

Loan Portfolio

Loan Portfolio by Industry	Billions of Yen		Millions of U.S. Dollars
	2006	2005	2006
Domestic offices <i>(Excluding Japan offshore banking accounts)</i>	¥3,082	¥3,221	\$26,241
Manufacturing	259	290	2,211
Agriculture	4	5	36
Forestry	0	0	3
Fishery	12	13	105
Mining	2	2	17
Construction companies	169	191	1,439
Utilities	58	66	502
Information and communications	30	24	259
Transportation	56	56	478
Wholesale and retail	360	383	3,067
Financial institutions	243	308	2,069
Real estate companies	353	357	3,010
Services	365	365	3,110
Municipalities	443	394	3,773
Other	723	760	6,156
Japan's offshore banking accounts			
Financial institutions			
Total	¥3,082	¥3,221	\$26,241

Loans by Collateral	Billions of Yen		Millions of U.S. Dollars
	2006	2005	2006
Securities	¥ 1	¥ 2	\$ 14
Commercial claims	52	60	444
Commercial goods	0	0	0
Real estate	652	725	5,554
Subtotal	706	788	6,013
Guaranteed	1,181	1,244	10,054
Unsecured	1,195	1,188	10,174
Total [Subordinated loans]	¥3,082 [7]	¥3,221 [5]	\$26,241 [61]

Reserve for Loan Losses	Billions of Yen		Millions of U.S. Dollars
	2006	2005	2006
General reserve for loan losses	¥19	¥21	\$164
Specific reserve for estimated loan losses on certain doubtful loans	45	55	387
For non-resident loans			
Reserve for losses on specific overseas loans			
Total	¥64	¥76	\$552

Risk-Monitored Loans	Billions of Yen				Millions of U.S. Dollars
	2006		2005		2006
	Percentage of total		Percentage of total		
Loans to borrowers under bankruptcy	¥ 13.5	0.43%	¥ 22.6	0.70%	\$ 115
Past due loans	110.9	3.60	123.0	3.81	944
Accruing loans contractually past due three months or more	0.6	0.02	0.5	0.01	5
Restructured loans	45.3	1.47	48.4	1.50	386
Total	170.4	5.53	194.7	6.04	1,451
Balance of total loans	¥3,082.5	100.00%	¥3,221.0	100.00%	\$26,241