

Principal Figures of Financial Institutions
(Preliminary Figures for November 2009)

1. Loans and Discounts

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

	2009 Apr - June	July - Sep	2009 Sep	Oct	Nov	Average amounts outstanding (November)
Total of banks and <i>shinkin</i> banks	2.9	1.8	1.5	r 1.4	0.2	4,637,566
Total	3.1	1.9	1.6	1.5	0.1	4,005,087
City banks	2.5	0.8	0.5	0.7	- 1.3	2,077,922
Total of regional banks and regional banks II	3.8	3.0	2.8	r 2.4	1.7	1,927,165
Regional banks	4.4	3.4	3.1	2.7	1.9	1,499,839
Regional banks II	1.8	1.7	1.7	1.6	1.2	427,326
<i>Shinkin</i> banks ¹	1.9	1.4	1.2	r 1.0	0.8	632,479
Total of banks, <i>shinkin</i> banks and other surveyed domestically licensed banks ²	3.1	1.9	1.6	1.6	0.3	4,660,408
Foreign banks ³	- 31.9	- 38.8	- 40.9	- 40.3	- 39.8	42,945

Note: 1 Data for *Shinkin* banks are compiled via *Shinkin Central Bank*.

2 An average amount outstanding for Other Surveyed Domestically Licensed Banks in November 2009 is 2,284.2 billion yen, and the percent changes from previous year is 40.1%.

The data is not included in banks above mentioned.

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

2. Issuance of CP

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

	2009 Apr - June	July - Sep	2009 Sep	Oct	Nov
Amounts outstanding of CP underwritten by banks	122,578	102,228	102,228	105,923	110,488
(Percent changes from previous year)	(- 21.8)	(- 31.2)	(- 31.2)	(- 17.3)	(- 19.1)
Amounts outstanding of CP issued by banks	8,303	10,041	10,041	10,821	11,309

Loans and Discounts Adjusted for Special Items (November 2009)

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	4,005,087	0.1	15,755	4,020,842	0.5	1.9	2.1
City banks	2,077,922	- 1.3	7,554	2,085,476	- 1.0	1.1	1.1
Total of regional banks and regional banks II	1,927,165	1.7	8,202	1,935,367	2.1	2.9	3.3
Regional banks	1,499,839	1.9	7,350	1,507,189	2.4	3.2	3.6
Regional banks II	427,326	1.2	852	428,178	1.4	1.8	2.0

Deposits* and CDs

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

	2009 Apr - June	July - Sep	2009 Sep	Oct	Nov	Average amounts outstanding (November)
Total	2.7	3.2	3.0	3.5	3.0	5,285,199
City banks	3.1	3.9	3.4	3.7	2.4	2,638,975
Total of regional banks and regional banks II	2.4	2.5	2.7	3.3	3.7	2,646,224
Regional banks	2.7	2.8	2.9	3.5	4.0	2,073,969
Regional banks II	1.1	1.4	1.8	2.6	2.8	572,255
Total of banks and other surveyed domestically licensed banks	1.5	1.9	1.8	2.1	1.9	7,612,549

*Unsettled bills and checks are excluded.

An average amount outstanding for Other Surveyed Domestically Licensed Banks in November 2009 is 232,735.0 billion yen, and the percent changes from previous year is -0.7%.

The data is not included in total above mentioned.

Bank Debentures and Loan Trusts

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

	2009 Apr - June	July - Sep	2009 Sep	Oct	Nov	Amounts outstanding end of Nov
Bank debentures	- 7.3	- 8.9	- 8.9	r - 8.8	- 8.9	195,053
Discount	- 19.9	- 21.3	- 21.3	r - 18.5	- 21.0	7,854
Interest-bearing	- 6.6	- 8.3	- 8.3	- 8.3	- 8.3	187,199
Loan trusts	- 33.5	- 33.2	- 33.2	- 33.3	- 33.8	6,329

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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) Since Shinhan Bank was domestically licensed in September 2009, the statistics for “foreign banks” are discontinuous before and after September 2009.
- (5) Figures for “other surveyed domestically licensed banks”, which are released from January 2008, are the total amounts outstanding of the Japan Post Bank, Citibank Japan, Sony Bank, ORIX Trust and Banking Corporation, JSF Trust and Banking Co, and ShinGinko Tokyo.

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, financial instruments firms 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) The category “city banks” includes Saitama Resona Bank.

(3) Because of the merger between Resona Bank and Resona Trust & Banking, the statistics for “City banks” are discontinuous before and after April 2009.

(4) Figures for “other surveyed domestically licensed banks”, which are released from January 2008, are the total amounts outstanding of four trust banks (Mitsubishi UFJ, Mizuho, Chuo Mitsui, Sumitomo), Shinsei Bank, Aozora Bank, the Japan Post Bank, Citibank Japan, the Japan Net Bank, Sony Bank, ORIX Trust and Banking Corporation and ShinGinko Tokyo. “Other surveyed domestically licensed banks” have different coverage in banks between “loans and discounts” and “deposits and CDs”.

E. Bank Debentures

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

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.