

Loan Portfolio

	Billions of Yen		Millions of U.S. Dollars
	2005	2004	2005
Loan Portfolio by Industry			
Domestic offices <i>(Excluding Japan offshore banking accounts)</i>	¥3,221	¥3,135	\$29,993
Manufacturing	290	294	2,701
Agriculture	5	7	51
Forestry	0	0	4
Fishery	13	14	130
Mining	2	2	20
Construction companies	191	195	1,780
Utilities	66	90	617
Information and communications	24	30	227
Transportation	56	60	527
Wholesale and retail	383	380	3,567
Financial institutions	308	224	2,870
Real estate companies	357	358	3,331
Services	365	356	3,407
Municipalities	394	337	3,669
Other	760	782	7,085
Japan's offshore banking accounts			
Financial institutions			
Total	¥3,221	¥3,135	\$29,993

	Billions of Yen		Millions of U.S. Dollars
	2005	2004	2005
Loans by Collateral			
Securities	¥ 2	¥ 3	\$ 22
Commercial claims	60	65	564
Commercial goods	0	0	0
Real estate	725	776	6,753
Subtotal	788	845	7,339
Guaranteed	1,244	1,162	11,584
Unsecured	1,188	1,127	11,068
Total [Subordinated loans]	¥3,221 [5]	¥3,135 [6]	\$29,993 [54]

	Billions of Yen		Millions of U.S. Dollars
	2005	2004	2005
Reserve for Loan Losses			
General reserve for loan losses	¥21	¥28	\$200
Specific reserve for estimated loan losses on certain doubtful loans	55	42	516
For non-resident loans			
Reserve for losses on specific overseas loans			
Total	¥76	¥71	\$716

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	2005		2004		2005
	Percentage of total		Percentage of total		
Risk-Monitored Loans					
Loans to borrowers under bankruptcy	¥ 22.6	0.70%	¥ 22.4	0.71%	\$ 211
Past due loans	123.0	3.81	98.6	3.14	1,145
Accruing loans contractually past due three months or more	0.5	0.01	0.4	0.01	4
Restructured loans	48.4	1.50	78.9	2.51	451
Total	194.7	6.04	200.4	6.39	\$ 1,813
Balance of total loans	¥3,221.0	100.00%	¥3,135.5	100.00%	\$29,993