

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

Major Banks

trillion yen (percentage)

		March-14	March-15	March-16	March-17	March-18	March-19	March-20	March-21	March-22	March-23
Bankrupt or de-facto bankrupt	Amount of loans	0.3	0.3	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.2
	Secured by collateral, guarantees, or provisions	0.3	0.3	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.2
	by collateral or guarantees	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
	by provisions	0.3	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.2	0.2
		(94.4)	(94.4)	(80.6)	(85.4)	(93.6)	(90.5)	(91.8)	(85.8)	(88.9)	(90.3)
Doubtful (In danger of bankruptcy)	Amount of loans	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
	Secured by collateral, guarantees, or provisions	(5.6)	(5.6)	(19.4)	(14.6)	(6.4)	(9.5)	(8.2)	(14.2)	(11.1)	(9.7)
	by collateral or guarantees	2.2	1.8	1.7	1.3	1.1	1.2	1.1	1.3	2.2	1.8
	by provisions	1.8	1.5	1.5	1.1	0.9	1.0	0.9	1.1	1.8	1.5
		(83.7)	(85.5)	(85.0)	(82.9)	(82.6)	(81.3)	(82.9)	(82.4)	(82.9)	(81.5)
Special attention	Amount of loans	1.2	1.0	0.9	0.7	0.6	0.6	0.6	0.7	0.7	0.7
	Secured by collateral, guarantees, or provisions	0.6	0.5	0.6	0.4	0.3	0.4	0.3	0.4	1.1	0.8
	by collateral or guarantees	(54.9)	(57.2)	(50.5)	(55.6)	(54.8)	(47.2)	(51.4)	(50.3)	(34.2)	(39.7)
	by provisions	0.6	0.5	0.6	0.4	0.3	0.4	0.3	0.4	1.1	0.8
		(28.8)	(28.3)	(34.5)	(27.3)	(27.8)	(34.2)	(31.4)	(32.1)	(48.7)	(41.7)
Total	Amount of loans	1.3	1.4	1.0	1.2	0.8	0.5	0.6	0.9	0.9	1.1
	Secured by collateral, guarantees, or provisions	0.9	0.9	0.7	0.8	0.5	0.3	0.3	0.5	0.5	0.6
	by collateral or guarantees	(67.6)	(65.2)	(69.4)	(69.9)	(66.1)	(61.8)	(55.0)	(56.8)	(49.8)	(55.0)
	by provisions	0.6	0.5	0.4	0.5	0.3	0.2	0.2	0.3	0.3	0.4
		(46.7)	(39.8)	(45.9)	(39.3)	(37.4)	(42.5)	(34.0)	(36.6)	(28.3)	(33.4)
Total	Amount of loans	0.3	0.3	0.2	0.4	0.2	0.1	0.1	0.2	0.2	0.2
	Secured by collateral, guarantees, or provisions	(20.9)	(25.4)	(23.9)	(30.6)	(28.7)	(19.3)	(21.0)	(20.2)	(21.5)	(21.6)
	by collateral or guarantees	3.8	3.4	3.1	2.9	2.2	2.0	2.0	2.6	3.3	3.1
	by provisions	3.0	2.7	2.5	2.3	1.7	1.6	1.5	2.0	2.5	2.3
		(79.7)	(78.5)	(82.1)	(79.6)	(78.9)	(79.2)	(76.5)	(75.5)	(75.0)	(73.6)
Total	Amount of loans	2.1	1.8	1.6	1.5	1.2	1.0	1.0	1.3	1.2	1.3
	Secured by collateral, guarantees, or provisions	0.9	0.9	0.9	0.8	0.6	0.5	0.5	0.7	1.3	1.0
	by collateral or guarantees	(55.5)	(53.3)	(52.8)	(52.6)	(53.7)	(52.0)	(51.5)	(50.1)	(36.7)	(40.9)
	by provisions	2.1	1.8	1.6	1.5	1.2	1.0	1.0	1.3	1.2	1.3
		(24.1)	(25.2)	(29.3)	(27.0)	(25.1)	(27.2)	(25.0)	(25.4)	(38.3)	(32.6)

Regional Banks

		March-14	March-15	March-16	March-17	March-18	March-19	March-20	March-21	March-22	March-23
Bankrupt or de-facto bankrupt	Amount of loans	1.1	1.0	0.9	0.8	0.8	0.9	0.9	0.9	0.9	0.9
	Secured by collateral, guarantees, or provisions	1.1	1.0	0.9	0.8	0.8	0.9	0.9	0.9	0.9	0.9
	by collateral or guarantees	(100.0)	(100.0)	(100.0)	(100.0)	(99.9)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
	by provisions	0.7	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
		(59.2)	(60.8)	(60.5)	(61.3)	(62.0)	(56.8)	(55.9)	(53.3)	(53.2)	(55.8)
		0.5	0.4	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4
		(40.8)	(39.2)	(39.5)	(38.7)	(37.9)	(43.2)	(44.1)	(46.7)	(46.7)	(44.1)
Doubtful (In danger of bankruptcy)	Amount of loans	4.0	3.7	3.4	3.2	3.0	2.9	2.8	3.3	3.5	3.6
	Secured by collateral, guarantees, or provisions	3.4	3.2	2.9	2.7	2.5	2.5	2.4	2.7	3.0	3.1
	by collateral or guarantees	(85.8)	(85.6)	(85.8)	(85.2)	(84.6)	(84.5)	(82.9)	(83.3)	(84.5)	(84.6)
	by provisions	2.6	2.4	2.2	2.0	1.9	1.8	1.7	2.0	2.2	2.3
		(65.4)	(64.8)	(64.2)	(63.4)	(62.7)	(61.5)	(60.7)	(59.8)	(62.2)	(62.8)
		0.8	0.8	0.7	0.7	0.6	0.7	0.6	0.8	0.8	0.8
		(20.3)	(20.8)	(21.5)	(21.8)	(21.9)	(23.0)	(22.2)	(23.5)	(22.3)	(21.8)
Special attention	Amount of loans	1.1	1.0	0.9	0.8	0.8	0.9	1.0	1.1	1.1	1.0
	Secured by collateral, guarantees, or provisions	0.6	0.5	0.5	0.4	0.4	0.5	0.5	0.5	0.5	0.5
	by collateral or guarantees	(54.4)	(54.2)	(53.4)	(52.6)	(51.6)	(51.2)	(51.5)	(49.2)	(48.9)	(50.4)
	by provisions	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4
		(38.5)	(39.0)	(38.3)	(38.0)	(37.9)	(34.5)	(34.1)	(33.4)	(33.5)	(34.7)
		0.2	0.2	0.1	0.1	0.1	0.1	0.2	0.2	0.2	0.2
		(15.9)	(15.1)	(15.2)	(14.6)	(13.7)	(16.6)	(17.4)	(15.8)	(15.4)	(15.7)
Total	Amount of loans	6.2	5.6	5.2	4.8	4.5	4.8	4.8	5.3	5.5	5.6
	Secured by collateral, guarantees, or provisions	5.1	4.6	4.3	4.0	3.7	3.9	3.8	4.2	4.4	4.5
	by collateral or guarantees	(82.7)	(82.4)	(82.5)	(82.2)	(81.8)	(81.3)	(79.6)	(79.0)	(80.2)	(80.9)
	by provisions	3.7	3.4	3.1	2.8	2.6	2.6	2.6	2.8	3.0	3.2
		(59.5)	(59.4)	(59.1)	(58.8)	(58.4)	(55.5)	(54.1)	(53.2)	(55.1)	(56.4)
		1.4	1.3	1.2	1.1	1.1	1.2	1.2	1.4	1.4	1.4
		(23.2)	(22.9)	(23.5)	(23.5)	(23.4)	(25.7)	(25.5)	(25.8)	(25.1)	(24.4)

All Banks

		March-14	March-15	March-16	March-17	March-18	March-19	March-20	March-21	March-22	March-23
Bankrupt or de- facto bankrupt	Amount of loans	1.5	1.2	1.3	1.2	1.1	1.2	1.2	1.3	1.2	1.2
	Secured by collateral, guarantees, or provisions	1.5	1.2	1.3	1.2	1.1	1.2	1.2	1.3	1.2	1.2
	by collateral or guarantees	(100.0)	(100.0)	(100.0)	(100.0)	(99.9)	(100.0)	(100.0)	(100.0)	(100.0)	(100.0)
	by provisions	1.0	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.7	0.7
		(67.5)	(68.6)	(66.7)	(68.7)	(70.9)	(64.4)	(64.2)	(62.5)	(61.2)	(62.2)
		0.5	0.4	0.4	0.4	0.3	0.4	0.4	0.5	0.5	0.4
		(32.5)	(31.4)	(33.3)	(31.3)	(29.1)	(35.6)	(35.8)	(37.5)	(38.8)	(37.7)
Doubtful (In danger of bankrupt cy)	Amount of loans	6.4	5.5	5.2	4.5	4.0	4.2	4.0	4.6	5.7	5.5
	Secured by collateral, guarantees, or provisions	5.4	4.7	4.5	3.8	3.4	3.5	3.3	3.8	4.8	4.6
	by collateral or guarantees	(85.4)	(85.7)	(85.6)	(84.5)	(84.1)	(83.6)	(83.0)	(83.2)	(84.0)	(83.6)
	by provisions	3.9	3.4	3.1	2.8	2.4	2.4	2.3	2.6	2.9	3.0
		(61.6)	(62.2)	(59.7)	(61.1)	(60.6)	(57.3)	(57.9)	(57.0)	(51.4)	(55.1)
		1.5	1.3	1.4	1.1	0.9	1.1	1.0	1.2	1.9	1.6
		(23.8)	(23.5)	(25.9)	(23.4)	(23.5)	(26.3)	(25.1)	(26.2)	(32.5)	(28.5)
Special attention	Amount of loans	2.4	2.4	1.9	2.0	1.6	1.4	1.6	2.0	2.0	2.1
	Secured by collateral, guarantees, or provisions	1.5	1.4	1.2	1.3	0.9	0.7	0.9	1.1	1.0	1.1
	by collateral or guarantees	(61.6)	(60.6)	(61.6)	(62.9)	(59.2)	(54.9)	(52.8)	(52.7)	(49.4)	(52.7)
	by provisions	1.0	0.9	0.8	0.8	0.6	0.5	0.6	0.7	0.6	0.7
		(42.7)	(39.5)	(42.1)	(38.8)	(37.6)	(37.3)	(34.0)	(34.9)	(31.1)	(33.9)
		0.5	0.5	0.4	0.5	0.3	0.2	0.3	0.4	0.4	0.4
		(18.8)	(21.1)	(19.7)	(24.1)	(21.5)	(17.5)	(18.9)	(17.8)	(18.3)	(18.8)
Total	Amount of loans	10.2	9.2	8.4	7.7	6.7	6.7	6.8	7.9	8.9	8.8
	Secured by collateral, guarantees, or provisions	8.4	7.4	6.9	6.3	5.4	5.4	5.4	6.2	7.0	6.9
	by collateral or guarantees	(81.8)	(81.0)	(82.5)	(81.2)	(80.8)	(80.7)	(78.8)	(78.0)	(78.3)	(78.3)
	by provisions	5.9	5.2	4.8	4.4	3.8	3.7	3.6	4.1	4.3	4.5
		(58.0)	(57.1)	(56.8)	(56.5)	(56.9)	(54.5)	(53.3)	(52.1)	(48.1)	(50.9)
		2.4	2.2	2.1	1.9	1.6	1.8	1.7	2.0	2.7	2.4
		(23.9)	(24.0)	(25.6)	(24.8)	(23.9)	(26.2)	(25.5)	(25.8)	(30.2)	(27.4)

- 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 SBI 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.