

# The Chiba Bank, Ltd.

Consolidated Financial Information for the Third Quarter of Fiscal Year 2004, ending March 31, 2005  
(Unaudited)

Stock Exchange Listing: Tokyo (code: 8331)

URL: <http://www.chibabank.co.jp/>

President: Tadashi Takeyama

## 1. Basis for preparing financial information for the Third Quarter of Fiscal Year 2004

(1) A simplified accounting method is applied.

(2) There is no change in accounting method.

(3) Change in the scope of consolidation and application of the equity method (Change from September 2004):

Excluded from consolidation: 1 (Chibagin General Management Co, Ltd. is excluded as it has been fully liquidated.)

## 2. Financial Highlights (for the third quarter, from April 1, 2004 to December 31, 2004)

Since the first quarter of fiscal year 2004 was the first quarter to be disclosed, figures for the third quarter of fiscal year 2003 are not denoted.

### (1) Consolidated Operating Results

Amounts less than one million yen are rounded down.

|  | Ordinary Income<br>経常収益 |   | Ordinary Profit<br>経常利益 |   | Net Income<br>四半期（当期）純利益 |   |
|--|-------------------------|---|-------------------------|---|--------------------------|---|
|  | ¥Million                | % | ¥Million                | % | ¥Million                 | % |
| Third Quarter<br>Ended December 31, 2004 | 155,254                 | - | 34,843                  | - | 21,411                   | - |
| Ended December 31, 2003                  | -                       | - | -                       | - | -                        | - |
| (Reference)<br>Fiscal Year 2003          | 203,837                 |   | 43,829                  |   | 27,584                   |   |

|  | Net Income per Share<br>1株当たり<br>四半期（当期）純利益 | Net Income per Share<br>(Diluted)<br>潜在株式調整後1株当たり<br>四半期（当期）純利益 |
|--|---|---|
|  | ¥   | ¥   |
| Third Quarter<br>Ended December 31, 2004 | 25.45                                       | -   |
| Ended December 31, 2003                  | -   | -   |
| (Reference)<br>Fiscal Year 2003          | 32.74                                       | -   |

### (2) Consolidated Financial Condition

|  | Total Assets<br>総資産 | Stockholders' Equity<br>株主資本 | Stockholders' Equity to<br>Total Assets<br>株主資本比率 | Stockholders' Equity<br>per Share<br>1株当たり株主資本 |
|--|---------------------|------------------------------|---|--|
|  | ¥Million            | ¥Million                     | %   | ¥  |
| Third Quarter<br>As of December 31, 2004 | 8,601,862           | 401,417                      | 4.7   | 477.03   |
| As of December 31, 2003                  | -                   | -                            | -   | -  |
| (Reference)<br>As of March 31, 2004      | 8,231,727           | 388,247                      | 4.7   | 461.54   |

## 3. Consolidated Earnings Projections for Fiscal Year 2004, ending March 31, 2005

There are no revisions to the previously announced Earning Projections for Fiscal Year 2004 (announced on November 22, 2004).

## Consolidated Balance Sheets

(¥Million)

| Item   | 科目<br>(Japanese only) | As of Dec.<br>31, 2004 (a) | As of Dec.<br>31, 2003 (b) | (a-b) | As of Mar.<br>31, 2004 (c) |
|--|-----------------------|----------------------------|----------------------------|-------|----------------------------|
| Assets:  | (資産の部)                |                            |                            |       |                            |
| Cash and due from banks  | 現金預け金                 | 203,849                    |                            |       | 283,134                    |
| Call loans and bills bought                                    | コールローン及び買入手形          | 113,516                    |                            |       | 172,663                    |
| Receivables under securities borrowing transactions            | 債券貸借取引支払保証金           | 3,612                      |                            |       | 10,467                     |
| Other debt purchased   | 買入金銭債権                | 13,474                     |                            |       | 2,012                      |
| Trading assets   | 特定取引資産                | 499,364                    |                            |       | 361,219                    |
| Money held in trust  | 金銭の信託                 | 29,960                     |                            |       | 30,248                     |
| Securities   | 有価証券                  | 1,678,166                  |                            |       | 1,457,660                  |
| Loans and bills discounted                                     | 貸出金                   | 5,779,442                  |                            |       | 5,645,137                  |
| Foreign exchange   | 外国為替                  | 2,130                      |                            |       | 1,832                      |
| Other assets   | その他資産                 | 106,638                    |                            |       | 102,838                    |
| Premises and equipment   | 動産不動産                 | 104,817                    |                            |       | 107,599                    |
| Deferred tax assets  | 繰延税金資産                | 67,236                     |                            |       | 77,250                     |
| Customers' liabilities for acceptances and guarantees          | 支払承諾見返                | 102,244                    |                            |       | 93,883                     |
| Reserve for possible loan losses                               | 貸倒引当金                 | (102,591)                  |                            |       | (114,220)                  |
| Total assets   | 資産の部合計                | 8,601,862                  |                            |       | 8,231,727                  |
| Liabilities:   | (負債の部)                |                            |                            |       |                            |
| Deposits   | 預金                    | 7,506,274                  |                            |       | 7,247,185                  |
| Negotiable certificates of deposit                             | 譲渡性預金                 | 109,198                    |                            |       | 99,498                     |
| Call money and bills sold                                      | コールマネー及び売渡手形          | 49,353                     |                            |       | 3,593                      |
| Payables under repurchase agreements                           | 売現先勘定                 | 34,999                     |                            |       | 26,399                     |
| Payables under securities lending transactions                 | 債券貸借取引受入担保金           | 140,345                    |                            |       | 102,409                    |
| Trading liabilities  | 特定取引負債                | 6,391                      |                            |       | 7,644                      |
| Borrowed money   | 借入金                   | 85,494                     |                            |       | 92,397                     |
| Foreign exchange   | 外国為替                  | 237                        |                            |       | 405                        |
| Bonds  | 社債                    | 39,500                     |                            |       | 39,500                     |
| Other liabilities  | その他負債                 | 87,045                     |                            |       | 91,094                     |
| Reserve for employee retirement benefits                       | 退職給付引当金               | 22,052                     |                            |       | 23,384                     |
| Other reserves   | 特別法上の引当金              | 104                        |                            |       | 104                        |
| Deferred tax liabilities                                       | 繰延税金負債                | 154                        |                            |       | 139                        |
| Deferred tax liabilities for land revaluation                  | 再評価に係る繰延税金負債          | 9,419                      |                            |       | 8,693                      |
| Consolidation difference                                       | 連結調整勘定                | 1                          |                            |       | 5                          |
| Acceptances and guarantees                                     | 支払承諾                  | 102,244                    |                            |       | 93,883                     |
| Total liabilities  | 負債の部合計                | 8,192,815                  |                            |       | 7,836,339                  |
| Minority interests:  | (少数株主持分)              |                            |                            |       |                            |
| Minority interests in consolidated subsidiaries                | 少数株主持分                | 7,629                      |                            |       | 7,139                      |
| Stockholders' equity:  | (資本の部)                |                            |                            |       |                            |
| Common stock   | 資本金                   | 121,019                    |                            |       | 121,019                    |
| Capital surplus  | 資本剰余金                 | 98,249                     |                            |       | 98,178                     |
| Retained earnings  | 利益剰余金                 | 143,108                    |                            |       | 127,850                    |
| Land revaluation excess  | 土地再評価差額金              | 13,954                     |                            |       | 12,879                     |
| Net unrealized gains on other securities                       | その他有価証券評価差額金          | 26,420                     |                            |       | 29,907                     |
| Foreign currency translation adjustments                       | 為替換算調整勘定              | 451                        |                            |       | 308                        |
| Treasury stock   | 自己株式                  | (1,785)                    |                            |       | (1,895)                    |
| Total stockholders' equity                                     | 資本の部合計                | 401,417                    |                            |       | 388,247                    |
| Total liabilities, minority interests and stockholders' equity | 負債、少数株主持分及び資本の部合計     | 8,601,862                  |                            |       | 8,231,727                  |

Amounts less than one million have been rounded down.

## Consolidated Statements of Income

(¥Million)

| Item                                 | 科目<br>(Japanese only)       | For the nine<br>months ended<br>Dec. 31, 2004 (a) | For the nine<br>months ended<br>Dec. 31, 2003 (b) | (a-b) | For FY 2003<br>ended Mar. 31,<br>2004 (Summary) |
|--------------------------------------|-----------------------------|---|---|-------|---|
| Ordinary income                      | 経 常 収 益                     | 155,254   |   |       | 203,837   |
| Interest income                      | 資 金 運 用 収 益                 | 103,572   |   |       | 134,515   |
| Interest on loans and discounts      | (うち貸出金利息)                   | 88,186  |   |       | 118,235   |
| Interest and dividends on securities | (うち有価証券利息配当金)               | 14,776  |   |       | 15,112  |
| Fee and commission income            | 役 務 取 引 等 収 益               | 27,986  |   |       | 36,900  |
| Trading income                       | 特 定 取 引 収 益                 | 1,847   |   |       | 2,531   |
| Other operating income               | そ の 他 業 務 収 益               | 3,577   |   |       | 3,350   |
| Other ordinary income                | そ の 他 経 常 収 益               | 18,269  |   |       | 26,540  |
| Ordinary expenses                    | 経 常 費 用                     | 120,410   |   |       | 160,008   |
| Interest expenses                    | 資 金 調 達 費 用                 | 8,202   |   |       | 10,929  |
| Interest on deposits                 | (うち預金利息)                    | 2,829   |   |       | 3,504   |
| Fee and commission expenses          | 役 務 取 引 等 費 用               | 8,598   |   |       | 10,728  |
| Other operating expenses             | そ の 他 業 務 費 用               | 155   |   |       | 577   |
| General and administrative expenses  | 営 業 経 費                     | 59,074  |   |       | 80,582  |
| Other ordinary expenses              | そ の 他 経 常 費 用               | 44,379  |   |       | 57,190  |
| Ordinary profit                      | 経 常 利 益                     | 34,843  |   |       | 43,829  |
| Extraordinary gains                  | 特 別 利 益                     | 3,968   |   |       | 5,047   |
| Extraordinary losses                 | 特 別 損 失                     | 838   |   |       | 710   |
| Net income before taxes and others   | 税 金 等 調 整 前<br>四半期 (当期) 純利益 | 37,973  |   |       | 48,165  |
| Taxes-current                        | 法 人 税、住 民 税 及 び 事 業 税       | 3,022   |   |       | 3,580   |
| Taxes-deferred                       | 法 人 税 等 調 整 額               | 13,122  |   |       | 16,622  |
| Minority interests                   | 少 数 株 主 利 益                 | 417   |   |       | 378   |
| Net income                           | 四半期 (当期) 純利益                | 21,411  |   |       | 27,584  |

*Amounts less than one million have been rounded down.*

## Consolidated Interim Statements of Retained Earnings

(¥Million)

| Item   | 科目<br>(Japanese only) | For the nine<br>months ended<br>Dec. 31, 2004<br>(a) | For the nine<br>months ended<br>Dec. 31, 2003<br>(b) | (a-b) | For FY 2003<br>ended Mar. 31,<br>2004 |
|--|-----------------------|--|--|-------|---------------------------------------|
| Capital surplus:   | (資本剰余金の部)             |  |  |       |                                       |
| Capital surplus balance at beginning of period                             | 資本剰余金期首残高             | 98,178   |  |       | 98,178                                |
| Increase in capital surplus  | 資本剰余金増加高              | 70   |  |       | 0                                     |
| Gain (Loss) on sales of treasury stock                                     | 自己株式処分差益              | 70   |  |       | 0                                     |
| Capital surplus at term-end  | 資本剰余金<br>四半期末(期末)残高   | 98,249   |  |       | 98,178                                |
| Retained earnings:   | (利益剰余金の部)             |  |  |       |                                       |
| Retained earnings balance at beginning of period                           | 利益剰余金期首残高             | 127,850  |  |       | 104,431                               |
| Increase in retained earnings  | 利益剰余金増加高              | 21,411   |  |       | 27,665                                |
| Net income   | 四半期(当期)純利益            | 21,411   |  |       | 27,584                                |
| Increase in retained earnings due to transfer from land revaluation excess | 土地再評価差額金取崩に伴う剰余金増加高   | -  |  |       | 81                                    |
| Decrease in retained earnings  | 利益剰余金減少高              | 6,153  |  |       | 4,245                                 |
| Cash dividends paid  | 配当金                   | 5,038  |  |       | 4,197                                 |
| Bonuses to Directors   | 役員賞与                  | 40   |  |       | -                                     |
| Decrease in retained earnings due to transfer from land revaluation excess | 土地再評価差額金取崩に伴う剰余金減少高   | 1,075  |  |       | -                                     |
| Decrease following change in interest in subsidiary                        | 持分変動に伴う剰余金減少高         | -  |  |       | 48                                    |
| Retained earnings at term-end  | 利益剰余金<br>四半期末(期末)残高   | 143,108  |  |       | 127,850                               |

Amounts less than one million have been rounded down.

## Accounting Policies for Consolidated Financial Statements for the Third Quarter of FY 2004

1. Chiba Bank partly adopts the simplified accounting method to prepare its consolidated financial statements for the third quarter of fiscal year 2004, ending March 31, 2005. Details are below.

当行は、中間（連結）財務諸表等の作成基準をベースとしつつ、以下の通り一部「簡便な手続き」を採用して四半期財務・業績の概況を作成しております。なお、四半期財務・業績の概況に関する計数は、監査法人による監査を受けておりません。

The amount of Reserves for Possible Loan Losses is calculated by applying the past loan loss ratio determined at the end of the interim fiscal year 2004, ended September 30, 2004, to the outstanding balance of each debtor category based on our self-assessment as of December 31, 2004.

[簡便な手続きの内容]

貸倒引当金につきましては12月末時点の自己査定に基づく債務者区分残高に、中間連結会計年度末に算定した貸倒実績率等を適用して計上しております。

2. The Consolidated Financial Information for the Third Quarter of fiscal year 2004, ending March 31, 2005 is not audited by our auditor, Ernst & Young ShinNihon.

四半期財務・業績の概況に関する計数は、監査法人による監査を受けておりません。

## Segment Information

### 1. Business Segment Information

For the third quarter of FY 2004 ending March 31, 2005 (from April 1, 2004 to December 31, 2004)

(¥Million)

|                       |                        | Banking Business | Leasing Business | Other | Total   | Eliminations | Consolidated |
|-----------------------|------------------------|------------------|------------------|-------|---------|--------------|--------------|
|                       | <i>(Japanese only)</i> | 銀行業務             | リース業務            | その他業務 | 計       | 消去又は全社       | 連結           |
| Ordinary Income       | 経常収益                   |                  |                  |       |         |              |              |
| (1) Outside Customers | (1) 外部顧客に対する経常収益       | 133,622          | 13,312           | 8,319 | 155,254 | -            | 155,254      |
| (2) Inter-segment     | (2) セグメント間の内部経常収益      | 921              | 206              | 32    | 1,159   | (1,159)      | -            |
| Total                 | 計                      | 134,543          | 13,519           | 8,351 | 156,413 | (1,159)      | 155,254      |
| Ordinary Expenses     | 経常費用                   | 102,026          | 12,617           | 6,843 | 121,486 | (1,076)      | 120,410      |
| Ordinary Profit/Loss  | 経常利益                   | 32,517           | 901              | 1,508 | 34,927  | (83)         | 34,843       |

Notes:

1. Ordinary income and ordinary profit/loss are presented as counterparts of sales and operating profit of companies in other industries.
2. "Other" includes securities and credit card business.

### 2. Geographic Segment Information

The domestic share of ordinary income exceeds 90 percent. Thus, segment information by geographic area is omitted.

### 3. Ordinary income from overseas operations

The share of ordinary income from overseas operations is under 10 percent. Thus, ordinary income from overseas operation is omitted.

## SUPPLEMENTARY INFORMATION

For Consolidated Financial Information for the Third Quarter of Fiscal Year 2004, ending March 31, 2005 (Unaudited)

### 1. Summary of Income (Non-consolidated)

(¥ Billion)

|  | (Japanese only)                    | For the nine months<br>ended Dec. 31, 2004 | FY 2004<br>(Announced Projection) | FY 2003     |
|--|------------------------------------|--|-----------------------------------|-------------|
| Gross business profit  | 業 務 粗 利 益                          | 110.4                                      |                                   | 142.5       |
| Net interest income  | 資 金 利 益                            | 93.3                                       |                                   | 120.8       |
| Fee and commission income  | 役 務 取 引 等 利 益                      | 12.1                                       |                                   | 16.8        |
| Trading income   | 特 定 取 引 利 益                        | 1.5  |                                   | 2.0         |
| Profit from other business transactions  | そ の 他 業 務 利 益                      | 3.4  |                                   | 2.7         |
| Expenses (excluding non-recurrent expenses)  | 経 費 (除 く 臨 時 処 理 分)                | 55.4                                       |                                   | 74.1        |
| <b>Net business income (before transfer to general reserve for possible loan losses)</b> | <b>業 務 純 益<br/>(一 般 貸 引 繰 入 前)</b> | <b>54.9</b>                                | <b>73.0</b>                       | <b>68.4</b> |
| Net transfer to general reserve for possible loan losses (1)                             | 一 般 貸 倒 引 当 金<br>純 繰 入 額           | 8.1  |                                   | (0.0)       |
| <b>Net business income</b>   | <b>業 務 純 益</b>                     | <b>46.8</b>                                | <b>73.0</b>                       | <b>68.4</b> |
| Non-recurrent income and losses  | 臨 時 損 益                            | (14.9)                                     |                                   | (28.1)      |
| Disposal of non-performing loans (2)   | う ち 不 良 債 権 処 理 額                  | 16.6                                       |                                   | 31.0        |
| <b>Ordinary profit</b>   | <b>経 常 利 益</b>                     | <b>31.8</b>                                | <b>50.0</b>                       | <b>40.3</b> |
| Extraordinary gains (losses)   | 特 別 損 益                            | 3.2  |                                   | 4.4         |
| Collection of written-off claims (3)   | う ち 償 却 債 権 取 立 益                  | 3.4  |                                   | 0.0         |
| Gains on return of the agency element of the state pension to the national government    | う ち 代 行 部 分 返 上 益                  | -  |                                   | 4.9         |
| <b>Net income</b>  | <b>四 半 期 ( 当 期 )<br/>純 利 益</b>     | <b>19.7</b>                                | <b>30.0</b>                       | <b>25.7</b> |
| Credit costs (1)+(2)   | 信 用 コ ス ト                          | 24.7                                       |                                   | 30.9        |
| Credit costs including Collection of written-off claims (1)+(2)-(3)                      | 実 質 信 用 コ ス ト                      | 21.3                                       |                                   | 30.9        |

### 2. Disclosed Claims under the Financial Reconstruction Law (Non-consolidated)

(¥ Billion)

|  | (Japanese only)                      | As of Dec. 31, 2004 |            |               | As of Sep. 30, 2004 (b) | As of Mar. 31, 2004 (c) |
|--|--------------------------------------|---------------------|------------|---------------|-------------------------|-------------------------|
|  |                                      | (a)                 | (a-b)      | (a-c)         |                         |                         |
| Bankrupt and Substantially Bankrupt Claims | 破 産 更 生 債 権 及 び<br>こ れ ら に 準 ず る 債 権 | 41.8                | 5.6        | 2.3           | 36.2                    | 39.4                    |
| Doubtful Claims                            | 危 険 債 権                              | 125.6               | (10.0)     | (45.9)        | 135.6                   | 171.5                   |
| Substandard Claims                         | 要 管 理 債 権                            | 149.9               | 10.3       | (0.4)         | 139.6                   | 150.3                   |
| <b>Total</b>                               | <b>合 計</b>                           | <b>317.4</b>        | <b>5.9</b> | <b>(43.9)</b> | <b>311.5</b>            | <b>361.4</b>            |

Note: Figures as of December 31, 2004 are based on the assets classification under the Financial Reconstruction Law. Figures as of December 31, 2004 are self-assessment based on the self-assessment.

\*Borrower Classification Matrix

| Under the Financial Reconstruction Law     | Under Self-Assessment   |
|--|---|
| Bankrupt and Substantially Bankrupt Claims | Claims of Bankrupt Debtors and Effectively Bankrupt Debtors   |
| Doubtful Claims                            | Claims of Potentially Bankrupt Debtors  |
| Substandard Claims                         | Claims of Debtors in Requiring Caution Category such as loans past due three months or more or restructured loans |

### 3. Capital Ratio (BIS guidelines)

|  | (Japanese only) | As of Mar. 31, 2005<br>(estimate) | (Reference)         |                     |
|--|-----------------|-----------------------------------|---------------------|---------------------|
|  |                 |                                   | As of Sep. 30, 2004 | As of Mar. 31, 2004 |
| Consolidated Capital Ratio (BIS guideline) | 連結自己資本比率        | Approximately 11%                 | 11.05%              | 11.06%              |
| Consolidated Tier I Ratio                  | 連結Tier I 比率     | Somewhere around<br>7.0~7.5%      | 7.40%               | 7.13%               |

Note: Above estimated figures may be different from the views presented here owing to changes in the operating environment and other factors.

### 4. Gains (Losses) on Valuation of Other Securities (Non-consolidated)

|                  |            | (¥Billion)          |                             |       |        | (Reference)         |                             |        |       | (¥Billion)          |                             |      |         |
|------------------|------------|---------------------|-----------------------------|-------|--------|---------------------|-----------------------------|--------|-------|---------------------|-----------------------------|------|---------|
|                  |            | As of Dec. 31, 2004 |                             |       |        | As of Sep. 30, 2004 |                             |        |       | As of Mar. 31, 2004 |                             |      |         |
|                  |            | Market value        | Gains (losses) on valuation |       |        | Market value        | Gains (losses) on valuation |        |       | Market value        | Gains (losses) on valuation |      |         |
|                  |            |                     | (Japanese only)             | Gains | Losses |                     | Gains                       | Losses | Gains |                     | Losses                      |      |         |
| Other Securities | その他有価証券    | 1,658.4             |                             |       |        | 43.4                |                             |        |       | 51.3                |                             | 7.9  | 1,775.4 |
|                  | Stocks 株式  | 171.2               | 38.9                        | 42.9  | 3.9    | 160.1               | 27.5                        | 33.1   | 5.6   | 180.9               | 46.6                        | 50.0 | 3.3     |
|                  | Bonds 債券   | 1,093.4             | 5.0                         | 5.8   | 0.7    | 1,238.4             | 3.9                         | 5.0    | 1.0   | 966.5               | (1.2)                       | 3.0  | 4.2     |
|                  | Others その他 | 393.7               | (0.5)                       | 2.6   | 3.2    | 376.8               | 0.7                         | 3.6    | 2.9   | 291.9               | 3.8                         | 5.6  | 1.7     |

Notes:

- Gains/losses are the difference between balance sheet amounts and book value (after applying the amortized cost method and after write-offs), as of the end of each period.
- Other securities include negotiable CDs
- There are no stocks of subsidiaries and affiliates with market values.
- Held-to-Maturity Bonds include Beneficiary claims on loans. Unrealized gains (losses) are shown below.

|                        |           | (¥Billion)          |                           |       |        | (Reference)         |                           |        |       | (¥Billion)          |                           |     |     |
|------------------------|-----------|---------------------|---------------------------|-------|--------|---------------------|---------------------------|--------|-------|---------------------|---------------------------|-----|-----|
|                        |           | As of Dec. 31, 2004 |                           |       |        | As of Sep. 30, 2004 |                           |        |       | As of Mar. 31, 2004 |                           |     |     |
|                        |           | Book value          | Unrealized Gains (losses) |       |        | Book value          | Unrealized Gains (losses) |        |       | Book value          | Unrealized Gains (losses) |     |     |
|                        |           |                     | (Japanese only)           | Gains | Losses |                     | Gains                     | Losses | Gains |                     | Losses                    |     |     |
| Held-to-Maturity Bonds | 満期保有目的の債券 | 10.9                |                           |       |        | (0.0)               |                           |        |       | 0.0                 |                           | 0.0 | 8.4 |

### 5. Derivative Transactions (Non-consolidated)

#### (1) Interest rate derivatives

|        |         | (¥Billion)          |         |                                       |              |                       | (Reference)                           |              |                       |                                       |              | (¥Billion)            |                                       |              |                       |     |
|--------|---------|---------------------|---------|---------------------------------------|--------------|-----------------------|---------------------------------------|--------------|-----------------------|---------------------------------------|--------------|-----------------------|---------------------------------------|--------------|-----------------------|-----|
|        |         | As of Dec. 31, 2004 |         |                                       |              |                       | As of Sep. 30, 2004                   |              |                       |                                       |              | As of Mar. 31, 2004   |                                       |              |                       |     |
|        |         | 区分                  | 種類      | Notional principal or contract amount | Market Value | Valuation Gain (Loss) | Notional principal or contract amount | Market Value | Valuation Gain (Loss) | Notional principal or contract amount | Market Value | Valuation Gain (Loss) | Notional principal or contract amount | Market Value | Valuation Gain (Loss) |     |
| Listed | Futures |                     |         |                                       |              |                       |                                       |              |                       |                                       |              |                       |                                       |              |                       | 取引所 |
|        | Options |                     | 金利オプション | -                                     | -            | -                     | -                                     | -            | -                     | -                                     | -            | -                     | -                                     | -            | -                     |     |
| OTC    | Swaps   | 店頭                  | 金利スワップ  | 735.9                                 | 1.0          | 1.0                   | 698.2                                 | 1.0          | 1.0                   | 644.2                                 | 1.1          | 1.1                   | -                                     | -            | -                     |     |
|        | Others  |                     | その他     | 301.5                                 | (0.2)        | (0.2)                 | 285.6                                 | (0.2)        | (0.2)                 | 254.0                                 | (0.4)        | (0.4)                 | -                                     | -            | -                     |     |
| Total  |         | 合計                  |         |                                       |              | 0.8                   |                                       |              | 0.7                   |                                       |              | 0.7                   |                                       |              |                       |     |

Note: Derivatives which qualify for hedge accounting are not included in the above table.

#### (2) Currency derivatives

|        |                          | (¥Billion)          |         |                                       |              |                       | (Reference)                           |              |                       |                                       |              | (¥Billion)            |                                       |              |                       |     |
|--------|--------------------------|---------------------|---------|---------------------------------------|--------------|-----------------------|---------------------------------------|--------------|-----------------------|---------------------------------------|--------------|-----------------------|---------------------------------------|--------------|-----------------------|-----|
|        |                          | As of Dec. 31, 2004 |         |                                       |              |                       | As of Sep. 30, 2004                   |              |                       |                                       |              | As of Mar. 31, 2004   |                                       |              |                       |     |
|        |                          | 区分                  | 種類      | Notional principal or contract amount | Market Value | Valuation Gain (Loss) | Notional principal or contract amount | Market Value | Valuation Gain (Loss) | Notional principal or contract amount | Market Value | Valuation Gain (Loss) | Notional principal or contract amount | Market Value | Valuation Gain (Loss) |     |
| Listed | Futures                  |                     |         |                                       |              |                       |                                       |              |                       |                                       |              |                       |                                       |              |                       | 取引所 |
| OTC    | Currency Swaps           | 店頭                  | 通貨スワップ  | 376.8                                 | 0.4          | 0.4                   | 323.6                                 | 0.3          | 0.3                   | 329.4                                 | 0.3          | 0.3                   | -                                     | -            | -                     |     |
|        | Forward Foreign Exchange |                     | 為替予約    | 4.3                                   | 0.0          | 0.0                   | 6.7                                   | (0.0)        | (0.0)                 | 7.5                                   | 0.0          | 0.0                   | -                                     | -            | -                     |     |
|        | Currency Options         |                     | 通貨オプション | 79.9                                  | 0.1          | 0.5                   | 66.3                                  | (0.0)        | 0.2                   | 37.4                                  | (0.0)        | 0.1                   | -                                     | -            | -                     |     |
| Total  |                          | 合計                  |         |                                       |              | 0.9                   |                                       |              | 0.5                   |                                       |              | 0.4                   |                                       |              |                       |     |

Note: Derivatives which qualify for hedge accounting are not included in the above table.

(3) Equity derivatives

There are no corresponding items.

(4) Bond derivatives

|        | (Japanese only)<br>区分 | (¥Billion)                            |              |                       | (Reference)                           |              |                       | (¥Billion)                            |              |                       |
|--------|-----------------------|---------------------------------------|--------------|-----------------------|---------------------------------------|--------------|-----------------------|---------------------------------------|--------------|-----------------------|
|        |                       | As of Dec. 31, 2004                   |              |                       | As of Sep. 30, 2004                   |              |                       | As of Mar. 31, 2004                   |              |                       |
|        |                       | Notional principal or contract amount | Market Value | Valuation Gain (Loss) | Notional principal or contract amount | Market Value | Valuation Gain (Loss) | Notional principal or contract amount | Market Value | Valuation Gain (Loss) |
| Listed | 取引所                   | 20.9                                  | 0.0          | 0.0                   | 4.1                                   | 0.0          | 0.0                   | 0.1                                   | (0.0)        | (0.0)                 |
| OTC    | 店頭                    | 10.0                                  | (0.0)        | 0.0                   | -                                     | -            | -                     | -                                     | -            | -                     |
| Total  | 合計                    |                                       |              | 0.0                   |                                       |              | 0.0                   |                                       |              | (0.0)                 |

Note: Derivatives which qualify for hedge accounting are not included in the above table.

(5) Commodity derivatives

There are no corresponding items.

(6) Credit derivatives

There are no corresponding items.

6. Deposits and loans (Term-end balance) (Non-consolidated)

(1) Loans

|  | (Japanese only) | (¥Billion)              |         |       | (Reference)             |                         | (¥Billion) |  |
|--|-----------------|-------------------------|---------|-------|-------------------------|-------------------------|------------|--|
|  |                 | As of Dec. 31, 2004 (a) | (a-b)   | (a-c) | As of Sep. 30, 2004 (b) | As of Mar. 31, 2004 (c) |            |  |
| Loans and bills discounted                   | 貸 出 金           | 5,817.5                 | 162.0   | 139.4 | 5,655.4                 | 5,678.1                 |            |  |
| Housing Loans                                | うち住宅ローン         | 1,714.7                 | 42.5    | 90.5  | 1,672.2                 | 1,624.2                 |            |  |
| Small and medium-sized companies loans       | 中小企業等向け貸出金      | 4,451.5                 | 54.4    | 112.7 | 4,397.0                 | 4,338.8                 |            |  |
| Small and medium-sized companies loans ratio | (中小企業等貸出比率)     | 76.73%                  | (1.26%) | 0.11% | 78.00%                  | 76.62%                  |            |  |

Note: Small and medium-sized companies loans ratio = Small and medium-sized companies loans / domestic loans and bills discounted

(2) Deposits

|                   | (Japanese only) | (¥Billion)              |       |       | (Reference)             |                         | (¥Billion) |  |
|-------------------|-----------------|-------------------------|-------|-------|-------------------------|-------------------------|------------|--|
|                   |                 | As of Dec. 31, 2004 (a) | (a-b) | (a-c) | As of Sep. 30, 2004 (b) | As of Mar. 31, 2004 (c) |            |  |
| Deposits          | 預 金             | 7,525.7                 | 137.8 | 259.3 | 7,387.9                 | 7,266.4                 |            |  |
| Personal Deposits | うち個人預金          | 5,744.9                 | 168.7 | 233.5 | 5,576.2                 | 5,511.3                 |            |  |

|   | (Japanese only) | (¥Billion)              |       |       | (Reference)             |                         | (¥Billion) |  |
|---|-----------------|-------------------------|-------|-------|-------------------------|-------------------------|------------|--|
|   |                 | As of Dec. 31, 2004 (a) | (a-b) | (a-c) | As of Sep. 30, 2004 (b) | As of Mar. 31, 2004 (c) |            |  |
| Balance of investment trusts (Personal investors) | 投資信託残高 (個人)     | 324.2                   | 16.4  | 64.7  | 307.7                   | 259.4                   |            |  |
| Personal annuities (Insurance premiums)           | 個人年金保険 (取扱保険料)  | 216.5                   | 15.9  | 61.7  | 200.5                   | 154.7                   |            |  |

For personal annuities, figures are totals from Oct. 2002.

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