

Table 2 Transition of Status of Coverage of Loans Based on the Financial Reconstruction Act

Major Banks

trillion yen (percentage)

| | | March-15 | March-16 | March-17 | March-18 | March-19 | March-20 | March-21 | March-22 | March-23 | March-24 |
|--|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Bankrupt or de- facto bankrupt | Amount of loans | 0.3 | 0.4 | 0.4 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 | 0.3 |
| | Secured by collateral, guarantees, or provisions | 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) | 0.2 (100.0) | 0.3 (100.0) |
| | by collateral | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 |
| | or guarantees | (94.4) | (80.6) | (85.4) | (93.6) | (90.5) | (91.8) | (85.8) | (88.9) | (90.3) | (94.5) |
| | by provisions | 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) | 0.0 (9.7) | 0.0 (5.5) |
| Doubtful (In danger of bankrupt cy) | Amount of loans | 1.8 | 1.7 | 1.3 | 1.1 | 1.2 | 1.1 | 1.3 | 2.2 | 1.8 | 2.2 |
| | Secured by collateral, guarantees, or provisions | 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) | 1.5 (81.5) | 1.7 (77.1) |
| | by collateral | 1.0 | 0.9 | 0.7 | 0.6 | 0.6 | 0.6 | 0.7 | 0.7 | 0.7 | 0.7 |
| | or guarantees | (57.2) | (50.5) | (55.6) | (54.8) | (47.2) | (51.4) | (50.3) | (34.2) | (39.7) | (31.4) |
| | by provisions | 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) | 0.8 (41.7) | 1.0 (45.7) |
| Special attention | Amount of loans | 1.4 | 1.0 | 1.2 | 0.8 | 0.5 | 0.6 | 0.9 | 0.9 | 1.1 | 1.3 |
| | Secured by collateral, guarantees, or provisions | 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) | 0.6 (55.0) | 0.8 (63.0) |
| | by collateral | 0.5 | 0.4 | 0.5 | 0.3 | 0.2 | 0.2 | 0.3 | 0.3 | 0.4 | 0.4 |
| | or guarantees | (39.8) | (45.9) | (39.3) | (37.4) | (42.5) | (34.0) | (36.6) | (28.3) | (33.4) | (34.9) |
| | by provisions | 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) | 0.2 (21.6) | 0.4 (28.1) |
| Total | Amount of loans | 3.4 | 3.1 | 2.9 | 2.2 | 2.0 | 2.0 | 2.6 | 3.3 | 3.1 | 3.7 |
| | Secured by collateral, guarantees, or provisions | 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) | 2.3 (73.6) | 2.8 (73.9) |
| | by collateral | 1.8 | 1.6 | 1.5 | 1.2 | 1.0 | 1.0 | 1.3 | 1.2 | 1.3 | 1.4 |
| | or guarantees | (53.3) | (52.8) | (52.6) | (53.7) | (52.0) | (51.5) | (50.1) | (36.7) | (40.9) | (36.9) |
| | by provisions | 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) | 1.0 (32.6) | 1.4 (37.0) |

Regional Banks

| | | March-15 | March-16 | March-17 | March-18 | March-19 | March-20 | March-21 | March-22 | March-23 | March-24 |
|--|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Bankrupt or de- facto bankrupt | Amount of loans | 1.0 | 0.9 | 0.8 | 0.8 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 1.0 |
| | Secured by collateral, guarantees, or provisions | 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) | 0.9 (100.0) | 1.0 (100.0) |
| | by collateral | 0.6 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 |
| | or guarantees | (60.8) | (60.5) | (61.3) | (62.0) | (56.8) | (55.9) | (53.3) | (53.2) | (55.8) | (55.2) |
| | by provisions | 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) | 0.4 (44.1) | 0.4 (44.8) |
| Doubtful (In danger of bankrupt cy) | Amount of loans | 3.7 | 3.4 | 3.2 | 3.0 | 2.9 | 2.8 | 3.3 | 3.5 | 3.6 | 3.7 |
| | Secured by collateral, guarantees, or provisions | 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) | 3.1 (84.6) | 3.1 (84.8) |
| | by collateral | 2.4 | 2.2 | 2.0 | 1.9 | 1.8 | 1.7 | 2.0 | 2.2 | 2.3 | 2.3 |
| | or guarantees | (64.8) | (64.2) | (63.4) | (62.7) | (61.5) | (60.7) | (59.8) | (62.2) | (62.8) | (63.4) |
| | by provisions | 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) | 0.8 (21.8) | 0.8 (21.4) |
| Special attention | Amount of loans | 1.0 | 0.9 | 0.8 | 0.8 | 0.9 | 1.0 | 1.1 | 1.1 | 1.0 | 1.0 |
| | Secured by collateral, guarantees, or provisions | 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) | 0.5 (50.4) | 0.5 (49.9) |
| | by collateral | 0.4 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.4 | 0.4 | 0.4 | 0.3 |
| | or guarantees | (39.0) | (38.3) | (38.0) | (37.9) | (34.5) | (34.1) | (33.4) | (33.5) | (34.7) | (33.5) |
| | by provisions | 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) | 0.2 (15.7) | 0.2 (16.4) |
| Total | Amount of loans | 5.6 | 5.2 | 4.8 | 4.5 | 4.8 | 4.8 | 5.3 | 5.5 | 5.6 | 5.7 |
| | Secured by collateral, guarantees, or provisions | 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) | 4.5 (80.9) | 4.6 (81.1) |
| | by collateral | 3.4 | 3.1 | 2.8 | 2.6 | 2.6 | 2.6 | 2.8 | 3.0 | 3.2 | 3.2 |
| | or guarantees | (59.4) | (59.1) | (58.8) | (58.4) | (55.5) | (54.1) | (53.2) | (55.1) | (56.4) | (56.6) |
| | by provisions | 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) | 1.4 (24.4) | 1.4 (24.5) |

All Banks

| | | March-15 | March-16 | March-17 | March-18 | March-19 | March-20 | March-21 | March-22 | March-23 | March-24 |
|--|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Bankrupt or de- facto bankrupt | Amount of loans | 1.2 | 1.3 | 1.2 | 1.1 | 1.2 | 1.2 | 1.3 | 1.2 | 1.2 | 1.2 |
| | Secured by collateral, guarantees, or provisions | 1.2 | 1.3 | 1.2 | 1.1 | 1.2 | 1.2 | 1.3 | 1.2 | 1.2 | 1.2 |
| | | (100.0) | (100.0) | (100.0) | (99.9) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) | (100.0) |
| | by collateral or guarantees | 0.9 | 0.9 | 0.8 | 0.8 | 0.8 | 0.8 | 0.8 | 0.7 | 0.7 | 0.8 |
| | | (68.6) | (66.7) | (68.7) | (70.9) | (64.4) | (64.2) | (62.5) | (61.2) | (62.2) | (63.5) |
| Doubtful (In danger of bankrupt cy) | by provisions | 0.4 | 0.4 | 0.4 | 0.3 | 0.4 | 0.4 | 0.5 | 0.5 | 0.4 | 0.5 |
| | | (31.4) | (33.3) | (31.3) | (29.1) | (35.6) | (35.8) | (37.5) | (38.8) | (37.7) | (36.5) |
| | Amount of loans | 5.5 | 5.2 | 4.5 | 4.0 | 4.2 | 4.0 | 4.6 | 5.7 | 5.5 | 6.0 |
| | Secured by collateral, guarantees, or provisions | 4.7 | 4.5 | 3.8 | 3.4 | 3.5 | 3.3 | 3.8 | 4.8 | 4.6 | 5.0 |
| | | (85.7) | (85.6) | (84.5) | (84.1) | (83.6) | (83.0) | (83.2) | (84.0) | (83.6) | (82.3) |
| Special attention | by collateral or guarantees | 3.4 | 3.1 | 2.8 | 2.4 | 2.4 | 2.3 | 2.6 | 2.9 | 3.0 | 3.1 |
| | | (62.2) | (59.7) | (61.1) | (60.6) | (57.3) | (57.9) | (57.0) | (51.4) | (55.1) | (51.5) |
| | by provisions | 1.3 | 1.4 | 1.1 | 0.9 | 1.1 | 1.0 | 1.2 | 1.9 | 1.6 | 1.9 |
| | | (23.5) | (25.9) | (23.4) | (23.5) | (26.3) | (25.1) | (26.2) | (32.5) | (28.5) | (30.8) |
| | Amount of loans | 2.4 | 1.9 | 2.0 | 1.6 | 1.4 | 1.6 | 2.0 | 2.0 | 2.1 | 2.3 |
| Total | Secured by collateral, guarantees, or provisions | 1.4 | 1.2 | 1.3 | 0.9 | 0.7 | 0.9 | 1.1 | 1.0 | 1.1 | 1.3 |
| | | (60.6) | (61.6) | (62.9) | (59.2) | (54.9) | (52.8) | (52.7) | (49.4) | (52.7) | (57.0) |
| | by collateral or guarantees | 0.9 | 0.8 | 0.8 | 0.6 | 0.5 | 0.6 | 0.7 | 0.6 | 0.7 | 0.8 |
| | | (39.5) | (42.1) | (38.8) | (37.6) | (37.3) | (34.0) | (34.9) | (31.1) | (33.9) | (34.0) |
| | by provisions | 0.5 | 0.4 | 0.5 | 0.3 | 0.2 | 0.3 | 0.4 | 0.4 | 0.4 | 0.5 |
| Total | | (21.1) | (19.7) | (24.1) | (21.5) | (17.5) | (18.9) | (17.8) | (18.3) | (18.8) | (22.9) |
| | Amount of loans | 9.2 | 8.4 | 7.7 | 6.7 | 6.7 | 6.8 | 7.9 | 8.9 | 8.8 | 9.6 |
| | Secured by collateral, guarantees, or provisions | 7.4 | 6.9 | 6.3 | 5.4 | 5.4 | 5.4 | 6.2 | 7.0 | 6.9 | 7.5 |
| | | (81.0) | (82.5) | (81.2) | (80.8) | (80.7) | (78.8) | (78.0) | (78.3) | (78.3) | (78.5) |
| | by collateral or guarantees | 5.2 | 4.8 | 4.4 | 3.8 | 3.7 | 3.6 | 4.1 | 4.3 | 4.5 | 4.7 |
| Total | | (57.1) | (56.8) | (56.5) | (56.9) | (54.5) | (53.3) | (52.1) | (48.1) | (50.9) | (48.9) |
| | by provisions | 2.2 | 2.1 | 1.9 | 1.6 | 1.8 | 1.7 | 2.0 | 2.7 | 2.4 | 2.8 |
| Total | | (24.0) | (25.6) | (24.8) | (23.9) | (26.2) | (25.5) | (25.8) | (30.2) | (27.4) | (29.6) |

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 SBI 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.