

INTERIM FINANCIAL RESULTS
for Fiscal Year 2003
(ended September 30, 2003)

THE CHIBA BANK, LTD.

Interim Financial Results for Fiscal Year 2003 ended September 30, 2003

Table of contents

I. Financial Highlights	1
1. Summary	1
(1) Summary of income	1
(2) Capital ratio (BIS guidelines).....	1
(3) Disclosed Claims under the Financial Reconstruction Law	1
2. Income and Expenses	2
(1) Net business income.....	2
(2) Ordinary profit and Net income	3
3. Management Indices	3
4. Investment and Borrowing	4
(1) Deposits and loans (term-end balance)	4
(2) Securities (term-end balance).....	4
5. Assets	5
Disclosed Claims under the Financial Reconstruction Law.....	5
Disclosed Claims under the Financial Reconstruction Law Standard (after partial direct write-offs)	5
6. Earnings Projections for Fiscal Year 2003, ending March 31, 2004.....	6
II. Consolidated Interim Financial Information	7
1. Consolidated Interim Balance Sheet	7
2. Consolidated Interim Statement of Income	8
3. Consolidated Interim Statement of Retained Earnings.....	9
4. Consolidated Interim Statement of Cash Flows	10
III. Non-consolidated Interim Financial Information	11
1. Non-consolidated Interim Balance Sheet (summary)	11
2. Non-consolidated Interim Statement of Income (summary).....	12
3. The 98th Non-consolidated Interim Balance Sheet (as of September 30, 2003).....	13
4. The 98th Non-consolidated Interim Statements of Income (From April 1, 2003 to September 30, 2003).....	14
IV. Interim Financial Data	15
1. Income and Expenses	15
2. Net Business Income - non-consolidated	17
3. Interest Rate Spread (Domestic business) - non-consolidated	17
4. Gains and Losses related to Securities - non-consolidated.....	17
5. Capital Ratio (BIS Guidelines)	18
6. Return on Equity - Non-consolidated	18
7. Outstanding Balance of Deposits and Loans.....	19
(1) Outstanding balance - Non-consolidated	19
(2) Breakdown of domestic loans and bills discounted - Non-consolidated.....	19
(3) Loans and bills discounted for small and medium-sized companies as a percentage of total loans and bills discounted (Y/X of the above table (2)) - Non-consolidated.....	19
(4) Consumer loans - Non-consolidated	19
8. Risk-Monitored Loans - Self-Assessment Basis (before partial direct write-off).....	20
9. Reserve and Coverage Ratio against Risk-monitored Loans.....	21
10. Disclosed Claims under the Financial Reconstruction Law	22
11. Preservation of Claims under the Financial Reconstruction Law.....	22
12. Reserve for Possible Loan Losses	23
(1) Charge-off/Reserve criteria	23
(2) Breakdown of reserve for possible loan losses.....	23
13. Loan Breakdown by Type of Borrower - Non-consolidated (before partial direct write-offs).....	24
(1) Loan breakdown by type of industry of borrower	24
(2) Breakdown of Risk-Monitored Loans by type of industry of borrower	24
14. Loan Breakdown by Domicile of Borrower	25
(1) Balance of loans to specific foreign countries - Non-consolidated	25
(2) Balance of loans to Asian countries - Non-consolidated.....	25
(3) Balance of loans to Latin American countries and Russia - Non-consolidated.....	25
15. Gains and Losses on Valuation of Securities	26
(1) Basis of Securities Valuation	26
(2) Gains and Losses on Valuation	26

I. Financial Highlights

1. Summary

- Net business income (before transfer to general reserve for possible loan losses), which reflects a bank's profitability, reached ¥33.5 billion, against a planned figure of ¥34.0 billion at the beginning of the period.
- In spite of a reduction in write-offs of impairment losses on investment securities compared with the corresponding period of the previous year, the Bank posted an Ordinary profit of ¥16.4 billion, slightly lower than planned at the beginning of the period, reflecting higher transfers to the general reserve for possible loan losses.
- Net income was ¥11.7 billion, more than anticipated at the beginning of the period, thanks to Extraordinary gains of ¥4.9 billion due to the return of the agency element of the state pension to the national government.
- The consolidated capital ratio (BIS guidelines) was 10.72 percent, and the non-consolidated capital ratio was 10.52 percent. In comparison with March 31, 2003, there was an improvement of 0.29 percent on a consolidated basis.
- Disclosed Claims under the Financial Reconstruction Law decreased by ¥51.4 billion from the end of March 31, 2003 to ¥477.1 billion.

(1) Summary of income

(¥ Billion)						
	(Japanese only)	For the six months ended Sep. 30, 2003 (a)			For the six months ended Sep. 30, 2002 (b)	Announced forecast on May 2003
		(a-b)	(a-b)/b			
Ordinary income	経 常 収 益	85.2	(5.7)	(6.3%)	90.9	85.0
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一般貸引繰入前)	33.5	(3.2)	(8.9%)	36.8	34.0
Transfer to general reserve for possible loan losses	一般貸倒引当金繰入額	3.6	2.6	268.1%	0.9	-
Net business income	業 務 純 益	29.8	(5.9)	(16.6%)	35.8	35.0
Non-recurrent income and losses	臨 時 損 益	(13.4)	6.1	(31.2%)	(19.6)	-
Disposal of non-performing loans	うち不良債権処理額	13.8	(2.4)	(15.0%)	16.2	-
Write-offs of securities	うち株式等償却額	0.3	(3.0)	(89.4%)	3.4	-
Ordinary profit	経 常 利 益	16.4	0.1	1.1%	16.2	18.0
Extraordinary gains	特 別 損 益	4.7	5.0	-	(0.3)	-
Net income	中 間 純 利 益	11.7	2.2	23.6%	9.4	10.0

(2) Capital ratio (BIS guidelines)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
		(a-b)	(a-c)			
Consolidated capital ratio	連結自己資本比率	10.72%	0.29%	0.14%	10.42%	10.57%
Tier I Ratio	T i e r 比 率	6.90%	0.27%	0.08%	6.63%	6.81%
Non-consolidated capital ratio	単体自己資本比率	10.52%	0.27%	0.12%	10.24%	10.39%
Tier I Ratio	T i e r 比 率	6.71%	0.26%	0.08%	6.45%	6.63%

(3) Disclosed Claims under the Financial Reconstruction Law

(¥ Billion)						
	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
		(a-b)	(a-c)			
Total	合 計 額	477.1	(51.4)	(52.3)	528.6	529.4

2. Income and Expenses

(1) Net business income

- Net business income (before transfer to general reserve for possible loan losses) decreased by ¥3.2 billion from the corresponding period of the previous year, to ¥33.5 billion. This decrease was derived from a ¥3.8 billion decrease in Gross business profit and a ¥0.5 billion reduction in Expenses. Meanwhile Core net business income, excluding Gains/Losses on bonds from Net business profit, decreased by ¥1.2 billion from the corresponding period of the previous year, to ¥33.3 billion.
- Domestic gross business profit was stable, seeing a ¥1.3 billion increase in Fees and commissions based on the strong promotion of investment trusts, etc., while Net interest income decreased by ¥3.0 billion from the corresponding period of the previous year due to the reduction in yield on loans and securities. Gains/losses on bonds decreased ¥1.7 billion from the corresponding period of the previous year. International gross business profit decreased by ¥0.5 billion.
- In the Expenses category, Personnel expenses declined by ¥0.3 billion due to workforce reductions. In total, Expenses decreased ¥0.5 billion from the corresponding period of the previous year.
- Net business income decreased by ¥5.9 billion from the corresponding period of the previous year, to ¥29.8 billion.

		(¥ Billion)			
		(Japanese only)			
			For the six months ended Sep. 30, 2003 (a)	(a-b)	(a-b)/b
			For the six months ended Sep. 30, 2002 (b)		
Gross business profit	業務粗利益	70.5	(3.8)	(5.1%)	74.3
Domestic gross business profit	国内業務粗利益	68.8	(3.2)		72.0
Net interest income	資金利益	59.6	(3.0)		62.6
Fees and commissions	役務取引等利益	8.1	1.3		6.8
Fee and commission income of investment trusts	うち投信取扱手数料	1.9	0.7		1.2
Insurance agency fees	うち保険代理手数料	1.0	0.9		0.1
Trading income	特定取引利益	0.6	0.2		0.4
Profit from other business transactions	その他業務利益	0.3	(1.7)		2.0
Gains/Losses on bonds	うち債券利損等	0.3	(1.7)		2.0
International gross business profit	国際業務粗利益	1.7	(0.5)		2.3
Expenses	経費	37.0	(0.5)	(1.4%)	37.5
Personnel expenses	人件費	18.9	(0.3)		19.3
Non-personnel expenses	物件費	16.2	(0.0)		16.3
Taxes	税金	1.8	(0.0)		1.9
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸引繰入前)	33.5	(3.2)	(8.9%)	36.8
Core net business income	コア業務純益	33.3	(1.2)	(3.5%)	34.5
Net transfer to (from) general reserve for possible loan losses	一般貸倒引当金純繰入額	3.6	2.6		0.9
Net business income	業務純益	29.8	(5.9)		35.8

Core net business income = Net business income + Transfer to general reserve for possible loan losses - Gains/Losses on bonds

Number of employees	従業員数	4,022	(185)	(4.3%)	4,207
---------------------	------	-------	-------	--------	-------

Transferred employees are included, while temporary staff and part-time employees are excluded from the above figures.

(2) Ordinary profit and Net income

- Disposals of non-performing loans totalled ¥13.8 billion, a decrease of ¥2.4 billion from the corresponding period of the previous year.
- The recovery in stock prices at the end of the term resulted in impairment losses on securities decreasing by ¥3.0 billion from the corresponding period of the previous year, to ¥0.3 billion.
- Returning the agency element of the state pension to the national government brought Extraordinary gains of ¥4.9 billion.
- Thus, the Bank registered ¥16.4 billion of Ordinary profit and ¥11.7 billion of Net income.

(¥ Billion)

	(Japanese only)	For the six months ended Sep. 30, 2003 (a)			For the six months ended Sep. 30, 2002 (b)
			(a-b)	(a-b)/b	
Net business income	業 務 純 益	29.8	(5.9)	(16.6%)	35.8
Disposals of non-performing loans	不 良 債 権 処 理 額	13.8	(2.4)	(15.0%)	16.2
Write-offs of securities	株 式 等 償 却 額	0.3	(3.0)	(89.4%)	3.4
Retirement benefit expenses (non-recurrent income and losses)	退 職 給 付 費 用 (臨 時 損 益 処 理 分)	1.3	(1.1)	(45.9%)	2.4
Ordinary profit	經 常 利 益	16.4	0.1	1.1%	16.2
Extraordinary gains	特 別 損 益	4.7	5.0	-	(0.3)
Net income	中 間 純 利 益	11.7	2.2	23.6%	9.4

(Reference) Impairment loss write-off criteria

1. Issues below Bankrupt: Issues with a valuation loss
2. Issues requiring caution: Issues with a valuation loss rate of 30 percent or higher
3. Other issues: Issues with a valuation loss rate of 50 percent or higher and issues with valuation loss rate higher than 30 percent and lower than 50 percent and with a market price change below a certain level.

3. Management Indices

- Overhead ratio (OHR), an indicator of management efficiency, was 52.62 percent. Return on average total assets (ROA), which is an indicator of asset management efficiency and profitability, was 0.82 percent. Chiba Bank's OHR and ROA ranked among the top tier of Japan's regional banks.
- Return on equity (ROE) was 7.01 percent on a net income basis.

	(Japanese only)	For the six months ended Sep. 30, 2003 (a)			FY 2002 ended Mar. 31, 2003 (b)	For the six months ended Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Overhead ratio (OHR) *1	O H R	52.62%	0.18%	0.53%	52.43%	52.09%
Return on assets *2	R O A	0.82%	(0.03%)	(0.03%)	0.85%	0.85%
Net business income ROE *3	業 務 純 益 R O E	17.88%	(6.09%)	(3.58%)	23.97%	21.46%
Net profit ROE	当 期 純 利 益 R O E	7.01%	4.25%	1.33%	2.76%	5.68%

*1 OHR = $\frac{\text{Expenses}}{\text{Net business income} - \text{Gain/Loss on bonds} + \text{Transfer to general reserve for possible loan losses} + \text{Expenses}}$ (The lower, the better.)

*2 ROA = $\frac{\text{Net business income} - \text{Gain/Loss on bonds} + \text{Transfer to general reserve for possible loan losses}}{\text{Total average assets}}$

*3 ROE = $\frac{\text{Net business income or Net income for the current fiscal (interim) term}}{(\text{Total shareholders' equity at the beginning of the period} + \text{Total shareholders' equity at the end of the period})/2}$

4. Investment and Borrowing

- A positive approach towards meeting the financial needs of individual customers brought an increase in Housing loans of ¥75.1 billion compared with the same period a year earlier, resulting in an increase of ¥162.1 billion in total loans and bills discounted.
- Deposits from customers in the region, mainly personal deposits, have increased ¥626 billion compared with the same period a year earlier. Sales of investment trusts were strongly promoted and increased by ¥47.0 billion from the end of same period a year earlier, resulting in an outstanding balance of ¥222.3 billion. Also, insurance premiums for personal annuities increased by ¥43.6 billion.
- The balance of Securities decreased by ¥120.0 billion (before gains or losses on valuation). Investment in Government bonds declined due to the redemption at maturity of short-term bonds/notes, while corporate bonds increased as a result of a diversification of investments aiming at higher yields. Against a background of low interest rates, the average duration to maturity of yen bonds was kept short-term, at 2.9 years, with continuous monitoring of the risk of interest rate hikes.

(1) Deposits and loans (term-end balance)

		(¥ Billion)				
	<i>(Japanese only)</i>	As of Sep. 30, 2003			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Loans	貸 出 金	5,768.5	162.1	86.3	5,606.4	5,682.1
	Consumer Loans	1,699.3	66.4	112.2	1,632.9	1,587.1
	Housing Loans	1,554.1	75.1	127.9	1,478.9	1,426.2
Deposits	預 金	7,237.5	62.6	98.6	7,174.9	7,138.8
	In Chiba Prefecture	6,911.8	70.9	84.4	6,840.8	6,827.4
	Personal deposits	5,480.9	85.5	156.2	5,395.3	5,324.7

(Reference)

		(¥ Billion)				
	<i>(Japanese only)</i>	As of Sep. 30, 2003			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Balance of investment trusts	投 資 信 託 残 高	222.3	47.0	72.2	175.2	150.1
	Personal investors	216.6	47.2	72.2	169.3	144.3
	Stock funds	181.6	59.7	103.6	121.8	78.0

(¥ Billion)

Personal annuities (Number of transactions)	個人年金保険 (取扱件数)	18,246	7,843	-	10,403	-
Personal annuities (Insurance premiums)	個人年金保険 (取扱保険料)	92.8	43.6	-	49.2	-

Note: For personal annuities, totals are from Oct. 2002.

(2) Securities (term-end balance)

		(¥ Billion)				
	<i>(Japanese only)</i>	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Securities	有 価 証 券	1,242.1	(120.0)	66.0	1,362.1	1,176.1
	Government bonds	317.8	(162.7)	42.4	480.6	275.4
	Stocks	146.1	(2.5)	(10.8)	148.7	156.9
	Corporate bonds and others	559.1	66.6	45.1	492.4	513.9
	Foreign currency securities	218.9	(21.3)	(10.7)	240.3	229.7
Average duration to maturity of yen bonds	円 貨 債 券 の 平均残存期間	2.9 years	0.0 years	(0.1 years)	2.9 years	3.1 years

Notes:

1. The above figures do not include the unrealized profit/loss accompanying the introduction of current-value accounting.
2. Financing/treasury bills are excluded to calculate the average duration to maturity of yen bonds.

5. Assets

- Disclosed Claims under the Financial Reconstruction Law decreased by ¥51.4 billion from the previous term-end. The coverage ratio, including reserves, was 82.6 percent for total disclosed claims, 86.0 percent for doubtful claims and 65.6 percent for Substandard Claims. Thus the possibility of losses occurring in the future is limited.

Disclosed Claims under the Financial Reconstruction Law

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	132.3	(18.9)	(43.6)	151.3	176.0
Doubtful Claims	危険債権	175.9	(1.0)	41.3	177.0	134.6
Substandard Claims	要管理債権	168.7	(31.4)	(50.0)	200.2	218.7
Total	合計	477.1	(51.4)	(52.3)	528.6	529.4

Normal Claims	正常債権	5,435.6	202.4	120.1	5,233.1	5,315.4
---------------	------	---------	-------	-------	---------	---------

Coverage ratio	保全率	82.6%	(2.9%)	(4.8%)	85.6%	87.5%
----------------	-----	-------	--------	--------	-------	-------

(Reference) Breakdown of coverage

(¥ Billion)

	(Japanese only)	Asset amount (a)	Collateral/Guarantees (b)	Reserve for loan losses (c)	Reserve Ratio *2 c/(a-b)	Coverage ratio (b+c)/a
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	132.3	38.6	93.7	100.0%	100.0%
Doubtful Claims	危険債権	175.9	92.3	59.0	70.5%	86.0%
Substandard Claims	要管理債権	168.7	*1 81.3	29.3	33.6%	65.6%
Total	合計	477.1	212.3	182.1	68.7%	82.6%

*1: Approximate data

*2: Reserve ratio: Unsecured/non-guaranteed portion as a percentage of the reserve for possible loan losses

Disclosed Claims under the Financial Reconstruction Law Standard (after partial direct write-offs)

Chiba Bank does not execute partial direct write-offs. Disclosed Claims under the Financial Reconstruction Law would be as follows, if such partial direct write-offs were executed.

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	43.3	(11.6)	(19.1)	55.0	62.5
Doubtful Claims	危険債権	175.9	(1.0)	41.3	177.0	134.6
Substandard Claims	要管理債権	168.7	(31.4)	(50.0)	200.2	218.7
Total	合計	388.1	(44.1)	(27.8)	432.2	415.9

Normal Claims	正常債権	5,435.6	202.4	120.1	5,233.1	5,315.4
---------------	------	---------	-------	-------	---------	---------

Coverage ratio	保全率	78.7%	(3.7%)	(5.4%)	82.4%	84.1%
----------------	-----	-------	--------	--------	-------	-------

6. Earnings Projections for Fiscal Year 2003, ending March 31, 2004

(¥ Billion)

	(Japanese only)	For Fiscal Year 2003, ending Mar. 31, 2004
Ordinary income	経 常 収 益	170.0
Net business income (before transfer to general reserve for possible loan losses)	業務純益(一般貸引繰入前)	70.0
Net business income	業 務 純 益	68.0
Ordinary profit	経 常 利 益	40.0
Net income	当 期 純 利 益	26.0

	(Japanese only)	Annual dividends per share	
		Fiscal year end	
Dividend per share	1 株 当 た り 配 当 金	¥2.50	¥5.00

Summary of Consolidated Financial Information

(¥ Billion)

	(Japanese only)	For the six months ended Sep. 30, 2003 (a)			For the six months ended Sep. 30, 2002 (b)	Announced forecast on May 2003
		(a-b)	(a-b)/b			
Ordinary income	経 常 収 益	99.7	(5.1)	(4.9%)	104.9	100.0
Ordinary profit	経 常 利 益	16.4	1.3	8.6%	15.1	18.0
Net income	中 間 純 利 益	11.7	2.5	28.2%	9.1	10.0

Consolidated Earnings Projections for Fiscal Year 2003, ending March 31, 2004

(¥ Billion)

	(Japanese only)	For Fiscal Year 2003, ending Mar. 31, 2004
Ordinary income	経 常 収 益	200.0
Ordinary profit	経 常 利 益	41.0
Net income	当 期 純 利 益	27.0

II. Consolidated Interim Financial Information

1. Consolidated Interim Balance Sheet

(¥ Million)

	(Japanese only)	As of Sep. 30, 2003 (a)	As of Sep. 30, 2002 (b)	(a-b)	As of Mar. 31, 2003 (c)	(a-c)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	382,202	300,045	82,157	400,263	(18,060)
Call loans and bills purchased	コールローン及び買入手形	263,175	397,000	(133,825)	190,000	73,175
Receivables under securities borrowing transactions	債券貸借取引支払保証金	7,003	28,739	(21,736)	5,442	1,561
Commercial paper and other debt purchased	買入金銭債権	679	599	79	268	410
Trading assets	特定取引資産	282,348	211,775	70,573	247,145	35,202
Money held in trust	金銭の信託	29,981	17,516	12,464	15,795	14,186
Securities	有価証券	1,253,179	1,182,626	70,553	1,343,972	(90,793)
Loans and bills discounted	貸出金	5,750,077	5,682,041	68,036	5,601,309	148,767
Foreign exchange	外国為替	1,767	2,030	(263)	2,435	(668)
Other assets	その他資産	99,658	100,967	(1,308)	102,853	(3,194)
Premises and equipment	動産不動産	108,743	112,756	(4,012)	110,667	(1,923)
Deferred tax assets	繰延税金資産	100,356	111,473	(11,116)	120,291	(19,934)
Customers' liabilities for acceptances and guarantees	支払承諾見返	98,713	115,929	(17,216)	107,928	(9,214)
Reserve for possible loan losses	貸倒引当金	(221,826)	(236,249)	14,422	(226,755)	4,929
Total assets	資産の部合計	8,156,060	8,027,253	128,806	8,021,618	134,441
Liabilities:	(負債の部)					
Deposits	預金	7,219,785	7,122,430	97,354	7,157,864	61,920
Negotiable certificates of deposit	譲渡性預金	125,796	78,950	46,845	75,122	50,674
Call money and bills sold	コールマネー及び売渡手形	2,404	6,939	(4,534)	4,026	(1,621)
Payables under repurchase agreements	売現先勘定	18,999	8,999	9,999	32,499	(13,500)
Payables under securities lending transactions	債券貸借取引受入担保金	74,318	47,014	27,303	32,407	41,910
Trading liabilities	特定取引負債	6,852	12,188	(5,335)	7,718	(866)
Borrowed money	借入金	93,027	107,681	(14,654)	113,154	(20,127)
Foreign exchange	外国為替	427	505	(77)	519	(91)
Bonds	社債	45,500	45,500	-	45,500	-
Other liabilities	その他負債	69,798	80,571	(10,773)	62,440	7,358
Reserve for employee retirement benefits	退職給付引当金	23,998	26,609	(2,611)	29,022	(5,024)
Reserve for possible losses on loans sold	債権売却損失引当金	8,344	14,198	(5,854)	12,175	(3,831)
Other reserves	特別法上の引当金	71	71	-	71	-
Deferred tax liabilities	繰延税金負債	117	12	105	7	110
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,744	8,981	(236)	8,748	(4)
Consolidation difference	連結調整勘定	7	419	(412)	10	(2)
Acceptances and guarantees	支払承諾	98,713	115,929	(17,216)	107,928	(9,214)
Total liabilities	負債の部合計	7,796,906	7,677,004	119,901	7,689,217	107,688
Minority interests:	(少数株主持分)					
Minority interests in consolidated subsidiaries	少数株主持分	6,788	7,599	(810)	6,662	126
Shareholders' equity:	(資本の部)					
Capital stock	資本金	121,019	121,019	-	121,019	-
Capital surplus	資本剰余金	98,178	98,178	0	98,178	0
Retained earnings	利益剰余金	114,038	106,930	7,108	104,431	9,607
Land revaluation excess	土地再評価差額金	12,954	12,764	189	12,960	(6)
Net unrealized gains on other securities	その他有価証券評価差額金	7,965	4,956	3,009	(9,148)	17,114
Foreign currency translation adjustments	為替換算調整勘定	69	501	(431)	213	(143)
Treasury stock	自己株式	(1,861)	(1,701)	(159)	(1,914)	53
Total shareholders' equity	資本の部合計	352,364	342,649	9,715	325,738	26,626
Total liabilities, minority interests and shareholders' equity	負債、少数株主持分及び資本の部合計	8,156,060	8,027,253	128,806	8,021,618	134,441

Amounts less than one million have been omitted.

2. Consolidated Interim Statement of Income

(¥ Million)

	(Japanese only)	For the six months ended Sep. 30, 2003 (a)	For the six months ended Sep. 30, 2002 (b)	(a-b)	FY 2002 ended Mar. 31, 2003 (Summary)
Ordinary income	経常収益	99,788	104,961	(5,173)	203,876
Interest income	資金運用収益	67,664	72,714	(5,049)	141,426
Interest on loans and discounts	(うち貸出金利息)	59,107	62,619	(3,511)	123,212
Interest and dividends on securities	(うち有価証券利息配当金)	7,881	8,632	(751)	16,329
Fees and commissions	役務取引等収益	18,014	15,212	2,801	31,862
Trading income	特定取引収益	1,110	490	619	2,185
Other business income	その他業務収益	1,551	3,684	(2,133)	6,177
Other ordinary income	その他経常収益	11,446	12,858	(1,411)	22,223
Ordinary expenses	経常費用	83,354	89,834	(6,480)	186,867
Interest expenses	資金調達費用	5,789	7,903	(2,113)	14,133
Interest on deposits	(うち預金利息)	1,901	2,976	(1,074)	5,374
Fees and commissions	役務取引等費用	5,280	4,885	395	9,970
Trading expenses	特定取引費用	96	-	96	-
Other business expenses	その他業務費用	577	349	228	1,151
General and administrative expenses	営業経費	40,302	40,725	(423)	81,781
Other ordinary expenses	その他経常費用	31,307	35,970	(4,662)	79,830
Ordinary profit	経常利益	16,433	15,127	1,306	17,008
Extraordinary gains	特別利益	5,008	28	4,980	69
Extraordinary losses	特別損失	225	357	(132)	876
Income before taxes and others	税金等調整前中間(当期)純利益	21,217	14,798	6,418	16,202
Taxes-current	法人税、住民税及び事業税	979	410	568	2,165
Taxes-deferred	法人税等調整額	8,397	5,843	2,553	6,728
Minority interests	少数株主利益	92	(620)	712	(1,461)
Net income	中間(当期)純利益	11,748	9,165	2,583	8,770

Amounts less than one million have been omitted.

3. Consolidated Interim Statement of Retained Earnings

(¥ Million)

	(Japanese only)	For the six months ended Sep. 30, 2003 (a)	For the six months ended Sep. 30, 2002 (b)	(a-b)	For the fiscal year ended Mar. 31, 2003
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	-	98,178
Increase in capital surplus	資本剰余金増加高	0	-	0	-
Profit on sales of treasury stock	自己株式処分差益	0	-	0	-
Decrease in capital surplus	資本剰余金減少高	-	-	-	-
Capital surplus at term-end	資本剰余金 中間期末(期末)残高	98,178	98,178	0	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	104,431	98,653	5,777	98,653
Increase in retained earnings	利益剰余金増加高	11,754	10,376	1,378	9,976
Net (interim) income	中間(当期)純利益	11,748	9,165	2,583	8,770
Increase in retained earnings due to change of the scope of consolidation	連結範囲の変更に伴う 剰余金増加高	-	631	(631)	604
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	6	580	(574)	601
Decrease in retained earnings	利益剰余金減少高	2,146	2,099	47	4,199
Cash dividends paid	配当金	2,098	2,099	(0)	4,199
Effect of change in interest in subsidiaries	持分変動に伴う 剰余金減少高	48	-	48	-
Retained earnings balance at term-end	利益剰余金 中間期末(期末)残高	114,038	106,930	7,108	104,431

Amounts less than one million have been omitted.

4. Consolidated Interim Statement of Cash Flows

(¥ Million)

	(Japanese only)	For six months ended Sep. 30, 2003 (a)	For six months ended Sep. 30, 2002 (b)	(a-b)	FY 2002 ended Mar. 31, 2003
I. Cash flows from operating activities:	I. 営業活動によるキャッシュ・フロー-				
Income before taxes and others	税金等調整前中間(当期)純利益	21,217	14,798	6,418	16,202
Depreciation of premises, equipment and others	減価償却費	2,145	2,597	(451)	5,308
Amortization of consolidation difference	連結調整勘定償却額	(2)	(409)	406	(1,009)
Investments accounted for by the equity method	持分法による投資損益	(146)	(35)	(111)	(69)
Net change in reserve for possible loan losses	貸倒引当金の増加額	(4,929)	3,589	(8,518)	(5,903)
Net change in reserve for possible losses on loans sold	債権売却損失引当金の増加額	(3,831)	(4,261)	430	(6,284)
Net change in reserve for employee retirement benefits	退職給付引当金の増加額	(5,024)	2,220	(7,245)	4,633
Interest income	資金運用収益	(67,664)	(72,714)	5,049	(141,426)
Interest expense	資金調達費用	5,789	7,903	(2,113)	14,133
Gains (losses) on investment securities	有価証券関係損益	(999)	(1,626)	627	10,477
Gains (losses) on money held in trust	金銭の信託の運用損益	(145)	67	(213)	34
Foreign exchange gains (losses)	為替差損益	49	55	(6)	35
Gains (losses) on disposals of premises and equipment	動産不動産処分損益	225	356	(131)	867
Net change in trading assets	特定取引資産の純増減	(35,202)	21,935	(57,138)	(13,435)
Net change in trading liabilities	特定取引負債の純増減	(866)	4,502	(5,369)	33
Net change in loans and bills discounted	貸出金の純増減	(148,767)	67,197	(215,965)	147,929
Net change in deposits	預金の純増減	61,920	(74,021)	135,941	(38,587)
Net change in negotiable certificates of deposit	譲渡性預金の純増減	50,674	25,688	24,985	21,860
Net change in borrowed money (excluding subordinated borrowings)	借入金(劣後特約借入金を除く)の純増減	(16,127)	(5,091)	(11,035)	(9,618)
Net change in due from banks (excluding deposits at BOJ)	預け金(日銀預け金を除く)の純増減	(51,298)	(17,513)	(33,784)	2,048
Net change in call loans and bills purchased and others	コールローン等の純増減	(73,585)	(250,186)	176,601	(42,855)
Net change in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増額	(1,561)	10,370	(11,932)	33,668
Net change in call money and bills sold	コールマネー等の純増減	(15,122)	(4,181)	(10,940)	16,405
Net change in payables under securities lending transactions	債券貸借取引受入担保金の純増減	41,910	(10,540)	52,450	(25,146)
Net change in foreign exchange (assets)	外国為替(資産)の純増減	668	100	567	(304)
Net change in foreign exchange (liabilities)	外国為替(負債)の純増減	(91)	155	(246)	169
Interest received	資金運用による収入	69,014	75,594	(6,580)	144,472
Interest paid	資金調達による支出	(5,941)	(9,103)	3,161	(15,668)
Others	その他	11,104	(3,974)	15,079	(22,810)
Subtotal	小計	(166,587)	(216,525)	49,937	95,159
Taxes paid	法人税等の支払額	(1,821)	(1,513)	(308)	(2,044)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー-	(168,409)	(218,038)	49,629	93,115
II. Cash flows from investing activities:	II. 投資活動によるキャッシュ・フロー-				
Purchases of securities	有価証券の取得による支出	(596,712)	(325,173)	(271,539)	(753,945)
Proceeds from sales of securities	有価証券の売却による収入	135,560	298,969	(163,408)	458,857
Proceeds from maturity of securities	有価証券の償還による収入	581,498	251,298	330,199	320,459
Increase in money held in trust	金銭の信託の増加による支出	(14,299)	(15,942)	1,643	(26,748)
Decrease in money held in trust	金銭の信託の減少による収入	17	12,194	(12,176)	24,944
Purchases of premises and equipment	動産不動産の取得による支出	(1,510)	(1,623)	112	(3,378)
Proceeds from sales of premises and equipment	動産不動産の売却による収入	697	2,804	(2,106)	3,089
Net cash provided by investing activities	投資活動によるキャッシュ・フロー-	105,252	222,527	(117,275)	23,279
III. Cash flows from financing activities:	III. 財務活動によるキャッシュ・フロー-				
Repayment of subordinated borrowings	劣後特約付借入による収入	11,000	-	11,000	10,000
Dividends paid	劣後特約付借入金の返済による支出	(15,000)	(3,000)	(12,000)	(3,000)
Dividends paid to minority interests	配当金支払額	(2,098)	(2,099)	0	(4,199)
Purchase of treasury stock	少数株主への配当金支払額	(33)	(41)	7	(41)
Proceeds from sales of treasury stock	自己株式の取得による支出	(27)	(32)	5	(132)
Net cash provided by financing activities	財務活動によるキャッシュ・フロー-	(6,152)	(5,173)	(979)	2,626
IV. Effect of exchange rate changes on cash and cash equivalents	IV. 現金及び現金同等物に係る換算差額	(49)	(55)	6	(35)
V. Net change in cash and cash equivalents	V. 現金及び現金同等物の増加額	(69,359)	(740)	(68,618)	118,986
VI. Cash and cash equivalents at beginning of period	VI. 現金及び現金同等物の期首残高	396,412	277,423	118,989	277,423
VII. Net change in cash and cash equivalents due to the additional consolidation of subsidiaries	VII. 新規連結に伴う現金及び現金同等物の増加額	-	2	(2)	2
VIII. Cash and cash equivalents at term-end	VIII. 現金及び現金同等物の中間期末(期末)残高	327,053	276,685	50,367	396,412

Amounts less than one million have been omitted.

III. Non-consolidated Interim Financial Information

1. Non-consolidated Interim Balance Sheet (summary)

(¥ Million)

	(Japanese only)	As of Sep. 30, 2003 (a)	As of Sep. 30, 2002 (b)	(a-b)	As of Mar. 31, 2003 (c)	(a-c)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	381,690	298,124	83,565	398,340	(16,650)
Call loans	コールローン	238,175	70,000	168,175	190,000	48,175
Receivables under securities borrowing transactions	債券貸借取引支払保証金	7,003	28,735	(21,731)	5,441	1,561
Bills purchased	買入手形	25,000	327,000	(302,000)	-	25,000
Commercial paper and other debt purchased	買入金銭債権	679	599	79	268	410
Trading assets	特定取引資産	281,928	211,148	70,779	246,410	35,518
Money held in trust	金銭の信託	25,237	14,303	10,934	12,372	12,864
Securities	有価証券	1,254,795	1,184,264	70,531	1,346,470	(91,674)
Loans and bills discounted	貸出金	5,768,549	5,682,166	86,382	5,606,409	162,139
Foreign exchange	外国為替	1,767	2,030	(263)	2,435	(668)
Other assets	その他資産	44,586	48,992	(4,406)	48,919	(4,333)
Premises and equipment	動産不動産	102,045	105,932	(3,886)	103,747	(1,701)
Deferred tax assets	繰延税金資産	95,985	108,333	(12,347)	116,691	(20,706)
Customers' liabilities for acceptances and guarantees	支払承諾見返	135,657	152,148	(16,491)	144,439	(8,782)
Reserve for possible loan losses	貸倒引当金	(202,911)	(219,978)	17,067	(209,649)	6,738
Reserve for possible investment losses	投資損失引当金	-	(298)	298	(270)	270
Total assets	資産の部合計	8,160,189	8,013,503	146,686	8,012,028	148,160
Liabilities:	(負債の部)					
Deposits	預金	7,237,518	7,138,847	98,671	7,174,913	62,604
Negotiable certificates of deposit	譲渡性預金	125,796	78,950	46,845	75,122	50,674
Call money	コールマネー	2,404	6,939	(4,534)	4,026	(1,621)
Payables under repurchase agreements	売現先勘定	18,999	8,999	9,999	32,499	(13,500)
Payables under securities lending transactions	債券貸借取引受入担保金	74,318	47,014	27,303	32,407	41,910
Trading liabilities	特定取引負債	6,852	12,188	(5,335)	7,718	(866)
Borrowed money	借入金	132,714	128,618	4,096	136,884	(4,169)
Foreign exchange	外国為替	427	505	(77)	519	(91)
Other liabilities	その他負債	38,448	53,313	(14,865)	34,069	4,378
Reserve for employee retirement benefits	退職給付引当金	23,326	26,009	(2,683)	28,370	(5,044)
Reserve for possible losses on loans sold	債権売却損失引当金	8,344	14,198	(5,854)	12,175	(3,831)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,744	8,981	(236)	8,748	(4)
Acceptances and guarantees	支払承諾	135,657	152,148	(16,491)	144,439	(8,782)
Total liabilities	負債の部合計	7,813,552	7,676,714	136,837	7,691,895	121,656
Shareholders' equity:	(資本の部)					
Capital stock	資本金	121,019	121,019	-	121,019	-
Capital surplus	資本剰余金	98,178	98,178	0	98,178	0
Capital reserve	資本準備金	98,178	98,178	-	98,178	-
Other capital surplus	その他資本剰余金	0	-	0	-	0
Retained earnings	利益剰余金	107,109	100,104	7,004	97,490	9,618
Legal earned reserve	利益準備金	50,930	50,930	-	50,930	-
Voluntary reserve	任意積立金	41,971	36,971	5,000	36,971	5,000
Unappropriated profit	中間(当期)未処分利益	14,207	12,203	2,004	9,589	4,618
Land revaluation excess	土地再評価差額金	12,954	12,764	189	12,960	(6)
Net unrealized gains on other securities	その他有価証券評価差額金	7,569	4,793	2,775	(9,343)	16,912
Treasury stock	自己株式	(192)	(71)	(121)	(172)	(20)
Total shareholders' equity	資本の部合計	346,637	336,788	9,848	320,132	26,504
Total liabilities and shareholders' equity	負債及び資本の部合計	8,160,189	8,013,503	146,686	8,012,028	148,160

Amounts less than one million have been omitted.

2. Non-consolidated Interim Statement of Income (summary)

(¥ Million)

	(Japanese only)	For the six months ended Sep. 30, 2003 (a)	For the six months ended Sep. 30, 2002 (b)	(a-b)	FY 2002 ended Mar. 31, 2003 (Summary)
Ordinary income	経常収益	85,266	90,988	(5,721)	176,390
Interest income	資金運用収益	66,306	71,443	(5,136)	138,837
Interest on loans and discounts	(うち貸出金利息)	57,802	61,422	(3,620)	120,758
Interest and dividends on securities	(うち有価証券利息配当金)	7,885	8,643	(758)	16,325
Fees and commissions	役務取引等収益	13,675	11,483	2,192	24,540
Trading income	特定取引収益	831	500	330	2,113
Other business income	その他業務収益	1,535	3,670	(2,134)	6,151
Other ordinary income	その他経常収益	2,917	3,891	(974)	4,747
Ordinary expenses	経常費用	68,858	74,752	(5,894)	157,765
Interest expenses	資金調達費用	5,728	7,787	(2,058)	13,906
Interest on deposits	(うち預金利息)	1,902	2,982	(1,079)	5,378
Fees and commissions	役務取引等費用	5,390	4,580	810	9,399
Trading expenses	特定取引費用	96	-	96	-
Other business expenses	その他業務費用	577	349	228	1,151
General and administrative expenses	営業経費	37,191	37,690	(499)	75,858
Other ordinary expenses	その他経常費用	19,873	24,345	(4,471)	57,448
Ordinary profit	経常利益	16,408	16,236	172	18,625
Extraordinary gains	特別利益	4,977	0	4,976	10
Extraordinary losses	特別損失	199	314	(115)	647
Net income before taxes and others	税引前中間(当期)純利益	21,185	15,922	5,263	17,988
Taxes-current	法人税、住民税及び事業税	175	65	109	1,347
Taxes-deferred	法人税等調整額	9,285	6,369	2,915	7,676
Net income	中間(当期)純利益	11,724	9,486	2,238	8,964
Unappropriated profit brought forward	前期繰越利益	2,476	2,136	340	2,136
Transfer from land revaluation excess	土地再評価差額金取崩額	6	580	(574)	601
Interim dividends	中間配当額	-	-	-	2,113
Unappropriated profit	中間(当期)未処分利益	14,207	12,203	2,004	9,589

Amounts less than one million have been omitted.

3. The 98th Non-consolidated Interim Balance Sheet (as of September 30, 2003)

(¥ Million)

	(Japanese only)	Amount		(Japanese only)	Amount
Assets:	(資産の部)		Liabilities:	(負債の部)	
Cash and due from banks	現金預け金	381,690	Deposits	預金	7,237,518
Call loans	コールローン	238,175	Negotiable certificates of deposit	譲渡性預金	125,796
Receivables under securities borrowing transactions	債券貸借取引支払保証金	7,003	Call money	コールマネー	2,404
Bills purchased	買入手形	25,000	Payables under repurchase agreements	売現先勘定	18,999
Commercial paper and other debt purchased	買入金銭債権	679	Payables under securities lending transactions	債券貸借取引受入担保金	74,318
Trading assets	特定取引資産	281,928	Trading liabilities	特定取引負債	6,852
Money held in trust	金銭の信託	25,237	Borrowed money	借入金	132,714
Securities	有価証券	1,254,795	Foreign exchange	外国為替	427
Loans and bills discounted	貸出金	5,768,549	Other liabilities	その他負債	38,448
Foreign exchange	外国為替	1,767	Reserve for employee retirement benefits	退職給付引当金	23,326
Other assets	その他資産	44,586	Reserve for possible losses on loans sold	債権売却損失引当金	8,344
Premises and equipment	動産不動産	102,045	Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	8,744
Deferred tax assets	繰延税金資産	95,985	Acceptances and guarantees	支払承諾	135,657
Customers' liabilities for acceptances and guarantees	支払承諾見返	135,657	Total liabilities	負債の部合計	7,813,552
Reserve for possible loan losses	貸倒引当金	(202,911)	Shareholders' equity:	(資本の部)	
			Capital stock	資本金	121,019
			Capital surplus	資本剰余金	98,178
			Capital reserve	資本準備金	98,178
			Other capital surplus	その他資本剰余金	0
			Retained earnings	利益剰余金	107,109
			Legal earned reserve	利益準備金	50,930
			Voluntary reserve	任意積立金	41,971
			Unappropriated profit	中間未処分利益	14,207
			Land revaluation excess	土地再評価差額金	12,954
			Net unrealized gains on other securities	その他有価証券評価差額金	7,569
			Treasury stock	自己株式	(192)
			Total shareholders' equity	資本の部合計	346,637
Total assets	資産の部合計	8,160,189	Total liabilities and shareholders' equity	負債及び資本の部合計	8,160,189

Amounts less than one million have been omitted.

4. The 98th Non-consolidated Interim Statements of Income (From April 1, 2003 to September 30, 2003)

(¥ Million)

	(Japanese only)	Amount
Ordinary income	経 常 収 益	85,266
Interest income	資 金 運 用 収 益	66,306
Interest on loans and discounts	(うち貸出金利息)	57,802
Interest and dividends on securities	(うち有価証券利息配当金)	7,885
Fees and commissions	役 務 取 引 等 収 益	13,675
Trading income	特 定 取 引 収 益	831
Other business income	そ の 他 業 務 収 益	1,535
Other ordinary income	そ の 他 経 常 収 益	2,917
Ordinary expenses	経 常 費 用	68,858
Interest expenses	資 金 調 達 費 用	5,728
Interest on deposits	(うち預金利息)	1,902
Fees and commissions	役 務 取 引 等 費 用	5,390
Trading expenses	特 定 取 引 費 用	96
Other business expenses	そ の 他 業 務 費 用	577
General and administrative expenses	営 業 経 費	37,191
Other ordinary expenses	そ の 他 経 常 費 用	19,873
Ordinary profit	経 常 利 益	16,408
Extraordinary gains	特 別 利 益	4,977
Extraordinary losses	特 別 損 失	199
Net income before taxes and others	税 引 前 中 間 純 利 益	21,185
Taxes-current	法 人 税、住 民 税 及 び 事 業 税	175
Taxes-deferred	法 人 税 等 調 整 額	9,285
Net income	中 間 純 利 益	11,724
Unappropriated profit brought forward	前 期 繰 越 利 益	2,476
Transfer from land revaluation excess	土 地 再 評 価 差 額 金 取 崩 額	6
Unappropriated profit	中 間 未 処 分 利 益	14,207

Amounts less than one million have been omitted.

IV. Interim Financial Data

1. Income and Expenses

Non-consolidated

(¥ Million)

	(Japanese only)	For the six months ended		For the six months ended
		Sep. 30, 2003 (a)	(a-b)	Sep. 30, 2002 (b)
Gross business profit	業 務 粗 利 益	70,561	(3,828)	74,390
Domestic gross business profit	国 内 業 務 粗 利 益	68,829	(3,241)	72,071
Net interest income	資 金 利 益	59,633	(3,063)	62,696
Fees and commissions	役 務 取 引 等 利 益	8,163	1,344	6,818
Trading income	特 定 取 引 利 益	679	201	477
Profit from other business transactions	そ の 他 業 務 利 益	353	(1,724)	2,078
International gross business profit	国 際 業 務 粗 利 益	1,732	(587)	2,319
Net interest income	資 金 利 益	949	(19)	968
Fees and commissions	役 務 取 引 等 利 益	122	37	84
Trading income	特 定 取 引 利 益	56	32	23
Profit from other business transactions	そ の 他 業 務 利 益	604	(638)	1,242
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	37,020	(534)	37,555
Personnel expenses	人 件 費	18,956	(391)	19,348
Non-personnel expenses	物 件 費	16,244	(56)	16,301
Taxes	税 金	1,818	(86)	1,905
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 繰 入 前)	33,541	(3,293)	36,835
(i) Net transfer to (from) general reserve for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	3,652	2,660	991
Net business income	業 務 純 益	29,889	(5,954)	35,843
Non-recurrent income and losses	臨 時 損 益	(13,480)	6,126	(19,607)
(ii) Disposal of non-performing loans	不 良 債 権 処 理 額	13,827	(2,455)	16,282
Charge-off amount of loans	貸 出 金 償 却	8	7	0
Provision of specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	14,338	(1,630)	15,969
Losses on sale of loans to Cooperative Credit Purchasing Co.	共 同 債 権 買 取 機 構 売 却 損	0	(1)	1
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	18	(132)	151
Provision of reserve for possible losses on loans sold	債 権 売 却 損 失 引 当 金 繰 入 額	154	6	147
Provision of reserve for possible investment losses	投 資 損 失 引 当 金 繰 入 額	-	(82)	82
Transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 勘 定 繰 入 額	(692)	(622)	(69)
(Loan charge-off and reserve expenses (i)+(ii))	(貸 倒 償 却 引 当 費 用 +)	17,479	204	17,274
Gains (losses) related to stocks	株 式 等 関 係 損 益	598	2,190	(1,592)
Retirement benefit expenses (non-recurrent income and losses)	退 職 給 付 費 用 (臨 時 損 益 処 理 分)	1,341	(1,140)	2,482
Unitary tax imposed by the City of Tokyo	東 京 都 の 外 形 標 準 事 業 税	50	(68)	119
Other non-recurrent income and losses	そ の 他 臨 時 損 益	1,140	271	869
Ordinary profit	経 常 利 益	16,408	172	16,236
Extraordinary gains (losses)	特 別 損 益	4,777	5,091	(313)
Gains on return of the agency element of the state pension to the national government	う ち 代 行 部 分 返 上 益	4,975	4,975	-
Gains (losses) on disposals of premises and equipment	う ち 動 産 不 動 産 処 分 損 益	(199)	115	(314)
Net income before taxes and others	税 引 前 中 間 純 利 益	21,185	5,263	15,922
Taxes-current	法 人 税 , 住 民 税 及 び 事 業 税	175	109	65
Taxes-deferred	法 人 税 等 調 整 額	9,285	2,915	6,369
Net income	中 間 純 利 益	11,724	2,238	9,486

Consolidated

(¥ Million)

	(Japanese only)	For the six months ended Sep. 30, 2003		For the six months ended Sep. 30, 2002
		(a)	(a-b)	(b)
Consolidated gross profit	連 結 粗 利 益	76,597	(2,368)	78,965
Net interest income	資 金 利 益	61,875	(2,935)	64,811
Fees and commissions	役 務 取 引 等 利 益	12,733	2,405	10,327
Trading income	特 定 取 引 利 益	1,014	523	490
Profit from other business transactions	そ の 他 業 務 利 益	974	(2,361)	3,335
General and administrative expenses	営 業 経 費	40,302	(423)	40,725
Loan charge-off and reserve expenses	貸 倒 償 却 引 当 費 用	21,297	(437)	21,735
Charge-off amount of loans	貸 出 金 償 却	1,929	900	1,029
Provision of specific reserve for possible loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	16,855	(2,911)	19,767
Net transfer to (from) general reserve for possible loan losses	一 般 貸 倒 引 当 金 純 繰 入 額	3,032	2,299	733
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	18	(134)	152
Provision of reserve for possible losses on loans sold	債 権 売 却 損 失 引 当 金 繰 入 額	154	6	147
Provision of reserve for possible investment losses	投 資 損 失 引 当 金 繰 入 額	-	25	(25)
Transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 金 繰 入 額	(692)	(622)	(69)
Gains (losses) related to stocks	株 式 等 関 係 損 益	761	1,721	(959)
Gains (losses) on investments based on equity method	持 分 法 に よ る 投 資 損 益	146	111	35
Others	そ の 他	528	979	(451)
Ordinary profit	経 常 利 益	16,433	1,306	15,127
Extraordinary gains (losses)	特 別 損 益	4,783	5,112	(328)
Net income before income tax and others	税 金 等 調 整 前 中 間 純 利 益	21,217	6,418	14,798
Taxes-current	法 人 税、住 民 税 及 び 事 業 税	979	568	410
Taxes-deferred	法 人 税 等 調 整 額	8,397	2,553	5,843
Minority interest (losses)	少 数 株 主 損 失	92	712	(620)
Net income	中 間 純 利 益	11,748	2,583	9,165

Note: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commission income - Fees and commission expenses) + (Trading income - Trading expenses) + (Other business income - Other business expenses)

(Reference)

(¥ Million)

Consolidated net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 倒 繰 入 前)	37,003	(2,036)	39,039
Consolidated net business income	業 務 純 益	33,971	(4,335)	38,306

Note: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profit - subsidiaries' general and administrative expenses - Net transfer to (from) general reserve for possible loan losses - internal transactions

<Number of consolidated companies>

Number of consolidated subsidiaries	連 結 子 会 社 数	13	(1)	14
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	4	0	4

2. Net Business Income - non-consolidated

(¥ Million)

	(Japanese only)	For the six months ended Sep. 30, 2003		For the six months ended Sep. 30, 2002
		(a)	(a-b)	(b)
(1) Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一般貸引繰入前)	33,541	(3,293)	36,835
Per head (in thousands of yen)	職員一人当たり(千円)	9,179	(524)	9,703
(2) Net business income	業 務 純 益	29,889	(5,954)	35,843
Per head (in thousands of yen)	職員一人当たり(千円)	8,179	(1,262)	9,442

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and part-time employees) is used in the above calculation.

3. Interest Rate Spread (Domestic business) - non-consolidated

	(Japanese only)	For the six months ended Sep. 30, 2003		For the six months ended Sep. 30, 2002
		(a)	(a-b)	(b)
(1) Average yield on interest earning assets (W)	資金運用利回	1.70%	(0.09%)	1.79%
(a) Average yield on loans and bills discounted (X)	貸出金利回	2.02%	(0.10%)	2.12%
(b) Average yield on securities	有価証券利回	0.66%	(0.22%)	0.88%
(2) Average yield on interest bearing liabilities (Y)	資金調達原価	1.01%	(0.05%)	1.06%
(a) Average yield on deposits and negotiable certificates of deposit (Z)	預金等利回	0.02%	(0.01%)	0.04%
(b) Expense ratio	経費率	0.99%	(0.02%)	1.01%
(3) Average interest rate spread (W) - (Y)	総資金利鞘	0.69%	(0.04%)	0.73%
Difference between average yield on loans and deposits (X)	預貸金利差	2.00%	(0.08%)	2.08%

4. Gains and Losses related to Securities - non-consolidated

(¥ Million)

	(Japanese only)	For the six months ended Sep. 30, 2003		For the six months ended Sep. 30, 2002
		(a)	(a-b)	(b)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	237	(2,349)	2,586
Gains on sales	売却益	793	(1,850)	2,644
Losses on sales	売却損	556	498	57
Write-offs	償却	-	-	-
Gains (losses) related to stocks, etc.	株式等関係損益	598	2,190	(1,592)
Gains on sales	売却益	986	(896)	1,883
Losses on sales	売却損	31	(44)	75
Write-offs	償却	357	(3,042)	3,400

5. Capital Ratio (BIS Guidelines)

Consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
(1) Capital ratio	(1) 自己資本比率	10.72%	0.29%	0.14%	10.42%	10.57%
Tier I ratio	うち Tier 比率	6.90%	0.27%	0.08%	6.63%	6.81%
(2) Tier I	(2) Tier	335.8	18.6	5.5	317.2	330.3
(3) Tier II	(3) Tier	187.0	4.2	3.3	182.8	183.7
(a) Gains on valuation of securities, included as qualifying capital	(a) うち自己資本に計上された 有価証券含み益	6.1	6.1	2.3	-	3.8
(b) Land revaluation excess included as qualifying capital	(b) うち自己資本に計上された 土地再評価差額	9.7	(0.0)	(0.0)	9.7	9.7
(c) Subordinated loans and bonds	(c) うち劣後ローン(債券)残高	119.5	(5.0)	5.0	124.5	114.5
(4) Deduction	(4) 控除項目	1.2	0.1	(0.3)	1.0	1.6
(5) Capital (2)+(3)-(4)	(5) 自己資本(2)+(3)-(4)	521.6	22.6	9.2	499.0	512.4
(6) Risk assets	(6) リスクアセット	4,865.8	80.9	21.0	4,784.8	4,844.8

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
(1) Capital ratio	(1) 自己資本比率	10.52%	0.27%	0.12%	10.24%	10.39%
Tier I ratio	うち Tier 比率	6.71%	0.26%	0.08%	6.45%	6.63%
(1) Tier I	(1) Tier	324.0	18.7	6.4	305.2	317.5
(2) Tier II	(2) Tier	184.1	4.3	3.3	179.7	180.7
(a) Gains on valuation of securities, included as qualifying capital	(a) うち自己資本に計上された 有価証券含み益	5.7	5.7	2.0	-	3.6
(b) Land revaluation excess included as qualifying capital	(b) うち自己資本に計上された 土地再評価差額	9.7	(0.0)	(0.0)	9.7	9.7
(c) Subordinated loans	(c) うち劣後ローン残高	119.5	(5.0)	5.0	124.5	114.5
(4) Deduction	(4) 控除項目	0.6	-	-	0.6	0.6
(5) Capital (2)+(3)-(4)	(5) 自己資本(2)+(3)-(4)	507.5	23.1	9.8	484.4	497.7
(6) Risk assets	(6) リスクアセット	4,824.0	94.4	37.8	4,729.5	4,786.1

6. Return on Equity - Non-consolidated

	(Japanese only)	For the six months ended Sep. 30, 2003 (a)			FY 2002 ended Mar. 31, 2003 (b)	For the six months ended Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益 [△] - 入 (年率)	17.88%	(6.09%)	(3.58%)	23.97%	21.46%
Net income basis (Annual)	当期利益 [△] - 入 (年率)	7.01%	4.25%	1.33%	2.76%	5.68%

Note: ROE is an index indicating profitability of shareholders' equity.

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance - Non-consolidated

(¥ Billion)

	(Japanese only)	For the six months ended Sep. 30, 2003 (a)			FY 2002 Mar. 31, 2003 (b)	For the six months ended Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Deposits (term-end balance)	預金 (未残)	7,237.5	62.6	98.6	7,174.9	7,138.8
Domestic	うち国内	7,130.8	74.6	94.4	7,056.2	7,036.4
in Chiba Prefecture	うち県内	6,911.8	70.9	84.4	6,840.8	6,827.4
Personal deposits	うち個人	5,480.9	85.5	156.2	5,395.3	5,324.7
Deposits (average balance)	預金 (平残)	7,242.3	71.1	17.2	7,171.2	7,225.1
Domestic	うち国内	7,118.3	89.5	43.3	7,028.7	7,075.0
in Chiba Prefecture	うち県内	6,906.3	87.6	42.4	6,818.6	6,863.9
Loans and bills discounted (term-end balance)	貸出金 (未残)	5,768.5	162.1	86.3	5,606.4	5,682.1
Domestic	うち国内	5,749.6	160.9	88.1	5,588.6	5,661.4
in Chiba Prefecture	うち県内	4,695.9	56.1	13.2	4,639.8	4,682.7
Loans and bills discounted (average balance)	貸出金 (平残)	5,701.8	(58.7)	(55.4)	5,760.5	5,757.2
Domestic	うち国内	5,684.4	(55.7)	(51.4)	5,740.2	5,735.9
in Chiba Prefecture	うち県内	4,658.1	(41.1)	(38.7)	4,699.3	4,696.9

(2) Breakdown of domestic loans and bills discounted - Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (X)	国内貸出金	5,749.6	160.9	88.1	5,588.6	5,661.4
Major companies	大企業	529.7	(0.5)	(10.2)	530.2	539.9
Midsize companies	中堅企業	177.9	2.7	(6.5)	175.2	184.5
Small and medium-sized companies (Y)	中小企業等	4,353.3	84.0	51.3	4,269.3	4,301.9
Small and medium-sized companies	うち中小企業	2,446.5	20.8	(50.1)	2,425.7	2,496.7
Consumer loans	うち消費者ローン	1,699.3	66.4	112.2	1,632.9	1,587.1
Public sectors	公共	688.5	74.7	53.6	613.8	634.9

(3) Loans and bills discounted for small and medium-sized companies as a percentage of total loans and bills discounted (Y/X of the above table (2)) - Non-consolidated

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Small and medium-sized companies loans ratio (Y/X)	中小企業等貸出比率	75.71%	(0.67%)	(0.27%)	76.39%	75.98%

(4) Consumer loans - Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	1,699.3	66.4	112.2	1,632.9	1,587.1
Housing loans	住宅ローン残高	1,554.1	75.1	127.9	1,478.9	1,426.2
Other consumer loans	その他のローン残高	145.2	(8.7)	(15.6)	153.9	160.9

8. Risk-Monitored Loans - Self-Assessment Basis (before partial direct write-off)

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)	As of Sep. 30, 2003 (a)		As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	42.1	(9.3)	(17.1)	51.4	59.2
Delinquent Loans	延滞債権額	265.8	(9.0)	15.6	274.8	250.1
Loans past due 3 months or more	3ヵ月以上延滞債権額	8.8	(3.0)	(5.9)	11.8	14.7
Restructured Loans	貸出条件緩和債権額	159.9	(28.4)	(44.0)	188.3	204.0
Total Risk-Monitored Loans	リスク管理債権合計	476.7	(49.8)	(51.5)	526.5	528.2

Total loan balance (term-end balance)	貸出金残高(未残)	5,768.5	162.1	86.3	5,606.4	5,682.1
---------------------------------------	-----------	---------	-------	------	---------	---------

Loans to Bankrupt Borrowers	破綻先債権額	0.7%	(0.1%)	(0.3%)	0.9%	1.0%
Delinquent Loans	延滞債権額	4.6%	(0.2%)	0.2%	4.9%	4.4%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.1%	(0.0%)	(0.1%)	0.2%	0.2%
Restructured Loans	貸出条件緩和債権額	2.7%	(0.5%)	(0.8%)	3.3%	3.5%
Total percentage of loan balance	貸出金残高比合計	8.2%	(1.1%)	(1.0%)	9.3%	9.2%

Consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)	As of Sep. 30, 2003 (a)		As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	44.1	(9.0)	(16.3)	53.1	60.4
Delinquent Loans	延滞債権額	278.5	(8.9)	16.1	287.5	262.4
Loans past due 3 months or more	3ヵ月以上延滞債権額	8.9	(3.0)	(6.0)	11.9	14.9
Restructured Loans	貸出条件緩和債権額	160.4	(28.5)	(44.1)	189.0	204.6
Total Risk-Monitored Loans	リスク管理債権合計	492.0	(49.5)	(50.3)	541.6	542.4

Total loan balance (term-end balance)	貸出金残高(未残)	5,750.0	148.7	68.0	5,601.3	5,682.0
---------------------------------------	-----------	---------	-------	------	---------	---------

Loans to Bankrupt Borrowers	破綻先債権額	0.7%	(0.1%)	(0.2%)	0.9%	1.0%
Delinquent Loans	延滞債権額	4.8%	(0.2%)	0.2%	5.1%	4.6%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.1%	(0.0%)	(0.1%)	0.2%	0.2%
Restructured Loans	貸出条件緩和債権額	2.7%	(0.5%)	(0.8%)	3.3%	3.6%
Total percentage of loan balance	貸出金残高比合計	8.5%	(1.1%)	(0.9%)	9.6%	9.5%

9. Reserve and Coverage Ratio against Risk-monitored Loans

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	476.7	(49.8)	(51.5)	526.5	528.2
Collateral/guarantees (Y)	担保・保証等	211.8	(54.5)	(51.7)	266.4	263.6
Reserve for possible loan losses (Z)	貸倒引当金	182.1	(2.1)	(16.4)	184.3	198.5
Reserve ratio (Z)/(X)	引当率	38.2%	3.2%	0.6%	35.0%	37.5%
Coverage ratio (Y+Z)/(X)	保全率	82.6%	(2.9%)	(4.8%)	85.6%	87.4%
As a percentage of total loans	貸出金残高比	8.2%	(1.1%)	(1.0%)	9.3%	9.2%

*If direct partial write-offs were carried out, risk-monitored loans would have been as follows:

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	387.7	(42.9)	(27.5)	430.7	415.2
Collateral/guarantees (Y)	担保・保証等	211.8	(54.5)	(51.7)	266.4	263.6
Reserve for possible loan losses (Z)	貸倒引当金	93.5	4.6	7.6	88.4	85.5
Reserve ratio (Z)/(X)	引当率	24.0%	3.4%	3.4%	20.5%	20.5%
Coverage ratio (Y+Z)/(X)	保全率	78.6%	(3.7%)	(5.4%)	82.4%	84.0%
As a percentage of total loans	貸出金残高比	6.8%	(0.9%)	(0.6%)	7.8%	7.4%

Consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	492.0	(49.5)	(50.3)	541.6	542.4
Collateral/guarantees (Y)	担保・保証等	215.6	(54.9)	(51.6)	270.6	267.2
Reserve for possible loan losses (Z)	貸倒引当金	193.5	(1.5)	(15.3)	195.1	208.8
Reserve ratio (Z)/(X)	引当率	39.3%	3.3%	0.8%	36.0%	38.5%
Coverage ratio (Y+Z)/(X)	保全率	83.1%	(2.8%)	(4.6%)	85.9%	87.7%
As a percentage of total loans	貸出金残高比	8.5%	(1.1%)	(0.9%)	9.6%	9.5%

*If direct partial write-offs were carried out, risk-monitored loans would have been as follows:

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	392.5	(43.4)	(27.6)	436.0	420.1
Collateral/guarantees (Y)	担保・保証等	215.6	(54.9)	(51.6)	270.6	267.2
Reserve for possible loan losses (Z)	貸倒引当金	93.9	4.5	7.4	89.4	86.5
Reserve ratio (Z)/(X)	引当率	23.9%	3.4%	3.3%	20.5%	20.5%
Coverage ratio (Y+Z)/(X)	保全率	78.8%	(3.6%)	(5.3%)	82.5%	84.2%
As a percentage of total loans	貸出金残高比	6.9%	(0.9%)	(0.6%)	7.9%	7.5%

10. Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	132.3	(18.9)	(43.6)	151.3	176.0
Doubtful Claims	危険債権	175.9	(1.0)	41.3	177.0	134.6
Substandard Claims	要管理債権	168.7	(31.4)	(50.0)	200.2	218.7
Total (A)	合計	477.1	(51.4)	(52.3)	528.6	529.4

Total Claims	総与信残高	5,912.7	150.9	67.8	5,761.7	5,844.8
--------------	-------	---------	-------	------	---------	---------

* Total Claims includes customers' liabilities for acceptances and guarantees, foreign exchange, lent securities, accrued interest and loan accruals.

**For data on cases where direct partial write-offs were conducted, please refer to the tables on page 5.

11. Preservation of Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
The amount of preservation (B)	保全額	394.4	(58.3)	(68.9)	452.7	463.4
Reserve for possible loan losses	貸倒引当金	182.1	(3.1)	(16.9)	185.2	199.0
Value covered by collateral and guarantees	担保・保証等	212.3	(55.1)	(52.0)	267.5	264.4

Coverage ratio (B)/(A)	保全率	82.6%	(2.9%)	(4.8%)	85.6%	87.5%
------------------------	-----	-------	--------	--------	-------	-------

(Reference) Self-Assessment results

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破綻先債権	42.2	(9.8)	(17.7)	52.1	60.0
Effectively Bankrupt Assets (B)	実質破綻先債権	90.1	(9.1)	(25.8)	99.2	115.9
Potentially Bankrupt Assets (C)	破綻懸念先債権	175.9	(1.0)	41.3	177.0	134.6
Assets Requiring Caution (D)	要注意先債権	946.8	77.4	98.4	869.3	848.3
Substandard Assets	要管理先債権	229.4	(51.1)	(48.2)	280.5	277.6
Substandard Claims	うち要管理債権(貸出金のみ)	168.7	(31.4)	(50.0)	200.2	218.7
Other Assets Requiring Caution	その他要注意先債権	717.3	128.6	146.7	588.7	570.6
Normal Assets (E)	正常先債権	4,657.5	93.5	(28.3)	4,564.0	4,685.8
Total Assets under Self-Assessment (A)+(B)+(C)+(D)+(E)	総与信残高	5,912.7	150.9	67.8	5,761.7	5,844.8

12. Reserve for Possible Loan Losses

(1) Charge-off/Reserve criteria

(a) General Reserve

Classification under Self-Assessment	Reserve criteria
Normal Assets	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved.
Assets Requiring Caution	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved.
Substandard Assets	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥10 billion, the Discounted Cash Flow method is applied.

(b) Specific Reserve

Classification under Self-Assessment	Reserve criteria
Potentially Bankrupt Assets	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥10 billion, the Discounted Cash Flow method is applied.
Bankrupt Assets and Effectively Bankrupt Assets	100 percent of loans outstanding after deduction of the amount secured by collateral and guarantees.

(2) Breakdown of reserve for possible loan losses

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	202.9	(6.7)	(17.0)	209.6	219.9
General reserve	一般貸倒引当金	49.1	3.6	(3.6)	45.4	52.7
Specific reserve	個別貸倒引当金	153.6	(9.6)	(12.7)	163.3	166.4
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	0.1	(0.6)	(0.6)	0.7	0.7
Reserve for possible losses on loans sold	債権売却損失引当金	8.3	(3.8)	(5.8)	12.1	14.1

(Reference) Claims applicable to general reserve for possible loan losses

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	4,183.8	10.4	(82.7)	4,173.3	4,266.6
Assets Requiring Caution	要注意先債権	946.8	77.4	98.4	869.3	848.3
Substandard Assets	うち要管理先債権	229.4	(51.1)	(48.2)	280.5	277.6
Other Assets Requiring Caution	その他要注意先債権	717.3	128.6	146.7	588.7	570.6

Consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	221.8	(4.9)	(14.4)	226.7	236.2
General reserve	一般貸倒引当金	51.6	3.0	(3.9)	48.5	55.5
Specific reserve	個別貸倒引当金	170.1	(7.2)	(9.8)	177.3	179.9
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	0.1	(0.6)	(0.6)	0.7	0.7
Reserve for possible losses on loans sold	債権売却損失引当金	8.3	(3.8)	(5.8)	12.1	14.1

13. Loan Breakdown by Type of Borrower - Non-consolidated (before partial direct write-offs)

(1) Loan breakdown by type of industry of borrower

(¥Billion)

	(Japanese only)	As of Sep. 30, 2003		As of Mar. 31, 2003		As of Sep. 30, 2002	
		Balance	Component	Balance	Component	Balance	Component
Domestic (except for JOM account)	国内店分 (除く特別国際金融機関勘定)	5,749.6	100.00%	5,588.6	100.00%	5,661.4	100.00%
Manufacturing	製造業	460.8	8.02%	458.8	8.21%	471.8	8.33%
Agriculture	農業	13.2	0.23%	13.7	0.25%	13.9	0.25%
Forestry	林業	0.3	0.01%	0.3	0.01%	0.3	0.01%
Fishery	漁業	1.8	0.03%	1.8	0.03%	1.8	0.03%
Mining	鉱業	8.7	0.15%	8.7	0.16%	8.3	0.15%
Construction	建設業	289.4	5.03%	302.0	5.40%	332.1	5.87%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	7.0	0.12%	6.9	0.12%	6.3	0.11%
Transport and communications	運輸・通信業	-	-	-	-	128.9	2.28%
Information and communications	情報通信業	25.6	0.45%	22.2	0.40%	-	-
Transport	運輸業	127.9	2.22%	123.2	2.20%	-	-
Wholesale and retail trade, and restaurant	卸売・小売業、飲食店	-	-	-	-	682.6	12.06%
Wholesale and retail trade	卸売・小売業	587.0	10.21%	591.3	10.58%	-	-
Finance and insurance	金融・保険業	183.8	3.20%	164.6	2.95%	163.2	2.88%
Real estate	不動産業	1,143.7	19.89%	1,143.0	20.45%	1,134.7	20.04%
Services	サービス業	-	-	-	-	492.9	8.71%
Various services	各種サービス業	519.5	9.04%	517.5	9.26%	-	-
Government, local public sector	国・地方公共団体	473.5	8.24%	390.5	6.99%	419.0	7.40%
Others (mainly consumer loans)	その他(個人)	1,906.7	33.16%	1,843.5	32.99%	1,805.1	31.88%

Note: The "Japan Standard Industrial Classification" was revised by public notice No.139 from the Ministry of Public Management, Home Affairs, Posts and Telecommunications, which was released on Mar. 7, 2002 and took effect on Oct 1, 2002. Consequently, the "domestic" loan breakdown by type of industry of borrower as of Sep. 30, 2002 is based on the "Japanese Standard Industrial Classification" before its revision, and those as of Mar. 31, 2003 and as of Sep. 30, 2003 are based on the 'Japanese Standard Industrial Classification' after this revision.

(2) Breakdown of Risk-Monitored Loans by type of industry of borrower

(¥Billion)

	(Japanese only)	As of Sep. 30, 2003		As of Mar. 31, 2003		As of Sep. 30, 2002	
		Balance	Component	Balance	Component	Balance	Component
Domestic (except for JOM account)	国内店分 (除く特別国際金融機関勘定)	476.2	100.00%	525.5	100.00%	527.1	100.00%
Manufacturing	製造業	40.2	8.45%	42.6	8.11%	43.9	8.35%
Agriculture	農業	3.2	0.68%	2.3	0.46%	2.1	0.40%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.4	0.09%	0.4	0.09%	0.3	0.06%
Mining	鉱業	1.2	0.26%	1.3	0.26%	1.7	0.32%
Construction	建設業	44.5	9.36%	53.1	10.11%	72.3	13.72%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Transport and communications	運輸・通信業	-	-	-	-	10.1	1.92%
Information and communications	情報通信業	0.6	0.14%	0.6	0.12%	-	-
Transport	運輸業	5.6	1.18%	7.3	1.39%	-	-
Wholesale and retail trade, and restaurant	卸売・小売業、飲食店	-	-	-	-	131.3	24.92%
Wholesale and retail trade	卸売・小売業	94.6	19.88%	107.3	20.43%	-	-
Finance and insurance	金融・保険業	0.8	0.19%	1.7	0.33%	6.5	1.24%
Real estate	不動産業	133.1	27.95%	133.7	25.46%	110.1	20.89%
Services	サービス業	-	-	-	-	88.8	16.85%
Various services	各種サービス業	85.3	17.92%	100.2	19.07%	-	-
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	66.2	13.90%	74.4	14.17%	59.7	11.33%

14. Loan Breakdown by Domicile of Borrower

(1) Balance of loans to specific foreign countries - Non-consolidated

(¥ Billion)

	<i>(Japanese only)</i>	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Loan balance	債権額	1.5	(0.9)	(1.0)	2.5	2.6
Number of countries	対象国数	1	-	-	1	1

(2) Balance of loans to Asian countries - Non-consolidated

(¥ Billion)

	<i>(Japanese only)</i>	As of Sep. 30, 2003 (a)			As of Mar. 31, 2003 (b)	As of Sep. 30, 2002 (c)
			(a-b)	(a-c)		
Indonesia	インドネシア	1.5	(0.9)	(1.0)	2.5	2.6
Risk-Monitored Loans	うちリスク管理債権	0.1	(0.0)	(0.0)	0.2	0.2
Korea	韓国	0.5	0.4	0.4	0.0	0.0
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	1.1	(0.1)	(0.1)	1.2	1.3
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	2.6	(0.3)	(1.2)	2.9	3.9
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	0.0	(0.0)	(0.0)	0.0	0.0
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.9	0.5	(0.0)	1.4	1.9
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	0.4	(0.0)	(0.1)	0.5	0.5
Risk-Monitored Loans	うちリスク管理債権	-	-	-	-	-
Total	合計	8.3	(0.4)	(2.1)	8.8	10.5
Risk-Monitored Loans	うちリスク管理債権	0.1	(0.0)	(0.0)	0.2	0.2

(3) Balance of loans to Latin American countries and Russia - Non-consolidated

Not applicable.

15. Gains and Losses on Valuation of Securities

(1) Basis of Securities Valuation

Non-consolidated, Consolidated

Securities for trading	Market value accounting method (variances are recognized as gains/losses)
Stocks of subsidiaries and affiliates	Cost method
Other securities	Market value method (variances are all directly transferred to shareholders' equity account)

(Reference) Securities in Money Held in Trust

Money held in trust for investment	Market value accounting method (variances are recognized as gains/losses)
Other money held in trust	Market value method (variances are all directly transferred to shareholders' equity account)

(2) Gains and Losses on Valuation

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)					As of Mar. 31, 2003 (b)			As of Sep. 30, 2002 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Other securities	その他有価証券	12.6	28.3	4.5	32.4	19.8	(15.6)	18.9	34.5	8.1	31.2	23.1
Stocks	株 式	14.1	34.0	9.7	23.4	9.3	(19.9)	7.0	26.9	4.3	18.3	14.0
Bonds	債 券	(4.6)	(8.7)	(12.0)	3.1	7.7	4.0	6.2	2.1	7.4	7.6	0.1
Others	そ の 他	3.1	2.9	6.8	5.8	2.7	0.2	5.6	5.4	(3.6)	5.2	8.9

Notes:

1. There are no bonds held to maturity with market values or stocks of subsidiaries and affiliates.
2. "Other securities" include negotiable CDs included in "Cash and due from banks" in addition to "Securities".
3. "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

Consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2003 (a)					As of Mar. 31, 2003 (b)			As of Sep. 30, 2002 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Other securities	その他有価証券	13.6	28.8	5.0	33.5	19.9	(15.2)	19.4	34.7	8.5	31.9	23.3
Stocks	株 式	15.1	34.6	10.3	24.5	9.4	(19.5)	7.6	27.1	4.7	19.0	14.2
Bonds	債 券	(4.6)	(8.7)	(12.0)	3.1	7.7	4.0	6.2	2.1	7.4	7.6	0.1
Others	そ の 他	3.1	2.9	6.8	5.8	2.7	0.1	5.6	5.4	(3.6)	5.2	8.9

Notes:

1. There are no bonds held to maturity with market values.
2. "Other securities" include negotiable CDs included in "Cash and due from banks" in addition to "Securities".
3. "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.