

May 31, 2012

Bank of Japan

**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	8th	289.6	87	3,131.40
Special rules for equity investments and asset-based lending	4th	21.4	11	106.89
Special rules for small-lot investments and loans	1st	3.0	9	3.00
Total	—	314.0	—	3,241.29

\* The loans are disbursed on June 8, 2012. Outstanding balance of loans is as of June 8, 2012.

2. Main Rules

(1) New Loan Disbursement

○ Overview

Offer	Eighth new loan disbursement
Notification of loan disbursement	May 31, 2012 (9:30 a.m.)
Date of loan disbursement	June 8, 2012
Maturity date	June 7, 2013
Total amount of loans to be disbursed on the day of loan disbursement	289.6 billion yen
Number of borrowers	87 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

	5th	6th	7th	8th
Major Banks	22.8	30.5	22.1	46.2
Regional Banks	94.5	105.0	103.0	189.9
Other institutions	22.2	27.4	21.8	53.5
Total	139.5	162.9	146.9	289.6

○ 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

	5th	6th	7th	8th
Major Banks	7	7	6	6
Regional Banks	87	74	71	78
Other institutions	5	4	3	3
Total	99	85	80	87

(2) Rollover of Loans

○ Overview

Offer	First rollover of fourth new loan disbursement
Notification of loan disbursement	May 31, 2012 (9:30 a.m.)
Date of loan disbursement	June 8, 2012
Maturity date	June 7, 2013
Total amount of loans to be disbursed on the day of loan disbursement	670.6 billion yen
Number of borrowers	110 institutions

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

	billion yen			
	1st rollover of 1st new loan disbursement	1st rollover of 2nd new loan disbursement	1st rollover of 3rd new loan disbursement	1st rollover of 4th new loan disbursement
Major Banks	281.7	534.2	219.3	188.7
Regional Banks	92.9	256.5	300.1	347.8
Other institutions	19.2	29.7	42.6	134.1
Total	393.8	820.4	562.0	670.6

○ Number of borrowers<sup>1</sup>

	Number of institutions			
	1st rollover of 1st new loan disbursement	1st rollover of 2nd new loan disbursement	1st rollover of 3rd new loan disbursement	1st rollover of 4th new loan disbursement
Major Banks	10	12	12	9
Regional Banks	31	77	91	95
Other institutions	3	3	5	6
Total	44	92	108	110

## Reference

- Outstanding balance of loans and number of borrowers as of June 8, 2012<sup>1,2</sup>

	Outstanding balance of loans	Number of borrowers
Major Banks	1,313.34	11
Regional Banks	1,467.86	116
Other institutions	350.20	7
Total	3,131.40	134

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

- Overview

Offer	Fourth new loan disbursement
Notification of loan disbursement	May 31, 2012 (9:30 a.m.)
Date of loan disbursement	June 8, 2012
Maturity date	June 6, 2014
Total amount of loans to be disbursed on the day of loan disbursement	21.4 billion yen
Number of borrowers	11 institutions

○ Amount of loans to be disbursed<sup>3</sup>

billion yen

	1st	2nd	3rd	4th
Major Banks	18.5	13.1	21.3	17.3
Regional Banks etc.	19.6	4.4	16.7	4.1
Total	38.1	17.5	38.0	21.4

○ Number of borrowers<sup>3</sup>

Number of institutions

	1st	2nd	3rd	4th
Major Banks	3	3	4	3
Regional Banks etc.	14	6	9	8
Total	17	9	13	11

Reference

○ Outstanding balance of loans and number of borrowers as of June 8, 2012<sup>3,4</sup>

billion yen, Number of institutions

	Outstanding balance of loans	Number of borrowers
Major Banks	65.59	9
Regional Banks etc.	41.30	20
Total	106.89	29

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

Offer	First new loan disbursement
Notification of loan disbursement	May 31, 2012 (9:30 a.m.)
Date of loan disbursement	June 8, 2012
Maturity date	June 7, 2013
Total amount of loans to be disbursed on the day of loan disbursement	3.0 billion yen
Number of borrowers	9 institutions

- 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), 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 and rollover, outstanding balance of loans as of June 8, 2012 does not necessarily equal the total amount of loans provided since the first new loan disbursement in September 2010.
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, Sumitomo Mitsui Trust Bank (The Chuo Mitsui Trust and Banking Company and The Sumitomo Trust and Banking Company until third new loan disbursement), 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.
4. Given that some borrowers make prepayment, outstanding balance of loans as of June 8, 2012 does not necessarily equal the total amount of loans provided since the first new loan disbursement in September 2011.

## 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	319.2
Special rules for small-lot investments and loans	3.3
Special rules for equity investments and asset-based lending	112.8
Equity investments	13.4
Asset-based lending	99.4
Total	435.3

- (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	10.7	(3.2%)
Setting up a new business	2.0	(0.6%)
Business reorganization	13.9	(4.1%)
Investment and business deployment in Asian and other countries	24.3	(7.2%)
Science and technology research at universities and research institutions	0.3	(0.1%)
Development and upgrading of social infrastructure	30.8	(9.2%)
Environment and energy business	76.1	(22.7%)
Business for securing and developing natural resources	2.1	(0.6%)
Medical, nursing care, and other health-related business	89.3	(26.6%)
Business serving the needs of senior citizens	17.4	(5.2%)
Business in the content creation industry	1.7	(0.5%)
Tourism business	10.0	(3.0%)
Regional and urban revitalization business	12.7	(3.8%)
Agriculture, forestry, and fisheries business; Business linking agriculture, commerce, and industry	13.0	(3.9%)
Business which supports the creation of housing stock	5.0	(1.5%)
Disaster prevention business	1.5	(0.4%)
Employment support and human resources development business	8.4	(2.5%)
Childcare services business	2.7	(0.8%)
Others	14.1	(4.2%)
Total	335.9	(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	16.2	(16.3%)
Equipments	21.3	(21.4%)
Machines	2.0	(2.0%)
Raw materials	24.4	(24.6%)
Products in process	0.3	(0.3%)
Products	35.3	(35.5%)
Intangible assets (Intellectual property rights)	0.0	(0.0%)
Total	99.4	(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		—	2,054 (73.1%)	645 (23.0%)	110 (3.9%)	1 (0.0%)	2,810 (100.0%)	110 million yen
Special rules for equity investments and asset-based lending	Equity investments	16 (32.7%)	19 (38.8%)	9 (18.4%)	4 (8.2%)	1 (2.0%)	49 (100.0%)	270 million yen
	Asset-based lending	171 (25.1%)	361 (52.9%)	114 (16.7%)	34 (5.0%)	2 (0.3%)	682 (100.0%)	150 million yen
Special rules for small-lot investments and loans		876 (100.0%)	—	—	—	—	876 (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		—	430 (15.3%)	1,826 (65.0%)	418 (14.9%)	136 (4.8%)	2,810 (100.0%)	7.6 years
Special rules for equity investments and asset-based lending	Asset-based lending	271 (39.7%)	316 (46.3%)	87 (12.8%)	8 (1.2%)	0 (0.0%)	682 (100.0%)	1.7 years
Special rules for small-lot investments and loans		—	148 (16.9%)	700 (79.9%)	28 (3.2%)	0 (0.0%)	876 (100.0%)	5.6 years

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

(1) Distribution of individual investment or lending in April 2010-March 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	268.0	(5.8%)
Setting up a new business	13.9	(0.3%)
Business reorganization	206.6	(4.5%)
Investment and business deployment in Asian and other countries	393.3	(8.6%)
Science and technology research at universities and research institutions	10.3	(0.2%)
Development and upgrading of social infrastructure	464.8	(10.1%)
Environment and energy business	1,273.6	(27.7%)
Business for securing and developing natural resources	68.7	(1.5%)
Medical, nursing care, and other health-related business	763.8	(16.6%)
Business serving the needs of senior citizens	105.7	(2.3%)
Business in the content creation industry	28.3	(0.6%)
Tourism business	69.6	(1.5%)
Regional and urban revitalization business	231.3	(5.0%)
Agriculture, forestry, and fisheries business; Business linking agriculture, commerce, and industry	188.7	(4.1%)
Business which supports the creation of housing stock	96.6	(2.1%)
Disaster prevention business	16.5	(0.4%)
Employment support and human resources development business	98.0	(2.1%)
Childcare services business	25.3	(0.6%)
Others	267.8	(5.8%)
Total	4,590.7	(100.0%)

(2) Distribution of individual investment or lending in April 2010-March 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
18,216 (70.6%)	5,971 (23.1%)	1,482 (5.7%)	124 (0.5%)	25,793 (100.0%)	180 million yen

(3) Distribution of individual investment or lending in April 2010-March 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
5,618 (21.8%)	16,260 (63.0%)	3,111 (12.1%)	804 (3.1%)	25,793 (100.0%)	6.7 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	117
Setting up a new business	106
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	93
Medical, nursing care, and other health-related business	149
Business serving the needs of senior citizens	133
Business in the content creation industry	84
Tourism business	112
Regional and urban revitalization business	114
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	94
Childcare services business	118
Others	39

Notes: 1. Based on the records of investment or lending that were submitted to the Bank during April 2-18, 2012 for the 8th new loan disbursement of main rules, the 4th new loan disbursement of special rules for equity investments and asset-based lending and the 1st 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 April 2-18, 2012 for the 4th 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-8th new loan disbursement of main rules, the 4th new loan disbursement of special rules for equity investments and asset-based lending and the 1st 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-April 9, 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 8th 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- April 9, 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 4th 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- April 9, 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.

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](mailto:seichou2@boj.or.jp)