

**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	10th	215.6	80	3,234.19
Special rules for equity investments and asset-based lending	6th	11.5	7	107.66
Special rules for small-lot investments and loans	3rd	0.915	19	5.041
Total	—	228.015	—	3,346.891

\* The loans are disbursed on December 7, 2012 (JST). Outstanding balance of loans is as of December 7, 2012 (JST).

	million dollars, number of institutions			million dollars
	Offer	Total amount of loans to be disbursed	Number of borrowers	Outstanding balance of loans
Special rules for the U.S. dollar lending arrangement	2nd	1,546	17	2,257.0

\* The loans are disbursed on December 7, 2012 (EST). Outstanding balance of loans is as of December 7, 2012 (EST).

## 2. Main Rules

### (1) New Loan Disbursement

#### ○ Overview

Offer	Tenth new loan disbursement
Notification of loan disbursement	November 30, 2012 (9:30 a.m.)
Date of loan disbursement	December 7, 2012
Maturity date	December 6, 2013
Total amount of loans to be disbursed on the day of loan disbursement	215.6 billion yen
Number of borrowers	80 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
10th	( 6)	40.2	( 74)	175.4	( 80)	215.6

(2) Rollover of Loans

○ Overview

Offer	First rollover of sixth new loan disbursement	Second rollover of second new loan disbursement
Notification of loan disbursement	November 30, 2012 (9:30 a.m.)	
Date of loan disbursement	December 7, 2012	
Maturity date	December 6, 2013	
Total amount of loans to be disbursed on the day of loan disbursement	153.1 billion yen	667.2 billion yen
Number of borrowers	75 institutions	79 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
2nd rollover of 2nd new loan disbursement	( 10)	456.7	( 69)	210.5	( 79)	667.2
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
1st rollover of 6th new loan disbursement	( 6)	30.5	( 69)	122.6	( 75)	153.1

Reference

○ Outstanding balance of loans and number of borrowers as of December 7, 2012<sup>1,2</sup>

billion yen, number of institutions

	Outstanding balance of loans	Number of borrowers
Major Banks	1,280.01	11
Regional Banks etc.	1,954.18	116
Total	3,234.19	127

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

#### ○ Overview

Offer	Sixth new loan disbursement
Notification of loan disbursement	November 30, 2012 (9:30 a.m.)
Date of loan disbursement	December 7, 2012
Maturity date	December 5, 2014
Total amount of loans to be disbursed on the day of loan disbursement	11.5 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
6th	( 3)	9.5	( 4)	2.0	( 7)	11.5

#### Reference

#### ○ Outstanding balance of loans and number of borrowers as of December 7, 2012<sup>1,3</sup>

billion yen, number of institutions

	Outstanding balance of loans	Number of borrowers
Major Banks	72.91	9
Regional Banks etc.	34.75	20
Total	107.66	29

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

##### ○ Overview

Offer	Third new loan disbursement
Notification of loan disbursement	November 29, 2012 (9:30 a.m.)
Date of loan disbursement	December 7, 2012
Maturity date	December 6, 2013
Total amount of loans to be disbursed on the day of loan disbursement	0.915 billion yen
Number of borrowers	19 institutions

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

(number of institutions), billion yen

1st	( 9)	3.0
2nd	( 27)	1.466
3rd	( 19)	0.915

##### Reference

##### ○ Outstanding balance of loans and number of borrowers as of December 7, 2012<sup>3</sup>

billion yen, number of institutions

Outstanding balance of loans	Number of borrowers
5.041	33

## 5. Special Rules for the U.S. Dollar Lending Arrangement

### ○ Overview

Offer	Second new loan disbursement
Notification of loan disbursement	November 29, 2012 (9:30 a.m. JST)
Date of loan disbursement	December 7, 2012 (EST)
Maturity date	December 6, 2013 (EST)
Total amount of loans to be disbursed on the day of loan disbursement	1,546 million dollars
Number of borrowers	17 institutions

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

(number of institutions), million dollars

1st	( 6)	711
2nd	( 17)	1,546

### Reference

### ○ Outstanding balance of loans and number of borrowers as of December 7, 2012

million dollars, number of institutions

Outstanding balance of loans	Number of borrowers
2,257.0	17

- 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 December 7, 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 December 7, 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	294.0
Special rules for small-lot investments and loans	5.1
Special rules for equity investments and asset-based lending	114.8
Equity investments	12.0
Asset-based lending	102.8
Total	413.9

million dollars

Types of fund-provisioning measure	Amount
Special rules for the U.S. dollar lending arrangement	2,336

- (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	10.0	(3.2%)
Setting up a new business	1.0	(0.3%)
Business reorganization	12.5	(4.0%)
Investment and business deployment in Asian and other countries	35.3	(11.3%)
Science and technology research at universities and research institutions	0.1	(0.0%)
Development and upgrading of social infrastructure	13.8	(4.4%)
Environment and energy business	93.5	(30.1%)
Business for securing and developing natural resources	7.6	(2.4%)
Medical, nursing care, and other health-related business	57.7	(18.6%)
Business serving the needs of senior citizens	9.8	(3.1%)
Business in the content creation industry	2.1	(0.7%)
Tourism business	8.7	(2.8%)
Regional and urban revitalization business	17.9	(5.8%)
Agriculture, forestry, and fisheries business; Business linking agriculture, commerce, and industry	11.0	(3.5%)
Business which supports the creation of housing stock	4.8	(1.5%)
Disaster prevention business	1.8	(0.6%)



Employment support and human resources development business	8.9	(2.8%)
Childcare services business	0.7	(0.2%)
Others	14.0	(4.5%)
Total	311.1	(100.0%)

- (3) Distribution of foreign currency-denominated individual investment or lending, which is used abroad, by the effects for strengthening the foundations for Japan's economic growth<sup>1</sup> mil. dollars; figures in parentheses indicate percentage share

Effects for strengthening the foundations for Japan's economic growth	Amount	
An increase in the production of goods and services, business fixed investment, or employment in Japan	1,172	(56.0%)
The promotion of an international division of labor to enhance domestic economic activities; for example, by shifting more resources to the areas of business planning and research and development, the launch of new businesses, and boosting capacity for business continuity	554	(26.4%)
Stable procurement of raw materials consumed in Japan	358	(17.1%)
Others	10	(0.5%)
Total	2,094	(100.0%)

- (4) Distribution of foreign currency-denominated individual investment or lending, which is used in Japan, by the areas for strengthening the foundations for Japan's economic growth<sup>1</sup> mil. dollars; figures in parentheses indicate percentage share

Areas for strengthening the foundations for Japan's economic growth	Amount	
Research and development	78	(32.2%)
Setting up a new business	0	(0.0%)
Business reorganization	0	(0.0%)
Investment and business deployment in Asian and other countries	1	(0.6%)
Science and technology research at universities and research institutions	0	(0.0%)
Development and upgrading of social infrastructure	51	(21.2%)
Environment and energy business	1	(0.6%)
Business for securing and developing natural resources	86	(35.3%)
Medical, nursing care, and other health-related business	15	(6.2%)
Business serving the needs of senior citizens	0	(0.0%)
Business in the content creation industry	0	(0.0%)
Tourism business	0	(0.0%)
Regional and urban revitalization business	0	(0.0%)
Agriculture, forestry, and fisheries business; Business linking agriculture, commerce, and industry	8	(3.3%)
Business which supports the creation of housing stock	1	(0.6%)
Disaster prevention business	0	(0.0%)
Employment support and human resources development business	0	(0.0%)
Childcare services business	0	(0.0%)

Others	0	(0.0%)
Total	242	(100.0%)

(5) 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	21.5	(21.0%)
Equipments	20.5	(20.0%)
Machines	4.7	(4.6%)
Raw materials	25.3	(24.6%)
Products in process	0.4	(0.3%)
Products	29.8	(29.0%)
Intangible assets (Intellectual property rights)	0.5	(0.5%)
Total	102.8	(100.0%)

(6) 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		—	1,904 (77.3%)	474 (19.2%)	79 (3.2%)	7 (0.3%)	2,464 (100.0%)	120 million yen
Special rules for equity investments and asset-based lending	Equity investments	14 (30.4%)	20 (43.5%)	8 (17.4%)	3 (6.5%)	1 (2.2%)	46 (100.0%)	260 million yen
	Asset-based lending	172 (24.9%)	364 (52.7%)	116 (16.8%)	38 (5.5%)	1 (0.1%)	691 (100.0%)	150 million yen
Special rules for small-lot investments and loans		1,367 (100.0%)	—	—	—	—	1,367 (100.0%)	4 million yen

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

	100 thousand dollars or more and less than 1 million dollars	1 million dollars or more and less than 5 million dollars	5 million dollars or more and less than 50 million dollars	50 million dollars or more	Total	Average amount per lending or investment
Special rules for the U.S. dollar lending arrangement	3 (3.9%)	10 (13.2%)	46 (60.5%)	17 (22.4%)	76 (100.0%)	30.7 million dollars

(7) 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		—	400 (16.2%)	1,739 (70.6%)	263 (10.7%)	62 (2.5%)	2,464 (100.0%)	6.7 years
Special rules for equity investments and asset-based lending	Asset-based lending	248 (35.9%)	304 (44.0%)	130 (18.8%)	9 (1.3%)	0 (0.0%)	691 (100.0%)	2.1 years
Special rules for small-lot investments and loans		—	221 (16.2%)	1,100 (80.5%)	46 (3.4%)	0 (0.0%)	1,367 (100.0%)	5.8 years
Special rules for the U.S. dollar lending arrangement		—	6 (7.9%)	64 (84.2%)	6 (7.9%)	0 (0.0%)	76 (100.0%)	5.4 years

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

(1) Distribution of individual investment or lending in April 2010- September 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	291.1 (5.6%)
Setting up a new business	15.9 (0.3%)
Business reorganization	242.2 (4.7%)
Investment and business deployment in Asian and other countries	446.4 (8.7%)
Science and technology research at universities and research institutions	10.5 (0.2%)
Development and upgrading of social infrastructure	498.0 (9.7%)

Environment and energy business	1,421.0	(27.6%)
Business for securing and developing natural resources	89.8	(1.7%)
Medical, nursing care, and other health-related business	874.8	(17.0%)
Business serving the needs of senior citizens	126.6	(2.5%)
Business in the content creation industry	31.3	(0.6%)
Tourism business	91.2	(1.8%)
Regional and urban revitalization business	254.8	(4.9%)
Agriculture, forestry, and fisheries business; Business linking agriculture, commerce, and industry	205.9	(4.0%)
Business which supports the creation of housing stock	106.3	(2.1%)
Disaster prevention business	19.5	(0.4%)
Employment support and human resources development business	115.1	(2.2%)
Childcare services business	28.4	(0.6%)
Others	284.5	(5.5%)
Total	5,153.4	(100.0%)

(2) Distribution of individual investment or lending in April 2010- September 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
21,781 (71.3%)	6,978 (22.8%)	1,658 (5.4%)	134 (0.4%)	30,551 (100.0%)	170 million yen

(3) Distribution of individual investment or lending in April 2010- September 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
6,365 (20.8%)	19,594 (64.1%)	3,661 (12.0%)	931 (3.0%)	30,551 (100.0%)	6.7 years

3. Number of financial institutions that obtained the Bank's confirmation for their plans to support strengthening the foundations for economic growth

Types of plan to support strengthening the foundations for economic growth	Number of financial institutions
Plan to support strengthening the foundations for economic growth <sup>4</sup>	151
cf. Granted to submit the records of small-lot investments and loans in new loan disbursement of special rules for small-lot investments and loans under the fund-provisioning measure <sup>5</sup>	72
Plan for asset-based lending <sup>6</sup>	39
Plan for foreign currency-denominated investments and loans <sup>7</sup>	37

Notes: 1. Based on the records of investment or lending that were submitted to the Bank during October 1-17, 2012 for the 10th new loan disbursement of main rules, the 6th new loan disbursement of special rules for equity investments and asset-based lending, the 3rd new loan disbursement of special rules for small-lot investments and loans and the 2nd new loan disbursement of special rules for the U.S. dollar lending arrangement 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. In addition, 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.

Furthermore, the effects for strengthening the foundations for Japan's economic growth listed in the table are based on the 3 effects listed in the Annex of the Special Rules for the U.S. Dollar Lending Arrangement to Enhance 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 during October 1-17, 2012 for the 6th 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-10th new loan disbursement of main rules, the 6th new loan disbursement of special rules for equity investments and asset-based lending and the 3rd 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 repayment 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- October 9, 2012, and obtained the Bank's confirmation that their plans satisfied the conditions for the fund-provisioning measure.
5. The number of financial institutions that obtained the Bank's confirmation that their plans satisfied the conditions for the fund-provisioning measure, and stated in their plans that they make investments and loans each of which amounts to 1 million yen or more but less than 10 million yen.
6. 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- October 9, 2012, and obtained the Bank's confirmation that their plans satisfied the conditions for the fund-provisioning measure.
7. The number of financial institutions that submitted their plans to support strengthening the foundations for Japan's economic growth for foreign currency-denominated investment or lending to the Bank during May 28- October 9, 2012, and obtained the Bank's confirmation that their plans satisfied the conditions for the fund-provisioning measure.

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