

Loan Portfolio

Loan Portfolio by Industry	Billions of Yen		Millions of U.S. Dollars
	2004	2003	2004
Domestic offices <i>(Excluding Japan offshore banking accounts)</i>	¥3,135	¥3,152	\$29,667
Manufacturing	294	326	2,786
Agriculture	7	9	66
Forestry	0	0	4
Fishery	14	17	140
Mining	2	2	23
Construction companies	195	213	1,850
Utilities	90	95	852
Information and communications	30	32	289
Transportation	60	53	574
Wholesale and retail	380	411	3,599
Financial institutions	224	253	2,125
Real estate companies	358	373	3,387
Services	356	366	3,376
Municipalities	337	311	3,189
Other	782	684	7,400
Japan's offshore banking accounts			
Financial institutions			
Total	¥3,135	¥3,152	\$29,667

Loans by Collateral	Billions of Yen		Millions of U.S. Dollars
	2004	2003	2004
Securities	¥ 3	¥ 3	\$ 30
Commercial claims	65	71	621
Commercial goods	0	0	0
Real estate	776	840	7,344
Subtotal	845	915	7,996
Guaranteed	1,280	1,194	12,114
Unsecured	1,009	1,041	9,555
Total [Subordinated loans]	¥3,135 [6]	¥3,152 [6]	\$29,667 [56]

Reserve for Possible Loan Losses	Billions of Yen		Millions of U.S. Dollars
	2004	2003	2004
General reserve for possible loan losses	¥28	¥34	\$265
Specific reserve for estimated loan losses on certain doubtful loans	42	59	406
For non-resident loans			
Reserve for possible losses on specific overseas loans			
Total	¥71	¥93	\$672

Write-off of Loans	Billions of Yen		Millions of U.S. Dollars
	2004	2003	2004
Write-off of loans	¥2	¥0	\$21