

Table 6 Transition of Risk Management Loans

(100 million yen)

		March-02	March-03	March-04	March-05	March-06	March-07	March-08	March-09	March-10	March-11	March-12	March-13	March-14	March-15	March-16	March-17	March-18	March-19	March-20	
City Banks, former Long-term Credit Banks and Trust Banks	Total Loans	2,932,230	2,638,740	2,475,810	2,360,950	2,426,790	2,446,820	2,494,870	2,620,060	2,449,130	2,393,530	2,452,280	2,593,130	2,735,470	2,889,210	2,955,040	3,000,390	2,970,080	3,052,330	3,146,980	
	Risk Management Loans	276,260	204,330	135,670	72,900	45,240	40,040	36,990	45,370	48,190	46,390	47,500	49,350	38,720	33,720	30,020	27,730	20,840	18,150	19,590	
	LBB *	15,290	8,670	4,590	2,120	1,410	1,310	1,360	6,170	3,820	2,120	1,660	1,800	710	560	1,370	1,220	1,000	690	700	
	PDL **	142,240	78,810	61,230	43,210	21,090	20,590	18,670	27,750	32,460	28,900	30,710	31,360	25,020	19,230	19,000	14,520	11,590	12,730	12,560	
	3PDL * **	4,560	3,690	2,130	1,370	690	540	510	910	690	1,570	970	740	720	670	640	700	330	190	210	
	Restructured Loans	114,170	113,160	67,720	26,200	22,050	17,310	16,450	10,540	11,210	13,800	14,150	15,440	12,270	13,260	9,010	11,300	7,920	4,540	6,120	
	Provisions for Loan Losses	86,570	78,970	69,030	47,390	32,470	30,200	25,800	30,270	29,630	27,060	26,400	25,140	20,430	17,950	17,000	17,060	12,480	10,690	12,250	
	Specific Provisions	46,690	30,020	25,750	20,000	8,910	9,590	6,840	10,070	11,220	8,800	9,870	9,480	7,580	5,630	7,150	4,330	3,280	4,540	4,010	
	(9)																				
	City Banks	Total Loans	2,256,850	2,192,100	2,053,040	1,959,940	2,020,730	2,027,260	2,068,470	2,186,050	2,018,690	1,972,420	2,035,210	2,148,320	2,274,400	2,403,010	2,448,620	2,471,180	2,434,740	2,601,150	2,693,170
(4)	Risk Management Loans	211,800	174,480	116,260	62,100	39,070	34,000	32,020	38,870	39,210	39,180	40,390	42,090	33,420	30,450	27,990	26,030	19,720	16,940	18,220	
	LBB *	9,800	7,050	3,370	1,720	1,150	1,140	1,230	4,760	2,980	1,670	1,350	1,510	620	540	1,330	1,190	940	640	620	
	PDL **	111,020	67,760	51,710	36,850	18,870	18,060	16,520	23,440	26,320	23,920	25,440	25,950	21,530	17,200	17,570	13,790	11,050	11,830	11,720	
	3PDL * **	3,360	2,800	2,000	1,310	670	520	490	860	660	1,550	950	720	700	650	620	680	310	190	170	
	Restructured Loans	87,620	96,860	59,170	22,230	18,380	14,280	13,780	9,810	9,250	12,050	12,650	13,900	10,570	12,070	8,460	10,360	7,420	4,290	5,710	
	Provisions for Loan Losses	66,440	67,130	59,950	40,770	27,750	25,140	21,480	25,100	25,040	22,950	22,420	21,590	17,610	15,730	15,040	14,730	10,660	9,190	10,370	
	Specific Provisions	37,150	25,560	21,940	17,150	7,520	8,070	5,860	8,070	9,190	7,210	7,970	7,640	6,320	4,960	6,760	4,100	3,130	4,140	3,610	
	(2)																				
	Former Long-term Credit Banks	Total Loans	275,140	69,440	61,880	60,490	69,870	84,380	93,070	83,620	78,020	67,120	67,870	69,650	68,850	70,040	68,160	70,750	72,630	77,150	79,780
	Risk Management Loans	26,470	4,270	1,820	1,480	630	600	930	2,810	4,770	3,780	3,780	3,310	2,300	990	580	230	150	260	460	
(3)	LBB *	3,670	220	190	30	10	10	10	660	510	170	100	110	70	10	10	10	10	10	50	
	PDL **	12,370	2,150	1,350	1,300	390	400	550	1,940	3,780	3,190	3,280	2,950	1,980	820	500	170	90	220	360	
	3PDL * **	1,020	760	80	30	0	0	0	40	20	20	10	10	10	10	10	10	10	0	0	
	Restructured Loans	9,410	1,140	200	120	230	200	370	170	450	400	380	250	240	150	50	40	40	30	50	
	Provisions for Loan Losses	9,620	4,160	3,400	2,580	1,930	1,690	1,460	2,490	2,180	2,140	1,980	1,700	1,480	1,100	880	800	700	700	850	
	Specific Provisions	3,690	1,500	1,500	1,050	700	570	490	980	1,020	950	1,030	1,050	850	370	160	110	60	120	220	
	Trust Banks	Total Loans	400,240	377,190	360,900	340,510	336,190	335,180	333,330	350,390	352,420	354,000	349,200	375,150	392,220	416,160	438,260	458,460	462,710	374,030	374,020
	Risk Management Loans	37,990	25,580	17,590	9,320	5,540	5,440	4,040	3,690	4,210	3,420	3,330	3,950	3,000	2,280	1,450	1,480	960	950	910	
	LBB *	1,820	1,400	1,030	370	250	160	120	750	320	280	210	180	10	20	20	20	50	40	30	
	PDL **	18,860	8,890	8,170	5,070	1,830	2,430	1,610	2,370	2,360	1,780	1,990	2,470	1,510	1,210	930	560	450	680	480	
(7)	3PDL * **	180	130	50	30	20	20	20	10	20	10	10	10	10	10	0	0	0	0	30	
	Restructured Loans	17,130	15,150	8,340	3,850	3,440	2,830	2,290	560	1,510	1,350	1,120	1,290	1,460	1,040	500	900	460	220	360	
	Provisions for Loan Losses	10,510	7,680	5,680	4,040	2,790	3,370	2,860	2,680	2,410	1,980	2,010	1,850	1,340	1,120	1,070	1,540	1,120	800	1,030	
	Specific Provisions	5,850	2,960	2,310	1,800	700	950	490	1,020	1,010	630	880	800	410	290	240	120	100	280	180	
	Major Banks	Total Loans	2,849,060	2,569,300	2,413,940	2,300,450	2,356,920	2,362,440	2,401,800	2,536,440	2,371,110	2,326,410	2,384,410	2,523,470	2,666,620	2,819,170	2,886,880	2,929,640	2,897,450	2,975,180	3,067,190
	Risk Management Loans	260,940	200,060	133,850	71,420	44,610	39,440	36,060	42,560	43,420	42,610	43,720	46,040	36,420	32,730	29,440	27,500	20,680	17,890	19,130	
	LBB *	13,100	8,450	4,400	2,090	1,400	1,300	1,350	5,510	3,310	1,950	1,560	1,690	630	560	1,350	1,210	990	680	650	
	PDL **	134,340	76,650	59,890	41,920	20,700	20,480	18,120	25,810	28,680	25,700	27,430	28,420	23,050	18,410	18,500	14,350	11,500	12,510	12,200	
	3PDL * **	3,610	2,930	2,050	1,340	690	540	510	870	670	1,560	960	730	710	660	630	690	320	190	210	
	Restructured Loans	109,880	112,020	67,510	26,070	21,820	17,110	16,070	10,370	10,760	13,400	13,770	15,200	12,030	13,110	8,960	11,260	7,880	4,510	6,070	
Provisions for Loan Losses	80,540	74,810	65,630	44,810	30,540	28,510	24,340	27,780	27,450	24,930	24,420	23,440	18,950	16,850	16,110	16,270	11,780	9,990	11,400		
Specific Provisions	44,340	28,520	24,250	18,950	8,220	9,020	6,350	9,090	10,200	7,850	8,840	8,430	6,730	5,260	7,000	4,220	3,220	4,420	3,790		

(100 million yen)																					
		March-02	March-03	March-04	March-05	March-06	March-07	March-08	March-09	March-10	March-11	March-12	March-13	March-14	March-15	March-16	March-17	March-18	March-19	March-20	
Regional Banks	Total Loans	1,800,190	1,831,190	1,823,760	1,831,540	1,875,530	1,926,740	1,977,170	2,050,270	2,048,590	2,079,870	2,131,100	2,191,830	2,255,410	2,338,120	2,420,120	2,510,200	2,605,260	2,693,310	2,776,640	
	Risk Management Loans	144,020	144,160	126,370	102,480	85,850	77,500	74,700	70,730	66,090	66,330	67,810	67,470	61,620	55,970	51,970	47,890	44,770	47,300	47,480	
	LBB *	15,070	13,720	9,180	6,120	4,880	4,340	4,820	9,530	7,370	5,410	3,810	3,130	2,450	1,850	1,690	1,430	1,490	1,670	1,880	
	PDL **	80,720	80,380	75,370	64,320	56,400	52,460	50,280	51,310	49,440	51,320	52,650	52,730	48,050	44,200	41,190	38,330	35,720	36,720	35,510	
	3PDL ***	1,510	1,310	1,020	840	620	690	590	790	750	630	500	390	320	260	270	260	300	370	380	
	Restructured Loans	46,720	48,740	40,800	31,210	23,950	20,000	19,010	9,100	8,530	8,970	10,850	11,220	10,810	9,670	8,820	7,880	7,250	8,540	9,710	
	Provisions for Loan Losses	46,960	46,880	45,270	37,960	31,910	28,760	26,930	28,380	27,390	26,880	24,620	23,510	21,310	19,090	17,880	16,540	15,820	17,380	18,050	
	Specific Provisions	32,170	30,790	28,660	23,860	19,850	17,610	15,880	17,030	15,550	15,140	14,430	14,390	12,920	11,640	11,100	10,350	9,660	10,920	10,620	
	(103) Regional Banks I	Total Loans	1,363,180	1,354,950	1,353,970	1,374,920	1,406,130	1,448,150	1,485,930	1,550,650	1,549,770	1,577,000	1,619,600	1,673,740	1,726,410	1,794,440	1,858,230	1,931,230	2,009,320	2,098,540	2,207,510
		Risk Management Loans	104,880	104,230	93,350	75,840	63,170	57,580	54,970	50,840	47,470	48,440	49,400	49,130	45,300	41,730	38,850	35,810	33,460	36,560	37,710
LBB *		10,290	9,170	6,030	4,060	3,340	2,980	3,190	6,170	4,620	3,600	2,500	1,980	1,570	1,220	1,210	1,020	1,080	1,270	1,500	
PDL **		59,110	57,900	55,640	47,130	40,820	38,890	36,690	37,130	35,670	37,170	37,750	38,300	35,080	32,450	30,290	28,130	26,090	27,710	26,960	
3PDL ***		1,210	1,030	790	660	470	540	470	560	530	460	340	330	260	210	220	220	260	320	330	
Restructured Loans		34,270	36,130	30,890	23,980	18,540	15,170	14,620	6,970	6,650	7,200	8,800	8,520	8,400	7,850	7,130	6,440	6,030	7,250	8,430	
Provisions for Loan Losses		34,870	34,550	35,160	29,380	24,080	21,330	19,730	20,550	19,630	19,520	17,900	17,250	15,840	14,410	13,680	12,780	12,340	14,060	14,760	
Specific Provisions		23,670	22,350	22,100	18,240	14,820	13,200	11,540	12,240	10,960	10,830	10,030	10,250	9,340	8,560	8,250	7,800	7,330	8,780	8,560	
(64) Regional Banks II		Total Loans	437,010	429,130	419,990	403,400	412,560	419,380	429,430	435,920	434,950	438,980	446,830	451,780	462,070	475,000	492,130	508,010	523,840	521,610	493,350
		Risk Management Loans	39,140	38,230	31,490	25,590	21,820	19,050	18,840	18,890	17,490	16,690	17,270	17,200	15,220	13,220	11,990	10,990	10,310	9,760	9,330
	LBB *	4,770	4,470	3,120	2,030	1,520	1,330	1,590	3,290	2,710	1,760	1,260	1,100	850	610	470	400	390	380	360	
	PDL **	21,620	21,670	16,640	15,070	12,990	12,920	12,990	12,920	13,250	14,030	13,590	12,150	10,930	10,040	9,310	8,800	8,240	7,830	7,360	
	3PDL ***	300	210	130	130	100	110	100	180	190	140	160	60	50	50	40	30	40	40	50	
	Restructured Loans	12,450	11,880	9,270	6,790	5,130	4,610	4,240	1,930	1,630	1,530	1,830	2,460	2,170	1,630	1,440	1,250	1,080	1,100	1,090	
	Provisions for Loan Losses	12,090	11,980	9,660	8,220	7,470	7,070	6,810	7,430	7,260	6,840	6,240	5,820	5,090	4,370	3,900	3,500	3,280	3,110	3,090	
	Specific Provisions	8,510	8,290	6,360	5,480	4,850	4,240	4,130	4,660	4,430	4,120	4,190	3,930	3,390	2,930	2,700	2,390	2,230	2,050	1,990	
	(38) Total of All Banks	Total Loans	4,732,420	4,469,930	4,299,570	4,192,490	4,302,320	4,373,560	4,472,040	4,670,330	4,497,720	4,473,400	4,583,380	4,784,950	4,990,870	5,227,330	5,375,170	5,510,590	5,575,340	5,745,650	5,923,610
		Risk Management Loans	420,280	348,490	262,040	175,390	131,090	117,540	111,690	116,100	114,280	112,720	115,310	116,820	100,350	89,690	81,990	75,630	65,600	65,440	67,070
LBB *		30,360	22,390	13,770	8,240	6,300	5,650	6,180	15,700	11,190	7,530	5,470	4,930	3,160	2,420	3,060	2,650	2,490	2,350	2,590	
PDL **		222,960	159,190	136,600	107,530	77,480	73,340	68,950	79,060	81,900	80,220	83,370	84,100	73,070	63,420	60,190	52,850	47,310	49,450	48,070	
3PDL ***		6,070	5,000	3,150	2,210	1,310	1,230	1,100	1,700	1,440	2,200	1,470	1,130	1,040	920	910	960	630	560	590	
Restructured Loans		160,890	161,900	108,520	57,400	46,000	37,310	35,460	19,640	19,750	22,770	25,000	26,660	23,070	22,930	17,830	19,170	15,170	13,080	15,820	
Provisions for Loan Losses		133,530	125,850	114,300	85,350	64,380	58,960	52,730	58,650	57,020	53,950	51,030	48,650	41,740	37,040	34,880	33,610	28,300	28,070	30,300	
Specific Provisions		78,860	60,810	54,410	43,860	28,760	27,200	22,720	27,090	26,770	23,940	24,310	23,880	20,500	17,270	18,460	14,670	12,940	15,460	14,630	

		(100 million yen)																		
		March-02	March-03	March-04	March-05	March-06	March-07	March-08	March-09	March-10	March-11	March-12	March-13	March-14	March-15	March-16	March-17	March-18	March-19	March-20
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	1,210,910	1,219,850	1,235,520	1,264,120	1,302,620	1,318,630	1,323,820	1,350,360	1,451,170	1,500,890
	Risk Management Loans	110,210	108,270	96,470	83,020	71,750	66,000	63,250	57,400	57,120	57,280	59,920	60,190	57,750	54,370	50,030	45,780	42,350	39,990	38,420
	LBB *	14,810	13,740	10,920	7,980	6,300	5,650	5,390	7,150	6,430	5,120	4,540	4,020	3,200	2,700	2,630	2,390	2,200	2,060	2,080
	PDL **	61,660	63,090	59,740	53,220	48,700	46,290	45,740	44,280	45,370	46,580	49,280	50,180	49,040	46,340	42,540	38,990	35,890	33,890	32,510
	3PDL ***	1,090	920	690	450	350	360	400	440	470	310	260	260	190	190	140	130	150	130	130
	Restructured Loans	32,650	30,530	25,130	21,360	16,390	13,690	11,710	5,510	4,850	5,260	5,840	5,720	5,320	5,140	4,720	4,280	4,110	3,900	3,690
	Provisions for Loan Losses	34,030	33,310	31,470	27,190	23,320	21,460	19,900	20,540	21,380	20,130	19,820	18,900	18,440	17,280	16,360	15,140	13,760	12,970	12,850
	Specific Provisions	24,890	24,880	23,340	19,980	17,070	15,770	14,630	15,360	15,920	15,150	15,340	14,620	14,250	13,550	12,720	11,600	9,290	9,650	9,270
	(450)																			
	Total Loans	729,130	727,400	711,090	693,800	686,570	690,820	693,960	703,160	704,210	690,090	691,630	691,480	704,550	716,870	740,840	771,630	779,130	790,290	811,490
Credit Associations (Shinkin Banks)	Risk Management Loans	72,990	72,290	63,830	55,470	49,010	45,140	44,360	40,700	40,440	41,010	43,470	43,690	41,690	39,080	35,760	33,010	30,770	29,300	28,530
	LBB *	8,190	7,740	6,040	4,350	3,390	3,230	3,130	4,140	3,710	2,910	2,610	2,260	1,720	1,480	1,350	1,230	1,120	1,030	1,060
	PDL **	42,410	43,510	41,530	37,830	34,890	33,220	33,480	32,850	33,500	34,530	36,850	37,390	36,210	33,950	31,080	28,800	26,880	25,670	24,950
	3PDL ***	640	550	340	240	190	180	210	210	240	180	140	140	80	80	60	60	70	60	60
	Restructured Loans	21,750	20,490	15,920	13,050	10,530	8,510	7,530	3,500	2,990	3,390	3,870	3,890	3,670	3,570	3,260	2,920	2,700	2,530	2,460
	Provisions for Loan Losses	18,250	18,670	17,170	15,100	13,450	12,560	11,970	12,070	11,890	11,270	11,330	10,950	10,690	10,120	9,480	8,860	8,210	7,840	7,840
	Specific Provisions	13,240	13,790	12,930	11,360	10,220	9,580	8,980	9,240	8,990	8,500	8,850	8,620	8,390	8,020	7,460	7,030	6,470	6,070	5,890
	(256)																			
	Total Loans	115,830	98,230	97,430	97,360	98,430	98,440	97,810	97,930	97,560	99,700	98,000	99,070	100,670	103,090	112,290	137,930	147,540	154,300	158,630
	Risk Management Loans	14,840	15,140	13,160	11,660	10,600	10,240	10,090	8,810	8,050	7,980	8,320	8,320	7,720	7,380	6,860	6,340	5,740	5,230	5,080
Credit Unions (Credit Co-operatives)	LBB *	2,050	1,850	1,610	1,290	1,090	1,050	1,180	1,260	1,070	950	780	760	660	550	500	460	400	330	350
	PDL **	7,880	7,990	7,660	7,120	6,730	6,620	6,470	6,260	5,950	5,950	6,410	6,440	5,990	5,780	5,370	4,940	4,440	4,070	3,870
	3PDL ***	210	230	210	120	100	110	100	120	120	70	60	60	40	50	30	30	30	20	30
	Restructured Loans	4,700	5,070	3,680	3,130	2,680	2,460	2,330	1,170	910	1,010	1,070	1,060	1,030	1,000	960	900	870	810	820
	Provisions for Loan Losses	4,330	3,910	3,980	3,500	3,170	3,100	3,080	2,890	2,800	2,810	2,910	2,930	2,790	2,680	2,540	2,450	2,250	2,030	2,050
	Specific Provisions	3,380	3,050	3,130	2,780	2,500	2,440	2,400	2,270	2,210	2,240	2,370	2,430	2,320	2,210	2,090	2,010	1,820	1,580	1,570
	(146)																			
	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	5,684,310	5,803,230	6,020,480	6,254,990	6,529,950	6,693,790	6,834,410	6,925,700	7,196,820	7,424,510
	Risk Management Loans	530,490	456,760	358,510	258,400	202,840	183,540	174,940	173,490	171,410	169,990	175,230	177,010	158,090	144,060	132,020	121,410	107,950	105,430	105,490
	LBB *	45,170	36,130	24,690	16,220	12,600	11,300	11,580	22,850	17,630	12,650	10,010	8,950	6,350	5,120	5,690	5,040	4,690	4,410	4,660
	PDL **	284,630	222,280	196,340	160,750	126,190	119,630	114,690	123,340	127,270	126,800	132,640	134,280	122,120	109,760	102,730	91,840	83,200	83,340	80,580
	3PDL ***	7,160	5,920	3,840	2,660	1,660	1,590	1,500	2,140	1,900	2,510	1,730	1,400	1,220	1,110	1,050	1,090	780	690	730
	Restructured Loans	193,540	192,430	133,640	78,760	62,390	51,000	47,160	25,150	24,590	28,020	30,840	32,380	28,390	28,070	22,550	23,450	19,280	16,980	19,520
	Provisions for Loan Losses	167,560	159,160	145,770	112,540	87,690	80,420	72,630	79,200	78,400	74,080	70,840	67,550	60,180	54,330	51,240	48,750	42,060	41,040	43,160
	Specific Provisions	103,750	85,690	77,750	63,840	45,830	42,970	37,350	42,450	42,690	39,090	39,640	38,500	34,740	30,820	30,980	26,270	22,230	25,110	23,900
TOTAL (All Deposit-Taking Financial Institutions)																				
(562)																				

* LBB : Loans to Borrowers declared Bankrupt, to borrowers under rehabilitation, to borrowers under reorganization, or other similar circumstances, which are part of loans exclusive of accrued interest.

** PDL : Past Due Loans exclusive of accrued interest. This category excludes loans on which interest is being waived in support of business

*** 3PDL : Loans in arrears by more than 3 months that do not fall into either of the above two

Note:

- Figures are rounded to the nearest billion yen.
- Figures in parentheses refer to the number of financial institutions targeted as of March-20.
- With regard to the figures for "former Long-term Credit Banks," the figures to March-02 include the 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.
- "Major Banks" consists of City Banks and Trust Banks.
- From March-03, "Regional Banks" includes Saitama Resona Bank.
- Some figures for banks include those which are transferred to subsidiary companies for corporate revitalization, and those of subsidiary companies for stockholding.