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
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	2,457,800	2,494,870	2,546,070	2,620,060	2,495,450	2,449,130	2,384,050
	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
	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
	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
	3PDL＊＊＊	4,560	3,690	2,130	1,370	1,160	690	720	540	620	510	690	910	1,090	690	950
	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
	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
(11)	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
City Banks	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
	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
	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
	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
	3PDL＊＊＊	3,360	2,800	2,000	1,310	1,120	670	690	520	520	490	680	860	830	660	910
	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
	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
(5)	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
The Former Long-term Credit Banks	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
	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
	LBB ＊	3,670	220	190	30	20	10	40	10	0	10	660	660	660	510	260
	PDL＊＊	12,370	2,150	1,350	1,300	930	390	230	400	580	550	540	1,940	1,760	3,780	3,560
	3PDL＊＊＊	1,020	760	80	30	0	0	0	0	60	0	0	40	250	20	20
	Restructured Loans	9,410	1,140	200	120	230	230	210	200	130	370	310	170	200	450	480
	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)	Specific Provisions	3,690	1,500	1,500	1,050	970	700	520	570	680	490	500	980	730	1,020	930
Trust Banks	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
	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
	LBB ＊	1,820	1,400	1,030	370	300	250	170	160	130	120	550	750	600	320	210
	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
	3PDL＊＊＊	180	130	50	30	40	20	30	20	30	20	10	10	10	20	20
	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
	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
(4)	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
Major Banks	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
	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
	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
	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
	3PDL＊＊＊	3,610	2,930	2,050	1,340	1,160	690	720	540	560	510	690	870	840	670	930
	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
	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
(9)	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

(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
Regional Banks	Total Loans	1,800,190	1,831,190	1,823,760	1,831,540	1,831,900	1,875,530	1,891,750	1,926,740	1,938,200	1,977,170	1,991,110	2,050,270	2,036,840	2,048,590	2,049,650
	Risk Management Loans	144,020	144,160	126,370	102,480	95,920	85,850	83,030	77,500	77,160	74,700	78,690	70,730	70,250	66,090	65,360
	LBB ＊	15,070	13,720	9,180	6,120	5,440	4,880	4,840	4,340	4,480	4,820	7,770	9,530	8,880	7,370	6,270
	PDL＊＊	80,720	80,380	75,370	64,320	61,050	56,400	55,290	52,460	52,330	50,280	51,240	51,310	50,670	49,440	50,070
	3PDL＊＊＊	1,510	1,310	1,020	840	820	620	780	690	650	590	820	790	1,120	750	690
	Restructured Loans	46,720	48,740	40,800	31,210	28,620	23,950	22,120	20,000	19,700	19,010	18,860	9,100	9,580	8,530	8,330
	Provisions for Loan Losses	46,960	46,880	45,270	37,960	35,620	31,910	30,700	28,760	28,680	26,930	27,990	28,380	28,440	27,390	26,210
(106)	Specific Provisions	32,170	30,790	28,660	23,860	22,360	19,850	19,370	17,610	17,310	15,880	16,500	17,030	16,440	15,550	14,960
Regional Banks Ⅰ	Total Loans	1,363,180	1,354,950	1,353,970	1,374,920	1,371,780	1,406,130	1,416,390	1,448,150	1,456,110	1,485,930	1,498,610	1,550,650	1,536,550	1,549,770	1,552,100
	Risk Management Loans	104,880	104,230	93,350	75,840	71,060	63,170	60,950	57,580	57,150	54,970	57,310	50,840	50,380	47,470	47,040
	LBB ＊	10,290	9,170	6,030	4,060	3,650	3,340	3,350	2,980	3,080	3,190	5,090	6,170	5,600	4,620	4,030
	PDL＊＊	59,110	57,900	55,640	47,130	44,410	40,820	40,200	38,890	38,610	36,690	37,220	37,130	36,480	35,670	36,090
	3PDL＊＊＊	1,210	1,030	790	660	630	470	570	540	480	470	630	560	780	530	510
	Restructured Loans	34,270	36,130	30,890	23,980	22,370	18,540	16,830	15,170	14,980	14,620	14,380	6,970	7,520	6,650	6,420
	Provisions for Loan Losses	34,870	34,550	35,160	29,380	27,330	24,080	22,980	21,330	21,330	19,730	20,450	20,550	20,380	19,630	18,860
(63)	Specific Provisions	23,670	22,350	22,100	18,240	16,970	14,820	14,480	13,200	12,940	11,540	12,020	12,240	11,620	10,960	10,620
Regional Banks Ⅱ	Total Loans	437,010	429,130	419,990	403,400	405,460	412,560	417,430	419,380	422,250	429,430	430,700	435,920	436,710	434,950	434,000
	Risk Management Loans	39,140	38,230	31,490	25,590	23,820	21,820	21,120	19,050	19,110	18,840	20,320	18,890	18,780	17,490	17,050
	LBB ＊	4,770	4,470	3,120	2,030	1,780	1,520	1,470	1,330	1,380	1,590	2,620	3,290	3,210	2,710	2,200
	PDL＊＊	21,620	21,670	18,970	16,640	16,090	15,070	14,570	12,990	13,060	12,920	13,280	13,480	13,430	12,950	13,120
	3PDL＊＊＊	300	210	130	130	130	100	130	110	130	100	140	180	270	190	160
	Restructured Loans	12,450	11,880	9,270	6,790	5,830	5,130	4,950	4,610	4,550	4,240	4,280	1,930	1,870	1,630	1,580
	Provisions for Loan Losses	12,090	11,980	9,660	8,220	7,880	7,470	7,380	7,070	6,990	6,810	7,070	7,430	7,600	7,260	6,840
(42)	Specific Provisions	8,510	8,290	6,360	5,480	5,200	4,850	4,760	4,240	4,180	4,130	4,260	4,660	4,680	4,430	4,160
Total of All Banks	Total Loans	4,732,420	4,469,930	4,299,570	4,192,490	4,217,920	4,302,320	4,344,900	4,373,560	4,396,000	4,472,040	4,537,180	4,670,330	4,532,290	4,497,720	4,433,690
	Risk Management Loans	420,280	348,490	262,040	175,390	156,080	131,090	121,260	117,540	116,310	111,690	120,120	116,100	119,630	114,280	112,900
	LBB ＊	30,360	22,390	13,770	8,240	7,590	6,300	6,420	5,650	5,700	6,180	12,130	15,700	14,140	11,190	8,880
	PDL＊＊	222,960	159,190	136,600	107,530	96,250	77,480	72,920	73,340	75,350	68,950	74,550	79,060	83,430	81,900	81,690
	3PDL＊＊＊	6,070	5,000	3,150	2,210	1,980	1,310	1,500	1,230	1,260	1,100	1,510	1,700	2,210	1,440	1,640
	Restructured Loans	160,890	161,900	108,520	57,400	50,260	46,000	40,430	37,310	33,990	35,460	31,930	19,640	19,840	19,750	20,690
	Provisions for Loan Losses	133,530	125,850	114,300	85,350	73,260	64,380	59,480	58,960	58,820	52,730	54,430	58,650	59,170	57,020	54,270
(117)	Specific Provisions	78,860	60,810	54,410	43,860	38,470	28,760	26,550	27,200	27,610	22,720	24,670	27,090	28,160	26,770	25,450

(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
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	
	Risk Management Loans	110,210	108,270	96,470	83,020		71,750		66,000		63,250		57,400		57,120	
	LBB ＊	14,810	13,740	10,920	7,980		6,300		5,650		5,390		7,150		6,430	
	PDL＊＊	61,660	63,090	59,740	53,220		48,700		46,290		45,740		44,280		45,370	
	3PDL＊＊＊	1,090	920	690	450		350		360		400		440		470	
	Restructured Loans	32,650	30,530	25,130	21,360		16,390		13,690		11,710		5,510		4,850	
	Provisions for Loan Losses	34,030	33,310	31,470	27,190		23,320		21,460		19,900		20,540		21,380	
(485)	Specific Provisions	24,890	24,880	23,340	19,980		17,070		15,770		14,630		15,360		15,920	
Credit Associations (Shinkin Banks)	Total Loans	729,130	727,400	711,090	693,800		686,570		690,820		693,960		703,160		704,210	
	Risk Management Loans	72,990	72,290	63,830	55,470		49,010		45,140		44,360		40,700		40,440	
	LBB ＊	8,190	7,740	6,040	4,350		3,390		3,230		3,130		4,140		3,710	
	PDL＊＊	42,410	43,510	41,530	37,830		34,890		33,220		33,480		32,850		33,500	
	3PDL＊＊＊	640	550	340	240		190		180		210		210		240	
	Restructured Loans	21,750	20,490	15,920	13,050		10,530		8,510		7,530		3,500		2,990	
	Provisions for Loan Losses	18,250	18,670	17,170	15,100		13,450		12,560		11,970		12,070		11,890	
(273)	Specific Provisions	13,240	13,790	12,930	11,360		10,220		9,580		8,980		9,240		8,990	
Credit Unions (Credit Cooperatives)	Total Loans	115,830	98,230	97,430	97,360		98,430		98,440		97,810		97,930		97,560	
	Risk Management Loans	14,840	15,140	13,160	11,660		10,600		10,240		10,090		8,810		8,050	
	LBB ＊	2,050	1,850	1,610	1,290		1,090		1,050		1,180		1,260		1,070	
	PDL＊＊	7,880	7,990	7,660	7,120		6,730		6,620		6,470		6,260		5,950	
	3PDL＊＊＊	210	230	210	120		100		110		100		120		120	
	Restructured Loans	4,700	5,070	3,680	3,130		2,680		2,460		2,330		1,170		910	
	Provisions for Loan Losses	4,330	3,910	3,980	3,500		3,170		3,100		3,080		2,890		2,800	
(160)	Specific Provisions	3,380	3,050	3,130	2,780		2,500		2,440		2,400		2,270		2,210	
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	
	Risk Management Loans	530,490	456,760	358,510	258,400		202,840		183,540		174,940		173,490		171,410	
	LBB ＊	45,170	36,130	24,690	16,220		12,600		11,300		11,580		22,850		17,630	
	PDL＊＊	284,630	222,280	196,340	160,750		126,190		119,630		114,690		123,340		127,270	
	3PDL＊＊＊	7,160	5,920	3,840	2,660		1,660		1,590		1,500		2,140		1,900	
	Restructured Loans	193,540	192,430	133,640	78,760		62,390		51,000		47,160		25,150		24,590	
	Provisions for Loan Losses	167,560	159,160	145,770	112,540		87,690		80,420		72,630		79,200		78,400	
(602)	Specific Provisions	103,750	85,690	77,750	63,840		45,830		42,970		37,350		42,450		42,690	

＊ LBB : Loans to Borrowers declared Bankrupt, to borrowers under rehabilitation, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive
＊＊ PDL : Past Due Loans exclusive of accrued interest. This category excludes loans
＊＊＊ 3PDL : Loans in arrears by more than 3 months that do not fall into the above two categories.

Note:
1. Figures are rounded to the nearest billion yen.
2. Figures in parentheses refer to the number of financial institutions targeted as of September-10.
3. 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.
4. "Major Banks" consists of City Banks, Trust Banks.
5. From March-03, "Regional Banks" includes Saitama Resona Bank.
6. Some figures for banks include those which are transferred to subsidiary companies for corporate revitalization, and those of subsidiary companies for stockholding.