

図表A 第6回「格付ロジック改定によるRM格付変動の影響」／全体遷移状況

		2016年12月							
		A	B	C	D	E	F	G	計
2016年11月	A	51,792	723	155	29	0	3	0	52,702
	B	1,881	71,599	2,922	534	74	17	0	77,027
	C	172	2,310	140,501	4,549	586	134	3	148,255
	D	47	472	3,737	268,673	5,826	1,031	21	279,807
	E	5	109	918	5,869	380,288	7,530	96	394,815
	F	0	20	249	1,759	7,904	532,000	1,406	543,338
	G	13	200	617	1,186	1,726	3,393	1,496,190	1,503,325
	計	53,910	75,433	149,099	282,599	396,404	544,108	1,497,716	2,999,269

図表B 第6回「格付ロジック改定によるRM格付変動の影響」／スコア遷移状況

格付推移		新格付					合計
		E1	E2	F1	F2	F3	
旧格付	E1	126,355	61,071	96	91	65	187,678
	E2	152,055	53,341	26	11	66	205,499
	F1	119	106	77,137	67,948	37,971	183,281
	F2	76	26	107,574	71,911	40,177	219,764
	F3	25	41	42,744	18,030	58,377	119,217
合計		278,630	114,585	227,577	157,991	136,656	915,439

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図表C 第5回「格付ロジック改定によるRM格付変動の影響」／業種別遷移状況

業種コード	業種名称(漢字)	格付	A	B	C	D	E	F	合計							
01	農業	旧	152	1.09%	414	2.97%	1,168	8.37%	2,766	19.83%	4,698	33.68%	4,753	34.07%	13,951	100%
		新	158	1.13%	405	2.90%	1,170	8.39%	2,793	20.02%	4,684	33.57%	4,728	33.89%	13,951	100%
02	林業	旧	26	2.14%	62	5.11%	114	9.39%	205	16.89%	432	35.58%	375	30.88%	1,214	100%
		新	26	2.14%	63	5.19%	115	9.47%	204	16.80%	434	35.75%	371	30.86%	1,214	100%
03	漁業(水産養殖業を除く)	旧	4	0.49%	20	2.43%	71	8.82%	145	17.60%	307	37.26%	277	33.62%	824	100%
		新	4	0.49%	20	2.43%	68	8.25%	150	18.20%	307	37.26%	275	33.37%	824	100%
04	水産養殖業	旧	3	0.38%	28	3.34%	87	10.38%	153	18.26%	281	33.53%	286	34.13%	838	100%
		新	3	0.38%	28	3.34%	82	9.79%	157	18.74%	285	34.01%	282	33.65%	838	100%
05	鉱業・採石業・砂利採取業	旧	93	6.44%	108	7.47%	174	12.04%	265	18.34%	388	26.89%	417	28.88%	1,445	100%
		新	97	6.71%	105	7.27%	165	11.42%	271	18.75%	392	27.12%	414	28.65%	1,445	100%
06	総合工事業	旧	3,889	2.11%	6,905	3.75%	14,022	7.61%	28,192	15.31%	32,270	17.52%	98,893	53.70%	184,171	100%
		新	3,923	2.13%	6,893	3.74%	14,090	7.65%	28,339	15.39%	32,253	17.51%	98,530	53.50%	184,171	100%
07	職別工事業(設備工事業を除く)	旧	1,814	1.37%	4,188	3.17%	9,867	7.46%	22,717	17.17%	26,822	20.27%	66,883	50.96%	132,291	100%
		新	1,827	1.38%	4,199	3.17%	9,920	7.50%	22,915	17.32%	26,649	20.14%	66,688	50.41%	132,291	100%
08	設備工事業	旧	3,830	3.69%	5,732	5.52%	10,396	10.00%	18,718	18.01%	20,012	19.26%	45,223	43.52%	103,911	100%
		新	3,840	3.70%	5,827	5.61%	10,438	10.05%	18,732	18.03%	19,928	19.18%	45,072	43.38%	103,911	100%
09	食料品製造業	旧	940	4.61%	959	4.70%	2,019	9.89%	4,088	20.03%	5,833	28.58%	6,568	32.19%	20,407	100%
		新	969	4.75%	918	4.50%	2,029	9.84%	4,089	20.04%	5,817	28.50%	6,563	32.18%	20,407	100%
10	飲料・たばこ・飼料製造業	旧	206	5.11%	209	5.18%	426	10.56%	745	18.47%	1,178	29.21%	1,269	31.47%	4,033	100%
		新	210	5.21%	202	5.01%	432	10.71%	730	18.10%	1,185	29.38%	1,272	31.54%	4,033	100%
11	繊維工業	旧	368	2.91%	395	3.12%	953	7.52%	2,277	17.98%	3,546	27.99%	5,128	40.48%	12,687	100%
		新	377	2.98%	371	2.93%	942	7.44%	2,297	18.13%	3,551	28.03%	5,103	40.29%	12,687	100%
12	木材・木製品製造業(家具を除く)	旧	125	2.46%	206	4.05%	379	7.45%	807	15.85%	1,331	26.16%	2,239	44.01%	5,087	100%
		新	127	2.50%	203	3.99%	378	7.43%	799	15.71%	1,333	26.20%	2,242	44.07%	5,087	100%
13	家具・装備品製造業	旧	121	2.80%	148	3.55%	353	8.47%	640	15.25%	1,042	24.99%	1,865	44.13%	4,169	100%
		新	124	2.97%	143	3.43%	348	8.35%	652	15.64%	1,052	25.23%	1,846	44.28%	4,169	100%
14	パルプ・紙・紙加工品製造業	旧	338	7.19%	289	6.19%	582	12.38%	1,024	21.77%	1,277	27.15%	1,193	25.37%	4,703	100%
		新	345	7.34%	285	6.06%	567	12.06%	1,035	22.01%	1,291	27.45%	1,172	24.92%	4,703	100%
15	印刷・同関連業	旧	265	2.41%	337	3.06%	873	7.93%	2,070	18.80%	3,549	32.23%	3,919	35.99%	11,013	100%
		新	273	2.48%	322	2.92%	857	7.78%	2,091	18.99%	3,547	32.21%	3,907	35.48%	11,013	100%
16	化学工業	旧	1,034	17.93%	607	10.53%	740	12.83%	997	17.29%	1,027	17.81%	1,362	23.62%	5,767	100%
		新	1,073	18.61%	554	9.61%	725	12.57%	1,022	17.22%	1,033	17.91%	1,354	23.48%	5,767	100%
17	石油製品・石炭製品製造業	旧	80	15.66%	76	14.87%	92	18.00%	94	18.40%	67	13.11%	102	19.96%	511	100%
		新	79	15.46%	74	14.48%	91	17.81%	100	19.57%	66	12.92%	99	19.37%	511	100%
18	プラスチック製品製造業	旧	603	6.95%	591	6.81%	1,001	11.53%	1,835	21.14%	2,274	26.20%	2,376	27.37%	8,680	100%
		新	620	7.14%	570	6.57%	994	11.45%	1,849	21.30%	2,285	26.32%	2,349	27.06%	8,680	100%
19	ゴム製品製造業	旧	154	7.73%	148	7.43%	211	10.59%	438	21.99%	519	26.05%	522	26.20%	1,992	100%
		新	157	7.88%	138	6.93%	217	10.88%	437	21.94%	524	26.31%	517	25.95%	1,992	100%
20	なめし革・同製品・毛皮製造業	旧	16	1.03%	45	2.88%	100	6.41%	304	19.49%	483	30.96%	612	39.23%	1,560	100%
		新	16	1.03%	43	2.76%	103	6.60%	311	19.94%	476	30.51%	609	39.04%	1,560	100%
21	窯業・土石製品製造業	旧	534	6.80%	585	7.23%	811	10.02%	1,455	17.98%	2,023	24.98%	2,686	33.19%	8,094	100%
		新	552	6.82%	554	6.84%	817	10.09%	1,467	18.12%	2,010	24.83%	2,688	33.21%	8,094	100%
22	鉄鋼業	旧	360	11.88%	279	9.19%	397	13.08%	577	19.01%	663	21.85%	759	25.01%	3,035	100%
		新	362	11.93%	272	8.96%	391	12.88%	588	19.37%	662	21.81%	757	24.94%	3,035	100%
23	非鉄金属製造業	旧	183	8.33%	218	9.93%	328	14.94%	471	21.45%	515	23.45%	481	21.90%	2,196	100%
		新	187	8.52%	213	9.70%	325	14.80%	480	21.86%	518	23.59%	472	21.49%	2,196	100%
24	金属製品製造業	旧	1,026	4.38%	1,236	5.25%	2,694	11.45%	4,876	20.72%	6,436	27.35%	7,261	30.88%	23,529	100%
		新	1,044	4.44%	1,186	5.04%	2,745	11.67%	4,896	20.81%	6,379	27.11%	7,250	30.81%	23,529	100%
25	はん用機械器具製造業	旧	618	7.85%	474	6.02%	873	11.09%	1,588	20.30%	2,006	25.49%	2,301	29.24%	7,870	100%
		新	624	7.93%	471	5.98%	869	11.04%	1,604	20.38%	2,004	25.46%	2,291	29.11%	7,870	100%
26	生産用機械器具製造業	旧	938	5.72%	953	5.81%	1,923	11.73%	3,411	20.81%	4,387	26.76%	4,781	29.16%	16,393	100%
		新	958	5.84%	917	5.59%	1,915	11.68%	3,441	20.99%	4,400	26.84%	4,743	28.93%	16,393	100%
27	業務用機械器具製造業	旧	319	7.94%	292	7.27%	480	11.94%	812	20.20%	963	23.96%	1,153	28.89%	4,019	100%
		新	330	8.21%	275	6.64%	491	12.22%	805	20.02%	955	23.76%	1,158	28.84%	4,019	100%
28	電子部品・デバイス・電子回路製造業	旧	261	6.20%	338	8.03%	517	12.29%	810	19.25%	1,025	24.36%	1,257	29.97%	4,208	100%
		新	283	6.73%	309	7.34%	504	11.98%	811	19.27%	1,043	24.79%	1,251	29.73%	4,208	100%
29	電気機械器具製造業	旧	678	8.05%	622	7.39%	1,071	12.72%	1,658	19.69%	2,000	23.76%	2,390	28.39%	8,419	100%
		新	684	8.12%	610	7.25%	1,064	12.64%	1,671	19.85%	2,018	23.97%	2,367	28.11%	8,419	100%
30	情報通信機械器具製造業	旧	181	8.90%	142	6.98%	205	10.08%	383	18.83%	460	22.62%	663	32.60%	2,034	100%
		新	183	9.00%	138	6.78%	200	9.83%	392	19.27%	458	22.52%	660	32.45%	2,034	100%
31	輸送用機械器具製造業	旧	571	8.84%	485	7.51%	842	13.03%	1,311	20.29%	1,498	23.18%	1,755	27.16%	6,462	100%
		新	588	9.10%	459	7.10%	848	13.12%	1,304	20.18%	1,526	23.61%	1,732	26.80%	6,462	100%
32	その他の製造業	旧	331	2.74%	430	3.56%	947	7.84%	2,055	17.02%	3,360	27.83%	4,949	41.00%	12,072	100%
		新	344	2.85%	404	3.39%	936	7.75%	2,077	17.21%	3,376	27.97%	4,927	40.81%	12,072	100%
33	電気業	旧	61	4.18%	113	7.75%	87	5.97%	134	9.19%	241	16.53%	822	56.38%	1,458	100%
		新	75	5.14%	81	5.56%	92	6.31%	157	10.77%	237	16.26%	816	55.97%	1,458	100%
34	ガス業	旧	105	49.53%	41	19.24%	15	7.08%	20	9.43%	18	8.49%	13	6.13%	212	100%
		新	107	50.47%	38	17.92%	15	7.08%	22	10.38%	17	8.02%	13	6.13%	212	100%
35	熱供給業	旧	44	33.68%	21	25.61%	3	3.66%	4	4.88%	5	6.10%	5	6.10%	82	100%
		新	46	36.10%	20	24.39%	3	3.66%	3	3.66%	5	6.10%	5	6.10%	82	100%
36	水道業	旧	44	17.67%	28	11.24%	48	19.28%	46	18.47%	38	15.26%	45	18.07%	249	100%
		新	44	17.67%	27	10.84%	49	19.68%								

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業種コード	業種名称 (漢字)	格付	A		B		C		D		E		F		合計	
46	航空運輸業	旧	28	8.09%	32	9.25%	34	9.83%	55	15.90%	69	19.94%	128	36.99%	346	100%
		新	29	8.38%	32	9.25%	34	9.83%	60	17.34%	64	18.50%	126	36.42%	346	100%
47	倉庫業	旧	305	14.87%	243	11.85%	309	15.07%	445	21.70%	397	19.36%	352	17.16%	2,051	100%
		新	314	15.31%	225	10.97%	320	15.60%	441	21.50%	398	19.41%	349	17.02%	2,051	100%
48	運輸に附帯するサービス業	旧	501	10.89%	475	10.22%	651	14.15%	973	21.15%	1,090	23.89%	911	19.80%	4,601	100%
		新	532	11.58%	443	9.63%	654	14.21%	961	20.89%	1,099	23.89%	907	19.71%	4,601	100%
49	郵便業(信書便事業を含む)	旧	1	14.29%	0	0.00%	1	14.29%	1	14.29%	3	42.86%	1	14.29%	7	100%
		新	1	14.29%	0	0.00%	1	14.29%	1	14.29%	3	42.86%	1	14.29%	7	100%
50	各種商品卸売業	旧	164	3.11%	235	4.46%	484	9.18%	1,101	20.88%	1,460	27.69%	1,828	34.67%	5,272	100%
		新	166	3.15%	232	4.40%	479	9.09%	1,097	20.81%	1,462	27.73%	1,828	34.67%	5,272	100%
51	繊維・衣服等卸売業	旧	258	2.42%	408	3.82%	829	7.77%	1,853	17.36%	3,151	29.52%	4,174	39.11%	10,673	100%
		新	256	2.40%	405	3.79%	831	7.79%	1,838	17.22%	3,163	29.64%	4,161	38.99%	10,673	100%
52	飲食料品卸売業	旧	967	3.46%	1,179	4.22%	2,655	9.51%	5,596	20.95%	8,440	30.23%	9,078	32.52%	27,915	100%
		新	987	3.54%	1,165	4.17%	2,629	9.42%	5,623	20.14%	8,435	30.22%	9,052	32.43%	27,915	100%
53	建築材料、鉱物・金属材料等卸売業	旧	2,494	7.49%	2,342	7.04%	3,570	10.73%	5,805	17.44%	8,039	24.15%	11,031	33.15%	33,281	100%
		新	2,503	7.52%	2,325	6.99%	3,514	10.56%	5,843	17.56%	8,075	24.26%	10,987	33.01%	33,281	100%
54	機械器具卸売業	旧	2,855	7.12%	2,562	6.39%	4,056	10.11%	7,493	18.66%	10,913	27.20%	12,242	30.51%	40,121	100%
		新	2,904	7.24%	2,504	6.24%	4,030	10.04%	7,524	18.79%	10,907	27.19%	12,207	30.43%	40,121	100%
55	その他の卸売業	旧	1,402	4.05%	1,610	4.65%	3,156	9.11%	6,467	18.66%	10,435	30.11%	11,589	33.44%	34,659	100%
		新	1,437	4.15%	1,568	4.52%	3,138	9.05%	6,501	18.76%	10,438	30.12%	11,531	33.27%	34,659	100%
56	各種商品小売業	旧	141	9.42%	135	9.02%	166	11.09%	286	19.10%	333	22.24%	436	29.12%	1,497	100%
		新	144	9.62%	126	8.42%	167	11.16%	286	19.10%	341	22.78%	433	28.92%	1,497	100%
57	綿物・衣服・身の回り品小売業	旧	121	0.60%	204	1.00%	716	3.52%	2,235	11.50%	6,291	30.97%	10,646	52.41%	20,313	100%
		新	117	0.58%	199	0.98%	707	3.48%	2,306	11.35%	6,308	31.05%	10,659	52.47%	20,313	100%
58	飲食料品小売業	旧	336	1.25%	471	1.75%	1,427	5.31%	4,497	16.72%	9,176	34.13%	10,981	40.84%	26,888	100%
		新	348	1.29%	439	1.63%	1,439	5.35%	4,522	16.82%	9,165	34.09%	10,939	40.68%	26,888	100%
59	機械器具小売業	旧	783	1.68%	999	2.14%	2,674	5.73%	7,899	16.91%	15,835	33.91%	18,509	39.63%	46,899	100%
		新	792	1.70%	985	2.11%	2,644	5.66%	7,817	16.85%	15,860	33.96%	18,457	39.52%	46,899	100%
60	その他の小売業	旧	1,287	1.88%	1,810	2.64%	4,454	6.50%	12,290	17.95%	23,078	33.70%	25,566	37.23%	68,485	100%
		新	1,307	1.91%	1,722	2.51%	4,467	6.52%	12,339	18.02%	23,061	33.67%	25,512	37.25%	68,485	100%
61	無店舗小売業	旧	59	3.29%	64	3.57%	129	7.19%	303	16.88%	454	25.29%	786	43.78%	1,795	100%
		新	63	3.51%	61	3.40%	124	6.91%	305	16.99%	454	25.29%	781	43.51%	1,795	100%
63	協同組織金融業	旧	177	14.32%	161	13.03%	135	10.92%	202	16.34%	248	20.06%	313	25.32%	1,236	100%
		新	179	14.48%	142	11.49%	150	12.14%	206	16.67%	247	19.98%	309	25.00%	1,236	100%
64	貸金業、クレジットカード業等非預金信用機関	旧	207	8.65%	311	13.30%	315	13.47%	390	16.68%	318	13.60%	797	34.09%	2,338	100%
		新	238	10.18%	259	11.08%	310	13.26%	413	17.66%	323	13.82%	786	33.62%	2,338	100%
65	金融商品取引業、商品先物取引業	旧	231	3.53%	293	4.48%	545	8.34%	1,046	16.00%	2,016	30.84%	2,407	36.82%	6,538	100%
		新	254	3.88%	256	3.92%	539	8.24%	1,079	16.50%	2,014	30.80%	2,388	36.52%	6,538	100%
67	保険業(保険媒介代理業、保険サービス業を含む)	旧	380	0.68%	866	1.55%	2,482	4.44%	7,304	13.08%	15,312	27.41%	29,514	52.84%	55,858	100%
		新	393	0.70%	837	1.50%	2,474	4.43%	7,324	13.11%	15,306	27.40%	29,383	52.80%	55,858	100%
68	不動産取引業	旧	1,312	2.79%	2,233	4.74%	3,834	8.19%	9,088	19.31%	16,703	35.49%	13,891	29.52%	47,061	100%
		新	1,372	2.92%	2,172	4.62%	3,819	8.11%	9,122	19.38%	16,719	35.53%	13,785	29.29%	47,061	100%
69	不動産賃貸業・管理業	旧	566	7.78%	556	7.64%	855	11.75%	1,324	18.20%	1,782	24.50%	2,191	30.12%	7,274	100%
		新	575	7.90%	543	7.46%	854	11.74%	1,334	18.34%	1,774	24.39%	2,186	30.05%	7,274	100%
70	物品賃貸業	旧	62	8.82%	57	8.11%	100	14.22%	148	21.05%	161	22.90%	175	24.89%	703	100%
		新	66	9.39%	50	7.11%	103	14.65%	158	22.48%	156	22.19%	169	24.04%	703	100%
71	学術・開発研究機関	旧	963	3.11%	1,285	4.16%	2,635	8.52%	7,628	24.67%	9,373	30.31%	9,040	29.23%	30,924	100%
		新	1,019	3.30%	1,202	3.89%	2,654	8.58%	7,667	24.79%	9,413	30.44%	8,914	28.83%	30,924	100%
72	専門サービス業	旧	323	5.10%	354	5.59%	685	10.82%	1,368	21.60%	2,009	31.72%	1,594	25.17%	6,333	100%
		新	346	5.46%	317	5.01%	698	11.02%	1,362	21.51%	2,030	32.05%	1,570	24.79%	6,333	100%
73	広告業	旧	1,003	3.05%	1,485	4.52%	2,952	8.99%	6,838	20.81%	10,595	32.25%	9,983	30.38%	32,856	100%
		新	1,013	3.08%	1,470	4.47%	2,968	9.02%	6,911	21.03%	10,547	32.10%	9,926	30.21%	32,856	100%
74	技術サービス業	旧	143	1.73%	337	4.08%	741	8.96%	1,811	21.90%	3,122	37.76%	2,114	25.77%	8,268	100%
		新	149	1.80%	323	3.91%	739	8.94%	1,830	22.13%	3,128	37.83%	2,086	25.23%	8,268	100%
75	宿泊業	旧	277	1.29%	489	2.28%	1,573	7.34%	4,018	18.75%	8,426	39.31%	6,650	31.03%	21,433	100%
		新	282	1.32%	474	2.21%	1,545	7.21%	4,057	18.83%	8,459	39.47%	6,568	30.64%	21,433	100%
76	飲食店	旧	18	3.50%	31	6.02%	59	11.48%	110	21.38%	156	30.29%	141	27.38%	515	100%
		新	18	3.50%	29	5.63%	57	11.07%	112	21.75%	156	30.29%	143	27.77%	515	100%
77	持ち帰り・配達飲食サービス業	旧	121	1.17%	229	2.22%	679	6.58%	1,808	17.53%	4,165	40.37%	3,314	32.12%	10,316	100%
		新	124	1.20%	227	2.20%	667	6.47%	1,841	17.85%	4,142	40.15%	3,300	31.99%	10,316	100%
78	洗濯・理容・美容・浴場業	旧	251	2.64%	381	4.01%	945	9.95%	2,294	24.15%	3,442	36.23%	2,187	23.02%	9,500	100%
		新	262	2.76%	354	3.73%	958	10.09%	2,298	24.19%	3,459	36.41%	2,155	22.68%	9,500	100%
79	その他の生活関連サービス業	旧	304	3.42%	567	6.38%	1,133	12.78%	1,951	21.98%	2,624	29.53%	2,307	25.96%	8,886	100%
		新	314	3.53%	550	6.19%	1,108	12.47%	1,973	22.20%	2,626	29.55%	2,293	25.80%	8,886	100%
80	娯楽業	旧	194	2.57%	1,408	18.65%	2,434	32.23%	2,072	27.44%	959	12.70%	484	6.41%	7,651	100%
		新	198	2.62%	1,426	18.88%	2,437	32.27%	2,063	27.32%	945	12.51%	479	6.34%	7,651	100%
81	学校教育	旧	80	1.95%	154	3.75%	410	9.98%	843	20.51%	1,555	37.83%	1,068	25.99%	4,110	100%
		新	88	2.14%	135	3.28%	417	10.10%	839	20.41%	1,571	38.22%	1,056	25.69%	4,110	100%
82	その他の教育、学習支援業	旧	5,271	9.06%	10,090	17.34%	14,992	25.78%	12,919	22.20%	8,505	14.62%	6,411	11.02%	58,188	100%
		新	5,295	9.10%	10,025	17.23%	15,000	25.78%	13,019	22.37%	8,454	14.53%	6,383	10.97%	58,188	100%
83	医療業	旧	40	7.58%	67	12.69%	89	16.86%	97							

RISMON GROUP NEW INFORMATION




●リスモングループ NEW インフォメーション●

図表E 第6回「格付ロジック改定によるRM格付変動の影響」／自己資本比率別遷移状況

自己資本比率	格付	A		B		C		D		E		F		合計	
債務超過	旧	39	0.03%	252	0.16%	469	0.30%	2,964	1.92%	18,762	12.13%	132,211	85.46%	154,697	100%
	新	41	0.03%	170	0.11%	331	0.21%	2,931	1.89%	18,630	12.04%	132,380	85.57%	154,697	100%
0%～	旧	172	0.57%	256	0.84%	793	2.61%	3,116	10.27%	6,956	22.94%	19,034	62.76%	30,327	100%
	新	175	0.58%	234	0.77%	770	2.54%	3,110	10.25%	6,970	22.98%	19,029	62.75%	30,327	100%
5%～	旧	575	1.56%	1,017	2.75%	3,618	9.79%	7,925	21.43%	9,040	24.45%	14,798	40.02%	36,973	100%
	新	592	1.60%	984	2.66%	3,643	9.85%	7,971	21.56%	8,933	24.16%	14,822	40.09%	36,973	100%
10%～	旧	796	2.26%	1,596	4.52%	4,988	14.13%	8,526	24.15%	8,004	22.67%	11,389	32.26%	35,299	100%
	新	809	2.29%	1,618	4.58%	5,002	14.17%	8,518	24.13%	7,978	22.60%	11,350	32.15%	35,299	100%
15%～	旧	2,551	3.96%	4,980	7.72%	11,756	18.23%	16,657	25.84%	12,630	19.59%	15,898	24.66%	64,472	100%
	新	2,595	4.03%	4,963	7.70%	11,747	18.22%	16,736	25.96%	12,544	19.46%	15,859	24.60%	64,472	100%
20%～	旧	4,720	8.49%	7,380	13.27%	11,744	21.12%	13,442	24.17%	9,095	16.35%	9,231	16.60%	55,612	100%
	新	4,779	8.59%	7,396	13.30%	11,768	21.16%	13,431	24.15%	8,998	16.18%	9,218	16.58%	55,612	100%
30%～	旧	6,133	12.57%	7,636	15.65%	10,185	20.87%	11,375	23.31%	7,078	14.51%	6,385	13.09%	48,792	100%
	新	6,170	12.65%	7,654	15.69%	10,168	20.84%	11,382	23.33%	7,031	14.41%	6,371	13.06%	48,792	100%
35%～	旧	573	1.59%	545	1.51%	1,840	5.10%	5,527	15.31%	9,017	24.97%	18,605	51.53%	36,107	100%
	新	588	1.63%	518	1.43%	1,818	5.04%	5,562	15.40%	8,977	24.86%	18,600	51.51%	36,107	100%
40%～	旧	6,981	16.18%	7,094	16.44%	9,047	20.97%	9,575	22.19%	5,785	13.41%	4,669	10.82%	43,151	100%
	新	7,020	16.27%	7,112	16.48%	9,019	20.90%	9,629	22.31%	5,746	13.32%	4,617	10.70%	43,151	100%
50%～	旧	6,972	18.05%	6,827	17.68%	7,797	20.19%	8,289	21.46%	4,848	12.55%	3,890	10.07%	38,623	100%
	新	6,997	18.12%	6,803	17.61%	7,828	20.27%	8,325	21.55%	4,818	12.47%	3,831	9.92%	38,623	100%
70%～	旧	16,343	13.44%	16,993	13.98%	19,772	16.26%	27,407	22.54%	20,076	16.51%	20,977	17.26%	121,568	100%
	新	16,433	13.52%	16,927	13.92%	19,848	16.33%	27,644	22.74%	20,004	16.45%	20,675	17.01%	121,568	100%
合計	旧	45,855	6.89%	54,576	8.20%	82,009	12.32%	114,803	17.25%	111,291	16.72%	257,087	38.62%	665,621	100%
	新	46,199	6.94%	54,379	8.17%	81,942	12.31%	115,239	17.31%	110,629	16.62%	256,752	38.57%	665,621	100%

図表F 第6回「格付ロジック改定によるRM格付変動の影響」／借入返済年数別遷移状況

借入返済年数	格付	A		B		C		D		E		F		合計	
0年～	旧	38,353	12.41%	39,573	12.80%	53,409	17.28%	70,367	22.76%	48,544	15.70%	58,905	19.05%	309,151	100%
	新	38,630	12.50%	39,493	12.77%	53,509	17.31%	70,770	22.89%	48,197	15.59%	58,431	18.90%	309,151	100%
5年～	旧	3,886	5.77%	6,209	9.22%	10,295	15.30%	12,874	19.13%	12,300	18.27%	21,745	32.31%	67,309	100%
	新	3,927	5.83%	6,216	9.24%	10,296	15.30%	12,870	19.12%	12,248	18.20%	21,710	32.25%	67,309	100%
10年～	旧	1,427	3.70%	2,804	7.28%	5,146	13.36%	7,022	18.22%	7,653	19.86%	14,479	37.58%	38,531	100%
	新	1,430	3.71%	2,822	7.32%	5,148	13.36%	6,987	18.13%	7,598	19.72%	14,529	37.71%	38,531	100%
15年～	旧	619	2.46%	1,535	6.11%	2,908	11.57%	4,262	16.95%	5,263	20.93%	10,553	41.98%	25,140	100%
	新	624	2.48%	1,533	6.10%	2,891	11.50%	4,272	16.99%	5,224	20.78%	10,582	42.09%	25,140	100%
20年～	旧	544	1.83%	1,396	4.70%	2,893	9.73%	4,747	15.97%	6,466	21.75%	13,677	46.01%	29,723	100%
	新	551	1.85%	1,393	4.69%	2,899	9.75%	4,729	15.91%	6,426	21.62%	13,711	46.13%	29,723	100%
30年～	旧	195	1.13%	524	3.04%	1,276	7.40%	2,332	13.52%	3,722	21.58%	9,201	53.34%	17,250	100%
	新	200	1.16%	519	3.01%	1,258	7.29%	2,360	13.68%	3,688	21.38%	9,212	53.40%	17,250	100%
40年～	旧	102	0.92%	300	2.71%	675	6.10%	1,352	12.21%	2,391	21.60%	6,250	56.46%	11,070	100%
	新	102	0.92%	293	2.65%	668	6.03%	1,347	12.17%	2,402	21.70%	6,251	56.47%	11,070	100%
50年～	旧	114	0.86%	289	2.19%	662	5.01%	1,378	10.43%	2,826	21.40%	7,937	60.10%	13,206	100%
	新	118	0.89%	276	2.09%	661	5.01%	1,368	10.36%	2,813	21.30%	7,958	60.26%	13,206	100%
70年～	旧	79	0.79%	173	1.73%	428	4.27%	976	9.74%	1,964	19.60%	6,399	63.87%	10,019	100%
	新	79	0.79%	166	1.66%	431	4.30%	960	9.58%	1,963	19.59%	6,409	63.97%	10,019	100%
100年～	旧	109	0.47%	330	1.43%	737	3.18%	1,725	7.45%	4,032	17.42%	16,213	70.05%	23,146	100%
	新	109	0.47%	307	1.33%	720	3.11%	1,709	7.38%	4,061	17.55%	16,204	70.01%	23,146	100%
返済原資なし	旧	424	0.35%	1,437	1.19%	3,570	2.95%	7,749	6.41%	16,084	13.31%	91,591	75.79%	120,855	100%
	新	426	0.35%	1,357	1.12%	3,449	2.85%	7,849	6.49%	15,962	13.21%	91,619	75.81%	120,855	100%
合計	旧	45,852	6.89%	54,570	8.20%	81,999	12.32%	114,784	17.25%	111,245	16.72%	256,950	38.62%	665,400	100%
	新	46,196	6.94%	54,375	8.17%	81,930	12.31%	115,221	17.32%	110,582	16.62%	256,616	38.57%	665,400	100%