions	0.6 (12.9)	0.7 (14.9)	0.7 (17.8)	0.6 (19.8)	0.6 (20.0)	0.5 (19.2)	0.4 (19.1)	0.4 (19.0)	0.4 (19.5)	0.4 (17.9)	0.3 (17.1)	0.2 (16.2)	0.2 (15.5)	0.1 (15.5)	0.1 (14.5)	0.1 (14.4)
	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	6.7
Total	Secured by collateral, guarantees, or provisions	12.2 (82.4)	11.8 (80.8)	10.3 (80.7)	8.3 (80.4)	7.8 (80.3)	7.0 (80.4)	6.7 (80.7)	6.3 (80.7)	6.3 (80.5)	6.0 (80.0)	6.4 (80.7)	6.1 (85.2)	6.0 (84.3)	5.7 (84.7)	5.5 (84.0)	5.6 (84.2)
	by collateral or guarantees	8.5 (57.3)	8.1 (55.4)	6.7 (52.6)	5.4 (51.7)	5.0 (51.8)	4.6 (52.5)	4.4 (52.8)	4.2 (53.5)	4.2 (53.5)	4.1 (54.6)	4.5 (56.1)	4.3 (59.7)	4.2 (59.4)	4.0 (59.9)	4.0 (60.6)	4.0 (60.2)
	by provisions	3.7 (25.1)	3.7 (25.4)	3.6 (28.1)	3.0 (28.7)	2.8 (28.6)	2.4 (27.9)	2.3 (27.8)	2.1 (27.2)	2.1 (27.0)	1.9 (25.4)	2.0 (24.7)	1.8 (25.6)	1.8 (24.9)	1.7 (24.8)	1.6 (24.1)	1.6 (24.1)
	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	6.7

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	March-11
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	2.4
	Secured by collateral, guarantees, or provisions	7.4 (100.0)	5.7 (100.0)	4.4 (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)	2.6 (99.4)	2.4 (99.9)
	by collateral or guarantees	5.5 (75.0)	4.3 (74.4)	3.2 (72.8)	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)	1.8 (70.0)	1.7 (68.7)
	by provisions	1.8 (25.0)	1.5 (25.5)	1.2 (27.2)	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)	0.8 (29.9)	0.8 (31.2)
	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	6.7
Doubtful (in danger of bankruptcy)	Secured by collateral, guarantees, or provisions	16.1 (83.1)	11.1 (85.4)	9.8 (87.4)	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)	5.7 (84.0)	5.6 (84.5)
	by collateral or guarantees	9.7 (50.1)	6.7 (51.8)	5.7 (50.7)	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)	4.1 (60.3)	4.1 (62.0)
	by provisions	6.4 (33.1)	4.4 (33.6)	4.1 (36.7)	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)	1.6 (24.1)	1.5 (22.5)
	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	2.5
Special attention	Secured by collateral, guarantees, or provisions	9.4 (56.8)	10.2 (61.3)	7.0 (63.2)	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)	1.3 (59.0)	1.5 (60.9)
	by collateral or guarantees	7.0 (42.4)	7.0 (42.2)	4.3 (39.1)	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)	0.9 (39.5)	1.0 (40.5)
	by provisions	2.4 (14.4)	3.2 (19.1)	2.7 (24.0)	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)	0.4 (19.6)	0.5 (20.4)
	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	11.6
Total	Secured by collateral, guarantees, or provisions	32.8 (75.9)	27.0 (76.5)	21.1 (79.4)	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)	9.5 (82.6)	9.5 (82.6)
	by collateral or guarantees	22.2 (51.4)	18.0 (51.0)	13.2 (49.5)	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)	6.8 (58.5)	6.8 (58.8)
	by provisions	10.6 (24.5)	9.0 (25.5)	7.9 (29.9)	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)	2.8 (24.5)	2.8 (23.8)
	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	11.6

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.