

Loan Portfolio

Loan Portfolio by Industry	Billions of Yen/%		Millions of U.S. Dollars
	2003		2003
	Domestic offices (Excluding Japan offshore banking accounts)	¥3,153	100.0%
Manufacturing	327	10.4	2,720
Agriculture	9	0.3	75
Forestry	1	0.0	4
Fishery	18	0.6	150
Mining	3	0.1	23
Construction companies	214	6.8	1,779
Utilities	95	3.0	792
Information and communications	32	1.0	270
Transportation	54	1.7	447
Wholesale and retail	412	13.1	3,425
Financial institutions	253	8.0	2,108
Real estate companies	373	11.8	3,106
Services	367	11.6	3,048
Municipalities	311	9.9	2,590
Other	684	21.7	5,691
Japan's offshore banking accounts			
Financial institutions			
Total	¥3,153	/	\$26,228

Note: Due to the revision of Japan's standard industrial categories in 2002, only 2003 data are given in the above chart.

Loans by Collateral	Billions of Yen		Millions of U.S. Dollars
	2003	2002	2003
Securities	¥ 3	¥ 3	\$ 28
Commercial claims	72	79	599
Commercial goods	0	0	0
Real estate	841	879	6,991
Subtotal	916	961	7,618
Guaranteed	1,195	1,229	9,942
Unsecured	1,042	1,003	8,668
Total [Subordinated loans]	¥3,153 [6]	¥3,193 [10]	\$26,228 [50]

Reserve for Possible Loan Losses	Billions of Yen		Millions of U.S. Dollars
	2003	2002	2003
General reserve for possible loan losses	¥34	¥35	\$283
Specific reserve for estimated loan losses on certain doubtful loans	59	62	493
For non-resident loans			
Reserve for possible losses on specific overseas countries			
Total	¥93	¥97	\$776

Write-off of Loans	Billions of Yen		Millions of U.S. Dollars
	2003	2002	2003
Write-off of loans	¥1	¥2	\$7