

● Loan Portfolio

Loan Portfolio by Industry	Billions of Yen		Millions of U.S. Dollars	
	2013		2013	
Domestic offices (Excluding Japan offshore banking accounts)	¥3,770		\$40,094	
Manufacturing	432		4,602	
Agriculture and forestry	3		32	
Fisheries	5		55	
Mining and quarrying of stone and gravel	1		11	
Construction	134		1,426	
Electricity, gas, heat supply and water	87		926	
Information and communications	34		363	
Transport and postal activities	78		836	
Wholesale and retail trade	374		3,984	
Finance and insurance	300		3,196	
Real estate and goods rental and leasing	564		5,999	
Services, N.E.C.	254		2,706	
Government, except elsewhere classified	724		7,698	
Other	776		8,255	
Japan's offshore banking accounts	—		—	
Financial institutions	—		—	
Total	¥3,770		\$40,094	

Loan Portfolio by Industry	Billions of Yen	
	2012	
Domestic offices (Excluding Japan offshore banking accounts)	¥3,649	
Manufacturing	394	
Agriculture and forestry	3	
Fisheries	4	
Mining and quarrying of stone and gravel	1	
Construction	132	
Electricity, gas, heat supply and water	82	
Information and communications	38	
Transport and postal activities	73	
Wholesale and retail trade	350	
Finance and insurance	288	
Real estate and goods rental and leasing	546	
Services, N.E.C.	257	
Government, except elsewhere classified	705	
Other	768	
Japan's offshore banking accounts	—	
Financial institutions	—	
Total	¥3,649	

Loans by Collateral	Billions of Yen		Millions of U.S. Dollars	
	2013	2012	2013	
Securities	¥ 0	¥ 0	\$ 5	
Commercial claims	28	27	307	
Real estate	545	541	5,801	
Subtotal	575	569	6,114	
Guaranteed	1,211	1,208	12,881	
Unsecured	1,984	1,870	21,097	
Total [Subordinated loans]	¥3,770 [4]	¥3,649 [4]	\$40,094 [51]	

Reserve for Loan Losses	Billions of Yen		Millions of U.S. Dollars
	2013	2012	2013
General reserve for loan losses	¥51	¥ 57	\$547
Specific reserve for estimated loan losses on certain doubtful loans	37	43	401
Total	¥89	¥100	\$948

Risk-Monitored Loans	Billions of Yen				Millions of U.S. Dollars
	2013		2012		2013
	Percentage of total		Percentage of total		
Loans to borrowers under bankruptcy	¥ 1.4	0.03%	¥ 4.5	0.12%	\$ 15
Past due loans	102.2	2.71	128.7	3.52	1,087
Accruing loans contractually past due three months or more	0.9	0.02	1.0	0.02	10
Restructured loans	37.8	1.00	38.8	1.06	402
Total	142.5	3.77	173.2	4.74	1,515
Balance of total loans	¥3,770.0	100.00%	¥3,649.0	100.00%	\$40,094