

**Table 6 Transition of Risk Management Loans**

(100 million yen)

		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	September-11	March-12	September-12	March-13	September-13	March-14	
City Banks, The Former Long-term Credit Banks and Trust Banks	Total Loans	2,932,230	2,638,740	2,475,810	2,360,950	2,386,020	2,426,790	2,453,150	2,446,820	2,345,800	2,494,870	2,546,070	2,620,060	2,495,450	2,449,130	2,384,050	2,393,530	2,387,570	2,452,280	2,446,690	2,593,130	2,640,720	2,735,470	
	Risk Management Loans	276,260	204,330	135,670	72,900	60,160	45,240	38,230	40,040	39,150	36,990	41,430	45,370	49,380	48,190	47,540	46,390	45,740	47,500	47,400	49,350	42,960	38,720	
	LBB *	15,290	8,670	4,590	2,120	2,150	1,410	1,580	1,310	1,220	1,360	4,360	6,170	5,260	3,820	2,610	2,120	1,620	1,660	1,630	1,800	1,350	710	
	PDL**	142,240	78,810	61,230	43,210	35,210	21,090	17,630	20,590	23,030	18,670	23,310	27,750	32,760	32,460	31,620	28,900	29,200	30,710	30,860	31,360	27,300	25,020	
	3PDL***	4,560	3,690	2,130	1,370	1,160	690	720	540	620	510	690	910	1,090	690	950	1,570	1,010	970	1,000	740	750	720	
	Restructured Loans	114,170	113,160	67,720	26,200	21,640	22,050	18,300	17,310	14,290	16,450	13,070	10,540	10,260	11,210	12,360	13,800	13,910	14,150	13,920	15,440	13,550	12,270	
	Provisions for Loan Losses	86,570	78,970	69,030	47,390	37,640	32,470	28,790	30,200	30,140	25,800	26,440	30,270	30,740	29,630	28,060	27,060	25,780	26,400	24,640	25,140	21,680	20,430	
	Specific Provisions	46,690	30,020	25,750	20,000	16,110	8,910	7,170	9,590	10,300	6,840	8,170	10,070	11,720	11,220	10,490	8,800	8,950	9,870	9,450	9,480	7,950	7,580	
	(9)	Total Loans	2,256,850	2,192,100	2,053,040	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	2,018,690	1,966,890	1,972,420	1,967,000	2,035,210	2,020,120	2,148,320	2,193,910	2,274,400
	City Banks	Risk Management Loans	211,800	174,480	116,260	62,100	51,650	39,070	32,790	34,000	33,930	32,020	36,860	38,870	40,570	39,210	39,380	39,180	39,330	40,390	40,650	42,090	36,970	33,420
LBB *		9,800	7,050	3,370	1,720	1,840	1,150	1,370	1,140	1,090	1,230	3,150	4,760	4,010	2,980	2,150	1,670	1,280	1,350	1,350	1,510	1,260	620	
PDL**		111,020	67,760	51,710	36,850	30,090	18,870	15,900	18,060	20,160	16,520	21,080	23,440	26,530	26,320	25,870	23,920	24,510	25,440	25,650	25,950	23,070	21,530	
3PDL***		3,360	2,800	2,000	1,310	1,120	670	690	520	520	490	680	860	830	660	910	1,550	990	950	980	720	730	700	
Restructured Loans		87,620	96,860	59,170	22,230	18,600	18,380	14,830	14,280	12,160	13,780	11,950	9,810	9,200	9,250	10,450	12,050	12,550	12,650	12,680	13,900	11,900	10,570	
Provisions for Loan Losses		66,440	67,130	59,950	40,770	31,910	27,750	24,650	25,140	24,970	21,480	22,440	25,100	25,520	25,040	23,650	22,950	21,880	22,420	21,000	21,590	18,730	17,610	
Specific Provisions		37,150	25,560	21,940	17,150	13,430	7,520	6,140	8,070	8,740	5,860	7,110	8,070	9,470	9,190	8,640	7,210	7,270	7,970	7,560	7,640	6,630	6,320	
(4)		Total Loans	275,140	69,440	61,880	60,490	63,590	69,870	79,220	84,380	88,520	93,070	95,900	83,620	80,060	78,020	70,170	67,120	67,760	67,870	68,390	69,650	68,430	68,850
The Former Long-term Credit Banks		Risk Management Loans	26,470	4,270	1,820	1,480	1,190	630	480	600	770	930	1,510	2,810	2,870	4,770	4,310	3,780	3,190	3,780	3,490	3,310	2,740	2,300
		LBB *	3,670	220	190	30	20	10	40	10	0	10	660	660	660	510	260	170	140	100	100	110	80	70
	PDL**	12,370	2,150	1,350	1,300	930	390	230	400	580	550	540	1,940	1,760	3,780	3,560	3,190	2,680	3,280	3,170	2,950	2,400	1,980	
	3PDL***	1,020	760	80	30	0	0	0	0	60	0	0	40	250	20	20	20	10	10	10	10	10	10	
	Restructured Loans	9,410	1,140	200	120	230	230	210	200	130	370	310	170	200	450	480	400	360	380	210	250	250	240	
	Provisions for Loan Losses	9,620	4,160	3,400	2,580	2,320	1,930	1,610	1,690	1,570	1,460	1,410	2,490	2,310	2,180	2,230	2,140	2,040	1,980	1,810	1,700	1,550	1,480	
	Specific Provisions	3,690	1,500	1,500	1,050	970	700	520	570	680	490	500	980	730	1,020	930	950	960	1,030	1,050	1,050	840	850	
	(2)	Total Loans	400,240	377,190	360,900	340,510	339,010	336,190	335,350	335,180	331,050	333,330	333,620	350,390	353,520	352,420	346,980	354,000	352,800	349,200	358,170	375,150	378,380	392,220
	Trust Banks	Risk Management Loans	37,990	25,580	17,590	9,320	7,330	5,540	4,960	5,440	4,440	4,040	3,060	3,690	5,940	4,210	3,860	3,420	3,220	3,330	3,260	3,950	3,250	3,000
		LBB *	1,820	1,400	1,030	370	300	250	170	160	130	120	550	750	600	320	210	280	200	210	180	180	10	10
PDL**		18,860	8,890	8,170	5,070	4,190	1,830	1,500	2,430	2,280	1,610	1,690	2,370	4,470	2,360	2,200	1,780	2,010	1,990	2,040	2,470	1,840	1,510	
3PDL***		180	130	50	30	40	20	30	20	30	20	10	10	10	20	20	10	10	10	10	10	10	10	
Restructured Loans		17,130	15,150	8,340	3,850	2,810	3,440	3,260	2,830	2,000	2,290	810	560	860	1,510	1,430	1,350	1,000	1,120	1,030	1,290	1,390	1,460	
Provisions for Loan Losses		10,510	7,680	5,680	4,040	3,410	2,790	2,530	3,370	3,600	2,860	2,580	2,680	2,900	2,410	2,180	1,980	1,860	2,010	1,820	1,850	1,400	1,340	
Specific Provisions		5,850	2,960	2,310	1,800	1,700	700	510	950	880	490	570	1,020	1,510	1,010	920	630	720	880	840	800	480	410	
(3)		Total Loans	2,849,060	2,569,300	2,413,940	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	2,371,110	2,313,880	2,326,410	2,319,810	2,384,410	2,378,290	2,523,470	2,572,280	2,666,620
Major Banks		Risk Management Loans	260,940	200,060	133,850	71,420	58,970	44,610	37,750	39,440	38,370	36,060	39,920	42,560	46,510	43,420	43,230	42,610	42,550	43,720	43,910	46,040	40,220	36,420
		LBB *	13,100	8,450	4,400	2,090	2,130	1,400	1,540	1,300	1,210	1,350	3,710	5,510	4,600	3,310	2,360	1,950	1,480	1,560	1,530	1,690	1,270	630
	PDL**	134,340	76,650	59,890	41,920	34,270	20,700	17,400	20,480	22,440	18,120	22,770	25,810	31,000	28,680	28,060	25,700	26,520	27,430	27,690	28,420	24,910	23,050	
	3PDL***	3,610	2,930	2,050	1,340	1,160	690	720	540	560	510	690	870	840	930	1,560	1,000	990	960	990	730	740	710	
	Restructured Loans	109,880	112,020	67,510	26,070	21,410	21,820	18,090	17,110	14,160	16,070	12,760	10,370	10,060	10,760	11,880	13,400	13,550	13,770	13,700	15,200	13,290	12,030	
	Provisions for Loan Losses	80,540	74,810	65,630	44,810	35,320	30,540	27,180	28,510	28,570	24,340	25,030	27,780	28,430	27,450	25,820	24,930	23,740	24,420	22,820	23,440	20,140	18,950	
	Specific Provisions	44,340	28,520	24,250	18,950	15,140	8,220	6,650	9,020	9,620	6,350	7,680	9,090	10,990	10,200	9,560	7,850	7,990	8,840	8,400	8,430	7,110	6,730	
	(7)	Total Loans	2,849,060	2,569,300	2,413,940	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	2,371,110	2,313,880	2,326,410	2,319,810	2,384,410	2,378,290	2,523,470	2,572,280	2,666,620



(100 million yen)

		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	September-11	March-12	September-12	March-13	September-13	March-14	
Cooperative Financial Institutions	Total Loans	1,331,300	1,265,560	1,240,920	1,201,960		1,163,080		1,179,220		1,149,840		1,183,720		1,211,420		1,210,910		1,219,850		1,235,520		1,264,120	
	Risk Management Loans	110,210	108,270	96,470	83,020		71,750		66,000		63,250		57,400		57,120		57,280		59,920		60,190		57,750	
	LBB *	14,810	13,740	10,920	7,980		6,300		5,650		5,390		7,150		6,430		5,120		4,540		4,020		3,200	
	PDL **	61,660	63,090	59,740	53,220		48,700		46,290		45,740		44,280		45,370		46,580		49,280		50,180		49,040	
	3PDL ***	1,090	920	690	450		350		360		400		440		470		310		260		260		190	
	Restructured Loans	32,650	30,530	25,130	21,360		16,390		13,690		11,710		5,510		4,850		5,260		5,840		5,720		5,320	
	Provisions for Loan Losses	34,030	33,310	31,470	27,190		23,320		21,460		19,900		20,540		21,380		20,130		19,820		18,900		18,440	
	Specific Provisions	24,890	24,880	23,340	19,980		17,070		15,770		14,630		15,360		15,920		15,150		15,340		14,620		14,250	
	(475)																							
	Credit Associations (Shinkin Banks)	Total Loans	729,130	727,400	711,090	693,800		686,570		690,820		693,960		703,160		704,210		690,090		691,630		691,480		704,550
Risk Management Loans		72,990	72,290	63,830	55,470		49,010		45,140		44,360		40,700		40,440		41,010		43,470		43,690		41,690	
LBB *		8,190	7,740	6,040	4,350		3,390		3,230		3,130		4,140		3,710		2,910		2,610		2,260		1,720	
PDL **		42,410	43,510	41,530	37,830		34,890		33,220		33,480		32,850		33,500		34,530		36,850		37,390		36,210	
3PDL ***		640	550	340	240		190		180		210		210		240		180		140		140		80	
Restructured Loans		21,750	20,490	15,920	13,050		10,530		8,510		7,530		3,500		2,990		3,390		3,870		3,890		3,670	
Provisions for Loan Losses		18,250	18,670	17,170	15,100		13,450		12,560		11,970		12,070		11,890		11,270		11,330		10,950		10,690	
Specific Provisions		13,240	13,790	12,930	11,360		10,220		9,580		8,980		9,240		8,990		8,500		8,850		8,620		8,390	
(268)																								
Credit Unions (Credit Cooperatives)		Total Loans	115,830	98,230	97,430	97,360		98,430		98,440		97,810		97,930		97,560		99,700		98,000		99,070		100,670
	Risk Management Loans	14,840	15,140	13,160	11,660		10,600		10,240		10,090		8,810		8,050		7,980		8,320		8,320		7,720	
	LBB *	2,050	1,850	1,610	1,290		1,090		1,050		1,180		1,260		1,070		950		780		760		660	
	PDL **	7,880	7,990	7,660	7,120		6,730		6,620		6,470		6,260		5,950		5,950		6,410		6,440		5,990	
	3PDL ***	210	230	210	120		100		110		100		120		120		70		60		60		40	
	Restructured Loans	4,700	5,070	3,680	3,130		2,680		2,460		2,330		1,170		910		1,010		1,070		1,060		1,030	
	Provisions for Loan Losses	4,330	3,910	3,980	3,500		3,170		3,100		3,080		2,890		2,800		2,810		2,910		2,930		2,790	
	Specific Provisions	3,380	3,050	3,130	2,780		2,500		2,440		2,400		2,270		2,210		2,240		2,370		2,430		2,320	
	(156)																							
	TOTAL (All Deposit-Taking Financial Institutions)	Total Loans	6,063,730	5,735,480	5,540,500	5,394,460		5,465,390		5,552,780		5,621,880		5,854,050		5,709,140		5,684,310		5,803,230		6,020,480		6,254,990
Risk Management Loans		530,490	456,760	358,510	258,400		202,840		183,540		174,940		173,490		171,410		169,990		175,230		177,010		158,090	
LBB *		45,170	36,130	24,690	16,220		12,600		11,300		11,580		22,850		17,630		12,650		10,010		8,950		6,350	
PDL **		284,630	222,280	196,340	160,750		126,190		119,630		114,690		123,340		127,270		126,800		132,640		134,280		122,120	
3PDL ***		7,160	5,920	3,840	2,660		1,660		1,590		1,500		2,140		1,900		2,510		1,730		1,400		1,220	
Restructured Loans		193,540	192,430	133,640	78,760		62,390		51,000		47,160		25,150		24,590		28,020		30,840		32,380		28,390	
Provisions for Loan Losses		167,560	159,160	145,770	112,540		87,690		80,420		72,630		79,200		78,400		74,080		70,840		67,550		60,180	
Specific Provisions		103,750	85,690	77,750	63,840		45,830		42,970		37,350		42,450		42,690		39,090		39,640		38,500		34,740	
(590)																								

\* LBB : Loans to Borrowers declared Bankrupt, to borrowers under rehabilitation, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest.

\*\* PDL : Past Due Loans exclusive of accrued interest. This category excludes loans on which interest is being waived in support of business restructuring.

\*\*\* 3PDL : Loans in arrears by more than 3 months that do not fall into the above two categories.

## Note:

- Figures are rounded to the nearest billion yen.
- Figures in parentheses refer to the number of financial institutions targeted as of March-14.
- With regard to the figures for "the former Long-term Credit Banks", to March-02, those figures include Industrial Bank of Japan, 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.
- "Major Banks" consists of City Banks, Trust Banks.
- From March-03, "Regional Banks" includes Saitama Resona Bank.
- Some figures for banks include those which are transferred to subsidiary companies for corporate revitalization, and those of subsidiary companies for stockholding.