

Principal Figures of Financial Institutions
(Preliminary Figures for November 2006)

1. Loans and Discounts

Percent changes in average amounts outstanding from previous year, 100 million yen

	2006 Apr - June	July - Sep	2006 Sep	Oct	Nov	Average amounts outstanding (November)
Total of banks and <i>shinkin</i> banks ¹	1.4	1.8	1.5	1.1	1.2	4,465,730
Total	1.4	1.9	1.6	1.1	1.2	3,839,926
City banks	0.2	0.9	0.4	- 0.4	- 0.1	2,053,919
Total of regional banks and regional banks II	2.8	3.1	3.0	2.8	2.7	1,786,007
Regional banks	2.8	3.1	3.0	3.0	2.9	1,381,110
Regional banks II	2.9	3.0	3.0	2.2	2.0	404,897
<i>Shinkin</i> banks ^{1,2}	1.1	1.3	1.3	1.1	1.2	625,804
Foreign banks ³	62.1	99.8	93.2	79.4	80.6	73,322

Note: 1 Data for "Total of banks and shinkin banks" and "Shinkin banks", in which some loans to financial institutions are included, are temporary.

2 Data for *Shinkin* banks are compiled via *Shinkin Central Bank*.

3 Figures for foreign banks are yen-denominated loans in Japan.

2. Issuance of CP

Percent changes from previous year in amounts outstanding, 100 million yen

	2006 Apr - June	July - Sep	2006 Sep	Oct	Nov
Amounts outstanding of CP underwritten by banks	136,311	135,891	135,891	135,526	140,722
(Percent changes from previous year)	(- 15.2)	(- 16.6)	(- 16.6)	(- 14.5)	(- 16.2)
Amounts outstanding of CP issued by banks	9,388	13,316	13,316	12,520	10,281

Loans and Discounts Adjusted for Special Items (November 2006)

percent, 100 million yen

	Average amounts outstanding		Special items 	Average amounts outstanding after adjustments			
	<a>	year-to-year change		<a> plus 	year-to-year change November	year-to-year change October	year-to-year change September
Total	3,839,926	1.2	39,419	3,879,345	2.2	2.1	2.3
City banks	2,053,919	- 0.1	23,861	2,077,780	1.0	0.7	0.9
Total of regional banks and regional banks II	1,786,007	2.7	15,559	1,801,566	3.6	r 3.7	3.9
Regional banks	1,381,110	2.9	11,418	1,392,528	3.8	3.8	4.0
Regional banks II	404,897	2.0	4,141	409,038	3.0	r 3.2	3.9

Deposits* and CDs

Percent changes in average amounts outstanding from previous year, 100 million yen

	2006		2006			Average amounts outstanding (November)
	Apr - June	July - Sep	Sep	Oct	Nov	
Total	1.2	- 0.2	- 0.4	- 0.5	- 0.5	4,972,214
City banks	1.3	- 0.8	- 1.3	- 1.6	- 2.0	2,508,469
Total of regional banks and regional banks II	1.1	0.5	0.5	0.7	0.9	2,463,745
Regional banks	1.2	0.5	0.5	r 0.9	1.1	1,921,102
Regional banks II	0.7	0.5	0.6	0.3	0.4	542,643

*Unsettled bills and checks are excluded.

Bank Debentures and Loan Trusts

Percent changes from previous year in amounts outstanding at end of period, 100 million yen

	2006		2006			Amounts outstanding end of Nov
	Apr - June	July - Sep	Sep	Oct	Nov	
Bank debentures	- 5.5	- 7.4	- 7.4	- 7.9	- 8.6	236,328
Discount	- 17.0	- 21.9	- 21.9	- 24.3	- 25.9	20,093
Interest-bearing	- 4.1	- 5.7	- 5.7	- 5.9	- 6.6	216,235
Loan trusts	- 25.5	- 29.0	- 29.0	- 29.1	- 29.3	23,458

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Definitions

A. Loans and Discounts

- (1) Figures for “total of banks and *shinkin* banks” include yen-denominated loans in accounts held in Japan (excluding offshore accounts), foreign currency-denominated impact loans in accounts held in Japan and overseas, and Euro-yen impact loans in accounts held overseas. Loans to non-residents are excluded.
- (2) Figures exclude loans to financial institutions and the central government (except in the figures for foreign banks).
- (3) The category “city banks” includes four trust banks (Mitsubishi UFJ, Mizuho, Chuo Mitsui, Sumitomo), Saitama Resona Bank, Shinsei Bank and Aozora Bank. Same as below B. and C..
- (4) Because of the merger between Resona Bank and Nara Bank, the statistics for “city banks”, “total of regional banks and regional banks II” and “regional banks II” are discontinuous before and after January 2006.
- (5) Because of the merger between Kiyō Bank and Wakayama Bank, the statistics for “regional banks” and “regional banks II” are discontinuous before and after October 2006.

B. Issuance of CP

- (1) “Amounts outstanding of CP underwritten by banks” represents month-end figures for the amount of CP (including ABCP) underwritten by city banks, regional banks, regional banks II, Norinchukin Bank, Shoko Chukin Bank, Shinkin Central Bank, securities companies holding current accounts at the Bank of Japan, and foreign banks’ branches holding current accounts at the Bank of Japan. Figures include ABCP issued by foreign corporations (so-called *Samurai* ABCP), but exclude other CP issued by foreign corporations.
- (2) “Amounts outstanding of CP issued by banks” represents month-end figures for the amount of CP issued by city banks, regional banks, regional banks II, Norinchukin Bank, Shoko Chukin Bank, Shinkin Central Bank, and foreign banks’ branches holding current accounts at the Bank of Japan.

C. Loans and Discounts Adjusted for Special Items

- (1) Special Items are:

- (i) Securitization of loans

Changes in amounts outstanding of securitized loans from the previous year.

(ii) Adjustment for exchange rate changes

Changes in amounts outstanding of foreign-currency denominated impact loans converted into yen-denominated amounts, due to year-on-year U.S. dollar/yen rate changes.

(iii) Loan write-offs and related items

Total amount of loan write-offs in the past year, including those through special reserves, other losses on loan asset sales, renunciation of loan claims, and etc..

(2) Year to year change of average amounts outstanding after adjustments (percent)

= ((average amounts outstanding after adjustments in the base year) – (average amounts outstanding before adjustments in the previous year)) / (average amounts outstanding before adjustments in the previous year)

D. Deposits and CDs

- (1) Figures exclude unsettled checks and bills.
- (2) Because of the merger between Resona Bank and Nara Bank, the statistics for “city banks”, “total of regional banks and regional banks II” and “regional banks II” are discontinuous before and after January 2006.
- (3) Because of the merger between Kiyō Bank and Wakayama Bank, the statistics for “regional banks” and “regional banks II” are discontinuous before and after October 2006.

E. Bank Debentures

Figures are the total amount outstanding of bank debentures issued at the end of the month by seven banks, namely Mizuho Bank, Mizuho Corporate Bank, Shinsei Bank, Aozora Bank, Norinchukin Bank, Shoko Chukin Bank, and Shinkin Central Bank .

F. Loans Trusts

Figures are the total amount outstanding of loan trust principal at the end of the month by four trust banks.

Note for the Tables:

“r” denotes revised figures.