

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

## 1. Overview of New Loans

		billion yen, Number of institutions		billion yen
	Offer	Total amount of loans to be disbursed	Number of borrowers	Outstanding balance of loans
Main rules	9th	212.2	71	3,185.96
Special rules for equity investments and asset-based lending	5th	3.6	7	109.44
Special rules for small-lot investments and loans	2nd	1.466	27	4.440
Total	—	217.266	—	3,299.840

\* The loans are disbursed on September 6, 2012. Outstanding balance of loans is as of September 6, 2012.

## 2. Main Rules

## (1) New Loan Disbursement

## ○ Overview

Offer	Ninth new loan disbursement
Notification of loan disbursement	August 31, 2012 (9:30 a.m.)
Date of loan disbursement	September 6, 2012
Maturity date	September 6, 2013
Total amount of loans to be disbursed on the day of loan disbursement	212.2 billion yen
Number of borrowers	71 institutions

○ Number of borrowers, amount of loans to be disbursed <sup>1</sup>

(Number of institutions), billion yen

	Major Banks		Regional Banks etc.		Total	
1st	( 10)	320.4	( 37)	142.1	( 47)	462.5
2nd	( 12)	598.7	( 94)	399.6	(106)	998.3
3rd	( 12)	262.7	(110)	459.4	(122)	722.1
4th	( 10)	212.5	(116)	617.1	(126)	829.6
5th	( 7)	22.8	( 92)	116.7	( 99)	139.5
6th	( 7)	30.5	( 78)	132.4	( 85)	162.9
7th	( 6)	22.1	( 74)	124.8	( 80)	146.9
8th	( 6)	46.2	( 81)	243.4	( 87)	289.6
9th	( 7)	87.8	( 64)	124.4	( 71)	212.2

(2) Rollover of Loans

○ Overview

Offer	First rollover of fifth new loan disbursement	Second rollover of first new loan disbursement
Notification of loan disbursement	August 31, 2012 (9:30 a.m.)	
Date of loan disbursement	September 6, 2012	
Maturity date	September 6, 2013	
Total amount of loans to be disbursed on the day of loan disbursement	123.9 billion yen	269.7 billion yen
Number of borrowers	86 institutions	37 institutions

○ Number of borrowers, amount of loans to be disbursed <sup>1</sup>

(Number of institutions), billion yen

	Major Banks		Regional Banks etc.		Total	
2nd rollover of 1st new loan disbursement	( 9)	187.2	( 28)	82.5	( 37)	269.7
1st rollover of 2nd new loan disbursement	( 12)	534.2	( 80)	286.2	( 92)	820.4
1st rollover of 3rd new loan disbursement	( 12)	219.3	( 96)	342.7	(108)	562.0
1st rollover of 4th new loan disbursement	( 9)	188.7	(101)	481.9	(110)	670.6
1st rollover of 5th new loan disbursement	( 5)	22.4	( 81)	101.5	( 86)	123.9

Reference

○ Outstanding balance of loans and number of borrowers as of September 6, 2012<sup>1,2</sup>

billion yen, Number of institutions

	Outstanding balance of loans	Number of borrowers
Major Banks	1,306.36	11
Regional Banks etc.	1,879.60	118
Total	3,185.96	129

### 3. Special Rules for Equity Investments and Asset-Based Lending

#### ○ Overview

Offer	Fifth new loan disbursement
Notification of loan disbursement	August 31, 2012 (9:30 a.m.)
Date of loan disbursement	September 6, 2012
Maturity date	September 5, 2014
Total amount of loans to be disbursed on the day of loan disbursement	3.6 billion yen
Number of borrowers	7 institutions

#### ○ Number of borrowers, amount of loans to be disbursed <sup>1</sup>

(Number of institutions), billion yen

	Major Banks		Regional Banks etc.		Total	
1st	( 3)	18.5	( 14)	19.6	( 17)	38.1
2nd	( 3)	13.1	( 6)	4.4	( 9)	17.5
3rd	( 4)	21.3	( 9)	16.7	( 13)	38.0
4th	( 3)	17.3	( 8)	4.1	( 11)	21.4
5th	( 3)	3.0	( 4)	0.6	( 7)	3.6

#### Reference

#### ○ Outstanding balance of loans and number of borrowers as of September 6, 2012<sup>1,3</sup>

billion yen, Number of institutions

	Outstanding balance of loans	Number of borrowers
Major Banks	68.49	9
Regional Banks etc.	40.95	20
Total	109.44	29

#### 4. Special Rules for Small-Lot Investments and Loans

##### ○ Overview

Offer	Second new loan disbursement
Notification of loan disbursement	August 30, 2012 (9:30 a.m.)
Date of loan disbursement	September 6, 2012
Maturity date	September 6, 2013
Total amount of loans to be disbursed on the day of loan disbursement	1.466 billion yen
Number of borrowers	27 institutions

##### ○ Number of borrowers, amount of loans to be disbursed

(Number of institutions), billion yen

1st	( 9)	3.0
2nd	( 27)	1.466

##### Reference

##### ○ Outstanding balance of loans and number of borrowers as of September 6, 2012<sup>3</sup>

billion yen, Number of institutions

Outstanding balance of loans	Number of borrowers
4.440	29

- 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, Sumitomo Mitsui Trust Bank (The Chuo Mitsui Trust and Banking Company and The Sumitomo Trust and Banking Company until seventh new loan disbursement under the main rules or third new loan disbursement under the special rules for equity investments and asset-based lending), 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.
2. Given that some borrowers make prepayment and rollover, outstanding balance of loans as of September 6, 2012 does not necessarily equal the total amount of loans provided since the first new loan disbursement.
  3. Given that some borrowers make prepayment, outstanding balance of loans as of September 6, 2012 does not necessarily equal the total amount of loans provided since the first new loan disbursement.

## 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<sup>1</sup>

billion yen

Types of fund-provisioning measure	Amount
Main rules	268.2
Special rules for small-lot investments and loans	4.5
Special rules for equity investments and asset-based lending	116.3
Equity investments	13.3
Asset-based lending	103.0
Total	389.1

(2) Distribution of individual investment or lending 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	13.3	(4.6%)
Setting up a new business	1.8	(0.6%)
Business reorganization	24.4	(8.5%)
Investment and business deployment in Asian and other countries	31.4	(11.0%)
Science and technology research at universities and research institutions	0.1	(0.0%)
Development and upgrading of social infrastructure	19.7	(6.9%)
Environment and energy business	54.9	(19.2%)
Business for securing and developing natural resources	13.6	(4.8%)
Medical, nursing care, and other health-related business	57.1	(20.0%)
Business serving the needs of senior citizens	11.5	(4.0%)
Business in the content creation industry	1.7	(0.6%)
Tourism business	13.1	(4.6%)
Regional and urban revitalization business	9.6	(3.4%)
Agriculture, forestry, and fisheries business; Business linking agriculture, commerce, and industry	6.8	(2.4%)
Business which supports the creation of housing stock	5.1	(1.8%)
Disaster prevention business	1.4	(0.5%)
Employment support and human resources development business	8.4	(2.9%)
Childcare services business	2.5	(0.9%)
Others	9.5	(3.3%)
Total	286.1	(100.0%)

(3) Distribution of individual asset-based lending by the sorts of collateral of asset-based lending<sup>2</sup>

bil. yen; figures in parentheses indicate percentage share

Sorts of collaterals of asset-based lending	Amount	
Accounts receivable	16.1	(15.6%)
Equipments	23.9	(23.2%)
Machines	1.8	(1.8%)
Raw materials	24.9	(24.2%)
Products in process	0.3	(0.2%)
Products	36.0	(35.0%)
Intangible assets (Intellectual property rights)	0.0	(0.0%)
Total	103.0	(100.0%)

(4) Distribution of individual investment or lending by amount

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

		1 million yen or more and less than 10 million yen	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
Main rules		—	1,661 (72.4%)	533 (23.2%)	97 (4.2%)	3 (0.1%)	2,294 (100.0%)	120 million yen
Special rules for equity investments and asset-based lending	Equity investments	16 (33.3%)	18 (37.5%)	9 (18.8%)	4 (8.3%)	1 (2.1%)	48 (100.0%)	280 million yen
	Asset-based lending	160 (23.9%)	356 (53.2%)	116 (17.3%)	35 (5.2%)	2 (0.3%)	669 (100.0%)	150 million yen
Special rules for small-lot investments and loans		1,199 (100.0%)	—	—	—	—	1,199 (100.0%)	4 million yen



## (5) Distribution of individual investment or lending by duration

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

		Less than 1 year	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
Main rules		—	347 (15.1%)	1,595 (69.5%)	287 (12.5%)	65 (2.8%)	2,294 (100.0%)	6.9 years
Special rules for equity investments and asset-based lending	Asset-based lending	272 (40.7%)	291 (43.5%)	99 (14.8%)	7 (1.0%)	0 (0.0%)	669 (100.0%)	1.8 years
Special rules for small-lot investments and loans		—	196 (16.3%)	956 (79.7%)	47 (3.9%)	0 (0.0%)	1,199 (100.0%)	5.8 years

## 2. Individual investment or lending (in April 2010-June 2012)

(1) Distribution of individual investment or lending in April 2010-June 2012 by the areas for strengthening the foundations for economic growth<sup>3</sup>

bil. yen; figures in parentheses indicate percentage share

Areas for strengthening the foundations for economic growth	Amount	
Research and development	281.2	(5.8%)
Setting up a new business	15.4	(0.3%)
Business reorganization	230.4	(4.7%)
Investment and business deployment in Asian and other countries	417.9	(8.6%)
Science and technology research at universities and research institutions	10.4	(0.2%)
Development and upgrading of social infrastructure	484.4	(10.0%)
Environment and energy business	1,328.1	(27.3%)
Business for securing and developing natural resources	82.3	(1.7%)
Medical, nursing care, and other health-related business	819.4	(16.9%)
Business serving the needs of senior citizens	117.0	(2.4%)
Business in the content creation industry	29.6	(0.6%)
Tourism business	82.6	(1.7%)
Regional and urban revitalization business	238.9	(4.9%)
Agriculture, forestry, and fisheries business; Business linking agriculture, commerce, and industry	195.3	(4.0%)
Business which supports the creation of housing stock	101.7	(2.1%)
Disaster prevention business	17.8	(0.4%)
Employment support and human resources development business	106.3	(2.2%)
Childcare services business	27.8	(0.6%)
Others	273.9	(5.6%)
<b>Total</b>	<b>4,860.2</b>	<b>(100.0%)</b>

(2) Distribution of individual investment or lending in April 2010-June 2012 by amount

○ Main rules

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
19,877 (70.8%)	6,504 (23.2%)	1,579 (5.6%)	127 (0.5%)	28,087 (100.0%)	170 million yen

(3) Distribution of individual investment or lending in April 2010-June 2012 by duration

○ Main rules

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
5,965 (21.2%)	17,855 (63.6%)	3,398 (12.1%)	869 (3.1%)	28,087 (100.0%)	6.8 years

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

(1) Number of financial institutions that obtained the Bank's confirmation for their plans<sup>4</sup>: 152 institutions

(cf. Number of financial institutions that obtained the Bank's confirmation for their plans for the asset-based lending<sup>5</sup>: 39 institutions)

(2) Distribution of areas for strengthening the foundations for economic growth under the plan<sup>6</sup>

Areas for strengthening the foundations for economic growth	Number of financial institutions that chose the area
Research and development	116
Setting up a new business	107
Business reorganization	113
Investment and business deployment in Asian and other countries	114
Science and technology research at universities and research institutions	88
Development and upgrading of social infrastructure	107
Environment and energy business	140
Business for securing and developing natural resources	92
Medical, nursing care, and other health-related business	149
Business serving the needs of senior citizens	133
Business in the content creation industry	83
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	92
Employment support and human resources development business	93
Childcare services business	117
Others	39

Notes: 1. Based on the records of investment or lending that were submitted to the Bank during July 2-19, 2012 for the 9th new loan disbursement of main rules, the 5th new loan disbursement of special rules for equity investments and asset-based lending and the 2nd new loan disbursement of special rules for small-lot investments and loans 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 2-19, 2012 for the 5th new loan disbursement of special rules for equity investments and asset-based lending 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-9th new loan disbursement of main rules, the 5th new loan disbursement of special rules for equity investments and asset-based lending and the 2nd new loan disbursement of special rules for small-lot investments and loans 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 10, 2012, and obtained the Bank's confirmation that their plans satisfied the conditions for the fund-provisioning measure, thereby being granted to participate in the 9th new loan disbursement of main rules 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 10, 2012, 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 5th new loan disbursement of special rules for equity investments and asset-based lending under the fund-provisioning measure.

6. The number of financial institutions whose plans, submitted during June 18, 2010- July 10, 2012, 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.

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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:

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