

## ● Loan Portfolio

Loan Portfolio by Industry	Billions of Yen	Millions of U.S. Dollars
	2012	2012
Domestic offices ( <i>Excluding Japan offshore banking accounts</i> )	¥3,649	\$44,398
Manufacturing	394	4,804
Agriculture and forestry	3	39
Fisheries	4	58
Mining and quarrying of stone and gravel	1	13
Construction	132	1,610
Electricity, gas, heat supply and water	82	1,000
Information and communications	38	472
Transport and postal activities	73	896
Wholesale and retail trade	350	4,270
Finance and insurance	288	3,515
Real estate and goods rental and leasing	546	6,649
Services, N.E.C.	257	3,133
Government, except elsewhere classified	705	8,587
Other	768	9,346
Japan's offshore banking accounts		
Financial institutions	—	—
<b>Total</b>	<b>¥3,649</b>	<b>\$44,398</b>

Loan Portfolio by Industry	Billions of Yen
	2011
Domestic offices ( <i>Excluding Japan offshore banking accounts</i> )	¥3,505
Manufacturing	347
Agriculture and forestry	2
Fisheries	4
Mining and quarrying of stone and gravel	1
Construction	138
Electricity, gas, heat supply and water	71
Information and communications	40
Transport and postal activities	63
Wholesale and retail trade	336
Finance and insurance	277
Real estate and goods rental and leasing	530
Services, N.E.C.	254
Government, except elsewhere classified	649
Other	785
Japan's offshore banking accounts	
Financial institutions	—
<b>Total</b>	<b>¥3,505</b>

Loans by Collateral	Billions of Yen		Millions of U.S. Dollars
	2012	2011	2012
Securities	¥ 0	¥ 0	\$ 6
Commercial claims	27	33	328
Real estate	541	545	6,590
Subtotal	569	579	6,934
Guaranteed	1,208	1,187	14,706
Unsecured	1,870	1,738	22,757
<b>Total [Subordinated loans]</b>	<b>¥3,649 [4]</b>	<b>¥3,505 [4]</b>	<b>\$44,398 [54]</b>

	Billions of Yen		Millions of U.S. Dollars
	2012	2011	2012
<b>Reserve for Loan Losses</b>			
General reserve for loan losses	¥ 57	¥70	\$ 700
Specific reserve for estimated loan losses on certain doubtful loans	43	24	524
Reserve for losses on specific overseas loans	—	—	—
Total	¥100	¥95	\$1,225

	Billions of Yen				Millions of U.S. Dollars
	2012		2011		2012
	Percentage of total		Percentage of total		
<b>Risk-Monitored Loans</b>					
Loans to borrowers under bankruptcy	¥ 4.5	0.12%	¥ 5.2	0.14%	\$ 54
Past due loans	128.7	3.52	78.2	2.23	1,566
Accruing loans contractually past due three months or more	1.0	0.02	0.9	0.02	12
Restructured loans	38.8	1.06	28.0	0.79	473
Total	173.2	4.74	112.4	3.20	2,107
Balance of total loans	3,649.0	100.00%	¥3,505.7	100.00%	\$44,398