

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

| Major Banks | | trillion yen (percentage) | | | | | | | | | | | | | | | | | | |
|--|---------------------------|---------------------------|----------|----------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--|
| | | 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 | |
| Bankrupt or de- facto bankrupt | Amount of loans | 3.2 | 2.2 | 1.5 | 1.1 | 0.8 | 0.5 | 0.4 | 0.4 | 0.4 | 0.4 | 0.8 | 1.0 | 0.9 | 0.8 | 0.7 | 0.6 | 0.5 | 0.5 | |
| | Secured by collateral, | 3.2 | 2.2 | 1.5 | 1.1 | 0.8 | 0.5 | 0.4 | 0.4 | 0.4 | 0.4 | 0.8 | 1.0 | 0.9 | 0.8 | 0.7 | 0.6 | 0.5 | 0.5 | |
| | guarantees, or provisions | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | |
| | by collateral | 2.8 | 2.0 | 1.4 | 1.0 | 0.7 | 0.5 | 0.4 | 0.4 | 0.4 | 0.4 | 0.7 | 1.0 | 0.8 | 0.7 | 0.6 | 0.5 | 0.5 | 0.4 | |
| | or guarantees | (88.7) | (91.5) | (92.9) | (92.5) | (92.3) | (92.5) | (92.8) | (91.0) | (91.7) | (91.1) | (90.5) | (92.1) | (91.2) | (91.5) | (90.8) | (90.3) | (90.1) | (87.9) | |
| | by provisions | 0.4 | 0.2 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 | |
| | | (11.3) | (8.5) | (7.1) | (7.5) | (7.7) | (7.5) | (7.1) | (9.0) | (8.3) | (8.9) | (9.5) | (7.9) | (8.8) | (8.5) | (9.2) | (9.7) | (9.9) | (12.1) | |
| Doubtful (In danger of bankruptcy) | Amount of loans | 12.2 | 6.6 | 5.2 | 3.6 | 3.1 | 1.9 | 1.6 | 1.9 | 2.1 | 1.7 | 2.1 | 2.4 | 2.9 | 2.6 | 2.6 | 2.4 | 2.5 | 2.6 | |
| | Secured by collateral, | 9.9 | 5.7 | 4.7 | 3.2 | 2.8 | 1.7 | 1.5 | 1.6 | 1.8 | 1.4 | 1.8 | 1.9 | 2.4 | 2.2 | 2.1 | 2.0 | 2.0 | 2.2 | |
| | guarantees, or provisions | (81.3) | (86.0) | (89.6) | (87.5) | (89.4) | (91.9) | (91.9) | (85.0) | (86.9) | (86.9) | (85.7) | (81.3) | (84.0) | (84.9) | (83.2) | (82.9) | (82.7) | (82.0) | |
| | by collateral | 5.5 | 3.1 | 2.4 | 1.5 | 1.4 | 1.0 | 0.9 | 0.8 | 0.9 | 0.9 | 1.1 | 1.1 | 1.4 | 1.3 | 1.3 | 1.3 | 1.4 | 1.4 | |
| | or guarantees | (44.9) | (47.0) | (46.5) | (40.2) | (45.1) | (54.7) | (54.8) | (42.2) | (44.2) | (52.9) | (53.5) | (48.1) | (50.3) | (50.8) | (51.2) | (55.3) | (56.8) | (54.6) | |
| | by provisions | 4.5 | 2.6 | 2.2 | 1.7 | 1.4 | 0.7 | 0.6 | 0.8 | 0.9 | 0.6 | 0.7 | 0.8 | 1.0 | 0.9 | 0.8 | 0.7 | 0.6 | 0.7 | |
| | | (36.5) | (39.1) | (43.1) | (47.3) | (44.3) | (37.1) | (37.1) | (42.8) | (42.7) | (34.1) | (32.1) | (33.2) | (33.7) | (34.1) | (32.0) | (27.5) | (25.9) | (27.3) | |
| Special attention | Amount of loans | 11.3 | 11.5 | 7.0 | 2.7 | 2.3 | 2.3 | 1.9 | 1.8 | 1.5 | 1.7 | 1.3 | 1.1 | 1.1 | 1.1 | 1.3 | 1.5 | 1.5 | 1.5 | |
| | Secured by collateral, | 6.1 | 7.0 | 4.5 | 1.7 | 1.3 | 1.3 | 1.2 | 1.1 | 0.9 | 0.9 | 0.8 | 0.6 | 0.6 | 0.7 | 0.8 | 1.0 | 1.0 | 1.0 | |
| | guarantees, or provisions | (53.5) | (60.5) | (64.5) | (61.1) | (59.5) | (59.9) | (64.8) | (63.4) | (59.5) | (56.4) | (58.0) | (56.1) | (56.2) | (59.6) | (62.0) | (64.6) | (68.0) | (69.7) | |
| | by collateral | 4.5 | 4.6 | 2.6 | 0.9 | 0.8 | 0.8 | 0.7 | 0.7 | 0.5 | 0.5 | 0.4 | 0.3 | 0.3 | 0.4 | 0.5 | 0.6 | 0.6 | 0.7 | |
| | or guarantees | (39.5) | (39.9) | (36.9) | (33.2) | (33.9) | (34.3) | (39.6) | (38.4) | (30.9) | (28.4) | (33.2) | (29.8) | (31.0) | (36.2) | (39.3) | (41.0) | (44.7) | (46.3) | |
| | by provisions | 1.6 | 2.4 | 1.9 | 0.8 | 0.6 | 0.6 | 0.5 | 0.4 | 0.4 | 0.5 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.4 | 0.3 | 0.3 | |
| | | (14.0) | (20.6) | (27.6) | (27.8) | (25.6) | (25.6) | (25.2) | (25.0) | (28.6) | (27.9) | (24.8) | (26.3) | (25.2) | (23.5) | (22.6) | (23.6) | (23.3) | (23.4) | |
| Total | Amount of loans | 26.8 | 20.2 | 13.6 | 7.4 | 6.1 | 4.6 | 3.9 | 4.1 | 4.0 | 3.8 | 4.2 | 4.5 | 4.9 | 4.5 | 4.5 | 4.5 | 4.4 | 4.6 | |
| | Secured by collateral, | 19.2 | 14.8 | 10.6 | 5.9 | 4.9 | 3.6 | 3.1 | 3.1 | 3.1 | 2.8 | 3.3 | 3.6 | 4.0 | 3.7 | 3.6 | 3.5 | 3.5 | 3.7 | |
| | guarantees, or provisions | (71.8) | (73.0) | (77.9) | (79.5) | (79.7) | (77.2) | (79.7) | (77.1) | (78.2) | (75.0) | (79.4) | (79.3) | (80.8) | (81.1) | (79.6) | (79.0) | (79.8) | (79.9) | |
| | by collateral | 12.8 | 9.7 | 6.3 | 3.3 | 2.9 | 2.3 | 2.0 | 1.9 | 1.8 | 1.8 | 2.2 | 2.4 | 2.6 | 2.4 | 2.4 | 2.5 | 2.5 | 2.5 | |
| | or guarantees | (47.8) | (47.7) | (46.6) | (45.0) | (46.9) | (49.0) | (51.7) | (45.4) | (44.5) | (46.6) | (53.6) | (53.6) | (53.7) | (54.1) | (53.5) | (55.2) | (56.6) | (55.5) | |
| | by provisions | 6.4 | 5.1 | 4.3 | 2.6 | 2.0 | 1.3 | 1.1 | 1.3 | 1.3 | 1.1 | 1.1 | 1.2 | 1.3 | 1.2 | 1.2 | 1.1 | 1.0 | 1.1 | |
| | | (23.9) | (25.3) | (31.3) | (34.5) | (32.8) | (28.2) | (28.0) | (31.7) | (33.8) | (28.4) | (25.7) | (25.7) | (27.1) | (27.0) | (26.0) | (23.9) | (23.2) | (24.5) | |

Regional Banks

trillion yen (percentage)

| | | 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 |
|--|---------------------------|----------|----------|----------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|
| Bankrupt or de- facto bankrupt | Amount of loans | 3.9 | 3.5 | 2.9 | 2.2 | 2.0 | 1.8 | 1.8 | 1.7 | 1.6 | 1.6 | 1.9 | 2.2 | 2.1 | 1.9 | 1.8 | 1.7 | 1.7 | 1.5 |
| | Secured by collateral, | 3.9 | 3.5 | 2.9 | 2.2 | 2.0 | 1.8 | 1.8 | 1.7 | 1.6 | 1.6 | 1.9 | 2.2 | 2.1 | 1.9 | 1.8 | 1.7 | 1.6 | 1.5 |
| | guarantees, or provisions | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (99.2) | (99.9) | (99.8) | (99.9) |
| | by collateral | 2.4 | 2.3 | 1.8 | 1.4 | 1.3 | 1.2 | 1.1 | 1.1 | 1.0 | 1.0 | 1.3 | 1.4 | 1.3 | 1.2 | 1.1 | 1.1 | 1.0 | 0.9 |
| | or guarantees | (63.0) | (64.1) | (62.4) | (64.4) | (62.8) | (63.2) | (62.5) | (63.5) | (63.0) | (65.3) | (64.8) | (64.2) | (62.7) | (61.9) | (61.0) | (60.3) | (60.7) | (60.2) |
| Doubtful (In danger of bankruptcy) | by provisions | 1.4 | 1.3 | 1.1 | 0.8 | 0.8 | 0.7 | 0.7 | 0.6 | 0.6 | 0.5 | 0.7 | 0.8 | 0.8 | 0.7 | 0.7 | 0.7 | 0.6 | 0.6 |
| | | (37.0) | (35.9) | (37.6) | (35.6) | (37.2) | (36.8) | (37.5) | (36.5) | (36.9) | (34.6) | (35.1) | (35.7) | (37.2) | (38.1) | (38.9) | (39.6) | (39.3) | (39.7) |
| | Amount of loans | 6.3 | 6.2 | 5.9 | 5.1 | 4.8 | 4.4 | 4.4 | 4.1 | 4.1 | 4.0 | 4.0 | 3.9 | 3.9 | 3.8 | 3.9 | 4.0 | 4.1 | 4.2 |
| | Secured by collateral, | 5.4 | 5.3 | 5.0 | 4.3 | 4.1 | 3.8 | 3.7 | 3.5 | 3.5 | 3.4 | 3.5 | 3.4 | 3.3 | 3.2 | 3.3 | 3.4 | 3.5 | 3.6 |
| | guarantees, or provisions | (85.4) | (84.4) | (85.2) | (85.3) | (84.8) | (84.9) | (85.2) | (85.7) | (85.5) | (85.7) | (85.5) | (85.2) | (84.5) | (84.3) | (83.7) | (84.4) | (84.2) | (84.5) |
| Special attention | by collateral | 3.7 | 3.5 | 3.2 | 2.8 | 2.6 | 2.5 | 2.5 | 2.4 | 2.4 | 2.4 | 2.5 | 2.5 | 2.5 | 2.4 | 2.5 | 2.6 | 2.7 | 2.8 |
| | or guarantees | (58.7) | (56.7) | (54.7) | (54.2) | (54.9) | (56.1) | (56.6) | (58.2) | (58.8) | (60.3) | (62.2) | (63.0) | (63.8) | (64.0) | (65.1) | (64.8) | (64.8) | (65.2) |
| | by provisions | 1.7 | 1.7 | 1.8 | 1.6 | 1.4 | 1.3 | 1.2 | 1.1 | 1.1 | 1.0 | 0.9 | 0.9 | 0.8 | 0.8 | 0.8 | 0.8 | 0.8 | 0.8 |
| | | (26.7) | (27.7) | (30.5) | (31.1) | (29.9) | (28.9) | (28.5) | (27.5) | (26.7) | (25.4) | (23.4) | (22.2) | (20.7) | (20.3) | (19.4) | (19.7) | (19.6) | (19.3) |
| | Amount of loans | 4.6 | 4.9 | 4.1 | 3.1 | 2.8 | 2.4 | 2.3 | 2.1 | 2.0 | 2.0 | 2.0 | 1.0 | 1.1 | 0.9 | 0.9 | 1.0 | 1.0 | 1.1 |
| Total | Secured by collateral, | 2.9 | 3.0 | 2.5 | 1.8 | 1.7 | 1.4 | 1.3 | 1.1 | 1.1 | 1.0 | 1.0 | 0.5 | 0.6 | 0.5 | 0.5 | 0.5 | 0.6 | 0.6 |
| | guarantees, or provisions | (64.0) | (62.4) | (60.6) | (58.6) | (58.7) | (57.1) | (57.1) | (55.4) | (54.6) | (52.4) | (52.0) | (52.1) | (52.1) | (54.3) | (54.6) | (54.8) | (53.7) | (53.4) |
| | by collateral | 2.4 | 2.3 | 1.7 | 1.2 | 1.1 | 0.9 | 0.9 | 0.8 | 0.7 | 0.7 | 0.7 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 |
| | or guarantees | (51.0) | (47.4) | (42.8) | (38.8) | (38.6) | (37.9) | (38.0) | (36.4) | (35.1) | (34.5) | (34.9) | (35.9) | (36.6) | (38.8) | (40.4) | (40.6) | (39.5) | (38.2) |
| | by provisions | 0.6 | 0.7 | 0.7 | 0.6 | 0.6 | 0.5 | 0.4 | 0.4 | 0.4 | 0.4 | 0.3 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 |
| Total | | (12.9) | (14.9) | (17.8) | (19.8) | (20.0) | (19.2) | (19.1) | (19.0) | (19.5) | (17.9) | (17.1) | (16.2) | (15.5) | (15.5) | (14.5) | (14.4) | (14.6) | (15.1) |
| | Amount of loans | 14.8 | 14.7 | 12.8 | 10.4 | 9.7 | 8.7 | 8.4 | 7.8 | 7.8 | 7.5 | 8.0 | 7.2 | 7.1 | 6.7 | 6.6 | 6.7 | 6.8 | 6.8 |
| | Secured by collateral, | 12.2 | 11.8 | 10.3 | 8.3 | 7.8 | 7.0 | 6.7 | 6.3 | 6.3 | 6.0 | 6.4 | 6.1 | 6.0 | 5.7 | 5.5 | 5.6 | 5.7 | 5.7 |
| | guarantees, or provisions | (82.4) | (80.8) | (80.7) | (80.4) | (80.3) | (80.4) | (80.7) | (80.7) | (80.5) | (80.0) | (80.7) | (85.2) | (84.3) | (84.7) | (84.0) | (84.2) | (83.5) | (82.6) |
| | by collateral | 8.5 | 8.1 | 6.7 | 5.4 | 5.0 | 4.6 | 4.4 | 4.2 | 4.2 | 4.1 | 4.5 | 4.3 | 4.2 | 4.0 | 4.0 | 4.0 | 4.1 | 4.1 |
| Total | or guarantees | (57.3) | (55.4) | (52.6) | (51.7) | (51.8) | (52.5) | (52.8) | (53.5) | (53.5) | (54.6) | (56.1) | (59.7) | (59.4) | (59.9) | (60.6) | (60.2) | (60.2) | (59.6) |
| | by provisions | 3.7 | 3.7 | 3.6 | 3.0 | 2.8 | 2.4 | 2.3 | 2.1 | 2.1 | 1.9 | 2.0 | 1.8 | 1.8 | 1.7 | 1.6 | 1.6 | 1.6 | 1.6 |
| | | (25.1) | (25.4) | (28.1) | (28.7) | (28.6) | (27.9) | (27.8) | (27.2) | (27.0) | (25.4) | (24.7) | (25.6) | (24.9) | (24.8) | (24.1) | (24.1) | (23.6) | (23.0) |

| All Banks | | trillion yen (percentage) | | | | | | | | | | | | | | | | | |
|--|---------------------------|---------------------------|----------|----------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|--------------|----------|
| | | 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 |
| Bankrupt or de- facto bankrupt | Amount of loans | 7.4 | 5.7 | 4.4 | 3.2 | 2.8 | 2.4 | 2.2 | 2.1 | 2.1 | 2.0 | 2.8 | 3.4 | 3.2 | 2.9 | 2.6 | 2.4 | 2.2 | 2.0 |
| | Secured by collateral, | 7.4 | 5.7 | 4.4 | 3.2 | 2.8 | 2.4 | 2.2 | 2.1 | 2.1 | 2.0 | 2.8 | 3.4 | 3.2 | 2.9 | 2.6 | 2.4 | 2.2 | 2.0 |
| | guarantees, or provisions | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (99.4) | (99.9) | (99.9) | (99.9) |
| | by collateral | 5.5 | 4.3 | 3.2 | 2.4 | 2.0 | 1.6 | 1.5 | 1.4 | 1.4 | 1.4 | 2.0 | 2.5 | 2.3 | 2.1 | 1.8 | 1.7 | 1.5 | 1.4 |
| | or guarantees | (75.0) | (74.4) | (72.8) | (73.6) | (70.9) | (69.6) | (68.5) | (68.9) | (69.3) | (71.1) | (72.8) | (74.1) | (72.6) | (71.7) | (70.0) | (68.7) | (68.2) | (67.8) |
| Doubtful (In danger of bankruptcy) | by provisions | 1.8 | 1.5 | 1.2 | 0.9 | 0.8 | 0.7 | 0.7 | 0.6 | 0.6 | 0.6 | 0.8 | 0.9 | 0.9 | 0.8 | 0.8 | 0.8 | 0.7 | 0.6 |
| | | (25.0) | (25.5) | (27.2) | (26.4) | (29.1) | (30.4) | (31.5) | (31.1) | (30.7) | (28.9) | (27.2) | (25.9) | (27.4) | (28.2) | (29.9) | (31.2) | (31.7) | (32.2) |
| | Amount of loans | 19.3 | 13.0 | 11.2 | 8.8 | 8.0 | 6.3 | 6.0 | 6.1 | 6.3 | 5.7 | 6.2 | 6.4 | 6.9 | 6.7 | 6.8 | 6.7 | 6.9 | 7.2 |
| | Secured by collateral, | 16.1 | 11.1 | 9.8 | 7.6 | 6.9 | 5.5 | 5.2 | 5.2 | 5.4 | 4.9 | 5.3 | 5.4 | 5.8 | 5.7 | 5.7 | 5.6 | 5.8 | 6.0 |
| | guarantees, or provisions | (83.1) | (85.4) | (87.4) | (86.4) | (86.7) | (87.0) | (86.9) | (85.5) | (86.0) | (86.2) | (85.6) | (83.9) | (84.4) | (85.1) | (84.0) | (84.5) | (84.2) | (84.1) |
| Special attention | by collateral | 9.7 | 6.7 | 5.7 | 4.3 | 4.1 | 3.5 | 3.3 | 3.2 | 3.4 | 3.3 | 3.7 | 3.7 | 4.0 | 4.0 | 4.1 | 4.1 | 4.3 | 4.4 |
| | or guarantees | (50.1) | (51.8) | (50.7) | (48.4) | (50.9) | (55.5) | (56.1) | (53.1) | (53.8) | (58.2) | (59.2) | (57.3) | (58.1) | (59.6) | (60.3) | (62.0) | (62.3) | (61.4) |
| | by provisions | 6.4 | 4.4 | 4.1 | 3.4 | 2.9 | 2.0 | 1.8 | 2.0 | 2.0 | 1.6 | 1.6 | 1.7 | 1.8 | 1.7 | 1.6 | 1.5 | 1.5 | 1.6 |
| | | (33.1) | (33.6) | (36.7) | (38.0) | (35.8) | (31.5) | (30.8) | (32.4) | (32.2) | (27.9) | (26.4) | (26.6) | (26.3) | (25.5) | (24.1) | (22.5) | (22.0) | (22.7) |
| | Amount of loans | 16.5 | 16.6 | 11.1 | 5.9 | 5.1 | 4.7 | 4.2 | 3.9 | 3.5 | 3.7 | 3.3 | 2.1 | 2.2 | 2.1 | 2.2 | 2.5 | 2.5 | 2.6 |
| Total | Secured by collateral, | 9.4 | 10.2 | 7.0 | 3.5 | 3.0 | 2.7 | 2.5 | 2.3 | 2.0 | 2.0 | 1.8 | 1.2 | 1.2 | 1.2 | 1.3 | 1.5 | 1.6 | 1.7 |
| | guarantees, or provisions | (56.8) | (61.3) | (63.2) | (59.8) | (59.1) | (58.5) | (60.6) | (59.1) | (56.8) | (54.1) | (54.3) | (54.4) | (54.8) | (57.3) | (59.0) | (60.9) | (62.2) | (62.7) |
| | by collateral | 7.0 | 7.0 | 4.3 | 2.1 | 1.9 | 1.7 | 1.6 | 1.4 | 1.2 | 1.1 | 1.1 | 0.7 | 0.8 | 0.8 | 0.9 | 1.0 | 1.1 | 1.1 |
| | or guarantees | (42.4) | (42.2) | (39.1) | (36.2) | (36.6) | (36.1) | (38.7) | (37.3) | (33.4) | (31.4) | (34.0) | (32.7) | (34.3) | (37.1) | (39.5) | (40.5) | (42.3) | (42.6) |
| | by provisions | 2.4 | 3.2 | 2.7 | 1.4 | 1.2 | 1.1 | 0.9 | 0.8 | 0.8 | 0.8 | 0.7 | 0.5 | 0.5 | 0.4 | 0.4 | 0.5 | 0.5 | 0.5 |
| Total | | (14.4) | (19.1) | (24.0) | (23.6) | (22.6) | (22.4) | (21.9) | (21.9) | (23.3) | (22.6) | (20.3) | (21.6) | (20.5) | (20.1) | (19.6) | (20.4) | (20.0) | (20.1) |
| | Amount of loans | 43.2 | 35.3 | 26.6 | 17.9 | 15.9 | 13.4 | 12.3 | 12.0 | 11.9 | 11.4 | 12.3 | 12.0 | 12.3 | 11.7 | 11.6 | 11.6 | 11.6 | 11.8 |
| | Secured by collateral, | 32.8 | 27.0 | 21.1 | 14.4 | 12.8 | 10.6 | 9.9 | 9.5 | 9.5 | 8.9 | 9.9 | 9.9 | 10.2 | 9.8 | 9.5 | 9.5 | 9.6 | 9.7 |
| | guarantees, or provisions | (75.9) | (76.5) | (79.4) | (80.2) | (80.2) | (79.3) | (80.3) | (79.5) | (79.8) | (78.3) | (80.3) | (83.2) | (83.2) | (83.7) | (82.6) | (82.6) | (82.5) | (82.0) |
| | by collateral | 22.2 | 18.0 | 13.2 | 8.8 | 7.9 | 6.8 | 6.4 | 6.1 | 6.0 | 5.9 | 6.8 | 6.9 | 7.1 | 6.9 | 6.8 | 6.8 | 6.9 | 6.9 |
| Total | or guarantees | (51.4) | (51.0) | (49.5) | (49.0) | (49.8) | (51.2) | (52.4) | (50.8) | (50.5) | (51.9) | (55.4) | (57.7) | (57.6) | (58.5) | (58.5) | (58.8) | (59.2) | (58.3) |
| | by provisions | 10.6 | 9.0 | 7.9 | 5.6 | 4.8 | 3.8 | 3.4 | 3.4 | 3.5 | 3.0 | 3.1 | 3.1 | 3.1 | 3.0 | 2.8 | 2.8 | 2.7 | 2.8 |
| | | (24.5) | (25.5) | (29.9) | (31.2) | (30.3) | (28.1) | (27.9) | (28.8) | (29.3) | (26.4) | (24.9) | (25.5) | (25.5) | (25.2) | (24.5) | (23.8) | (23.4) | (23.7) |

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

2. "Major Banks" consists of City Banks, Trust Banks.

3. From March-03, "Regional Banks" includes Saitama Resona Bank.

4. Figures of "All Banks" are composed of City Banks, the former Long-term Credit Banks (including 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), Trust Banks and Regional Banks (including Saitama Resona Bank from March-03).

5. Some figures for banks include those which are transferred to subsidiary companies for corporate revitalization, and those of subsidiary companies for stockholding.

6. Provisions include specific provisions, general provisions and provisions for support of special borrowers.