

Loan Portfolio

Loan Portfolio by Industry	Billions of Yen		Millions of U.S. Dollars
	2008	2007	2008
Domestic offices <i>(Excluding Japan offshore banking accounts)</i>	¥3,162	¥3,131	\$31,565
Manufacturing	253	256	2,533
Agriculture	1	2	19
Forestry	0	0	2
Fishery	5	10	55
Mining	1	1	17
Construction companies	139	161	1,391
Utilities	50	42	508
Information and communications	30	34	301
Transportation	58	56	585
Wholesale and retail	327	341	3,266
Financial institutions	253	262	2,527
Real estate companies	349	343	3,488
Services	373	377	3,726
Municipalities	583	507	5,823
Other	733	732	7,317
Japan's offshore banking accounts			
Financial institutions			
Total	¥3,162	¥3,131	\$31,565

Loans by Collateral	Billions of Yen		Millions of U.S. Dollars
	2008	2007	2008
Securities	¥ 0	¥ 1	\$ 8
Commercial claims	42	45	422
Real estate	537	595	5,363
Subtotal	580	642	5,794
Guaranteed	1,147	1,190	11,449
Unsecured	1,434	1,299	14,321
Total [Subordinated loans]	¥3,162 [3]	¥3,131 [9]	\$31,565 [29]

Reserve for Loan Losses	Billions of Yen		Millions of U.S. Dollars
	2008	2007	2008
General reserve for loan losses	¥19	¥21	\$197
Specific reserve for estimated loan losses on certain doubtful loans	25	34	254
For non-resident loans			
Total	¥45	¥56	\$452

Risk-Monitored Loans	Billions of Yen				Millions of U.S. Dollars
	2008		2007		2008
	Percentage of total		Percentage of total		
Loans to borrowers under bankruptcy	¥ 5.4	0.17%	¥ 4.0	0.12%	\$ 54
Past due loans	92.3	2.92	98.2	3.13	922
Accruing loans contractually past due three months or more	0.5	0.01	0.5	0.01	5
Restructured loans	36.8	1.16	46.0	1.46	368
Total	135.2	4.27	148.8	4.75	1,349
Balance of total loans	3,162.5	100.00%	¥3,131.8	100.00%	\$31,565