

# The Chiba Bank, Ltd.

Consolidated Financial Information for the Third Quarter of Fiscal Year 2006, ending March 31, 2007  
(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 2006

- (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 2006):  
Inclusion in consolidation: 1 ("Chibagin Heartful Co., Ltd.", a newly established company, is added)  
Consolidated subsidiaries: 11  
Non-consolidated subsidiaries accounted for by the equity method: 4

## 2. Financial Highlights (for the Third quarter, from April 1, 2006 to December 31, 2006)

### (1) Consolidated Operating Results

Amounts less than one million yen are rounded down.

	Ordinary Income 經常収益		Ordinary Profits 經常利益		Net Income 四半期(当期)純利益	
	¥Million	%	¥Million	%	¥Million	%
Third quarter						
Ended Dec.31, 2006	196,612	14.7	59,262	(3.0)	37,819	2.6
Ended Dec.31, 2005	171,407	10.4	61,114	75.4	36,846	72.1
(Reference)						
Fiscal Year 2005	231,502		79,109		48,927	

	Net Income per Share 1株当たり 四半期(当期)純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 四半期(当期)純利益
	¥	¥
Third quarter		
Ended Dec.31, 2006	42.43	-
Ended Dec.31, 2005	43.51	-
(Reference)		
Fiscal Year 2005	56.97	-

Note: Percentage figures in Ordinary income, Ordinary profits and Net income represent changes in the respective figures from the same quarter of the previous fiscal year.

### (2) Consolidated Financial Condition

	Total Assets 総資産	Net Assets 純資産	Net Assets to Total Assets 自己資本比率	Net Assets per Share 1株当たり純資産
	¥Million	¥Million	%	¥
Third quarter				
Ended Dec.31, 2006	10,124,431	570,880	5.5	625.00
Ended Dec.31, 2005	9,614,377	528,301	5.5	592.77
(Reference)				
Fiscal Year 2005	9,802,061	531,954	5.4	596.84

Note: "Net assets to total assets" represents ("Net assets"- "Minority interests")/"Total assets" at fiscal year end. "Net assets to total assets" differs from "Capital ratio" which is calculated in accordance with Bulletin No.55 issued by the Ministry of Finance in 1993.

## 3. Consolidated Earnings Projections for Fiscal year 2006, ending March 31, 2007

There are no revisions to the previously announced earning projections for fiscal year 2006 (announced on November 20, 2006).

## Consolidated Balance Sheets

(¥Million)

Item	科目 (Japanese)	As of Dec.31,2006 (a)	As of Dec.31,2005 (b)	(a-b)	(Reference) As of Mar.31,2006
Assets:	(資産の部)				
Cash and due from banks	現金預け金	305,656	282,685	22,970	269,751
Call loans and bills bought	コールローン及び買入手形	97,668	10,862	86,806	129
Receivables under securities borrowing transactions	債券貸借取引支払保証金	12,590	24,161	(11,570)	19,944
Other debt purchased	買入金銭債権	62,608	34,823	27,785	63,574
Trading assets	特定取引資産	290,610	519,190	(228,580)	368,619
Money held in trust	金銭の信託	31,208	33,130	(1,921)	32,359
Securities	有価証券	2,532,636	2,490,976	41,660	2,635,218
Loans and bills discounted	貸出金	6,396,925	5,963,216	433,708	6,139,665
Foreign exchange	外国為替	4,464	2,551	1,912	2,591
Other assets	その他資産	152,411	104,394	48,016	116,832
Premises and equipment	動産不動産	-	101,313	-	101,010
Tangible fixed assets	有形固定資産	136,604	-	-	-
Intangible fixed assets	無形固定資産	9,816	-	-	-
Deferred tax assets	繰延税金資産	22,257	19,556	2,701	20,313
Customers' liabilities for acceptances and guarantees	支払承諾見返	135,949	107,488	28,460	108,773
Reserve for possible loan losses	貸倒引当金	(66,979)	(79,975)	12,996	(76,722)
Total assets	資産の部合計	10,124,431	9,614,377	510,054	9,802,061
Liabilities:	(負債の部)				
Deposits	預金	8,187,058	7,878,488	308,569	7,988,784
Negotiable certificates of deposit	譲渡性預金	103,287	129,468	(26,181)	130,017
Call money and bills sold	コールマネー及び売渡手形	224,605	284,157	(59,552)	250,091
Payables under repurchase agreements	売現先勘定	104,434	68,798	35,636	139,493
Payables under securities lending transactions	債券貸借取引受入担保金	313,275	352,119	(38,843)	411,380
Trading liabilities	特定取引負債	17,429	21,353	(3,924)	21,029
Borrowed money	借入金	313,083	53,108	259,975	49,830
Foreign exchange	外国為替	287	175	112	366
Bonds	社債	21,000	21,000	-	21,000
Other liabilities	その他負債	97,688	123,846	(26,157)	102,828
Reserve for employees' retirement benefits	退職給付引当金	19,716	20,819	(1,102)	20,647
Reserves under special laws	特別法上の引当金	215	159	56	196
Deferred tax liabilities	繰延税金負債	217	257	(39)	250
Deferred tax liabilities on land revaluation	再評価に係る繰延税金負債	15,301	15,304	(2)	15,304
Acceptances and guarantees	支払承諾	135,949	107,488	28,460	108,773
Total liabilities	負債の部合計	9,553,551	9,076,545	477,006	9,259,996
Minority interests:	(少数株主持分)				
Minority interests in consolidated subsidiaries	少数株主持分	-	9,530	-	10,110
Stockholders' equity:	(資本の部)				
Common stock	資本金	-	145,069	-	145,069
Capital surplus	資本剰余金	-	122,221	-	122,223
Retained earnings	利益剰余金	-	189,513	-	201,594
Land revaluation excess	土地再評価差額金	-	7,843	-	7,843
Net unrealized gains on other securities	その他有価証券評価差額金	-	65,637	-	57,266
Foreign currency translation adjustments	為替換算調整勘定	-	24	-	6
Treasury stock	自己株式	-	(2,008)	-	(2,048)
Total stockholders' equity	資本の部合計	-	528,301	-	531,954
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分及び資本の部合計	-	9,614,377	-	9,802,061

Item	科目 (Japanese)	As of Dec.31,2006 (a)	As of Dec.31,2005 (b)	(a-b)	(Reference) As of Mar.31,2006
Net assets:	(純資産の部)				
Common stock	資本金	145,069	-	-	-
Capital surplus	資本剰余金	123,398	-	-	-
Retained earnings	利益剰余金	232,693	-	-	-
Treasury stock	自己株式	(915)	-	-	-
Total stockholders' equity	株主資本合計	500,245	-	-	-
Net unrealized gains on other securities	その他有価証券評価差額金	48,804	-	-	-
Net deferred gains on hedging instruments	繰延ヘッジ損益	1,952	-	-	-
Land revaluation excess	土地再評価差額金	7,839	-	-	-
Foreign currency translation adjustments	為替換算調整勘定	0	-	-	-
Total valuation and translation adjustments	評価・換算差額等合計	58,596	-	-	-
Minority interests	少数株主持分	12,038	-	-	-
Total net assets	純資産の部合計	570,880	-	-	-
Total liabilities, and net assets	負債及び純資産の部合計	10,124,431	-	-	-

Amounts less than one million have been rounded down.

### Consolidated Statements of Income

(¥Million)

Item	科目 (Japanese)	For the nine months ended Dec.31, 2006 (a)	For the nine months ended Dec.31, 2005 (b)	(a-b)	For FY 2005 ended Mar. 31, 2006 (Summary)
Ordinary income	経常収益	196,612	171,407	25,204	231,502
Interest income	資金運用収益	130,384	110,870	19,514	150,511
Interest on loans and discounts	(うち貸出金利息)	92,492	86,919	5,573	115,695
Interest and dividends on securities	(うち有価証券利息配当金)	36,526	22,500	14,025	33,081
Fees and commissions income	役務取引等収益	33,293	32,553	739	44,090
Trading income	特定取引収益	1,750	1,949	(199)	2,577
Other operating income	その他業務収益	4,672	4,587	84	5,416
Other ordinary income	その他経常収益	26,511	21,446	5,065	28,906
Ordinary expenses	経常費用	137,349	110,293	27,056	152,393
Interest expenses	資金調達費用	29,186	14,858	14,327	21,597
Interest on deposits	(うち預金利息)	13,908	6,223	7,684	8,975
Fees and commissions expenses	役務取引等費用	9,696	9,042	653	12,130
Other operating expenses	その他業務費用	7,188	1,029	6,159	2,733
General and administrative expenses	営業経費	63,828	62,613	1,214	83,450
Other ordinary expenses	その他経常費用	27,449	22,749	4,700	32,481
Ordinary profits	経常利益	59,262	61,114	(1,851)	79,109
Extraordinary profits	特別利益	5,535	5,141	393	8,512
Extraordinary losses	特別損失	350	1,200	(850)	1,414
Income before income taxes and minority interests	税金等調整前 四半期(当期)純利益	64,447	65,054	(606)	86,206
Income taxes-current	法人税、住民税及び事業税	22,606	16,612	5,994	20,295
Income taxes-deferred	法人税等調整額	2,487	10,055	(7,567)	14,909
Minority interests in net income	少数株主利益	1,533	1,540	(6)	2,073
Net income	四半期(当期)純利益	37,819	36,846	973	48,927

Amounts less than one million have been rounded down.

**Consolidated Statements of Changes in Net Assets**

For the Third quarter of FY 2006 ending March 31, 2007 (from April 1, 2006 to December 31, 2006)

(¥Million)

		Stockholders' equity				
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
	(Japanese)	株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
As of March 31,2006	平成18年3月31日 残高	145,069	122,223	201,594	(2,048)	466,837
Changes during third quarter of FY2006	当四半期中の変 動額					
Dividends from surplus* <sup>1</sup>	剰余金の配当			(6,675)		(6,675)
Bonuses to directors* <sup>2</sup>	役員賞与			(49)		(49)
Net income	四半期純利益			37,819		37,819
Purchase of treasury stock	自己株式の取得				(255)	(255)
Disposal of treasury stock	自己株式の処分		1,174		1,389	2,564
Transfer from land revaluation excess	土地再評価差額 金の取崩			4		4
Net changes of items other than stockholders' equity	株主資本以外の項目の当四 半期中の変動額(純額)					
Total of items during third quarter of FY2006	当四半期中の変 動額合計	-	1,174	31,099	1,133	33,407
As of December 31,2006	平成18年12月31 日残高	145,069	123,398	232,693	(915)	500,245

(¥Million)

		Valuation and translation adjustments					Minority interests	Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Foreign currency translation adjustments	Total valuation and translation adjustments		
	(Japanese)	評価・換算差額等					少数株主 持分	純資産合計
		その他有 価証券評 価差額金	繰延ヘッジ 損益	土地再評 価差額金	為替換算 調整勘定	評価・換算 差額等 合計		
As of March 31,2006	平成18年3月31日 残高	57,266	-	7,843	6	65,117	10,110	542,065
Changes during third quarter of FY2006	当四半期中の変 動額							
Dividends from surplus* <sup>1</sup>	剰余金の配当							(6,675)
Bonuses to directors* <sup>2</sup>	役員賞与							(49)
Net income	四半期純利益							37,819
Purchase of treasury stock	自己株式の取得							(255)
Disposal of treasury stock	自己株式の処分							2,564
Transfer from land revaluation excess	土地再評価差額 金の取崩							4
Net changes of items other than stockholders' equity	株主資本以外の項目の当四 半期中の変動額(純額)	(8,462)	1,952	(4)	(5)	(6,520)	1,927	(4,592)
Total of items during first quarter of FY2006	当四半期中の変 動額合計	(8,462)	1,952	(4)	(5)	(6,520)	1,927	28,815
As of December 31,2006	平成18年12月31 日残高	48,804	1,952	7,839	0	58,596	12,038	570,880

Amounts less than one million have been rounded down.

\*<sup>1</sup> An appropriation of retained earnings in shareholders' meeting held in June, 2006 and interim dividends in December, 2006.\*<sup>2</sup> An appropriation item of retained earnings in shareholders' meeting held in June, 2006.

## Accounting Policies for Consolidated Financial Statements for the Third Quarter of FY 2006

Chiba Bank has partly adopted the simplified accounting method in preparing its consolidated financial statements for the third quarter of fiscal year 2006, ending March 31, 2007. There are also some changes in presentation. Details are given below.

Please note the quarterly consolidated financial information has not been audited by our independent auditor, Ernst & Young ShinNihon.

### 1. Simplified accounting method

The amount of Reserves for Possible Loan Losses is calculated by applying the past loan loss ratio determined at the end of the first half of FY 2006, to the outstanding balance of each debtor category based on our self-assessment as of December 31, 2006

### 2. Changes in presentation

(1) ASBJ Statement No.5 issued on December 9, 2005 and ASBJ Guidance No.8 issued on December 9, 2005 have been applied since the first quarter of FY2006. The amount corresponding to the former stockholders' equity as of December 31, 2006 is ¥556,889 million. The Net assets figures in the consolidated balance sheets of the third quarter of FY 2006 are prepared in accordance with the revised Rules for interim consolidated financial statements and the revised Ordinance for enforcement of the Banking Law.

(2) As the appended form of Ministry of Finance Ordinance No.10 issued in 1982 has been revised by Cabinet Office Ordinance No.60 issued on April 28, 2006, the following changes in presentation have been applied to the consolidated financial statements since the first quarter of FY2006:

Gains and losses on hedging instruments, which were previously included in "Other Assets" or "Other Liabilities" as "Deferred losses on hedges" or "Deferred gains on hedges", are represented as "Net deferred gains on hedging instruments" in "Total valuation and translation adjustments", net of tax effects.

"Minority interests", formerly represented between Liabilities and Stockholders' equity, are now represented in Net assets.

"Premises and equipment" are reclassified as "Tangible fixed assets", "Intangible fixed assets" or "Other assets".

Software, formerly included in "Other assets", is now included in "Intangible fixed assets".

Lease assets, formerly included in "Other assets", are now included in "Tangible fixed assets" or "Intangible fixed assets"

### (Japanese)

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1.のとおり一部「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。また、2.記載のとおり「表示方法等の変更」を行っております。

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。

#### 1. 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、中間連結会計期間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. 表示方法等の変更

(1) 「貸借対照表の純資産の部の表示に関する会計基準」（企業会計基準第5号平成17年12月9日）及び「貸借対照表の純資産の部の表示に関する会計基準等の適用指針」（企業会計基準適用指針第8号平成17年12月9日）を平成19年3月期第1四半期から適用しております。

当四半期末における従来の「資本の部」に相当する金額は556,889百万円であります。なお、当四半期における四半期連結貸借対照表の純資産の部については、中間連結財務諸表規則及び銀行法施行規則の改正に伴い、改正後の中間連結財務諸表規則及び銀行法施行規則により作成しております。

(2) 「銀行法施行規則」（昭和57年大蔵省令第10号）別紙様式が「無尽業法施行細則等の一部を改正する内閣府令」（内閣府令第60号平成18年4月28日）により改正され、平成18年4月1日以後開始する連結会計年度から適用されることになったこと等に伴い、平成19年3月期第1四半期から以下のとおり表示を変更しております。

繰延ヘッジ損失又は繰延ヘッジ利益として「その他資産」又は「その他負債」に含めて計上していたヘッジ手段に係る損益は、税効果額を控除のうえ評価・換算差額等の「繰延ヘッジ損益」として相殺表示しております。

負債の部の次に表示していた「少数株主持分」は、純資産の部に表示しております。

「動産不動産」は、「有形固定資産」、「無形固定資産」又は「その他資産」に区分して表示しております。

「その他資産」に含めて表示していたソフトウェアは、「無形固定資産」に含めて表示しております。

「その他資産」に含めて表示していたリース資産は、「有形固定資産」又は「無形固定資産」に含めて表示しております。

## Segment Information

### 1. Business Segment Information

For the Third quarter of FY 2006 ending March 31, 2007 (from April 1, 2006 to December 31, 2006)

(¥Million)

	(Japanese)	Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated
		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	177,023	15,651	3,937	196,612	-	196,612
(2) Inter-segment	(2)セグメント間の内部経常収益	608	261	39	910	(910)	-
Total	計	177,631	15,913	3,977	197,522	(910)	196,612
Ordinary Expenses	経常費用	120,524	14,467	3,124	138,116	(767)	137,349
Ordinary Profits/Losses	経常利益	57,107	1,445	852	59,405	(142)	59,262

Notes:

1. Ordinary Income and Ordinary Profits/Losses correspond to the sales and operating profits of companies in other industries.
2. "Other Business" includes securities business.

For the Third quarter of FY 2005 ending March 31, 2006 (from April 1, 2005 to December 31, 2005)

(¥Million)

	(Japanese)	Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated
		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	152,462	14,012	4,931	171,407	-	171,407
(2) Inter-segment	(2)セグメント間の内部経常収益	490	236	32	759	(759)	-
Total	計	152,953	14,249	4,963	172,166	(759)	171,407
Ordinary Expenses	経常費用	94,787	12,976	3,199	110,963	(670)	110,293
Ordinary Profits/Losses	経常利益	58,165	1,273	1,764	61,203	(89)	61,114

Notes:

1. As the Bank started credit card issuing business from April 2005, credit card business, which used to be included in "Other Business", has been changed to be included in "Banking Business". Consequently, Ordinary Income and Ordinary Profits of "Other Business" decreased by ¥4,942 million and ¥1,492 million respectively. As well, Ordinary Income and Ordinary Profits of "Banking Business" increased by ¥4,389 million and ¥1,487 million respectively.
2. Ordinary Income and Ordinary Profits/Losses correspond to the sales and operating profits of companies in other industries.
3. "Other Business" includes securities 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 of consolidated ordinary income. Thus, ordinary income from overseas operations is omitted.

## SUPPLEMENTARY INFORMATION

For Consolidated Financial Information for the Third quarter of fiscal year 2006, ending March 31, 2007 (*Unaudited*)

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

Chiba Bank achieved steady income through the third quarter, ended December 31, 2006, of fiscal year 2006.

#### [Net Business Income (before Transfer to General Reserve for Possible Loan Losses)]

*Progress towards the announced projection for FY 2006: 68.2% (Projection: ¥81.0 bil)*

Core net business income, Net Business income (before transfer to general reserve for possible loan losses) excluding Gains (losses) on bonds, increased by ¥6.4 billion from the corresponding period of the previous fiscal year, to ¥61.5 billion due to an increase in interest income and fees and commissions income brought by an increase in loans and strong sales of custody assets. On the other hand, Net business income (before transfer to general reserve for possible loan losses) decreased by ¥1.6 billion to ¥55.3 billion mainly because of the sales of foreign bonds executed as a part of a restructuring of portfolio balances.

#### [Ordinary Profits] Progress towards the announced projection for FY 2006: 72.3% (Projection: ¥70.0 bil)

Ordinary profits decreased by ¥2.5 billion from the corresponding period of the previous fiscal year, to ¥50.6 billion mainly due to a decrease in Net business income (before transfer to general reserve for possible loan losses.) and an increase in Disposal of non-performing loans.

#### [Net Income] Progress towards the announced projection for FY 2006: 74.8% (Projection: ¥48.0 bil)

Net income for the third quarter increased by ¥1.7 billion from the corresponding period of the previous fiscal year, to ¥35.9 billion mainly through an increase in Transfer from reserve for possible loan losses and Collection of written-off claims in Extraordinary profits.

(¥ Billion)						
	(Japanese)	For the nine months ended Dec.31, 2006 (a)	FY 2006 (Announced Projection)	For the nine months ended Dec.31, 2005 (b)	(a - b)	(Reference) FY 2005
Gross business profits	業務粗利益	113.9		113.5	0.3	150.5
Net interest income	資金利益	99.4		94.0	5.4	126.2
Fees and commissions income	役務取引等利益	15.5		14.4	1.0	19.6
Trading income	特定取引利益	1.4		1.5	(0.0)	1.9
Profit from other business transactions	その他業務利益	(2.5)		3.5	(6.0)	2.6
Gains (losses) on bonds	うち債券関係損益	(6.2)		1.8	(8.1)	0.7
Expenses (excluding non-recurrent expenses)	経費(除く臨時処理分)	58.5		56.5	1.9	75.3
<b>Core net business income</b>	<b>コア業務純益</b>	<b>61.5</b>		<b>55.1</b>	<b>6.4</b>	<b>74.4</b>
<b>Net business income (before transfer to general reserve for possible loan losses)</b>	<b>実質業務純益 (一般貸引繰入前)</b>	<b>55.3</b>	<b>81.0</b>	<b>56.9</b>	<b>(1.6)</b>	<b>75.2</b>
Net transfer to general reserve for possible loan losses (i)	一般貸倒引当金繰入額	-		-	-	-
Net business income	業務純益	55.3		56.9	(1.6)	75.2
Non-recurrent income and losses	臨時損益	(4.6)		(3.8)	(0.8)	(6.3)
Disposal of non-performing loans (ii)	うち不良債権処理額	11.5		6.7	4.7	11.1
<b>Ordinary profits</b>	<b>経常利益</b>	<b>50.6</b>	<b>70.0</b>	<b>53.1</b>	<b>(2.5)</b>	<b>68.8</b>
Extraordinary profits (losses)	特別損益	8.3		6.1	2.2	12.1
Transfer from reserve for possible loan losses (iii)	うち貸倒引当金取崩額	5.6		4.5	1.0	9.2
Collection of written-off claims (iv)	うち償却債権取立益	3.0		2.7	0.3	4.0
Losses on Impairment of fixed assets	うち減損損失	0.1		0.8	(0.7)	0.8
<b>Net income</b>	<b>四半期(当期)純利益</b>	<b>35.9</b>	<b>48.0</b>	<b>34.2</b>	<b>1.7</b>	<b>46.7</b>
Credit costs (i)+(ii)-(iii)	信用コスト	5.9		2.2	3.6	1.8
Net Credit costs (i)+(ii)-(iii)-(iv)	実質信用コスト	2.8		(0.4)	3.2	(2.1)

Note: As the total transfer from reserve for possible loan losses was surplus, the transfer from reserve for possible loan losses was recorded in Extraordinary profits.

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

- Disclosed claims under the Financial Reconstruction Law decreased by ¥3.4 billion from September 30, 2006, to ¥212.2 billion.
- The proportion of Disclosed claims to total claims declined by 0.08% to 3.23%.

	(Japanese)	(¥Billion) As of Dec. 31, 2006 (a)	(Reference) As of Sep. 30, 2006 (b)	(¥Billion) (a-b)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	28.4	28.0	0.3
Doubtful Claims	危険債権	82.7	82.3	0.4
Substandard Claims	要管理債権	101.0	105.2	(4.2)
Total	合計	212.2	215.6	(3.4)
Proportion to total claims	総与信に占める割合	3.23%	3.31%	(0.08%)

Note: Figures as of Dec. 31, 2006 are based on the assets classification under the Financial Reconstruction Law. Figures as of Dec. 31, 2006 are calculated by self-assessment results made by business execution sections based on the self-assessment standards.

### \*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)

- The projection for the consolidated capital ratio (BIS guideline) is approximately 11.0% and for the consolidated Tier I ratio is approximately 8.5% respectively.

	(Japanese)	As of Mar. 31, 2007 (estimate)	(Reference) As of Sep. 30, 2006
Consolidated Capital Ratio (BIS guideline)	連結自己資本比率	Approximately 11.0%	10.95%
Consolidated Tier I Ratio	連結Tier 比率	Approximately 8.5%	8.51%

Note: The above estimated figures may vary according to changes in the operating environment and other factors.

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

	(Japanese)	(¥Billion) As of Dec. 31, 2006			(Reference) (¥Billion) As of Sep. 30, 2006		
		Costs	Market value	Gains (losses) on valuation	Costs	Market value	Gains (losses) on valuation
Other Securities	その他有価証券	2,376.8	2,457.3	80.5	2,527.9	2,609.3	81.3
Stocks	株式	136.3	245.9	109.6	136.1	247.0	110.9
Bonds	債券	1,601.3	1,580.9	(20.3)	1,594.3	1,577.5	(16.7)
Others	その他	639.1	630.3	(8.8)	797.5	784.6	(12.8)
Foreign bonds	うち外国債券	555.2	546.6	(8.6)	694.5	683.2	(11.3)

Notes:

1. Gains/losses are the difference between balance sheet amounts and costs (after applying the amortized cost method and after write-offs), as of the end of each period.
2. Other securities include negotiable CDs included in Cash and due from banks and Beneficiary claims on loans in Other debt purchased in addition to Securities.
3. Unrealized gains (losses) of Held-to-Maturity Bonds are shown below.

	(Japanese)	(¥Billion) As of Dec. 31, 2006			(Reference) (¥Billion) As of Sep. 30, 2006		
		Amount in the balance sheets	Market value	Difference	Amount in the balance sheets	Market value	Difference
Held-to-Maturity Bonds	満期保有目的	48.4	48.2	(0.2)	42.4	42.2	(0.1)

4. There are no stocks of subsidiaries and affiliates with market values.

## 5. Derivative Transactions (Non-consolidated)

## (1) Interest rate derivatives

		(¥Billion)			(Reference) (¥Billion)				
		(Japanese)	As of Dec. 31, 2006			As of Sep. 30, 2006			
		区分	種類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed	取引所		金利先物	22.3	0.0	0.0	7.4	0.0	0.0
			金利オプション	-	-	-	-	-	-
OTC	店頭		金利スワップ	1,092.3	1.7	1.7	1,120.6	1.7	1.7
			その他	274.4	(0.7)	(0.7)	292.6	(0.6)	(0.6)
Total		合計				0.9			1.0

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

## (2) Currency derivatives

		(¥Billion)			(Reference) (¥Billion)				
		(Japanese)	As of Dec. 31, 2006			As of Sep. 30, 2006			
		区分	種類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed	取引所		通貨先物	-	-	-	-	-	-
OTC	店頭		通貨スワップ	417.4	0.6	0.6	422.1	0.7	0.7
			為替予約	4.7	(0.0)	(0.0)	5.9	(0.0)	(0.0)
			通貨オプション	203.4	0.0	1.4	190.9	(0.0)	1.1
Total		合計				1.9			1.8

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

## (3) Equity derivatives

		(¥Billion)			(Reference) (¥Billion)				
		(Japanese)	As of Dec. 31, 2006			As of Sep. 30, 2006			
		区分	種類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed	取引所			6.7	(0.1)	(0.1)	-	-	-
OTC	店頭			-	-	-	-	-	-
Total		合計				(0.1)			-

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

## (4) Bond derivatives

		(¥Billion)			(Reference) (¥Billion)				
		(Japanese)	As of Dec. 31, 2006			As of Sep. 30, 2006			
		区分	種類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed	取引所			19.1	0.0	0.0	12.2	(0.0)	(0.0)
OTC	店頭			84.0	(0.3)	0.0	-	-	-
Total		合計				0.1			(0.0)

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

## (5) Commodity derivatives

There are no applicable items.

## (6) Credit derivatives

There are no applicable items.

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

### (1) Loans

- Loans and bills discounted increased by ¥54.9 billion from September 30, 2006, to ¥6,427.0 billion.
- Housing loans increased by ¥34.1 billion from September 30, 2006, to ¥1,961.1 billion. Loans to small and medium-sized companies were ¥4,902.0 billion, an increase of ¥40.8 billion.

	(Japanese)	(¥Billion) As of Dec. 31, 2006 (a)	(Reference) As of Sep. 30, 2006 (b)	(¥Billion) (a-b)
Loans and bills discounted	貸 出 金	6,427.0	6,372.0	54.9
Housing Loans	うち住宅ローン	1,961.1	1,927.0	34.1
Small and medium-sized companies loans	中小企業等向け貸出金	4,902.0	4,861.1	40.8
Small and medium-sized companies loans ratio	(中小企業等貸出比率)	76.60%	76.58%	0.01%

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

### (2) Deposits

- Deposits increased, mainly in personal deposits, by ¥200.5 billion from September 30, 2006, to ¥8,209.7 billion.
- Personal deposits increased by ¥192.7 billion from September 30, 2006, to ¥6,144.1 billion.
- As efforts to boost custody assets (sales of investment trusts and personal annuities) were successful, the balance of investment trusts (personal investors) was ¥546.7 billion with an increase of ¥45.0 billion from September 30, 2006. Insurance premiums of personal annuities for the three months from October to December 2006 reached ¥12.1 billion.

	(Japanese)	(¥Billion) As of Dec. 31, 2006 (a)	(Reference) As of Sep. 30, 2006 (b)	(¥Billion) (a-b)
Deposits	預 金	8,209.7	8,009.2	200.5
Personal Deposits	うち個人預金	6,144.1	5,951.3	192.7

(Reference)	(Japanese)	(¥Billion) As of Dec. 31, 2006 (a)	(Reference) As of Sep. 30, 2006 (b)	(¥Billion) (a-b)
Balance of investment trusts (Personal investors)	投資信託残高(個人)	546.7	501.7	45.0

	(Japanese)	For the three months ended Dec. 31, 2006	For the first half of FY 2006
Personal annuities and other (Insurance premiums)	個人年金保険等 (取扱保険料)	12.1	30.7

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