

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

## Major Banks (7)

trillion yen (percentage)

Major Banks (%)		March-13	March-14	March-15	March-16	March-17	March-18	March-19	March-20	March-21	March-22
Bankrupt or de- facto bankrupt	Amount of loans	0.5	0.3	0.3	0.4	0.4	0.3	0.3	0.3	0.3	0.3
	Secured by collateral, guarantees, or provisions	0.5 (100.0)	0.3 (100.0)	0.3 (100.0)	0.4 (100.0)	0.4 (100.0)	0.3 (100.0)	0.3 (100.0)	0.3 (100.0)	0.3 (100.0)	0.3 (100.0)
	by collateral or guarantees	0.5 ( 90.6)	0.3 ( 94.4)	0.3 ( 94.4)	0.3 ( 80.6)	0.3 ( 85.4)	0.3 ( 93.6)	0.2 ( 90.5)	0.3 ( 91.8)	0.3 ( 85.8)	0.2 ( 88.9)
	by provisions	0.0 ( 9.4)	0.0 ( 5.6)	0.0 ( 5.6)	0.1 ( 19.4)	0.1 ( 14.6)	0.0 ( 6.4)	0.0 ( 9.5)	0.0 ( 8.2)	0.0 ( 14.2)	0.0 ( 11.1)
Doubtful (In danger of bankrupt cy)	Amount of loans	2.6	2.2	1.8	1.7	1.3	1.1	1.2	1.1	1.3	2.2
	Secured by collateral, guarantees, or provisions	2.2 ( 82.9)	1.8 ( 83.7)	1.5 ( 85.5)	1.5 ( 85.0)	1.1 ( 82.9)	0.9 ( 82.6)	1.0 ( 81.3)	0.9 ( 82.9)	1.1 ( 82.4)	1.8 ( 82.9)
	by collateral or guarantees	1.4 ( 54.1)	1.2 ( 54.9)	1.0 ( 57.2)	0.9 ( 50.5)	0.7 ( 55.6)	0.6 ( 54.8)	0.6 ( 47.2)	0.6 ( 51.4)	0.7 ( 50.3)	0.7 ( 34.2)
	by provisions	0.8 ( 28.9)	0.6 ( 28.8)	0.5 ( 28.3)	0.6 ( 34.5)	0.4 ( 27.3)	0.3 ( 27.8)	0.4 ( 34.2)	0.3 ( 31.4)	0.4 ( 32.1)	1.1 ( 48.7)
Special attention	Amount of loans	1.6	1.3	1.4	1.0	1.2	0.8	0.5	0.6	0.9	0.9
	Secured by collateral, guarantees, or provisions	1.1 ( 71.1)	0.9 ( 67.6)	0.9 ( 65.2)	0.7 ( 69.4)	0.8 ( 69.9)	0.5 ( 66.1)	0.3 ( 61.8)	0.3 ( 55.0)	0.5 ( 56.8)	0.5 ( 49.8)
	by collateral or guarantees	0.8 ( 48.0)	0.6 ( 46.7)	0.5 ( 39.8)	0.4 ( 45.9)	0.5 ( 39.3)	0.3 ( 37.4)	0.2 ( 42.5)	0.2 ( 34.0)	0.3 ( 36.6)	0.3 ( 28.3)
	by provisions	0.4 ( 23.2)	0.3 ( 20.9)	0.3 ( 25.4)	0.2 ( 23.9)	0.4 ( 30.6)	0.2 ( 28.7)	0.1 ( 19.3)	0.1 ( 21.0)	0.2 ( 20.2)	0.2 ( 21.5)
Total	Amount of loans	4.7	3.8	3.4	3.1	2.9	2.2	2.0	2.0	2.6	3.3
	Secured by collateral, guarantees, or provisions	3.8 ( 80.8)	3.0 ( 79.7)	2.7 ( 78.5)	2.5 ( 82.1)	2.3 ( 79.6)	1.7 ( 78.9)	1.6 ( 79.2)	1.5 ( 76.5)	2.0 ( 75.5)	2.5 ( 75.0)
	by collateral or guarantees	2.7 ( 56.0)	2.1 ( 55.5)	1.8 ( 53.3)	1.6 ( 52.8)	1.5 ( 52.6)	1.2 ( 53.7)	1.0 ( 52.0)	1.0 ( 51.5)	1.3 ( 50.1)	1.2 ( 36.7)
	by provisions	1.2 ( 24.8)	0.9 ( 24.1)	0.9 ( 25.2)	0.9 ( 29.3)	0.8 ( 27.0)	0.6 ( 25.1)	0.5 ( 27.2)	0.5 ( 25.0)	0.7 ( 25.4)	1.3 ( 38.3)

		March-13	March-14	March-15	March-16	March-17	March-18	March-19	March-20	March-21	March-22
Bankrupt or de- facto bankrupt	Amount of loans	1.3	1.1	1.0	0.9	0.8	0.8	0.9	0.9	0.9	0.9
	Secured by collateral, guarantees, or provisions	1.3 (100.0)	1.1 (100.0)	1.0 (100.0)	0.9 (100.0)	0.8 (100.0)	0.8 ( 99.9)	0.9 (100.0)	0.9 (100.0)	0.9 (100.0)	0.9 (100.0)
	by collateral or guarantees	0.8 ( 60.1)	0.7 ( 59.2)	0.6 ( 60.8)	0.5 ( 60.5)	0.5 ( 61.3)	0.5 ( 62.0)	0.5 ( 56.8)	0.5 ( 55.9)	0.5 ( 53.3)	0.5 ( 53.2)
	by provisions	0.5 ( 39.8)	0.5 ( 40.8)	0.4 ( 39.2)	0.3 ( 39.5)	0.3 ( 38.7)	0.3 ( 37.9)	0.4 ( 43.2)	0.4 ( 44.1)	0.4 ( 46.7)	0.4 ( 46.7)
	Amount of loans	4.4	4.0	3.7	3.4	3.2	3.0	2.9	2.8	3.3	3.5
Doubtful (In danger of bankrupt cy)	Secured by collateral, guarantees, or provisions	3.7 ( 85.2)	3.4 ( 85.8)	3.2 ( 85.6)	2.9 ( 85.8)	2.7 ( 85.2)	2.5 ( 84.6)	2.5 ( 84.5)	2.4 ( 82.9)	2.7 ( 83.3)	3.0 ( 84.5)
	by collateral or guarantees	2.8 ( 64.7)	2.6 ( 65.4)	2.4 ( 64.8)	2.2 ( 64.2)	2.0 ( 63.4)	1.9 ( 62.7)	1.8 ( 61.5)	1.7 ( 60.7)	2.0 ( 59.8)	2.2 ( 62.2)
	by provisions	0.9 ( 20.5)	0.8 ( 20.3)	0.8 ( 20.8)	0.7 ( 21.5)	0.7 ( 21.8)	0.6 ( 21.9)	0.7 ( 23.0)	0.6 ( 22.2)	0.8 ( 23.5)	0.8 ( 22.3)
	Amount of loans	1.2	1.1	1.0	0.9	0.8	0.8	0.9	1.0	1.1	1.1
Special attention	Secured by collateral, guarantees, or provisions	0.6 ( 54.6)	0.6 ( 54.4)	0.5 ( 54.2)	0.5 ( 53.4)	0.4 ( 52.6)	0.4 ( 51.6)	0.5 ( 51.2)	0.5 ( 51.5)	0.5 ( 49.2)	0.5 ( 48.9)
	by collateral or guarantees	0.5 ( 39.1)	0.4 ( 38.5)	0.4 ( 39.0)	0.3 ( 38.3)	0.3 ( 38.0)	0.3 ( 37.9)	0.3 ( 34.5)	0.3 ( 34.1)	0.4 ( 33.4)	0.4 ( 33.5)
	by provisions	0.2 ( 15.5)	0.2 ( 15.9)	0.2 ( 15.1)	0.1 ( 15.2)	0.1 ( 14.6)	0.1 ( 13.7)	0.1 ( 16.6)	0.2 ( 17.4)	0.2 ( 15.8)	0.2 ( 15.4)
	Amount of loans	6.8	6.2	5.6	5.2	4.8	4.5	4.8	4.8	5.3	5.5
Total	Secured by collateral, guarantees, or provisions	5.6 ( 82.8)	5.1 ( 82.7)	4.6 ( 82.4)	4.3 ( 82.5)	4.0 ( 82.2)	3.7 ( 81.8)	3.9 ( 81.3)	3.8 ( 79.6)	4.2 ( 79.0)	4.4 ( 80.2)
	by collateral or guarantees	4.0 ( 59.4)	3.7 ( 59.5)	3.4 ( 59.4)	3.1 ( 59.1)	2.8 ( 58.8)	2.6 ( 58.4)	2.6 ( 55.5)	2.6 ( 54.1)	2.8 ( 53.2)	3.0 ( 55.1)
	by provisions	1.6 ( 23.3)	1.4 ( 23.2)	1.3 ( 22.9)	1.2 ( 23.5)	1.1 ( 23.5)	1.1 ( 23.4)	1.2 ( 25.7)	1.2 ( 25.5)	1.4 ( 25.8)	1.4 ( 25.1)

All Banks (109)

		March-13	March-14	March-15	March-16	March-17	March-18	March-19	March-20	March-21	March-22
Bankrupt or de- facto bankrupt	Amount of loans	1.8	1.5	1.2	1.3	1.2	1.1	1.2	1.2	1.3	1.2
	Secured by collateral, guarantees, or provisions	1.8	1.5	1.2	1.3	1.2	1.1	1.2	1.2	1.3	1.2
		(100.0)	(100.0)	(100.0)	(100.0)	(100.0)	( 99.9)	(100.0)	(100.0)	(100.0)	(100.0)
	by collateral or guarantees	1.3	1.0	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.7
		( 69.7)	( 67.5)	( 68.6)	( 66.7)	( 68.7)	( 70.9)	( 64.4)	( 64.2)	( 62.5)	( 61.2)
Doubtful (In danger of bankrupt cy)	by provisions	0.6	0.5	0.4	0.4	0.4	0.3	0.4	0.4	0.5	0.5
		( 30.3)	( 32.5)	( 31.4)	( 33.3)	( 31.3)	( 29.1)	( 35.6)	( 35.8)	( 37.5)	( 38.8)
	Amount of loans	7.3	6.4	5.5	5.2	4.5	4.0	4.2	4.0	4.6	5.7
	Secured by collateral, guarantees, or provisions	6.2	5.4	4.7	4.5	3.8	3.4	3.5	3.3	3.8	4.8
		( 84.8)	( 85.4)	( 85.7)	( 85.6)	( 84.5)	( 84.1)	( 83.6)	( 83.0)	( 83.2)	( 84.0)
Special attention	by collateral or guarantees	4.4	3.9	3.4	3.1	2.8	2.4	2.4	2.3	2.6	2.9
		( 60.6)	( 61.6)	( 62.2)	( 59.7)	( 61.1)	( 60.6)	( 57.3)	( 57.9)	( 57.0)	( 51.4)
	by provisions	1.8	1.5	1.3	1.4	1.1	0.9	1.1	1.0	1.2	1.9
		( 24.1)	( 23.8)	( 23.5)	( 25.9)	( 23.4)	( 23.5)	( 26.3)	( 25.1)	( 26.2)	( 32.5)
	Amount of loans	2.8	2.4	2.4	1.9	2.0	1.6	1.4	1.6	2.0	2.0
Total	Secured by collateral, guarantees, or provisions	1.8	1.5	1.4	1.2	1.3	0.9	0.7	0.9	1.1	1.0
		( 64.3)	( 61.6)	( 60.6)	( 61.6)	( 62.9)	( 59.2)	( 54.9)	( 52.8)	( 52.7)	( 49.4)
	by collateral or guarantees	1.2	1.0	0.9	0.8	0.8	0.6	0.5	0.6	0.7	0.6
		( 44.2)	( 42.7)	( 39.5)	( 42.1)	( 38.8)	( 37.6)	( 37.3)	( 34.0)	( 34.9)	( 31.1)
	by provisions	0.6	0.5	0.5	0.4	0.5	0.3	0.2	0.3	0.4	0.4
		( 20.1)	( 18.8)	( 21.1)	( 19.7)	( 24.1)	( 21.5)	( 17.5)	( 18.9)	( 17.8)	( 18.3)
	Amount of loans	11.9	10.2	9.2	8.4	7.7	6.7	6.7	6.8	7.9	8.9
	Secured by collateral, guarantees, or provisions	9.8	8.4	7.4	6.9	6.3	5.4	5.4	5.4	6.2	7.0
		( 82.3)	( 81.8)	( 81.0)	( 82.5)	( 81.2)	( 80.8)	( 80.7)	( 78.8)	( 78.0)	( 78.3)
	by collateral or guarantees	6.9	5.9	5.2	4.8	4.4	3.8	3.7	3.6	4.1	4.3
		( 58.2)	( 58.0)	( 57.1)	( 56.8)	( 56.5)	( 56.9)	( 54.5)	( 53.3)	( 52.1)	( 48.1)
	by provisions	2.9	2.4	2.2	2.1	1.9	1.6	1.8	1.7	2.0	2.7
		( 24.2)	( 23.9)	( 24.0)	( 25.6)	( 24.8)	( 23.9)	( 26.2)	( 25.5)	( 25.8)	( 30.2)

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

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

3. "Regional Banks" includes Saitama Resona Bank.

4. Figures for "All Banks" are composed of City Banks, former Long-term Credit Banks (including Shinsei Bank and Aozora Bank), Trust Banks and Regional Banks.

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.

7. Figures in parentheses refer to the number of financial institutions targeted as of March-22.