

● Loan Portfolio

Loan Portfolio by Industry	Billions of Yen	Millions of U.S. Dollars
	2010	2010
Domestic offices (Excluding Japan offshore banking accounts)	¥3,451	\$37,093
Manufacturing	341	3,673
Agriculture and forestry	3	36
Fishery	5	57
Mining and quarrying of stone and gravel	4	48
Construction companies	148	1,599
Utilities	72	779
Information and communications	35	381
Transport and postal activities	66	715
Wholesale and retail	334	3,599
Financial institutions	236	2,542
Real estate and goods rental and leasing	508	5,469
Services, N.E.C.	244	2,623
Municipalities	670	7,209
Other	777	8,356
Japan's offshore banking accounts		
Financial institutions		
Total	¥3,451	\$37,093

Note: Due to the revision of the Japan Standard Industrial Classification, which was published in November 2007, certain industry classifications in the above table were changed from the classifications in 2009.

Loan Portfolio by Industry	Billions of Yen
	2009
Domestic offices (Excluding Japan offshore banking accounts)	¥3,395
Manufacturing	320
Agriculture	1
Forestry	0
Fishery	5
Mining	2
Construction companies	148
Utilities	67
Information and communications	36
Transportation	61
Wholesale and retail	334
Financial institutions	262
Real estate companies	360
Services	380
Municipalities	663
Other	750
Japan's offshore banking accounts	
Financial institutions	
Total	¥3,395

Loans by Collateral	Billions of Yen		Millions of U.S. Dollars
	2010	2009	2010
Securities	¥ 0	¥ 0	\$ 7
Commercial claims	35	38	385
Commercial goods	0	0	0
Real estate	542	526	5,830
Subtotal	579	565	6,223
Guaranteed	1,190	1,168	12,797
Unsecured	1,681	1,662	18,071
Total [Subordinated loans]	¥3,451 [2]	¥3,395 [3]	\$37,093 [26]

Reserve for Loan Losses	Billions of Yen		Millions of U.S. Dollars
	2010	2009	2010
General reserve for loan losses	¥22	¥22	\$236
Specific reserve for estimated loan losses on certain doubtful loans	21	28	225
Reserve for losses on specific overseas loans			
Total	¥43	¥50	\$462

Risk-Monitored Loans	Billions of Yen				Millions of U.S. Dollars
	2010		2009		2010
	Percentage of total		Percentage of total		
Loans to borrowers under bankruptcy	¥ 4.9	0.14%	¥ 5.5	0.16%	\$ 53
Past due loans	73.7	2.13	96.2	2.83	792
Accruing loans contractually past due three months or more	0.9	0.02	0.9	0.02	9
Restructured loans	25.1	0.72	26.1	0.76	270
Total	104.7	3.03	128.8	3.79	1,125
Balance of total loans	¥3,451.1	100.00%	¥3,395.7	100.00%	\$37,093