

May 31, 2011

Bank of Japan

**Fourth New Loan Disbursement under the Fund-Provisioning Measure to Support  
Strengthening the Foundations for Economic Growth**

Offer	Fourth new loan disbursement
Notification of loan disbursement	May 31, 2011 (9:30 a.m.)
Date of loan disbursement	June 8, 2011
Maturity date	June 8, 2012
Total amount of loans to be disbursed on the day of loan disbursement	829.6 billion yen
Number of borrowers	126 institutions

○ Amount of loans to be disbursed<sup>1</sup>

billion yen

	1st	2nd	3rd	4th
Major Banks	320.4	598.7	262.7	212.5
Regional Banks	116.6	360.7	405.2	455.1
Other institutions	25.5	38.9	54.2	162.0
Total	462.5	998.3	722.1	829.6

○ Number of borrowers<sup>1</sup>

	Number of institutions			
	1st	2nd	3rd	4th
Major Banks	10	12	12	10
Regional Banks	33	90	103	110
Other institutions	4	4	7	6
Total	47	106	122	126

Reference

○ Outstanding balance of loans and number of borrowers as of June 8, 2011<sup>2</sup>

	billion yen, Number of institutions	
	Outstanding balance of loans	Number of borrowers
Major Banks	1,355.87	12
Regional Banks	1,307.20	123
Other institutions	279.36	7
Total	2,942.43	142

- Notes: 1. The Major Banks comprise Mizuho Bank, The Bank of Tokyo-Mitsubishi UFJ, Sumitomo Mitsui Banking Corporation, Resona Bank, Mizuho Corporate Bank, Saitama Resona Bank, Mitsubishi UFJ Trust and Banking Company, Mizuho Trust and Banking Company, The Chuo Mitsui Trust and Banking Company, The Sumitomo Trust and Banking Company, Shinsei Bank, and Aozora Bank. The Regional Banks comprise the member banks of the Regional Banks Association of Japan, the member banks of the Second Association of Regional Banks and Shinkin banks. Other institutions comprise central organizations for financial cooperatives, governmental financial institutions, foreign financial institutions and securities companies etc.
2. Given that some borrowers make prepayment, outstanding balance of loans as of June 8, 2011 does not necessarily equal the total amount of loans provided since the first new loan disbursement in September 2010.

Financial Institutions' Efforts in Strengthening the Foundations for Economic Growth  
(Fourth New Loan Disbursement)

1. Individual investment or lending (in January-March 2011)

- Distribution of individual investment or lending in January-March 2011 by the areas for strengthening the foundations for economic growth<sup>1</sup>

bil. yen; figures in parentheses indicate percentage share

Areas for strengthening the foundations for economic growth	Amount	
Research and development	65.3	( 6.9%)
Setting up a new business	3.4	( 0.4%)
Business reorganization	40.7	( 4.3%)
Investment and business deployment in Asian and other countries	81.7	( 8.6%)
Science and technology research at universities and research institutions	3.2	( 0.3%)
Development and upgrading of social infrastructure	84.0	( 8.9%)
Environment and energy business	277.5	( 29.3%)
Business for securing and developing natural resources	12.1	( 1.3%)
Medical, nursing care, and other health-related business	162.6	( 17.1%)
Business serving the needs of senior citizens	20.1	( 2.1%)
Business in the content creation industry	5.0	( 0.5%)
Tourism business	11.6	( 1.2%)
Regional and urban revitalization business	29.6	( 3.1%)
Agriculture, forestry, and fisheries business; Business linking agriculture, commerce, and industry	60.0	( 6.3%)
Business which supports the creation of housing stock	20.6	( 2.2%)
Disaster prevention business	2.4	( 0.3%)
Employment support and human resources development business	19.3	( 2.0%)
Childcare services business	7.8	( 0.8%)
Others	41.8	( 4.4%)
<b>Total</b>	<b>948.6</b>	<b>(100.0%)</b>

○ Distribution of individual investment or lending in January-March 2011 by amount<sup>1</sup>

Number of investment or lending,  
figures in parentheses indicate percentage share

10 million yen or more and less than 100 million yen	100 million yen or more and less than 500 million yen	500 million yen or more and less than 5 billion yen	5 billion yen or more	Total	Average amount per lending or investment
3,479 ( 69.1%)	1,195 ( 23.7%)	335 ( 6.7%)	26 ( 0.5%)	5,035 (100.0%)	190 million yen

○ Distribution of individual investment or lending in January-March 2011 by duration<sup>1</sup>

Number of investment or lending,  
figures in parentheses indicate percentage share

1 year or more and up to 4 years	More than 4 years and up to 10 years	More than 10 years and up to 20 years	More than 20 years	Total	Average duration
1,167 ( 23.2%)	3,118 ( 61.9%)	609 ( 12.1%)	141 ( 2.8%)	5,035 (100.0%)	6.6 years

2. Individual investment or lending (in April 2010-March 2011)

○ Distribution of individual investment or lending in April 2010-March 2011 by the areas for strengthening the foundations for economic growth<sup>2</sup>

bil. yen; figures in parentheses indicate percentage share

Areas for strengthening the foundations for economic growth	Amount
Research and development	199.7 ( 6.1%)
Setting up a new business	8.3 ( 0.3%)
Business reorganization	166.5 ( 5.1%)
Investment and business deployment in Asian and other countries	274.5 ( 8.4%)
Science and technology research at universities and research institutions	8.2 ( 0.3%)
Development and upgrading of social infrastructure	326.9 ( 10.0%)
Environment and energy business	949.5 ( 29.1%)
Business for securing and developing natural resources	60.9 ( 1.9%)
Medical, nursing care, and other health-related business	462.8 ( 14.2%)
Business serving the needs of senior citizens	57.6 ( 1.8%)
Business in the content creation industry	21.3 ( 0.7%)
Tourism business	43.3 ( 1.3%)
Regional and urban revitalization business	190.3 ( 5.8%)
Agriculture, forestry, and fisheries business; Business linking agriculture, commerce, and industry	138.3 ( 4.2%)
Business which supports the creation of housing stock	75.5 ( 2.3%)

Disaster prevention business	11.1	( 0.3%)
Employment support and human resources development business	55.0	( 1.7%)
Childcare services business	15.8	( 0.5%)
Others	198.8	( 6.1%)
Total	3,264.2	(100.0%)

- Distribution of individual investment or lending in April 2010-March 2011 by amount<sup>2</sup>

Number of investment or lending,  
figures in parentheses indicate percentage share

10 million yen or more and less than 100 million yen	100 million yen or more and less than 500 million yen	500 million yen or more and less than 5 billion yen	5 billion yen or more	Total	Average amount per lending or investment
10,608 ( 68.9%)	3,635 ( 23.6%)	1,045 ( 6.8%)	105 ( 0.7%)	15,393 (100.0%)	210 million yen

- Distribution of individual investment or lending in April 2010-March 2011 by duration<sup>2</sup>

Number of investment or lending,  
figures in parentheses indicate percentage share

1 year or more and up to 4 years	More than 4 years and up to 10 years	More than 10 years and up to 20 years	More than 20 years	Total	Average duration
3,761 ( 24.4%)	9,559 ( 62.1%)	1,673 ( 10.9%)	400 ( 2.6%)	15,393 (100.0%)	6.4 years

### 3. Plans to support strengthening the foundations for economic growth

- Number of financial institutions that obtained the Bank's confirmation for their plans (the number of financial institutions that can participate in the fourth new loan disbursement)<sup>3</sup>: 153 institutions

- Distribution of areas for strengthening the foundations for economic growth under the plan<sup>4</sup>

Areas for strengthening the foundations for economic growth	Number of financial institutions that chose the area
Research and development	117
Setting up a new business	104
Business reorganization	112
Investment and business deployment in Asian and other countries	114

Science and technology research at universities and research institutions	89
Development and upgrading of social infrastructure	108
Environment and energy business	138
Business for securing and developing natural resources	92
Medical, nursing care, and other health-related business	150
Business serving the needs of senior citizens	134
Business in the content creation industry	84
Tourism business	112
Regional and urban revitalization business	113
Agriculture, forestry, and fisheries business; Business linking agriculture, commerce, and industry	126
Business which supports the creation of housing stock	89
Disaster prevention business	91
Employment support and human resources development business	94
Childcare services business	117
Others	38

Notes: 1. Based on the records of investment or lending that were submitted to the Bank during April 1-18, 2011 for the fourth new loan disbursement under the fund-provisioning measure and were confirmed by the Bank that investment or lending was carried out under their plans to support strengthening the foundations for economic growth. Given that the funds under the measure will be provided based on the amount requested within the records of investment or lending, the amount of loans to be provided does not necessarily equal the total amount of actual investment or lending.

The areas for strengthening the foundations for economic growth listed in the table are based on the 18 areas listed in the Annex of the Principal Terms and Conditions for the Fund-Provisioning Measure to Support Strengthening the Foundations for Economic Growth.

2. Based on the records of investment or lending that were submitted to the Bank for the 1st-4th new loan disbursement under the fund-provisioning measure and were confirmed by the Bank that investment or lending was carried out under their plans. The investment or lending amount does not reflect reduction due to bullet prepayment or scheduled repayment.
3. The number of financial institutions that submitted to the Bank during June 18, 2010-April 8, 2011 their plans to support strengthening the foundations for economic growth, and obtained the Bank's confirmation that their plans satisfied the conditions for the fund-provisioning measure, thereby being granted to participate in the fourth new loan disbursement under the fund-provisioning measure.
4. The number of financial institutions whose plans, submitted during June 18, 2010-April 8, 2011, were confirmed by the Bank that their plans satisfied the conditions for the fund-provisioning measure, and who chose the business areas in the list as the areas in which their efforts may support strengthening the foundations for economic growth.  
The areas for strengthening the foundations for economic growth in the list are based on the 18 areas listed in the Annex of the Principal Terms and Conditions for the Fund-Provisioning Measure to Support Strengthening the Foundations for Economic Growth. Given that some financial institutions chose multiple business areas, the total number of financial institutions does not necessarily equal the number of financial institutions whose plans were confirmed by the

Bank.

For further information, please contact the Bank of Japan at the following e-mail addresses.

Matters relating to the results of the fund-provisioning measure:

Market Operations Division at the Financial Markets Department:

[post.fmd11@boj.or.jp](mailto:post.fmd11@boj.or.jp)

Matters relating to financial institutions' efforts in strengthening the foundations for economic growth:

Financial Institutions Surveillance Division at the Financial System and Bank

Examination Department: [seichou2@boj.or.jp](mailto:seichou2@boj.or.jp)