

● Loan Portfolio

Loan Portfolio by Industry	Billions of Yen	Millions of U.S. Dollars
	2011	2011
Domestic offices <i>(Excluding Japan offshore banking accounts)</i>	¥3,505	\$42,152
Manufacturing	347	4,173
Agriculture and forestry	2	24
Fisheries	4	48
Mining and quarrying of stone and gravel	1	12
Construction	138	1,659
Electricity, gas, heat supply and water	71	853
Information and communications	40	481
Transport and postal activities	63	757
Wholesale and retail trade	336	4,040
Finance and insurance	277	3,331
Real estate and goods rental and leasing	530	6,374
Services, N.E.C.	254	3,054
Government, except elsewhere classified	649	7,805
Other	785	9,440
Japan's offshore banking accounts		
Financial institutions		
Total	¥3,505	\$42,152

Loan Portfolio by Industry	Billions of Yen
	2010
Domestic offices <i>(Excluding Japan offshore banking accounts)</i>	¥3,451
Manufacturing	341
Agriculture and forestry	3
Fishery	5
Mining and quarrying of stone and gravel	4
Construction companies	148
Utilities	72
Information and communications	35
Transport and postal activities	66
Wholesale and retail	334
Financial institutions	236
Real estate and goods rental and leasing	508
Services, N.E.C.	244
Municipalities	670
Other	777
Japan's offshore banking accounts	
Financial institutions	
Total	¥3,451

Loans by Collateral	Billions of Yen		Millions of U.S. Dollars
	2011	2010	2011
Securities	¥ 0	¥ 0	\$ 0
Commercial claims	33	35	396
Real estate	545	542	6,554
Subtotal	579	579	6,963
Guaranteed	1,187	1,190	14,275
Unsecured	1,738	1,681	20,901
Total [Subordinated loans]	¥3,505 [4]	¥3,451 [2]	\$42,152 [48]

Reserve for Loan Losses	Billions of Yen		Millions of U.S. Dollars
	2011	2010	2011
General reserve for loan losses	¥70	¥22	\$ 841
Specific reserve for estimated loan losses on certain doubtful loans	24	21	288
Reserve for losses on specific overseas loans			
Total	¥95	¥43	\$1,142

Risk-Monitored Loans	Billions of Yen				Millions of U.S. Dollars
	2011		2010		2011
	Percentage of total		Percentage of total		
Loans to borrowers under bankruptcy	¥ 5.2	0.14%	¥ 4.9	0.14%	\$ 62
Past due loans	78.2	2.23	73.7	2.13	940
Accruing loans contractually past due three months or more	0.9	0.02	0.9	0.02	10
Restructured loans	28.0	0.79	25.1	0.72	336
Total	112.4	3.20	104.7	3.03	1,351
Balance of total loans	¥3,505.7	100.00%	¥3,451.1	100.00%	\$42,161