

Loan Portfolio

Loan Portfolio by Industry	Billions of Yen		Millions of U.S. Dollars
	2007	2006	2007
Domestic offices <i>(Excluding Japan offshore banking accounts)</i>	¥3,131	¥3,082	\$26,529
Manufacturing	256	259	2,173
Agriculture	2	4	20
Forestry	0	0	2
Fishery	10	12	89
Mining	1	2	16
Construction companies	161	169	1,370
Utilities	42	58	361
Information and communications	34	30	289
Transportation	56	56	477
Wholesale and retail	341	360	2,897
Financial institutions	262	243	2,221
Real estate companies	343	353	2,911
Services	377	365	3,195
Municipalities	507	443	4,297
Other	732	723	6,206
Japan's offshore banking accounts			
Financial institutions			
Total	¥3,131	¥3,082	\$26,529

Loans by Collateral	Billions of Yen		Millions of U.S. Dollars
	2007	2006	2007
Securities	¥ 1	¥ 1	\$ 11
Commercial claims	45	52	383
Commercial goods		0	
Real estate	595	652	5,045
Subtotal	642	706	5,440
Guaranteed	1,190	1,181	10,081
Unsecured	1,299	1,195	11,007
Total [Subordinated loans]	¥3,131 [9]	¥3,082 [7]	\$26,529 [78]

Reserve for Loan Losses	Billions of Yen		Millions of U.S. Dollars
	2007	2006	2007
General reserve for loan losses	¥21	¥19	\$183
Specific reserve for estimated loan losses on certain doubtful loans	34	45	296
For non-resident loans			
Reserve for losses on specific overseas loans			
Total	¥56	¥64	\$479

Risk-Monitored Loans	Billions of Yen				Millions of U.S. Dollars
	2007		2006		2007
	Percentage of total		Percentage of total		
Loans to borrowers under bankruptcy	¥ 4.0	0.12%	¥ 13.5	0.43%	\$ 34
Past due loans	98.2	3.13	110.9	3.60	831
Accruing loans contractually past due three months or more	0.5	0.01	0.6	0.02	4
Restructured loans	46.0	1.46	45.3	1.47	389
Total	148.8	4.75	170.4	5.53	1,260
Balance of total loans	¥3,131.8	100.00%	¥3,082.5	100.00%	\$26,529