

シンセティックCBO「第2回わかば」発行後情報開示サマリー(平成20年1月4日時点)

1. 発行後の継続情報開示

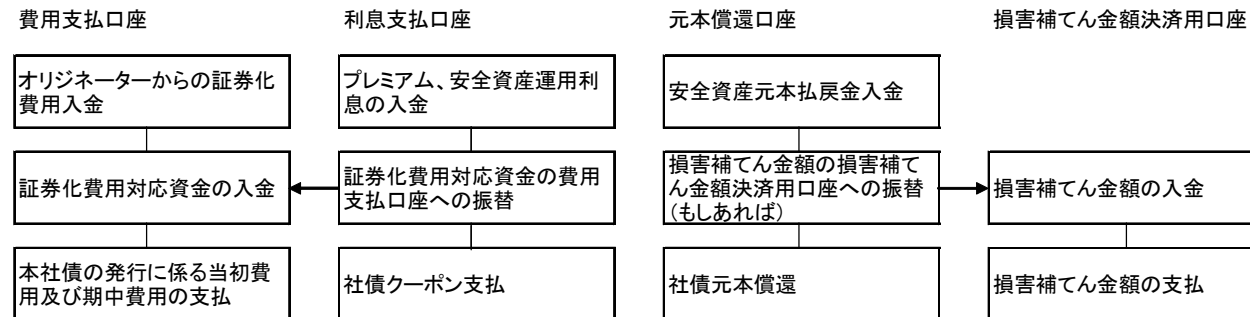
(1) 発行の概要

| 項目 | トランチA号 | トランチn号 |
|------------------------|--|--------|
| 発行証券総残高 | 9,938,096,000 (免責金額現存額1,765,000,000(15.10%=免責金額現存額÷裏付資産の現在債権残高)) | (円) |
| 利率(配当率) | 3ヶ月Tibor+17bp (Long First Coupon 5ヶ月Tibor+17bp) | (%) |
| 予定償還日または 予定償還スケジュール | ・初回を2006/8/23とし、以降、毎年8月及び11月に順次償還(休日翌営業日) ・平均年限(クレジットイベントが増加せず、延滞が発生しない場合) 1.47年 | |
| 格付(維持、変更等)情報 | 【当初どおり変更なし】 Moody's/Aaa、R&I/AAA | |

(2) ストラクチャー、関係者概要

| 項目 | 開示内容 |
|---------------|--|
| 主な関係者の情報 | |
| オリジネーター・サービサー | (名称) 中小企業金融公庫 (組織) 主務大臣: 経済産業大臣及び財務大臣 設立: 昭和28年8月 (資本構成) 平成19年3月期 融資勘定 資本金4,643億円 全額政府出資 (事業内容) 中小企業に対する融資業務、証券化支援業務、信用保険業務 (業況) 平成19年3月期 融資勘定 当期利益金0円 総貸付金残高6兆4,556億円 (その他) 本件は募集型証券化につきRM部署と証券化部署間の情報遮断なし |
| リスクに対する手当て | |
| 信用補完・流動性補完 | 信用補完: 免責金額現存額1,765,000,000円(15.10%=免責金額現存額÷現在債権残高) 流動性補完: 流動性補完の措置はない |
| トリガー指標の水準 | — |
| イベント発生の有無 | 早期終了事由、サービサー解任事由、タックスイベントほかイベントの発生なし |
| ウォーターフォール | 下記図1参照 |
| 劣後部分現存額 | 免責金額 1,765,000,000円 |
| 劣後部分毀損額 | (合計) 340,000,000円 (うち通常償還要因) — (うちデフォルト要因) 340,000,000円 |

図1: ウォーターフォール



(注)社債のクーポン支払に不足が生じる場合は、当該不足額について費用支払口座から支払う。

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(3)裏付資産 ー以下、クレジット・デフォルト・スワップ契約の参照プールの概要を記載ー

▽裏付資産の属性、性質

| | 項目 | 平成19年10月時点 | 平成20年1月時点 |
|------|---------------|---------------------------------------|---------------------------------------|
| レベル1 | 債権残高 | 11,745,000,000 | 11,685,000,000 |
| | 元本残高率 | 59.0% | 58.7% |
| | 債務者の信用度に関する指標 | 属性分布をご参照下さい。 | 属性分布をご参照下さい。 |
| | 延滞率 | 0.00% | 0.00% |
| | デフォルト率 | 0.00% | 0.30% |
| | 累積デフォルト率 | 1.41% | 1.71% |
| | 累積損失率 | 1.41% | 1.71% |
| レベル2 | 債務者数 | 318 | 317 |
| | 分散度合い | Moody's Diversity Score 76 | Moody's Diversity Score 76 |
| | 一業種当たり平均貸出額 | 製造業36・卸小売業41 建設業42・サービス業32・運輸業33 等 | 製造業35・卸小売業41 建設業42・サービス業32・運輸業33 等 |
| | 一債務者当たり平均貸出額 | 36,933,962 | 36,861,199 |
| | 加重平均金利(WAC) | 全件一律2.15% | 全件一律2.15% |
| | 加重平均残存期間(WAM) | 21 | 18 |

※デフォルト分(法的倒産、手形交換所の取引停止処分、解散決議(合併のための解散を除く)、3ヵ月以上かつ1万円以上延滞、期限の利益喪失後3ヵ月以上延滞)及び期限前弁済分を除きます。

※加重平均残存期間は、デフォルト分のほか延滞分を除きます。

▽債権件数および残高の属性分布

地域分布

| | 平成19年10月時点 | | | | 平成20年1月時点 | | | |
|--------|------------|----------|---------|----------|-----------|----------|---------|----------|
| | 社数 | 構成比 | 金額(百万円) | 構成比 | 社数 | 構成比 | 金額(百万円) | 構成比 |
| 北海道・東北 | 33 | (10.4%) | 999 | (8.5%) | 32 | (10.1%) | 939 | (8.0%) |
| 関東 | 126 | (39.6%) | 4,845 | (41.3%) | 126 | (39.7%) | 4,845 | (41.5%) |
| 信越・北陸 | 20 | (6.3%) | 627 | (5.3%) | 20 | (6.3%) | 627 | (5.4%) |
| 東海 | 31 | (9.7%) | 1,191 | (10.1%) | 31 | (9.8%) | 1,191 | (10.2%) |
| 近畿 | 62 | (19.5%) | 2,430 | (20.7%) | 62 | (19.6%) | 2,430 | (20.8%) |
| 中国 | 17 | (5.3%) | 612 | (5.2%) | 17 | (5.4%) | 612 | (5.2%) |
| 四国 | 7 | (2.2%) | 303 | (2.6%) | 7 | (2.2%) | 303 | (2.6%) |
| 九州・沖縄 | 22 | (6.9%) | 738 | (6.3%) | 22 | (6.9%) | 738 | (6.3%) |
| 合計 | 318 | (100.0%) | 11,745 | (100.0%) | 317 | (100.0%) | 11,685 | (100.0%) |

業種分布

| | 平成19年10月時点 | | | | 平成20年1月時点 | | | |
|----------|------------|----------|---------|----------|-----------|----------|---------|----------|
| | 社数 | 構成比 | 金額(百万円) | 構成比 | 社数 | 構成比 | 金額(百万円) | 構成比 |
| 鉱業 | 1 | (0.3%) | 30 | (0.3%) | 0 | (0.0%) | 0 | (0.0%) |
| 建設業 | 37 | (11.6%) | 1,542 | (13.1%) | 36 | (11.4%) | 1,524 | (13.0%) |
| 製造業 | 160 | (50.3%) | 5,733 | (48.8%) | 162 | (51.1%) | 5,739 | (49.1%) |
| 情報通信業 | 10 | (3.1%) | 384 | (3.3%) | 10 | (3.2%) | 384 | (3.3%) |
| 運輸業 | 16 | (5.0%) | 528 | (4.5%) | 16 | (5.0%) | 528 | (4.5%) |
| 卸売・小売業 | 62 | (19.5%) | 2,517 | (21.4%) | 60 | (18.9%) | 2,469 | (21.1%) |
| 不動産業 | 1 | (0.3%) | 30 | (0.3%) | 1 | (0.3%) | 30 | (0.3%) |
| 飲食店・宿泊業 | 5 | (1.6%) | 144 | (1.2%) | 5 | (1.6%) | 144 | (1.2%) |
| 教育・学習支援業 | 2 | (0.6%) | 78 | (0.7%) | 2 | (0.6%) | 78 | (0.7%) |
| サービス業 | 24 | (7.5%) | 759 | (6.5%) | 25 | (7.9%) | 789 | (6.8%) |
| 合計 | 318 | (100.0%) | 11,745 | (100.0%) | 317 | (100.0%) | 11,685 | (100.0%) |

売上分布

| | 平成19年10月時点 | | | | 平成20年1月時点 | | | |
|-------------|------------|----------|---------|----------|-----------|----------|---------|----------|
| | 社数 | 構成比 | 金額(百万円) | 構成比 | 社数 | 構成比 | 金額(百万円) | 構成比 |
| 60億円超 | 40 | (12.6%) | 1,725 | (14.7%) | 43 | (13.6%) | 1,869 | (16.0%) |
| 55億円超60億円以下 | 6 | (1.9%) | 324 | (2.8%) | 2 | (0.6%) | 120 | (1.0%) |
| 50億円超55億円以下 | 9 | (2.8%) | 366 | (3.1%) | 10 | (3.2%) | 426 | (3.6%) |
| 45億円超50億円以下 | 12 | (3.8%) | 486 | (4.1%) | 12 | (3.8%) | 456 | (3.9%) |
| 40億円超45億円以下 | 10 | (3.1%) | 486 | (4.1%) | 11 | (3.5%) | 516 | (4.4%) |
| 35億円超40億円以下 | 17 | (5.3%) | 654 | (5.6%) | 16 | (5.0%) | 606 | (5.2%) |
| 30億円超35億円以下 | 21 | (6.6%) | 831 | (7.1%) | 19 | (6.0%) | 831 | (7.1%) |
| 25億円超30億円以下 | 24 | (7.5%) | 969 | (8.3%) | 25 | (7.9%) | 957 | (8.2%) |
| 20億円超25億円以下 | 33 | (10.4%) | 1,227 | (10.4%) | 32 | (10.1%) | 1,203 | (10.3%) |
| 15億円超20億円以下 | 36 | (11.3%) | 1,347 | (11.5%) | 37 | (11.7%) | 1,365 | (11.7%) |
| 10億円超15億円以下 | 44 | (13.8%) | 1,413 | (12.0%) | 48 | (15.1%) | 1,563 | (13.4%) |
| 5億円超10億円以下 | 57 | (17.9%) | 1,662 | (14.2%) | 54 | (17.0%) | 1,536 | (13.1%) |
| 5億円以下 | 9 | (2.8%) | 255 | (2.2%) | 8 | (2.5%) | 237 | (2.0%) |
| 合計 | 318 | (100.0%) | 11,745 | (100.0%) | 317 | (100.0%) | 11,685 | (100.0%) |

売上高経常利益率

| | 平成19年10月時点 | | | | 平成20年1月時点 | | | |
|---------------|------------|----------|---------|----------|-----------|----------|---------|----------|
| | 社数 | 構成比 | 金額(百万円) | 構成比 | 社数 | 構成比 | 金額(百万円) | 構成比 |
| 0.5%以下 | 44 | (13.8%) | 1,752 | (14.9%) | 47 | (14.8%) | 1,938 | (16.6%) |
| 0.5%超1.0%以下 | 27 | (8.5%) | 1,008 | (8.6%) | 27 | (8.5%) | 1,029 | (8.8%) |
| 1.0%超1.5%以下 | 23 | (7.2%) | 981 | (8.4%) | 28 | (8.8%) | 1,242 | (10.6%) |
| 1.5%超2.0%以下 | 27 | (8.5%) | 1,011 | (8.6%) | 27 | (8.5%) | 1,032 | (8.8%) |
| 2.0%超2.5%以下 | 25 | (7.9%) | 1,062 | (9.0%) | 27 | (8.5%) | 1,131 | (9.7%) |
| 2.5%超3.0%以下 | 19 | (6.0%) | 708 | (6.0%) | 15 | (4.7%) | 480 | (4.1%) |
| 3.0%超3.5%以下 | 18 | (5.7%) | 576 | (4.9%) | 22 | (6.9%) | 663 | (5.7%) |
| 3.5%超4.0%以下 | 20 | (6.3%) | 777 | (6.6%) | 14 | (4.4%) | 510 | (4.4%) |
| 4.0%超4.5%以下 | 15 | (4.7%) | 474 | (4.0%) | 11 | (3.5%) | 360 | (3.1%) |
| 4.5%超5.0%以下 | 13 | (4.1%) | 399 | (3.4%) | 13 | (4.1%) | 378 | (3.2%) |
| 5.0%超6.0%以下 | 19 | (6.0%) | 756 | (6.4%) | 20 | (6.3%) | 780 | (6.7%) |
| 6.0%超7.0%以下 | 18 | (5.7%) | 543 | (4.6%) | 14 | (4.4%) | 423 | (3.6%) |
| 7.0%超8.0%以下 | 9 | (2.8%) | 330 | (2.8%) | 14 | (4.4%) | 456 | (3.9%) |
| 8.0%超9.0%以下 | 12 | (3.8%) | 342 | (2.9%) | 11 | (3.5%) | 330 | (2.8%) |
| 9.0%超10.0%以下 | 3 | (0.9%) | 114 | (1.0%) | 4 | (1.3%) | 126 | (1.1%) |
| 10.0%超12.0%以下 | 8 | (2.5%) | 321 | (2.7%) | 5 | (1.6%) | 204 | (1.7%) |
| 12.0%超14.0%以下 | 5 | (1.6%) | 150 | (1.3%) | 7 | (2.2%) | 210 | (1.8%) |
| 14.0%超16.0%以下 | 4 | (1.3%) | 156 | (1.3%) | 2 | (0.6%) | 90 | (0.8%) |
| 16.0%超18.0%以下 | 4 | (1.3%) | 144 | (1.2%) | 5 | (1.6%) | 174 | (1.5%) |
| 18.0%超20.0%以下 | 1 | (0.3%) | 21 | (0.2%) | 1 | (0.3%) | 21 | (0.2%) |
| 20.0%超 | 4 | (1.3%) | 120 | (1.0%) | 3 | (0.9%) | 108 | (0.9%) |
| 合計 | 318 | (100.0%) | 11,745 | (100.0%) | 317 | (100.0%) | 11,685 | (100.0%) |

シンセティックCBO「第2回わかば」発行後情報開示サマリー(平成20年1月4日時点)

自己資本比率

| | 平成19年10月時点 | | | | 平成20年1月時点 | | | |
|-----------|------------|----------|---------|----------|-----------|----------|---------|----------|
| | 社数 | 構成比 | 金額(百万円) | 構成比 | 社数 | 構成比 | 金額(百万円) | 構成比 |
| 10%以下 | 15 | (4.7%) | 561 | (4.8%) | 17 | (5.4%) | 588 | (5.0%) |
| 10%超12%以下 | 21 | (6.6%) | 786 | (6.7%) | 15 | (4.7%) | 603 | (5.2%) |
| 12%超14%以下 | 24 | (7.5%) | 1,002 | (8.5%) | 24 | (7.6%) | 1,008 | (8.6%) |
| 14%超16%以下 | 22 | (6.9%) | 861 | (7.3%) | 24 | (7.6%) | 906 | (7.8%) |
| 16%超18%以下 | 25 | (7.9%) | 972 | (8.3%) | 29 | (9.1%) | 1,197 | (10.2%) |
| 18%超20%以下 | 27 | (8.5%) | 987 | (8.4%) | 24 | (7.6%) | 873 | (7.5%) |
| 20%超22%以下 | 22 | (6.9%) | 906 | (7.7%) | 19 | (6.0%) | 786 | (6.7%) |
| 22%超24%以下 | 20 | (6.3%) | 828 | (7.0%) | 21 | (6.6%) | 786 | (6.7%) |
| 24%超26%以下 | 26 | (8.2%) | 870 | (7.4%) | 22 | (6.9%) | 762 | (6.5%) |
| 26%超28%以下 | 15 | (4.7%) | 522 | (4.4%) | 20 | (6.3%) | 705 | (6.0%) |
| 28%超30%以下 | 22 | (6.9%) | 723 | (6.2%) | 21 | (6.6%) | 678 | (5.8%) |
| 30%超32%以下 | 13 | (4.1%) | 420 | (3.6%) | 12 | (3.8%) | 414 | (3.5%) |
| 32%超34%以下 | 11 | (3.5%) | 426 | (3.6%) | 12 | (3.8%) | 456 | (3.9%) |
| 34%超36%以下 | 9 | (2.8%) | 282 | (2.4%) | 9 | (2.8%) | 306 | (2.6%) |
| 36%超38%以下 | 11 | (3.5%) | 450 | (3.8%) | 11 | (3.5%) | 450 | (3.9%) |
| 38%超40%以下 | 5 | (1.6%) | 117 | (1.0%) | 7 | (2.2%) | 207 | (1.8%) |
| 40%超45%以下 | 10 | (3.1%) | 390 | (3.3%) | 10 | (3.2%) | 348 | (3.0%) |
| 45%超50%以下 | 8 | (2.5%) | 360 | (3.1%) | 7 | (2.2%) | 300 | (2.6%) |
| 50%超55%以下 | 5 | (1.6%) | 105 | (0.9%) | 5 | (1.6%) | 114 | (1.0%) |
| 55%超60%以下 | 3 | (0.9%) | 78 | (0.7%) | 3 | (0.9%) | 69 | (0.6%) |
| 60%超 | 4 | (1.3%) | 99 | (0.8%) | 5 | (1.6%) | 129 | (1.1%) |
| 合計 | 318 | (100.0%) | 11,745 | (100.0%) | 317 | (100.0%) | 11,685 | (100.0%) |

有利子負債月商倍率(長短借入金合計÷月商)

| | 平成19年10月時点 | | | | 平成20年1月時点 | | | |
|-------------|------------|----------|---------|----------|-----------|----------|---------|----------|
| | 社数 | 構成比 | 金額(百万円) | 構成比 | 社数 | 構成比 | 金額(百万円) | 構成比 |
| 1.0以下 | 4 | (1.3%) | 114 | (1.0%) | 5 | (1.6%) | 132 | (1.1%) |
| 1.0超2.0以下 | 18 | (5.7%) | 642 | (5.5%) | 15 | (4.7%) | 504 | (4.3%) |
| 2.0超3.0以下 | 23 | (7.2%) | 927 | (7.9%) | 25 | (7.9%) | 1,011 | (8.7%) |
| 3.0超4.0以下 | 42 | (13.2%) | 1,539 | (13.1%) | 45 | (14.2%) | 1,692 | (14.5%) |
| 4.0超5.0以下 | 34 | (10.7%) | 1,233 | (10.5%) | 33 | (10.4%) | 1,137 | (9.7%) |
| 5.0超6.0以下 | 33 | (10.4%) | 1,125 | (9.6%) | 33 | (10.4%) | 1,152 | (9.9%) |
| 6.0超7.0以下 | 32 | (10.1%) | 1,206 | (10.3%) | 29 | (9.1%) | 1,092 | (9.3%) |
| 7.0超8.0以下 | 28 | (8.8%) | 972 | (8.3%) | 26 | (8.2%) | 951 | (8.1%) |
| 8.0超9.0以下 | 17 | (5.3%) | 636 | (5.4%) | 17 | (5.4%) | 582 | (5.0%) |
| 9.0超10.0以下 | 26 | (8.2%) | 1,110 | (9.5%) | 28 | (8.8%) | 1,191 | (10.2%) |
| 10.0超11.0以下 | 13 | (4.1%) | 486 | (4.1%) | 12 | (3.8%) | 456 | (3.9%) |
| 11.0超12.0以下 | 11 | (3.5%) | 330 | (2.8%) | 11 | (3.5%) | 330 | (2.8%) |
| 12.0超13.0以下 | 3 | (0.9%) | 120 | (1.0%) | 4 | (1.3%) | 150 | (1.3%) |
| 13.0超14.0以下 | 5 | (1.6%) | 162 | (1.4%) | 3 | (0.9%) | 114 | (1.0%) |
| 14.0超15.0以下 | 9 | (2.8%) | 333 | (2.8%) | 10 | (3.2%) | 369 | (3.2%) |
| 15.0超16.0以下 | 4 | (1.3%) | 180 | (1.5%) | 7 | (2.2%) | 246 | (2.1%) |
| 16.0超17.0以下 | 3 | (0.9%) | 120 | (1.0%) | 2 | (0.6%) | 90 | (0.8%) |
| 17.0超18.0以下 | 4 | (1.3%) | 120 | (1.0%) | 4 | (1.3%) | 126 | (1.1%) |
| 18.0超19.0以下 | 2 | (0.6%) | 90 | (0.8%) | 0 | (0.0%) | - | (0.0%) |
| 19.0超20.0以下 | 1 | (0.3%) | 30 | (0.3%) | 1 | (0.3%) | 30 | (0.3%) |
| 20.0超 | 6 | (1.9%) | 270 | (2.3%) | 7 | (2.2%) | 330 | (2.8%) |
| 合計 | 318 | (100.0%) | 11,745 | (100.0%) | 317 | (100.0%) | 11,685 | (100.0%) |

純資産倍率(自己資本÷資本金)

| | 平成19年10月時点 | | | | 平成20年1月時点 | | | |
|-------------|------------|----------|---------|----------|-----------|----------|---------|----------|
| | 社数 | 構成比 | 金額(百万円) | 構成比 | 社数 | 構成比 | 金額(百万円) | 構成比 |
| 2.0以下 | 15 | (4.7%) | 672 | (5.7%) | 13 | (4.1%) | 582 | (5.0%) |
| 2.0超4.0以下 | 32 | (10.1%) | 1,188 | (10.1%) | 33 | (10.4%) | 1,218 | (10.4%) |
| 4.0超6.0以下 | 42 | (13.2%) | 1,278 | (10.9%) | 44 | (13.9%) | 1,344 | (11.5%) |
| 6.0超8.0以下 | 35 | (11.0%) | 1,320 | (11.2%) | 32 | (10.1%) | 1,224 | (10.5%) |
| 8.0超10.0以下 | 31 | (9.7%) | 1,155 | (9.8%) | 30 | (9.5%) | 1,143 | (9.8%) |
| 10.0超12.0以下 | 31 | (9.7%) | 1,320 | (11.2%) | 30 | (9.5%) | 1,233 | (10.6%) |
| 12.0超14.0以下 | 22 | (6.9%) | 744 | (6.3%) | 22 | (6.9%) | 783 | (6.7%) |
| 14.0超16.0以下 | 14 | (4.4%) | 648 | (5.5%) | 13 | (4.1%) | 624 | (5.3%) |
| 16.0超18.0以下 | 15 | (4.7%) | 588 | (5.0%) | 17 | (5.4%) | 654 | (5.6%) |
| 18.0超20.0以下 | 8 | (2.5%) | 294 | (2.5%) | 7 | (2.2%) | 264 | (2.3%) |
| 20.0超22.0以下 | 7 | (2.2%) | 210 | (1.8%) | 7 | (2.2%) | 210 | (1.8%) |
| 22.0超24.0以下 | 7 | (2.2%) | 264 | (2.2%) | 9 | (2.8%) | 282 | (2.4%) |
| 24.0超26.0以下 | 9 | (2.8%) | 324 | (2.8%) | 9 | (2.8%) | 324 | (2.8%) |
| 26.0超28.0以下 | 4 | (1.3%) | 96 | (0.8%) | 4 | (1.3%) | 120 | (1.0%) |
| 28.0超30.0以下 | 7 | (2.2%) | 294 | (2.5%) | 9 | (2.8%) | 372 | (3.2%) |
| 30.0超35.0以下 | 7 | (2.2%) | 246 | (2.1%) | 7 | (2.2%) | 246 | (2.1%) |
| 35.0超40.0以下 | 5 | (1.6%) | 198 | (1.7%) | 4 | (1.3%) | 156 | (1.3%) |
| 40.0超45.0以下 | 5 | (1.6%) | 150 | (1.3%) | 4 | (1.3%) | 132 | (1.1%) |
| 45.0超50.0以下 | 5 | (1.6%) | 231 | (2.0%) | 5 | (1.6%) | 228 | (2.0%) |
| 50.0超 | 17 | (5.3%) | 525 | (4.5%) | 18 | (5.7%) | 546 | (4.7%) |
| 合計 | 318 | (100.0%) | 11,745 | (100.0%) | 317 | (100.0%) | 11,685 | (100.0%) |

シンセティックCBO「第2回わかば」発行後情報開示サマリー(平成20年1月4日時点)

ORD (モデル2) デフォルト確率分布

| P D | 平成19年10月時点 | | | | 平成20年1月時点 | | | |
|-------------|------------|----------|---------|----------|-----------|----------|---------|----------|
| | 社数 | 構成比 | 金額(百万円) | 構成比 | 社数 | 構成比 | 金額(百万円) | 構成比 |
| 0.1%以下 | 0 | (0.0%) | 0 | (0.0%) | 0 | (0.0%) | 0 | (0.0%) |
| 0.1%超0.2%以下 | 18 | (5.7%) | 498 | (4.2%) | 19 | (6.0%) | 534 | (4.6%) |
| 0.2%超0.3%以下 | 39 | (12.3%) | 1,281 | (10.9%) | 39 | (12.3%) | 1,248 | (10.7%) |
| 0.3%超0.4%以下 | 44 | (13.8%) | 1,506 | (12.8%) | 43 | (13.6%) | 1,467 | (12.6%) |
| 0.4%超0.5%以下 | 35 | (11.0%) | 1,071 | (9.1%) | 36 | (11.4%) | 1,125 | (9.6%) |
| 0.5%超0.6%以下 | 26 | (8.2%) | 981 | (8.4%) | 26 | (8.2%) | 936 | (8.0%) |
| 0.6%超0.7%以下 | 22 | (6.9%) | 936 | (8.0%) | 20 | (6.3%) | 846 | (7.2%) |
| 0.7%超0.8%以下 | 17 | (5.3%) | 690 | (5.9%) | 14 | (4.4%) | 594 | (5.1%) |
| 0.8%超0.9%以下 | 15 | (4.7%) | 612 | (5.2%) | 17 | (5.4%) | 657 | (5.6%) |
| 0.9%超1.0%以下 | 10 | (3.1%) | 321 | (2.7%) | 9 | (2.8%) | 303 | (2.6%) |
| 1.0%超1.1%以下 | 6 | (1.9%) | 288 | (2.5%) | 9 | (2.8%) | 438 | (3.7%) |
| 1.1%超1.2%以下 | 10 | (3.1%) | 378 | (3.2%) | 10 | (3.2%) | 354 | (3.0%) |
| 1.2%超1.3%以下 | 8 | (2.5%) | 321 | (2.7%) | 7 | (2.2%) | 300 | (2.6%) |
| 1.3%超1.4%以下 | 7 | (2.2%) | 300 | (2.6%) | 7 | (2.2%) | 270 | (2.3%) |
| 1.4%超1.5%以下 | 5 | (1.6%) | 246 | (2.1%) | 4 | (1.3%) | 216 | (1.8%) |
| 1.5%超1.6%以下 | 11 | (3.5%) | 390 | (3.3%) | 7 | (2.2%) | 240 | (2.1%) |
| 1.6%超1.7%以下 | 2 | (0.6%) | 120 | (1.0%) | 3 | (0.9%) | 141 | (1.2%) |
| 1.7%超1.8%以下 | 2 | (0.6%) | 54 | (0.5%) | 3 | (0.9%) | 114 | (1.0%) |
| 1.8%超1.9%以下 | 5 | (1.6%) | 216 | (1.8%) | 4 | (1.3%) | 162 | (1.4%) |
| 1.9%超2.0%以下 | 3 | (0.9%) | 180 | (1.5%) | 3 | (0.9%) | 150 | (1.3%) |
| 2.0%超2.5%以下 | 10 | (3.1%) | 426 | (3.6%) | 7 | (2.2%) | 288 | (2.5%) |
| 2.5%超3.0%以下 | 2 | (0.6%) | 96 | (0.8%) | 7 | (2.2%) | 300 | (2.6%) |
| 3.0%超 | 21 | (6.6%) | 834 | (7.1%) | 23 | (7.3%) | 1,002 | (8.6%) |
| 合計 | 318 | (100.0%) | 11,745 | (100.0%) | 317 | (100.0%) | 11,685 | (100.0%) |

※直近の決算等が変則決算であった先が除かれているため、合計は他の表と異なります。

リスクカルク日本版

| P D | 平成19年10月時点 | | | | 平成20年1月時点 | | | |
|---------------|------------|----------|---------|----------|-----------|----------|---------|----------|
| | 社数 | 構成比 | 金額(百万円) | 構成比 | 社数 | 構成比 | 金額(百万円) | 構成比 |
| 0.05%以下 | 26 | (8.2%) | 774 | (6.6%) | 26 | (8.2%) | 795 | (6.8%) |
| 0.05%超0.1%以下 | 49 | (15.4%) | 1,593 | (13.6%) | 51 | (16.1%) | 1,578 | (13.5%) |
| 0.10%超0.15%以下 | 35 | (11.0%) | 1,275 | (10.9%) | 29 | (9.1%) | 1,023 | (8.8%) |
| 0.15%超0.20%以下 | 28 | (8.8%) | 1,071 | (9.1%) | 25 | (7.9%) | 984 | (8.4%) |
| 0.20%超0.25%以下 | 32 | (10.1%) | 1,122 | (9.6%) | 31 | (9.8%) | 1,032 | (8.8%) |
| 0.25%超0.30%以下 | 8 | (2.5%) | 288 | (2.5%) | 7 | (2.2%) | 309 | (2.6%) |
| 0.30%超0.35%以下 | 8 | (2.5%) | 330 | (2.8%) | 9 | (2.8%) | 384 | (3.3%) |
| 0.35%超0.40%以下 | 11 | (3.5%) | 429 | (3.7%) | 13 | (4.1%) | 552 | (4.7%) |
| 0.40%超0.45%以下 | 9 | (2.8%) | 342 | (2.9%) | 9 | (2.8%) | 282 | (2.4%) |
| 0.45%超0.50%以下 | 13 | (4.1%) | 465 | (4.0%) | 9 | (2.8%) | 339 | (2.9%) |
| 0.50%超0.55%以下 | 7 | (2.2%) | 264 | (2.2%) | 8 | (2.5%) | 354 | (3.0%) |
| 0.55%超0.60%以下 | 6 | (1.9%) | 246 | (2.1%) | 7 | (2.2%) | 270 | (2.3%) |
| 0.60%超0.70%以下 | 12 | (3.8%) | 450 | (3.8%) | 11 | (3.5%) | 393 | (3.4%) |
| 0.70%超0.80%以下 | 6 | (1.9%) | 228 | (1.9%) | 4 | (1.3%) | 159 | (1.4%) |
| 0.80%超0.90%以下 | 3 | (0.9%) | 156 | (1.3%) | 9 | (2.8%) | 300 | (2.6%) |
| 0.90%超1.00%以下 | 11 | (3.5%) | 510 | (4.3%) | 11 | (3.5%) | 486 | (4.2%) |
| 1.00%超1.50%以下 | 27 | (8.5%) | 1,122 | (9.6%) | 28 | (8.8%) | 1,245 | (10.7%) |
| 1.50%超2.00%以下 | 8 | (2.5%) | 336 | (2.9%) | 8 | (2.5%) | 348 | (3.0%) |
| 2.00%超 | 19 | (6.0%) | 744 | (6.3%) | 22 | (6.9%) | 852 | (7.3%) |
| 合計 | 318 | (100.0%) | 11,745 | (100.0%) | 317 | (100.0%) | 11,685 | (100.0%) |

RDB (SMEモデル) デフォルト確率分布

| P D | 平成19年10月時点 | | | | 平成20年1月時点 | | | |
|-------------|------------|----------|---------|----------|-----------|----------|---------|----------|
| | 社数 | 構成比 | 金額(百万円) | 構成比 | 社数 | 構成比 | 金額(百万円) | 構成比 |
| 0.1%以下 | 17 | (5.3%) | 504 | (4.3%) | 17 | (5.4%) | 498 | (4.3%) |
| 0.1%超0.2%以下 | 39 | (12.3%) | 1,278 | (10.9%) | 35 | (11.0%) | 1,173 | (10.0%) |
| 0.2%超0.3%以下 | 42 | (13.2%) | 1,383 | (11.8%) | 47 | (14.8%) | 1,578 | (13.5%) |
| 0.3%超0.4%以下 | 33 | (10.4%) | 1,233 | (10.5%) | 29 | (9.1%) | 1,101 | (9.4%) |
| 0.4%超0.5%以下 | 28 | (8.8%) | 1,062 | (9.0%) | 29 | (9.1%) | 1,020 | (8.7%) |
| 0.5%超0.6%以下 | 17 | (5.3%) | 753 | (6.4%) | 14 | (4.4%) | 615 | (5.3%) |
| 0.6%超0.7%以下 | 10 | (3.1%) | 327 | (2.8%) | 11 | (3.5%) | 366 | (3.1%) |
| 0.7%超0.8%以下 | 16 | (5.0%) | 621 | (5.3%) | 18 | (5.7%) | 690 | (5.9%) |
| 0.8%超0.9%以下 | 10 | (3.1%) | 354 | (3.0%) | 8 | (2.5%) | 312 | (2.7%) |
| 0.9%超1.0%以下 | 12 | (3.8%) | 450 | (3.8%) | 11 | (3.5%) | 414 | (3.5%) |
| 1.0%超1.1%以下 | 8 | (2.5%) | 390 | (3.3%) | 8 | (2.5%) | 360 | (3.1%) |
| 1.1%超1.2%以下 | 9 | (2.8%) | 324 | (2.8%) | 10 | (3.2%) | 312 | (2.7%) |
| 1.2%超1.3%以下 | 15 | (4.7%) | 540 | (4.6%) | 15 | (4.7%) | 594 | (5.1%) |
| 1.3%超1.4%以下 | 5 | (1.6%) | 198 | (1.7%) | 7 | (2.2%) | 276 | (2.4%) |
| 1.4%超1.5%以下 | 7 | (2.2%) | 270 | (2.3%) | 6 | (1.9%) | 222 | (1.9%) |
| 1.5%超1.6%以下 | 6 | (1.9%) | 228 | (1.9%) | 4 | (1.3%) | 156 | (1.3%) |
| 1.6%超1.7%以下 | 2 | (0.6%) | 60 | (0.5%) | 5 | (1.6%) | 240 | (2.1%) |
| 1.7%超1.8%以下 | 2 | (0.6%) | 120 | (1.0%) | 4 | (1.3%) | 150 | (1.3%) |
| 1.8%超1.9%以下 | 4 | (1.3%) | 162 | (1.4%) | 3 | (0.9%) | 102 | (0.9%) |
| 1.9%超2.0%以下 | 2 | (0.6%) | 90 | (0.8%) | 2 | (0.6%) | 48 | (0.4%) |
| 2.0%超2.5%以下 | 11 | (3.5%) | 378 | (3.2%) | 11 | (3.5%) | 408 | (3.5%) |
| 2.5%超3.0%以下 | 7 | (2.2%) | 294 | (2.5%) | 6 | (1.9%) | 270 | (2.3%) |
| 3.0%超 | 16 | (5.0%) | 726 | (6.2%) | 17 | (5.4%) | 780 | (6.7%) |
| 合計 | 318 | (100.0%) | 11,745 | (100.0%) | 317 | (100.0%) | 11,685 | (100.0%) |