

● Loan Portfolio

Loan Portfolio by Industry	Billions of Yen		Millions of U.S. Dollars
	2009	2008	2009
Domestic offices <i>(Excluding Japan offshore banking accounts)</i>	¥3,395	¥3,162	\$34,569
Manufacturing	320	253	3,266
Agriculture	1	1	17
Forestry	0	0	3
Fishery	5	5	53
Mining	2	1	25
Construction companies	148	139	1,506
Utilities	67	50	685
Information and communications	36	30	374
Transportation	61	58	621
Wholesale and retail	334	327	3,407
Financial institutions	262	253	2,670
Real estate companies	360	349	3,669
Services	380	373	3,872
Municipalities	663	583	6,754
Other	750	733	7,641
Japan's offshore banking accounts			
Financial institutions			
Total	¥3,395	¥3,162	\$34,569

Loans by Collateral	Billions of Yen		Millions of U.S. Dollars
	2009	2008	2009
Securities	¥ 0	¥ 0	\$ 8
Commercial claims	38	42	389
Commercial goods	0		0
Real estate	526	537	5,355
Subtotal	565	580	5,753
Guaranteed	1,168	1,147	11,892
Unsecured	1,662	1,434	16,923
Total [Subordinated loans]	¥3,395 [3]	¥3,162 [3]	\$34,569 [35]

Reserve for Loan Losses	Billions of Yen		Millions of U.S. Dollars
	2009	2008	2009
General reserve for loan losses	¥22	¥19	\$229
Specific reserve for estimated loan losses on certain doubtful loans	28	25	285
Reserve for losses on specific overseas loans			
Total	¥50	¥45	\$515

Risk-Monitored Loans	Billions of Yen				Millions of U.S. Dollars
	2009		2008		2009
	Percentage of total		Percentage of total		
Loans to borrowers under bankruptcy	¥ 5.5	0.16%	¥ 5.4	0.17%	\$ 56
Past due loans	96.2	2.83	92.3	2.92	979
Accruing loans contractually past due three months or more	0.9	0.02	0.5	0.01	9
Restructured loans	26.1	0.76	36.8	1.16	265
Total	128.8	3.79	135.2	4.27	1,311
Balance of total loans	¥3,395.7	100.00%	¥3,162.5	100.00%	\$34,569