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

Major Banks trillion yen (percent																	
		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 September-12	March-13 September-13	March-14 September-14	March-15 Septemb
	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	0.5	0.3	0.3
III	Secured by collateral,	3.2	2.2	1.5	1.1	0:8:	0.5	0:4	0.4	0.4	1.00.9	0.8	0.6	0.5	0.5	0.3	0.3
Bankrupt	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) $(100.0)$	(100.0) $(100.0)$	(100.0) (100.0)	$(100.0)$ $\therefore$ $(100.0)$
or de- facto	by collateral	2.8	2.0	1.4	1.0	0.7	0.5	0.4	0.4	0.4	1.00.8	0.7	0.5	0.4	0.5	0.3	0.3
bankrupt	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) (88.3)	(90.6) (91.4)	(94.4) (95.2)	(94.4) (80
III	by provisions	0.4	0.2	0.1	0.1		0.0		0.0	0.0	0.1	0.1	0.1	0.1	0.0	0.0	0.0
		(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) : : ([1:7)]	(9.4) : : : (8.6):	(5.6) : : : (4.8)	(5.6) :::(1!
III	Amount of loans	12.2	6.6	5.2	3.6	3:1	1.9	1.6	1.9 2.1	1.7	2.4 2.9	2.6	2.4 2.5	2.6	2.6	2.2	1.8
III	Secured by collateral,	9.9	5.7	4.7	3.2	2:8	1.7	1:5	1.6	1.4	1.9	2.2	2.0	2.2	2.2	1.8	1.5
Doubtful	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) : : : (80.6)	(82.9) (82.9)	(83.7) : : : (84.8)	(85.5) ::: (8
(In danger of	by collateral	5.5	3.1	2.4	1.5	:::::1:4:	1.0	0:9:	0.8	0.9	1.1	1.3	1.3	1.4	1.4	1.2	1.0
bankruptcy)	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) (53.2)	(54.1) (54.5)	(54.9) (58.0)	(57.2) (5
III	by provisions	4.5	2.6	2.2	1.7	1.4	0.7	0.6	0.8	0.6	0.8	0.9	0.7	0.7	0.8	0.6	0.5
		(36.5)	(39.1)	(43.1)	(47.3)	(44.3)	(37.1)	:: (3.7.1)	(42.8) (42.7)	(34.1) :: (32.1)	(33.2) :: (33.7)	(34.1) :: (32.0)	(27.5) (25.9)	(27.3) : (27.4):	(28.9) :: (28.4):	(28.8) : (26.7)	(28.3) (2)
III	Amount of loans	11.3	11.5	7.0	2.7	:::::::::::::::::::::::::::::::::::::::	2.3	1.9	1.8	1.7	1.1 (11.11.11.11.11.11.11.11.11.11.11.11.11.	1.1	1.5	1.5	1.6 ::::1.4		1.4
III	Secured by collateral,	6.1	7.0	4.5	1.7	1:3	1.3	1:2	1.1 0.9	0.9	0.6	0.7	1.0	1.0	1.1	0.9	0.9
Special	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) (69.6)	(71.1) (69.3)	(67.6) (67.0)	(65.2) (6
attention	by collateral	4.5	4.6	2.6	0.9	0.8	0.8	0.7	0.7	0.5	0.3	0.4	0.6	0.7	0.8	0.6	0.5
III	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) (46.9)	(48.0) (48.1)	(46.7) : (47.7)	(39.8) (4:
III	by provisions	1.6	2.4	1.9	0.8	0.6	0.6	0.5	0.4	0.5	0.3	0.3	0.4  0.3	0.3	0.40.3	0.30.2	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) (22.7).	(23.2) (21.3)	(20.9) (19.3)	(25.4) (2.
	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:	4.54.9	4.54.5	4.5 ::::4.4:	4.6 : : : : 4.6 :	4.7 :::::4.2:	3.8	3.4
	Secured by collateral,	19.2	14.8	10.6	5.9	4.9	3.6	3:1	3.1	2.8 3.3	3.6	3.7 3.6	3.5	3.7	3.8 3.3	3.0 2.7	2.7
	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) (79.1)	(80.8) (80.2)	(79.7) (80.0)	(78.5) ::: (89
Total	by collateral	12.8	9.7	6.3	3.3	2:9	2.3	2:0	1.9	1.8	2.4	2.4	2.5	2.5	2.7	2.1	1.8
ll	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) (54.9)	(56.0) (56.3)	(55.5) : : (57.7)	(53.3) (5:
ll	by provisions	6.4	5.1	4.3	2.6	2.0	1.3	1.1	1.3	1.1	1.2	1.21.2	1.11.0	1.1	1.2	0.90.7	0.9
II	11 1	(23.9)	(25.3)	(31.3)	(34.5)	(32.8)	(28.2)	(28.0)	(31.7) (33.8)	(28.4) $(25.7)$	(25./)[(27.1)]	(27.0) (26.0)	(23.9) $(23.2)$	(24.5) $(24.3)$	(24.8)   (23.8).	(24.1) (22.3)	(25.2) (2.

Regional Banks trillion yen (percentage)

Regional Banks trillion yen (pero														en (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	September-12	March-13	September-13	March-14	September-14	March-15	September-15
	Amount of loans	3.9	3.5	2.9	2.2	1.8	1.8	1.7	1.6	2.2 2.1	1.9	1.8	1.7	1.5	1.4	1.3	1.2	1.1	1.0	1.0	0.9
Ш	Secured by collateral,	3.9	3.5	2.9	2.2	1.8	1.8	1.7	1.6	2.2	1.9	1.8	1.7	1.5	1.4	1.3	1.2	1.1	1.0	1.0	0.9
Bankrupt	guarantees, or provisions	(100.0)	(100.0)	(100.0)	(100.0) $(100.0)$	(100.0)	(0.001)	(100.0) : (100.0)	(100.0) $(100.0)$	(100.0) $(100.0)$	(100.0)	∷ (99.2)	(99.9) :: (99.8)	(99.9)	: (100.0):	(100.0)	: (100.0):	(100.0)	(100.0)	(100.0)	.:: (99:9)
or de- facto	by collateral	2.4	2.3	1.8	1.4	1.2	1.1	1.1	1.0	1.4	1.2	1.1	1.1	0.9	0.8	0.8	0.7	0.7	0.6	0.6	0.6
bankrupt	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)	(60.5)	(60.1)	(59.9)	(59.2)	(59.8)	(60.8)	(59:6)
	by provisions	1.4	1.3	1.1	0.8	0.7	0:7	0.6	0.5	0.8	0.7	0.7	0.7	0.6	0.6	0.5	0.5	0.5	0.4	0.4	0:4:
		(37.0)	(35.9)	(37.6)	$(35.6) \cdot \cdot \cdot (37.2)$	(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)	⋯ (39.4)	(39.8)	⋯ (40.1)	(40.8)	(40.1)	(39.2)	(40:3)
III	Amount of loans	6.3	6.2	5.9	5.14.8	4.4	4.4	4.1	4.0 :4.0	3.9 :3.9:	3.8	3.9	4.0	4.2	4.3	4.4	4.2	4.0	3.8	3.7	3.6
III	Secured by collateral,	5.4	5.3	5.0	4.34.1	3.8	3.7	3.5	3.4	3.4	3.2	::::::3.3:	3.4	3.6	3.7	3.7	3.6	3.4	3.3	3.2	3.0
Doubtful	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)	(84.6).	(85.2)	(85.5)	(85.8)	(85.8)	(85.6)	(85.8)
of (in danger	by collateral	3.7	3.5	3.2	2.8	2.5	2,5	2.4	2.4	2.5	2.4	::::::2.5	2.6	2.8	:::::2.8::	2.8	:::::2.7:	2.6	2.5	2.4	2;3:
bankruptcy)	or guarantees	(58.7)	(56.7)	(54.7)	(54.2) $(54.9)$	(56.1)	(56.6)	(58.2) (58.8)	(60.3) $(62.2)$	$(63.0) \cdots (63.8)$	(64.0)	(65.1)	(64.8) (64.8)	(65.2)	(64.9)	(64.7)	(65.1)	(65.4)	(65.1)	(64.8)	(64.9)
III	by provisions	1.7	1.7	1.8	1.6	1.3	1:2	1.1 [1111111]	1.0	0.9	0.8	0.8.	0.8	0.8	0.9	0.9	0.9	0.8	0.8	0.8	0:7:
		(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)	(19.8)	(20.5)	(20.4)	(20.3)	(20.6)	(20.8)	(20:9)
III	Amount of loans	4.6	4.9	4.1	3.12.8	2.4	2.3	2.1	2.0	1.0	0.9	0.9	1.0	1.1	1.2	1.2	1.1	1.1	1.0	1.0	1.0
Ш	Secured by collateral,	2.9	3.0	2.5	1.8	1.4	1.3	1.1 [:::::4.1:]	1.0	0.5	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5
Special	guarantees, or provisions	(64.0)	(62.4)	(60.6)	(58.6) (58.7.)	(57.1)	(5.7.1)	(55.4) (54.6)	(52.4) $(52.0)$	(52.1) (52.1)	(54.3)	(54.6)	(54.8) (53.7)	(53.4)	(53.2).	(54.6)	(54.8)	(54.4)	(54.9)	(54.2)	(53.4)
attention	by collateral	2.4	2.3	1.7	1.2	0.9	0.9	0.8	0.7	0.4	0.4		0.4	0.4	0.4	0.5	0.4	0.4	0.4	0.4	0.4
Ш	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)	(37.8)	(39.1)	(38.6)	(38.5)	(39.9)	(39.0)	(38:4)
III	by provisions	0.6	0.7	0.7	0.6	0.5	0.4	0.4	0.4	0.2	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0:1:1
		(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)	(15.4)	(15.5)	(16.2)	(15.9)	(15.1)	(15.1)	(14:9)
	Amount of loans	14.8	14.7	12.8	10.49.7	8.7	8:4	7.8	7.5 ::::8:0:	7.2	6.7	6.6	6.76.8	6.8	6.9.	6.8	6.5	6.2	5.9	5.6	5.4
	Secured by collateral,	12.2	11.8	10.3	8.3 :7.8:	7.0	6.7	6.3	6.06.4	6.16.0	5.7	5.5	5.65.7	5.7	5.7	5.6	5.4	5.1	4.9	4.6	4.5
II	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)	(82.4)	(82.8)	(82.7)	(82.7)	(82.8)	(82.4)	(82.4)
Total	by collateral	8.5	8.1	6.7	5.4  5.0	4.6	4.4	4.2   [4,2]	4.1	4.3	4.0	:::::::4.0:1	4.0	4.1	4.I	4.0	3.9	3.7	:::::3:5:	3.4	3.2
ll .	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)	(59.4);	(59.4)	(59.6)	(59.5)	(59.7)	(59.4)	(59,3)
ll .	by provisions	3.7	3.7	3.6	3.0 2.8	2.4	2:3	2.1	1.9 2.0	1.8 ::: 1.8	1.7	1.6	1.6	1.6	1.6	1.6	1.5	1.4	1.4	1.3	1.3
Щ		(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)	(23.0)	(23.3)	(23.2)	(23.2)	(23.1)	(22.9)	(23:1)

All Banks trillion yen (percentage)

T All Do	IIKS		1				T			1.0.000		1		1			1						yen (percentage)
ll		March-02	March-03	March-04	March-05 Septem		September-06		September-07	March-08 September		September-09	March-10	September-10	March-11 September-11	March-12	September-12	March-13	September-13	March-14	September-14	March-15	September-15
	Amount of loans	7.4	5.7	4.4	3.2	2.8: 2.4	2.2	2.1	2. 1	2.0	8: 3.4	3.2	2.9	2.6	2.4	2.0	1.9	1.8	1.7	1.5	1.3	1.2	1.3
	Secured by collateral,	7.4	5.7	4.4	3.2	2.8: 2.4	2.2	2.1	2.1	2.0	8: 3.4	3.2	2.9	2.6	2.4	2.0	1.9	1.8	1.7	1.5	1.3	1.2	1.3
Bankru	guarantees, or provisions	(100.0)	(100.0)	(100.0)	(100.0) : (10	0.0) (100.0	(0.001) : ((1	(100.0)	(100.0)	(100.0) : (100	(100.0	) : (100.0):	(100.0)	(99.4)	(99.9) $(99.9)$	(99.9)	: (100.0):	(100.0)	(100.0)	(100.0)	(0.001)	(100.0)	(99.9)
or de- facto	by collateral	5.5	4.3	3.2	2.4	2,0 1.0	1;5	1.4	1.4	1.4 ::::2	0: 2.5	2.3	2.1	1.8	1.7	1.4	1.3	1.3	1.2	1.0	0.9	0.9	0.9
bankruj	or guarantees	(75.0)	(74.4)	(72.8)	(73.6) (7	0:9) (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)	(68.4)	(69.7)	(69.4)	(67.5)	(67.8)	(68.6)	(65.8)
	by provisions	1.8	1.5	1.2	0.9	0:8: 0.1	0:7	0.6	0.6	0.6	8: 0.9	0.9	0.8	0.8	0.80.7	0.6	0.6	0.6	0.5	0.5	0.4	0.4	0.4
		(25.0)	(25.5)	(27.2)	(26.4) (2	9.1) (30.4	(31.5)	(31.1)	(30.7)	(28.9) :: (27	<ol> <li>(25.9)</li> </ol>	(27.4)	(28.2)	(29.9)	(31.2) $(31.7)$	(32.2)	(31.6)	(30.3)	(30.6)	(32.5)	(32.2)	(31.4)	(34.1)
	Amount of loans	19.3	13.0	11.2	8.8	8.0. 6.3	6.0	6.1	6.3	5.76	2 6.4	6.9	6.7	6.8	6.76.9	7.2	7.2	7.3	67	6.4	5.9	5.5	5.2
Ш	Secured by collateral,	16.1	11.1	9.8	7.6	6.9 5.	5.2	5.2	5.4	4.95	3 5.4	5.8	5.7	5.7	5.65.8	6.0	6.1	6.2	5.7	5.4	5.0	4.7	4.4
Doubtfu	guarantees, or provisions	(83.1)	(85.4)	(87.4)	(86.4) (8	6.7) (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)	:: (83.7):	(84.8)	:: (85.0)	(85.4)	(85.7)	(85.7)	(85.4)
(In dange	by collateral	9.7	6.7	5.7	4.3	4:1: 3.:	3:3	3.2	3:4	3.3	7: 3.7	4.0	4.0	4.1	4.14.3	4.4	4.4	4.4	4.1	3.9	:::::::3:7:	3.4	3.2
bankrupte	or guarantees	(50.1)	(51.8)	(50.7)	(48.4) (5	0:9) (55.:		(53.1)	(53.8)	(58.2) (59	2) (57.3	(58.1)	(59.6)	(60.3)	(62.0) (62.3)	(61.4)	(60.6)	(60.6)	(61.4)	(61.6)	(62.6)	(62.2)	(62.6)
Ш	by provisions	6.4	4.4	4.1	( / /-	2:9: 2.0		2.0	2:0	1.6	./-	/	1.7	1.6	1.5	1.6	1.7	1.8	1.6	1.5	1:4:	1.3	1.2
Ш		(33.1)	(33.6)	(36.7)	(38.0) :: (3	5:8) (31.:	(30.8)	(32.4)	(32.2)	(27.9) (26	(26.6	(26.3)	(25.5)	(24.1)	(22.5) (22.0)	(22.7)	(23.0)	(24.1)	(23.6)	(23.8)	(23.1)	(23.5)	(22.8)
Ш	Amount of loans	16.5	16.6	11.1	5.9	5.1. 4.	4.2	3.9	3.5	3.7		/	2.1	2.2	2.52.5	2.6	2.7	2.8	2.6	2.4	2.2	2.4	2.1
Ш	Secured by collateral,	9.4	10.2	7.0	3.5	3.0 2.1		2.3	2.0	2.0 1			1.2	1.3	1.5 1.6	1.7	1.7	1.8	1.6	1.5	1.3	1.4	1.3
Ш	guarantees, or provisions	(56.8)	(61.3)	(63.2)		9.1) (58.		(59.1)	:: (56.8)	(54.1) :: (54			(57.3)		(60.9) $(62.2)$	(62.7)	(62.5)	(64.3)	(62.9)	(61.6)	(61.2)	(60.6)	(61.7)
Specia	by collateral	7.0	7.0	4.3	2.1	1.0. 1.	1.6	14	1.2	1.1			0.8	0.9	1.0	1.1	1.1	1.2	1.1	1.0	1.0	0.9	0.9
attentio	or guarantees	(42.4)	(42.2)	(39.1)		6:6) (36.	(38.7)	(37.3)	(33.4)	(31.4) (34			(37.1)	(39.5)	(40.5) (42.3)	(42.6)	(42.9)	(44.2)	(43.7)	(42.7)	(43:9)	(39.5)	(41.2)
Ш	by provisions	2.4	3.2	2.7		1.2. 1	0.9	0.8	0.8	0.80	-/-	/	0.4	0.4	0.5	0.5	0.5	0.6	0.5	0.5	0.4	0.5	0.4
Ш		(14.4)	(19.1)	(24.0)		2:6) (22.4		(21.9)	(23:3)	(22.6) :::(20		(20.5)	(20.1)	(19.6)	(20.4) (20.0)	(20.1)	(19.7)	(20.1)	(19.2)	(18.8)	(17.4)	(21.1)	(20.4)
'	Amount of loans	43.2	35.3	26.6	<del> </del>	5:9: 13.4	<del></del>	12.0	11.9	11.4 : 12		<del>/                                    </del>	11.7	11.6	11.611.6	11.8	11.8	11.9	11.0	10.2	9.4	9.2	8.6
ll	Secured by collateral,	32.8	27.0	21.1	1 1 1 1	2.8 10.0		95	9.5	8.99			9.8	9.5	9.59.6	9.7	9.7	9.8	9.0	8.4	7.7	7.4	7.0
ll	guarantees, or provisions	(75.9)	(76.5)	(79.4)		0.2) (79.3	10.00.00.00.00.00.00.00	(79.5)	:: (79.8)	(78.3) :: (80	r.•]		(83.7)	100000000000000000000000000000000000000	(82.6) (82.5)	(82.0)	(81.6)	(82.3)	(82.1)	(81.8)	(82.0)	(81.0)	(81.7)
Total	by collateral	22.2	18.0	13.2	(	7.9 6.8		61	:::::6.0	5.9 ::::6		//	6.9		6.8 ::: 6.9	6.9	6.9	6.9	6.4	5.9		5.2	5.0
	or guarantees	(51.4)	(51.0)	(49.5)		9:8) (51.2		(50.8)	(50.5)	(51.9) (55			(58.5)	(58.5)	(58.8) (59.2)	(58.3)	(57.9)	(58.2)	(58.5)	(58.0)	(59.0)	(57.1)	(57.8)
II	by provisions	10.6	9.0	7.9		4:8 3.8		3.4	(3.5.5)	3.03	1 3.1		3.0	2.8	2827	2.8	2.8	2.9		2.4	2:2:	2.2	2.1
ll		(24.5)	(25.5)	(29.9)	(31.2) (3	0.3) (28	(27.9)	(28.8)	(29.31	(26.4) (24	9) (25.5	(25.5)	(25.2)	(24.5)	(23.8) (23.4)	(23.7)	(23.7)	(24.2)	(23.6)	(23.9)	(23.0)	(24.0)	(24.0)

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.