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

Major Banks (7)									yen (percentage)		
		March-13	March-14	March-15	March-16	March-17	March-18	March-19	March-20	March-21	March-22
	Amount of loans	0.5	0.3	0.3	0.4	0.4	0.3	0.3	0.3	0.3	0.3
	Secured by collateral,	0.5	0.3	0.3	0.4	0.4	0.3	0.3	0.3	0.3	0.3
Bankrupt or de-	guarantees, or provisions	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
or de- facto	by collateral	0.5	0.3	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.2
bankrupt	or guarantees	(90.6)	(94.4)	(94.4)	(80.6)	(85.4)	(93.6)	(90.5)	(91.8)	(85.8)	(88.9)
	by provisions	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
		(9.4)	(5.6)	(5.6)	(19.4)	(14.6)	(6.4)	(9.5)	(8.2)	(14.2)	(11.1)
	Amount of loans	2.6	2.2	1.8	1.7	1.3	1.1	1.2	1.1	1.3	2.2
Doubtful	Secured by collateral,	2.2	1.8	1.5	1.5	1.1	0.9	1.0	0.9	1.1	1.8
(In danger	guarantees, or provisions	(82.9)	(83.7)	(85.5)	(85.0)	(82.9)	(82.6)	(81.3)	(82.9)	(82.4)	(82.9)
of	by collateral	1.4	1.2	1.0	0.9	0.7	0.6	0.6	0.6	0.7	0.7
bankrupt	or guarantees	(54.1)	(54.9)	(57.2)	(50.5)	(55.6)	(54.8)	(47.2)	(51.4)	(50.3)	(34.2)
cy)	by provisions	0.8	0.6	0.5	0.6	0.4	0.3	0.4	0.3	0.4	1.1
		(28.9)	(28.8)	(28.3)	(34.5)	(27.3)	(27.8)	(34.2)	(31.4)	(32.1)	(48.7)
	Amount of loans	1.6	1.3	1.4	1.0	1.2	0.8	0.5	0.6	0.9	0.9
	Secured by collateral,	1.1	0.9	0.9	0.7	0.8	0.5	0.3	0.3	0.5	0.5
Special	guarantees, or provisions	(71.1)	(67.6)	(65.2)	(69.4)	(69.9)	(66.1)	(61.8)	(55.0)	(56.8)	(49.8)
attention	by collateral	0.8	0.6	0.5	0.4	0.5	0.3	0.2	0.2	0.3	0.3
	or guarantees	(48.0)	(46.7)	(39.8)	(45.9)	(39.3)	(37.4)	(42.5)	(34.0)	(36.6)	(28.3)
	by provisions	0.4	0.3	0.3	0.2	0.4	0.2	0.1	0.1	0.2	0.2
		(23.2)	(20.9)	(25.4)	(23.9)	(30.6)	(28.7)	(19.3)	(21.0)	(20.2)	(21.5)
	Amount of loans	4.7	3.8	3.4	3.1	2.9	2.2	2.0	2.0	2.6	3.3
Total	Secured by collateral,	3.8	3.0	2.7	2.5	2.3	1.7	1.6	1.5		2.5
	guarantees, or provisions	(80.8)	(79.7)	(78.5)	(82.1)	(79.6)	(78.9)	(79.2)	(76.5)	(75.5)	(75.0)
	by collateral	2.7	2.1	1.8	1.6	1.5	1.2	1.0	1.0	1.3	1.2
	or guarantees	(56.0)	(55.5)	(53.3)	(52.8)	(52.6)	(53.7)	(52.0)	(51.5)	(50.1)	(36.7)
	by provisions	1.2	0.9	0.9	0.9	0.8	0.6	0.5	0.5	0.7	1.3
		(24.8)	(24.1)	(25.2)	(29.3)	(27.0)	(25.1)	(27.2)	(25.0)	(25.4)	(38.3)

Regional Banks (100)

		March-13	March-14	March-15	March-16	March-17	March-18	March-19	March-20	March-21	March-22
	Amount of loans	1.3	1.1	1.0	0.9	0.8	0.8	0.9	0.9	0.9	0.9
	Secured by collateral,	1.3	1.1	1.0	0.9	0.8	0.8	0.9	0.9	0.9	0.9
Bankrupt	guarantees, or provisions	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(99.9)	(100.0)	(100.0)	(100.0)	(100.0)
or de- facto	by collateral	0.8	0.7	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5
bankrupt	or guarantees	(60.1)	(59.2)	(60.8)	(60.5)	(61.3)	(62.0)	(56.8)	(55.9)	(53.3)	(53.2)
•	by provisions	0.5	0.5	0.4	0.3	0.3	0.3	0.4	0.4	0.4	0.4
		(39.8)	(40.8)	(39.2)	(39.5)	(38.7)	(37.9)	(43.2)	(44.1)	(46.7)	(46.7)
	Amount of loans	4.4	4.0	3.7	3.4	3.2	3.0	2.9	2.8	3.3	3.5
Doubtful	Secured by collateral,	3.7	3.4	3.2	2.9	2.7	2.5	2.5	2.4	2.7	3.0
(In	guarantees, or provisions	(85.2)	(85.8)	(85.6)	(85.8)	(85.2)	(84.6)	(84.5)	(82.9)	(83.3)	(84.5)
danger of	by collateral	2.8	2.6	2.4	2.2	2.0	1.9	1.8	1.7	2.0	2.2
bankrupt	or guarantees	(64.7)	(65.4)	(64.8)	(64.2)	(63.4)	(62.7)	(61.5)	(60.7)	(59.8)	(62.2)
cy)	by provisions	0.9	0.8	0.8	0.7	0.7	0.6	0.7	0.6	0.8	0.8
		(20.5)	(20.3)	(20.8)	(21.5)	(21.8)	(21.9)	(23.0)	(22.2)	(23.5)	(22.3)
	Amount of loans	1.2	1.1	1.0	0.9	0.8	0.8	0.9	1.0	1.1	1.1
	Secured by collateral,	0.6	0.6	0.5	0.5	0.4	0.4	0.5	0.5	0.5	0.5
Special	guarantees, or provisions	(54.6)	(54.4)	(54.2)	(53.4)	(52.6)	(51.6)	(51.2)	(51.5)	(49.2)	(48.9)
attention	by collateral	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.4	0.4
	or guarantees	(39.1)	(38.5)	(39.0)	(38.3)	(38.0)	(37.9)	(34.5)	(34.1)	(33.4)	(33.5)
	by provisions	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.2	0.2	0.2
		(15.5)	(15.9)	(15.1)	(15.2)	(14.6)	(13.7)	(16.6)	(17.4)	(15.8)	(15.4)
	Amount of loans	6.8	6.2	5.6	5.2	4.8	4.5	4.8	4.8	5.3	5.5
	Secured by collateral,	5.6	5.1	4.6	4.3	4.0	3.7	3.9	3.8	4.2	4.4
	guarantees, or provisions	(82.8)	(82.7)	(82.4)	(82.5)	(82.2)	(81.8)	(81.3)	(79.6)	(79.0)	(80.2)
Total	by collateral	4.0	3.7	3.4	3.1	2.8	2.6	2.6	2.6	2.8	3.0
	or guarantees	(59.4)	(59.5)	(59.4)	(59.1)	(58.8)	(58.4)	(55.5)	(54.1)	(53.2)	(55.1)
	by provisions	1.6 (23.3)	(23.2)	1.3 (22.9)	1.2 (23.5)	(23.5)	1.1 (23.4)	1.2 (25.7)	1.2 (25.5)	1.4 (25.8)	1.4 (25.1)

All Banks (109)

		March-13	March-14	March-15	March-16	March-17	March-18	March-19	March-20	March-21	March-22
Bankrupt	Amount of loans	1.8	1.5	1.2	1.3	1.2	1.1	1.2	1.2	1.3	1.2
	Secured by collateral,	1.8	1.5	1.2	1.3	1.2	1.1	1.2	1.2	1.3	1.2
	guarantees, or provisions	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(99.9)	(100.0)	(100.0)	(100.0)	(100.0)
or de- facto	by collateral	1.3	1.0	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.7
bankrupt	or guarantees	(69.7)	(67.5)	(68.6)	(66.7)	(68.7)	(70.9)	(64.4)	(64.2)	(62.5)	(61.2)
1	by provisions	0.6	0.5	0.4	0.4	0.4	0.3	0.4	0.4	0.5	0.5
		(30.3)	(32.5)	(31.4)	(33.3)	(31.3)	(29.1)	(35.6)	(35.8)	(37.5)	(38.8)
	Amount of loans	7.3	6.4	5.5	5.2	4.5	4.0	4.2	4.0	4.6	5.7
Doubtful	Secured by collateral,	6.2	5.4	4.7	4.5	3.8	3.4	3.5	3.3	3.8	4.8
(In	guarantees, or provisions	(84.8)	(85.4)	(85.7)	(85.6)	(84.5)	(84.1)	(83.6)	(83.0)	(83.2)	(84.0)
danger	by collateral	4.4	3.9	3.4	3.1	2.8	2.4	2.4	2.3	2.6	2.9
bankrupt	or guarantees	(60.6)	(61.6)	(62.2)	(59.7)	(61.1)	(60.6)	(57.3)	(57.9)	(57.0)	(51.4)
cy)	by provisions	1.8	1.5	1.3	1.4	1.1	0.9	1.1	1.0	1.2	1.9
		(24.1)	(23.8)	(23.5)	(25.9)	(23.4)	(23.5)	(26.3)	(25.1)	(26.2)	(32.5)
	Amount of loans	2.8	2.4	2.4	1.9	2.0	1.6	1.4	1.6	2.0	2.0
	Secured by collateral,	1.8	1.5	1.4	1.2	1.3	0.9	0.7	0.9	1.1	1.0
Special	guarantees, or provisions	(64.3)	(61.6)	(60.6)	(61.6)	(62.9)	(59.2)	(54.9)	(52.8)	(52.7)	(49.4)
attention	by collateral	1.2	1.0	0.9	0.8	0.8	0.6	0.5	0.6	0.7	0.6
	or guarantees	(44.2)	(42.7)	(39.5)	(42.1)	(38.8)	(37.6)	(37.3)	(34.0)	(34.9)	(31.1)
	by provisions	0.6	0.5	0.5	0.4	0.5	0.3	0.2	0.3	0.4	0.4
		(20.1)	(18.8)	(21.1)	(19.7)	(24.1)	(21.5)	(17.5)	(18.9)	(17.8)	(18.3)
	Amount of loans	11.9	10.2	9.2	8.4	7.7	6.7	6.7	6.8	7.9	8.9
	Secured by collateral,	9.8	8.4	7.4	6.9	6.3	5.4	5.4	5.4	6.2	7.0
	guarantees, or provisions	(82.3)	(81.8)	(81.0)	(82.5)	(81.2)	(80.8)	(80.7)	(78.8)	(78.0)	(78.3)
Total	by collateral	6.9	5.9	5.2	4.8	4.4	3.8	3.7	3.6	4.1	4.3
	or guarantees	(58.2)	(58.0)	(57.1)	(56.8)	(56.5)	(56.9)	(54.5)	(53.3)	(52.1)	(48.1)
	by provisions	2.9 (24.2)	2.4 (23.9)	(24.0)	2.1 (25.6)	1.9 (24.8)	1.6 (23.9)	1.8 (26.2)	1.7 (25.5)	2.0 (25.8)	2.7 (30.2)

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

- 2. "Major Banks" consists of City Banks and Trust Banks.
- 3. "Regional Banks" includes Saitama Resona Bank.
- 4. Figures for "All Banks" are composed of City Banks, former Long-term Credit Banks (including Shinsei Bank and Aozora Bank), Trust Banks and Regional Banks.
- 5. Some figures for banks include those which are transferred to subsidiary companies for corporate revitalization, and those of subsidiary companies for stockholding.
- 6. Figures in parentheses stand for the ratio of coverage to loans based on the FRA.
- 7. Figures in parentheses refer to the number of financial institutions targeted as of March-22.