Table 6 Transition of Risk Management Loans

(100 million yen)

		March-98	September-98	March-99	September-99	March-00	September-00	March-01	September-01	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05	March-06	September-06	March-07	September-07	March-08
City Banks, The Former Long-term Credit Banks and Trust Banks	Total Loans	3,658,660	3,603,630	3,201,850	3,113,050	3,165,460	3,153,740	3,135,880	3,052,490	2,932,230	2,766,790	2,638,740	2,545,070	2,475,810	2,425,200	2,360,950	2,386,020	2,426,790	2,453,150	2,446,820	2,457,800	2,494,870
	Risk Management Loans	219,780	220,080	202,500	192,170	197,720	192,920	192,810	217,540	276,260	245,770	204,330	175,340	135,670	117,680	72,900	60,160	45,240	38,230	40,040	39,150	36,990
	LBB *	47,230	47,760	22,820	17,440	16,750	22,910	17,830	14,680	15,290	14,360	8,670	7,420	4,590	3,490	2,120	2,150	1,410	1,580	1,310	1,220	1,360
	PDL**	82,590	89,550	129,220	127,570	126,360	114,730	103,160	109,600	142,240	112,060	78,810	76,090	61,230	79,870	43,210	35,210	21,090	17,630	20,590	23,030	18,670
	3PDL***	24,520	21,410	9,820	7,530	6,540	6,730	5,130	5,570	4,560	5,340	3,690	2,960	2,130	1,700	1,370	1,160	690	720	540	620	510
	Restructured Loans	65,440	61,360	40,630	39,620	48,070	48,550	66,680	87,690	114,170	114,010	113,160	88,880	67,720	32,630	26,200	21,640	22,050	18,300	17,310	14,290	16,450
	Risk Management Loans	136,010	125,470	92,580	80,130	76,780	77,130	69,390	69,070	86,570	78,010	78,970	63,300	69,030	59,920	47,390	37,640	32,470	28,790	30,200	30,140	25,800
(11)	Provisions for Loan Losses	122,600	110,020	68,130	56,160	49,820	46,170	39,170	37,840	46,690	38,880	30,020	24,980	25,750	33,860	20,000	16,110	8,910	7,170	9,590	10,300	6,840
City Banks	Total Loans	2,656,560	2,633,840	2,494,670	2,425,230	2,414,690	2,386,820	2,389,450	2,320,960	2,256,850	2,306,980	2,192,100	2,111,790	2,053,040	2,014,360	1,959,940	1,983,430	2,020,730	2,038,570	2,027,260	2,038,220	2,068,470
	Risk Management Loans	128,190	123,400	128,840	123,740	120,480	118,830	128,950	148,740	211,800	201,670	174,480	149,940	116,260	101,540	62,100	51,650	39,070	32,790	34,000	33,930	32,020
	LBB *	28,050	22,860	13,620	9,900	9,220	10,270	9,520	9,760	9,800	10,550	7,050	6,010	3,370	2,650	1,720	1,840	1,150	1,370	1,140	1,090	1,230
	PDL**	45,770	53,720	80,080	79,860	81,470	79,330	76,380	78,320	111,020	92,370	67,760	66,560	51,710	70,290	36,850	30,090	18,870	15,900	18,060	20,160	16,520
	3PDL***	20,800	17,260	8,600	6,520	5,370	5,490	4,660	4,980	3,360	3,860	2,800	2,470	2,000	1,600	1,310	1,120	670	690	520	520	490
	Restructured Loans	33,570	29,560	26,530	27,450	24,420	23,740	38,380	55,680	87,620	94,890	96,860	74,900	59,170	26,990	22,230	18,600	18,380	14,830	14,280	12,160	13,780
	Risk Management Loans	86,380	72,320	61,750	51,460	51,050	49,110	48,520	49,180	66,440	63,450	67,130	52,760	59,950	50,680	40,770	31,910	27,750	24,650	25,140	24,970	21,480
(5)	Provisions for Loan Losses	76,410	60,860	42,630	32,970	31,740	29,210	27,740	27,310	37,150	31,780	25,560	20,820	21,940	29,250	17,150	13,430	7,520	6,140	8,070	8,740	5,860
The Former Long-term Credit Banks	Total Loans	467,880	454,950	228,720	224,220	299,370	326,240	317,560	313,580	275,140	72,910	69,440	66,540	61,880	61,050	60,490	63,590	69,870	79,220	84,380	88,520	93,070
	Risk Management Loans	46,800	52,900	20,910	20,060	37,890	39,500	31,670	32,890	26,470	10,880	4,270	2,800	1,820	1,430	1,480	1,190	630	480	600	770	930
	LBB *	9,480	11,800	1,460	1,530	3,070	7,870	5,360	2,660	3,670	2,070	220	160	190	80	30	20	10	40	10	0	10
	PDL**	18,670	19,290	13,820	14,070	18,200	14,350	10,680	12,750	12,370	5,420	2,150	1,760	1,350	1,110	1,300	930	390	230	400	580	550
	3PDL***	2,040	2,070	80	70	330	530	230	410	1,020	1,310	760	220	80	30	30	0	0	0	0	60	0
	Restructured Loans	16,600	19,740	5,540	4,390	16,290	16,750	15,390	17,070	9,410	2,090	1,140	650	200	210	120	230	230	210	200	130	370
	Risk Management Loans	23,310	27,890	11,160	12,080	14,050	17,640	11,850	10,490	9,620	5,460	4,160	3,740	3,400	3,190	2,580	2,320	1,930	1,610	1,690	1,570	1,460
(2)	Provisions for Loan Losses	21,730	25,940	9,360	10,270	9,550	10,460	6,490	5,050	3,690	2,640	1,500	1,530	1,500	1,360	1,050	970	700	520	570	680	490
Trust Banks	Total Loans	534,220	514,840	478,460	463,600	451,400	440,680	428,870	417,950	400,240	386,910	377,190	366,730	360,900	349,800	340,510	339,010	336,190	335,350	335,180	331,050	333,330
	Risk Management Loans	44,790	43,790	52,750	48,370	39,350	34,590	32,190	35,910	37,990	33,220	25,580	22,610	17,590	14,720	9,320	7,330	5,540	4,960	5,440	4,440	4,040
	LBB *	9,690	13,100	7,740	6,010	4,460	4,770	2,950	2,260	1,820	1,730	1,400	1,250	1,030	760	370	300	250	170	160	130	120
	PDL**	18,150	16,540	35,320	33,640	26,690	21,050	16,100	18,530	18,860	14,270	8,890	7,760	8,170	8,470	5,070	4,190	1,830	1,500	2,430	2,280	1,610
	3PDL***	1,680	2,080	1,140	940	840	710	230	190	180	170	130	270	50	60	30	40	20	30	20	30	20
	Restructured Loans	15,270	12,060	8,560	7,780	7,360	8,060	12,910	14,940	17,130	17,040	15,150	13,320	8,340	5,420	3,850	2,810	3,440	3,260	2,830	2,000	2,290
	Risk Management Loans	26,320	25,260	19,670	16,590	11,680	10,380	9,020	9,400	10,510	9,100	7,680	6,810	5,680	6,040	4,040	3,410	2,790	2,530	3,370	3,600	2,860
(4)	Provisions for Loan Losses	24,460	23,220	16,140	12,920	8,530	6,500	4,930	5,470	5,850	4,470	2,960	2,620	2,310	3,250	1,800	1,700	700	510	950	880	490
Major Banks	Total Loans	3,423,190	3,381,250	3,201,850	3,113,050	3,088,410	3,050,470	3,043,120	2,961,680	2,849,060	2,693,880	2,569,300	2,478,520	2,413,940	2,364,150	2,300,450	2,322,440	2,356,920	2,373,930	2,362,440	2,369,270	2,401,800
	Risk Management Loans	188,680	182,080	202,500	192,170	179,820	167,460	173,950	200,060	260,940	234,890	200,060	172,550	133,850	116,260	71,420	58,970	44,610	37,750	39,440	38,370	36,060
	LBB *	40,740	38,150	22,820	17,440	14,870	16,830	13,970	13,620	13,100	12,280	8,450	7,250	4,400	3,410	2,090	2,130	1,400	1,540	1,300	1,210	1,350
	PDL**	68,270	73,540	129,220	127,570	118,350	104,520	95,910	101,190	134,340	106,640	76,650	74,330	59,890	78,760	41,920	34,270	20,700	17,400	20,480	22,440	18,120
	3PDL***	22,620	19,550	9,820	7,530	6,310	6,370	4,990	5,280	3,610	4,040	2,930	2,740	2,050	1,660	1,340	1,160	690	720	540	560	510
	Restructured Loans	57,040	50,830	40,630	39,620	40,290	39,740	59,080	79,980	109,880	111,930	112,020	88,220	67,510	32,420	26,070	21,410	21,820	18,090	17,110	14,160	16,070
	Risk Management Loans	-	107,020	92,580	80,130	68,100	64,310	60,170	61,540	80,540	72,550	74,810	59,560	65,630	56,730	44,810	35,320	30,540	27,180	28,510	28,570	24,340
(9)	Provisions for Loan Losses	-	92,310	68,130	56,160	44,330	37,480	34,070	34,350	44,340	36,240	28,520	23,440	24,250	32,500	18,950	15,140	8,220	6,650	9,020	9,620	6,350

		March-98	September-98	March-99	September-99	March-00	September-00	March-01	September-01	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05	March-06	September-06	March-07	September-07	March-08
Regional Banks	Total Loans	1,872,590	1,851,710	1,864,170	1,782,950	1,796,270	1,785,940	1,806,010	1,797,300	1,800,190	1,769,090	1,831,190	1,810,030	1,823,760	1,798,670	1,831,540	1,831,900	1,875,530	1,891,750	1,926,740	1,938,200	1,977,170
	Risk Management Loans	77,800	80,700	93,770	104,980	105,940	125,270	132,340	139,190	144,020	146,470	144,160	137,100	126,370	114,410	102,480	95,920	85,850	83,030	77,500	77,160	74,700
	LBB *	21,200	22,750	21,420	19,300	14,230	17,310	15,470	14,750	15,070	15,030	13,720	12,220	9,180	7,780	6,120	5,440	4,880	4,840	4,340	4,480	4,820
	PDL**	25,120	26,710	25,820	48,680	57,230	66,900	74,740	80,010	80,720	82,280	80,380	78,490	75,370	70,020	64,320	61,050	56,400	55,290	52,460	52,330	50,280
	3PDL***	7,940	8,220	6,510	3,140	2,650	2,390	1,600	1,790	1,510	1,570	1,310	1,580	1,020	1,010	840	820	620	780	690	650	590
	Restructured Loans	23,550	23,030	40,000	33,860	31,830	38,670	40,540	42,640	46,720	47,600	48,740	44,800	40,800	35,610	31,210	28,620	23,950	22,120	20,000	19,700	19,010
	Risk Management Loans	42,140	43,850	55,390	51,270	45,520	45,150	46,160	46,570	46,960	48,440	46,880	45,860	45,270	42,170	37,960	35,620	31,910	30,700	28,760	28,680	26,930
(110)	Provisions for Loan Losses	36,690	37,210	44,190	39,860	33,820	33,290	33,250	33,020	32,170	32,800	30,790	30,370	28,660	26,930	23,860	22,360	19,850	19,370	17,610	17,310	15,880
Regional Banks Ⅰ	Total Loans	1,387,060	1,371,090	1,385,840	1,340,590	1,343,210	1,349,540	1,359,980	1,353,420	1,363,180	1,339,980	1,354,950	1,346,910	1,353,970	1,332,050	1,374,920	1,371,780	1,406,130	1,416,390	1,448,150	1,456,110	1,485,930
	Risk Management Loans	51,980	54,240	67,690	76,370	75,810	92,040	95,630	101,210	104,880	108,000	104,230	100,910	93,350	84,380	75,840	71,060	63,170	60,950	57,580	57,150	54,970
	LBB *	14,680	15,340	14,980	13,740	9,400	12,020	10,850	10,180	10,290	10,600	9,170	8,110	6,030	5,210	4,060	3,650	3,340	3,350	2,980	3,080	3,190
	PDL**	17,130	18,020	18,240	37,250	41,780	48,940	53,660	58,390	59,110	59,760	57,900	57,740	55,640	51,100	47,130	44,410	40,820	40,200	38,890	38,610	36,690
	3PDL***	5,030	4,990	4,390	1,990	1,750	1,800	1,200	1,410	1,210	1,270	1,030	1,240	790	770	660	630	470	570	540	480	470
	Restructured Loans	15,150	15,900	30,070	23,390	22,880	29,280	29,910	31,230	34,270	36,360	36,130	33,830	30,890	27,290	23,980	22,370	18,540	16,830	15,170	14,980	14,620
	Risk Management Loans	29,660	30,480	41,170	38,760	33,570	33,670	33,840	34,120	34,870	36,670	34,550	34,590	35,160	32,680	29,380	27,330	24,080	22,980	21,330	21,330	19,730
(64)	Provisions for Loan Losses	25,620	25,700	32,540	29,710	24,480	24,580	24,040	23,900	23,670	24,500	22,350	22,730	22,100	20,640	18,240	16,970	14,820	14,480	13,200	12,940	11,540
Regional Banks Ⅱ	Total Loans	485,530	480,620	478,330	442,360	453,060	436,400	446,030	443,880	437,010	429,110	429,130	416,370	419,990	415,410	403,400	405,460	412,560	417,430	419,380	422,250	429,430
	Risk Management Loans	25,820	26,460	26,080	28,610	30,130	33,230	36,710	37,980	39,140	38,480	38,230	34,530	31,490	28,810	25,590	23,820	21,820	21,120	19,050	19,110	18,840
	LBB *	6,520	7,410	6,440	5,560	4,830	5,290	4,610	4,570	4,770	4,430	4,470	4,070	3,120	2,540	2,030	1,780	1,520	1,470	1,330	1,380	1,590
	PDL**	7,990	8,690	7,580	11,430	15,450	17,960	21,080	21,620	21,620	22,520	21,670	19,940	18,970	18,240	16,640	16,090	15,070	14,570	12,990	13,060	12,920
	3PDL***	2,910	3,230	2,120	1,150	900	590	390	380	300	290	210	250	130	180	130	130	100	130	110	130	100
	Restructured Loans	8,400	7,130	9,930	10,470	8,950	9,390	10,620	11,420	12,450	11,230	11,880	10,270	9,270	7,850	6,790	5,830	5,130	4,950	4,610	4,550	4,240
	Risk Management Loans	12,480	13,370	14,220	12,510	11,950	11,480	12,320	12,450	12,090	11,770	11,980	10,820	9,660	9,070	8,220	7,880	7,470	7,380	7,070	6,990	6,810
(45)	Provisions for Loan Losses	11,070	11,510	11,650	10,150	9,340	8,710	9,210	9,120	8,510	8,300	8,290	7,430	6,360	6,090	5,480	5,200	4,850	4,760	4,240	4,180	4,130
Total of All Banks	Total Loans	5,531,250	5,455,340	5,066,020	4,896,000	4,961,730	4,939,680	4,941,890	4,849,790	4,732,420	4,535,880	4,469,930	4,355,090	4,299,570	4,223,870	4,192,490	4,217,920	4,302,320	4,344,900	4,373,560	4,396,000	4,472,040
	Risk Management Loans	297,580	300,780	296,270	297,150	303,660	318,190	325,150	356,730	420,280	392,250	348,490	312,440	262,040	232,090	175,390	156,080	131,090	121,260	117,540	116,310	111,690
	LBB *	68,430	70,510	44,240	36,740	30,980	40,220	33,300	29,420	30,360	29,380	22,390	19,640	13,770	11,270	8,240	7,590	6,300	6,420	5,650	5,700	6,180
	PDL**	107,710	116,260	155,040	176,250	183,590	181,630	177,910	189,610	222,960	194,340	159,190	154,580	136,600	149,880	107,530	96,250	77,480	72,920	73,340	75,350	68,950
	3PDL***	32,460	29,630	16,330	10,670	9,190	9,120	6,730	7,360	6,070	6,910	5,000	4,540	3,150	2,700	2,210	1,980	1,310	1,500	1,230	1,260	1,100
	Restructured Loans	88,990	84,390	80,630	73,480	79,900	87,220	107,210	130,330	160,890	161,610	161,900	133,680	108,520	68,230	57,400	50,260	46,000	40,430	37,310	33,990	35,460
	Risk Management Loans	178,150	169,320	147,970	131,400	122,300	122,280	115,550	115,640	133,530	126,450	125,850	109,160	114,300	102,090	85,350	73,260	64,380	59,480	58,960	58,820	52,730
(121)	Provisions for Loan Losses	159,290	147,230	112,320	96,020	83,640	79,460	72,420	70,860	78,860	71,680	60,810	55,350	54,410	60,790	43,860	38,470	28,760	26,550	27,200	27,610	22,720

		March-98	September-98	March-99	September-99	March-00	September-00	March-01	September-01	March-02	September-02	March-03	September-03	March-04	September-04	March-05	September-05	March-06	September-06	March-07	September-07	March-08
Cooperative Financial Institutions	Total Loans			1,355,620		1,330,400		1,322,680		1,331,300		1,265,560		1,240,920		1,201,960		1,163,080		1,179,220		1,149,840
	Risk Management Loans			90,290		110,010		109,340		110,210		108,270		96,470		83,020		71,750		66,000		63,250
	LBB *			21,220		18,630		15,680		14,810		13,740		10,920		7,980		6,300		5,650		5,390
	PDL **			32,390		54,530		61,650		61,660		63,090		59,740		53,220		48,700		46,290		45,740
	3PDL ***			7,740		2,750		1,540		1,090		920		690		450		350		360		400
	Restructured Loans			28,930		34,100		30,470		32,650		30,530		25,130		21,360		16,390		13,690		11,710
	Risk Management Loans			45,130		41,180		37,190		34,030		33,310		31,470		27,190		23,320		21,460		19,900
(501)	Provisions for Loan Losses			35,700		31,320		27,970		24,890		24,880		23,340		19,980		17,070		15,770		14,630
Credit Associations (Shinkin Banks)	Total Loans			768,450		723,270		726,360		729,130		727,400		711,090		693,800		686,570		690,820		693,960
	Risk Management Loans			51,320		64,000		68,400		72,990		72,290		63,830		55,470		49,010		45,140		44,360
	LBB *			12,910		10,240		9,070		8,190		7,740		6,040		4,350		3,390		3,230		3,130
	PDL **			16,890		34,990		39,800		42,410		43,510		41,530		37,830		34,890		33,220		33,480
	3PDL ***			4,380		1,130		870		640		550		340		240		190		180		210
	Restructured Loans			17,130		17,640		18,660		21,750		20,490		15,920		13,050		10,530		8,510		7,530
	Risk Management Loans			26,800		21,490		20,200		18,250		18,670		17,170		15,100		13,450		12,560		11,970
(282)	Provisions for Loan Losses			21,600		16,740		15,320		13,240		13,790		12,930		11,360		10,220		9,580		8,980
Credit Unions (Credit Cooperatives)	Total Loans			155,990		146,850		125,910		115,830		98,230		97,430		97,360		98,430		98,440		97,810
	Risk Management Loans			17,660		20,350		20,070		14,840		15,140		13,160		11,660		10,600		10,240		10,090
	LBB *			3,380		3,660		2,920		2,050		1,850		1,610		1,290		1,090		1,050		1,180
	PDL **			7,100		7,870		11,050		7,880		7,990		7,660		7,120		6,730		6,620		6,470
	3PDL ***			2,480		1,160		490		210		230		210		120		100		110		100
	Restructured Loans			4,700		7,660		5,620		4,700		5,070		3,680		3,130		2,680		2,460		2,330
	Risk Management Loans			5,770		6,410		6,310		4,330		3,910		3,980		3,500		3,170		3,100		3,080
(165)	Provisions for Loan Losses			4,730		5,200		4,950		3,380		3,050		3,130		2,780		2,500		2,440		2,400
TOTAL (All Deposit-Taking Financial Institutions)	Total Loans			6,421,640		6,292,130		6,264,570		6,063,730		5,735,480		5,540,500		5,394,460		5,465,390		5,552,780		5,621,880
	Risk Management Loans			386,560		413,670		434,480		530,490		456,760		358,510		258,400		202,840		183,540		174,940
	LBB *			65,460		49,610		48,970		45,170		36,130		24,690		16,220		12,600		11,300		11,580
	PDL **			187,430		238,120		239,550		284,630		222,280		196,340		160,750		126,190		119,630		114,690
	3PDL ***			24,070		11,940		8,270		7,160		5,920		3,840		2,660		1,660		1,590		1,500
	Restructured Loans			109,560		114,000		137,690		193,540		192,430		133,640		78,760		62,390		51,000		47,160
	Risk Management Loans			193,100		163,480		152,740		167,560		159,160		145,770		112,540		87,690		80,420		72,630
(622)	Provisions for Loan Losses			148,020		114,960		100,390		103,750		85,690		77,750		63,840		45,830		42,970		37,350

* LBB : Loans to Borrowers in Legal Bankruptcy ** PDL : Past Due Loans in arrears by 6 months or more *** 3PDL : Loans in arrears by more than 3 months and less than 6 months

Note:

1. Figures are rounded to the nearest billion yen.
2. Figures in parentheses refer to the number of financial institutions targeted as of March-08.
3. Hokkaido Takushoku Bank, Tokuyo City Bank, Kyoto Kyoei Bank, Naniwa Bank, Fukutoku Bank, and Midori Bank are excluded from the above table. Kokumin Bank, Kofuku Bank and Tokyo Sowa Bank are excluded from March-99 onward.
   Namihaya Bank and Niigata Chuo Bank are excluded from September-99 onward. Ishikawa Bank is excluded from September-01 onward. Chubu Bank is excluded from March-02 onward.
4. Figures for "the former Long-Term Credit Banks" include Industrial Bank of Japan. From September-04, those figures include Shinsei Bank, which changed its status to an Ordinary Bank Charter on April 1, 2004. From September-06, those figures include Aozaora Bank,
5. "Major Banks" consists of City Banks, Trust Banks and former the Industrial Bank of Japan.
6. From March-03, "Regional Banks" includes Saitama Resona Bank.
7. From September-03 to September-05 for Mizuho Financial Group include those which are transferred to subsidiary companies from March-03 onward, the figures for UFJ Bank (from March-06 onward, Bank of Tokyo-Mitsubishi UFJ) include those which are transferred to subsidiary companies for corporate revitalization. From March-04 onward, the figures for NISHI-NIPPON Bank and Fukuoka City Bank (after March-05, NISHI-NIPPON City Bank, which NISHI-NIPPON Bank and Fukuoka City Bank merged to become) include those which are transferred to subsidiary companies for corporate revitalization.
   From March-05 onward, the figures for Hokuriku Bank include those which are transferred to subsidiary companies for corporate revitalization.
   From September-05 onward, the figures for Shinwa Bank include those which are transferred to subsidiary companies for corporate revitalization.
   For March-08, the figures for Towa Bank include those which are transferred to subsidiary companies for corporate revitalization.