

August 31, 2011

Bank of Japan

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

1. General Rules for the Fund-Provisioning Measure to Support Strengthening the Foundations for Economic Growth

(1) New Loan Disbursement

○ Overview

Offer	Fifth new loan disbursement
Notification of loan disbursement	August 31, 2011 (9:30 a.m.)
Date of loan disbursement	September 6, 2011
Maturity date	September 6, 2012
Applied amount of loans ¹	378.6 billion yen
Total amount of loans to be disbursed on the day of loan disbursement ²	139.5 billion yen
Number of borrowers	99 institutions

○ Amount of loans to be disbursed³

	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

	5th
Major Banks	22.8
Regional Banks	94.5
Other institutions	22.2
Total	139.5

○ Number of borrowers³

	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

	5th
Major Banks	7
Regional Banks	87
Other institutions	5
Total	99

(2) Rollover of Loans

○ Overview

Offer	First rollover of first new loan disbursement
Notification of loan disbursement	August 31, 2011 (9:30 a.m.)

Date of loan disbursement	September 6, 2011
Maturity date	September 6, 2012
Total amount of loans to be disbursed on the day of loan disbursement	393.8 billion yen
Number of borrowers	44 institutions

- Amount of loans to be disbursed and number of borrowers³

billion yen, Number of institutions

	Amount of loans to be disbursed	Number of borrowers
Major Banks	281.7	10
Regional Banks	92.9	31
Other institutions	19.2	3
Total	393.8	44

Reference

- Outstanding balance of loans and number of borrowers as of September 6, 2011^{3,4}

billion yen, Number of institutions

	Outstanding balance of loans	Number of borrowers
Major Banks	1,346.53	12
Regional Banks	1,358.53	123
Other institutions	294.92	7
Total	2,999.98	142

2. Special Rules for Equity Investments and Asset-Based Lending to Enhance the Fund-Provisioning Measure to Support Strengthening the Foundations for Economic Growth

○ Overview

Offer	First new loan disbursement
Notification of loan disbursement	August 31, 2011 (9:30 a.m.)
Date of loan disbursement	September 6, 2011
Maturity date	September 6, 2013
Total amount of loans to be disbursed on the day of loan disbursement	38.1 billion yen
Number of borrowers	17 institutions

○ Amount of loans to be disbursed and number of borrowers⁵

	Amount of loans to be disbursed billion yen,	Number of institutions
Major Banks	18.5	3
Regional Banks etc.	19.6	14
Total	38.1	17

Notes: 1. The applied amount of loans based on the records of investment or lending confirmed by the Bank that were carried out under their plans to support strengthening the foundations for economic growth.

2. In relation to the total limit of loans to be disbursed (3 trillion yen), since the applied amount of loans exceeded the maximum amount of new loan disbursement, the Bank disbursed loans on a pro-rata basis.

3. 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.

4. Given that some borrowers make prepayment and rollover, outstanding balance of loans as of September 6, 2011 does not necessarily equal the total amount of loans provided since the first new loan disbursement in September 2010.
5. 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 etc. comprise the member banks of the Regional Banks Association of Japan, the member banks of the Second Association of Regional Banks, Shinkin banks, central organizations for financial cooperatives, governmental financial institutions, foreign financial institutions and securities companies etc.

Financial Institutions' Efforts in Strengthening the Foundations for Economic Growth

1. Individual investment or lending

- (1) Distribution of individual investment or lending by the types of fund-provisioning measure
- ¹

billion yen

Types of fund-provisioning measure	Amount
General rules for the fund-provisioning measure to support strengthening the foundations for economic growth	416.9
Special rules for equity investments and asset-based lending to enhance the fund-provisioning measure to support strengthening the foundations for economic growth	39.4
Equity investments	6.1
Asset-based lending	33.3
Total	456.3

- (2) Distribution of individual investment or lending by the areas for strengthening the foundations for economic growth
- ¹

bil. yen; figures in parentheses indicate percentage share

Areas for strengthening the foundations for economic growth	Amount
Research and development	32.4 (7.7%)
Setting up a new business	1.3 (0.3%)
Business reorganization	12.5 (2.9%)
Investment and business deployment in Asian and other countries	29.4 (6.9%)
Science and technology research at universities and research institutions	1.5 (0.4%)
Development and upgrading of social infrastructure	58.8 (13.9%)
Environment and energy business	96.1 (22.7%)
Business for securing and developing natural resources	2.3 (0.5%)
Medical, nursing care, and other health-related business	82.8 (19.6%)
Business serving the needs of senior citizens	10.2 (2.4%)
Business in the content creation industry	3.0 (0.7%)
Tourism business	7.6 (1.8%)
Regional and urban revitalization business	19.8 (4.7%)
Agriculture, forestry, and fisheries business; Business linking agriculture, commerce, and industry	18.0 (4.2%)
Business which supports the creation of housing stock	3.5 (0.8%)
Disaster prevention business	1.3 (0.3%)
Employment support and human resources development business	18.5 (4.4%)

Childcare services business	2.2	(0.5%)
Others	22.0	(5.2%)
Total	423.0	(100.0%)

(3) Distribution of individual asset-based lending by the sorts of collateral of asset-based lending²

bil. yen; figures in parentheses indicate percentage share

Sorts of collaterals of asset-based lending	Amount	
Accounts receivable	10.1	(30.4%)
Equipments	4.0	(12.1%)
Machines	0.0	(0.0%)
Raw materials	7.5	(22.6%)
Products in process	0.4	(1.2%)
Products	11.2	(33.6%)
Intangible assets (Intellectual property rights)	0.0	(0.0%)
Total	33.3	(100.0%)

(4) Distribution of individual investment or lending by amount¹

- General rules for the fund-provisioning measure to support strengthening the foundations for economic growth

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
1,890 (71.6%)	590 (22.4%)	150 (5.7%)	9 (0.3%)	2,639 (100.0%)	160 million yen

- Special rules for equity investments and asset-based lending to enhance the fund-provisioning measure to support strengthening the foundations for economic growth

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

Equity investments or asset-based lending	1 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
	1 million yen or more and less than 10 million yen						
Equity investments	31 (70.5%)	15 (34.1%)	10 (22.7%)	3 (6.8%)	0 (0.0%)	44 (100.0%)	140 million

							yen
Asset-based lending	324 (82.7%)	120 (30.6%)	56 (14.3%)	12 (3.1%)	0 (0.0%)	392 (100.0%)	90 million yen

(5) Distribution of individual investment or lending by duration

- General rules for the fund-provisioning measure to support strengthening the foundations for economic growth

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
531 (20.1%)	1,639 (62.1%)	364 (13.8%)	105 (4.0%)	2,639 (100.0%)	7.2 years

- Special rules for equity investments and asset-based lending to enhance the fund-provisioning measure to support strengthening the foundations for economic growth

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

Less than 4 years and 4 years	Less than 1 year	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
	381 (97.2%)	236 (60.2%)	6 (1.5%)	5 (1.3%)		

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

- (1) Distribution of individual investment or lending in April 2010-June 2011 by the areas for strengthening the foundations for economic growth³

bil. yen; figures in parentheses indicate percentage share

Areas for strengthening the foundations for economic growth	Amount
Research and development	232.0 (6.3%)
Setting up a new business	9.6 (0.3%)
Business reorganization	179.0 (4.9%)
Investment and business deployment in Asian and other countries	303.9 (8.2%)
Science and technology research at universities and research institutions	9.7 (0.3%)
Development and upgrading of social infrastructure	385.7 (10.5%)
Environment and energy business	1,045.6 (28.4%)
Business for securing and developing natural resources	63.2 (1.7%)

Medical, nursing care, and other health-related business	545.6	(14.8%)
Business serving the needs of senior citizens	67.8	(1.8%)
Business in the content creation industry	24.3	(0.7%)
Tourism business	50.9	(1.4%)
Regional and urban revitalization business	210.1	(5.7%)
Agriculture, forestry, and fisheries business; Business linking agriculture, commerce, and industry	156.3	(4.2%)
Business which supports the creation of housing stock	78.9	(2.1%)
Disaster prevention business	12.5	(0.3%)
Employment support and human resources development business	73.5	(2.0%)
Childcare services business	18.0	(0.5%)
Others	220.8	(6.0%)
Total	3,687.2	(100.0%)

(2) Distribution of individual investment or lending in April 2010-June 2011 by amount

- General rules for the fund-provisioning measure to support strengthening the foundations for economic growth

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
12,498 (69.3%)	4,225 (23.4%)	1,195 (6.6%)	114 (0.6%)	18,032 (100.0%)	200 million yen

(3) Distribution of individual investment or lending in April 2010-June 2011 by duration

- General rules for the fund-provisioning measure to support strengthening the foundations for economic growth

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
4,292 (23.8%)	11,198 (62.1%)	2,037 (11.3%)	505 (2.8%)	18,032 (100.0%)	6.5 years

3. Plans to support strengthening the foundations for economic growth

(1) Number of financial institutions that obtained the Bank's confirmation for their plans⁴: 153

institutions

(cf. Number of financial institutions that obtained the Bank's confirmation for their plans for the asset based lending⁵: 27 institutions)

(2) Distribution of areas for strengthening the foundations for economic growth under the plan⁶

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	113
Investment and business deployment in Asian and other countries	115
Science and technology research at universities and research institutions	89
Development and upgrading of social infrastructure	108
Environment and energy business	140
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	127
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	39

Notes: 1. Based on the records of investment or lending that were submitted to the Bank during July 1-20, 2011 for the fifth new loan disbursement and the first 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. Furthermore, the items of special rules for equity investments and asset-based lending to enhance the

fund-provisioning measure to support strengthening the foundations for economic growth in the table are limited to equity investments.

2. Based on the records of investment or lending that were submitted to the Bank during July 1-20, 2011 for the first 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 (this item is limited to asset based lending).
3. Based on the records of investment or lending that were submitted to the Bank for the 1st-5th new loan disbursement and the first 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.
4. The number of financial institutions that submitted their plans to support strengthening the foundations for economic growth to the Bank during June 18, 2010-July 8, 2011, and obtained the Bank's confirmation that their plans satisfied the conditions for the fund-provisioning measure, thereby being granted to participate in the fifth new loan disbursement under the fund-provisioning measure.
5. The number of financial institutions that submitted their plans to support strengthening the foundations for economic growth for asset based lending to the Bank during June 20, 2011-July 11, 2011, and obtained the Bank's confirmation that their plans satisfied the conditions for the fund-provisioning measure, thereby being granted to submit the records of asset based lending in the first new loan disbursement under the fund-provisioning measure.
6. The number of financial institutions whose plans, submitted during June 18, 2010-July 8, 2011, were confirmed by the Bank that their plans satisfied the conditions for the fund-provisioning measure, and that 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:

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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