

The Chiba Bank, Ltd.

Consolidated Financial Information for the First 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 First Quarter of Fiscal Year 2006

- (1) A simplified accounting method is applied.
- (2) There is no change in accounting method.
- (3) There is no change in the scope of consolidation and application of the equity method.

2. Financial Highlights (for the first quarter, from April 1, 2006 to June 30, 2006)

(1) Consolidated Operating Results

Amounts less than one million yen are rounded down.

	Ordinary Income 経常収益		Ordinary Profits 経常利益		Net Income 四半期(当期)純利益	
	¥Million	%	¥Million	%	¥Million	%
First quarter						
Ended June 30, 2006	63,978	16.4	20,269	5.5	12,927	9.8
Ended June 30, 2005	54,952	4.7	19,210	5.6	11,772	(2.1)
(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
	¥	¥
First quarter		
Ended June 30, 2006	14.51	-
Ended June 30, 2005	13.99	-
(Reference) Fiscal Year 2005	56.97	-

Note: Percentage figures in Ordinary income, Ordinary profit 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	%	¥
First quarter				
Ended June 30, 2006	9,897,416	532,473	5.3	586.20
Ended June 30, 2005	9,028,148	428,585	4.7	509.36
(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 on March 31, 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 May 23, 2006).

Consolidated Balance Sheets

(¥Million)

Item	科目 (Japanese)	As of June 30, 2006 (a)	As of June 30, 2005 (b)	(a-b)	As of Mar. 31, 2006 (c)
Assets:	(資産の部)				
Cash and due from banks	現金預け金	213,998	531,348	(317,350)	269,751
Call loans and bills bought	コールローン及び買入手形	-	25,885	(25,885)	129
Receivables under securities borrowing transactions	債券貸借取引支払保証金	15,912	3,638	12,273	19,944
Commercial paper and other debt purchased	買入金銭債権	48,718	25,327	23,390	63,574
Trading assets	特定取引資産	330,875	478,498	(147,622)	368,619
Money held in trust	金銭の信託	30,074	30,326	(252)	32,359
Securities	有価証券	2,704,824	1,812,299	892,524	2,635,218
Loans and bills discounted	貸出金	6,241,876	5,855,289	386,587	6,139,665
Foreign exchange	外国為替	2,797	2,403	393	2,591
Other assets	その他資産	88,472	102,889	(14,417)	116,832
Premises and equipment	動産不動産	-	102,302	-	101,010
Tangible fixed assets	有形固定資産	136,775	-	-	-
Intangible fixed assets	無形固定資産	8,858	-	-	-
Deferred tax assets	繰延税金資産	33,426	50,831	(17,404)	20,313
Customers' liabilities for acceptances and guarantees	支払承諾見返	117,667	97,338	20,329	108,773
Reserve for possible loan losses	貸倒引当金	(76,861)	(90,229)	13,368	(76,722)
Total assets	資産の部合計	9,897,416	9,028,148	869,268	9,802,061
Liabilities:	(負債の部)				
Deposits	預金	8,085,810	7,815,520	270,290	7,988,784
Negotiable certificates of deposit	譲渡性預金	126,599	132,945	(6,345)	130,017
Call money and bills sold	コールマネー及び売渡手形	331,493	68,022	263,471	250,091
Payables under repurchase agreements	売現先勘定	64,481	39,899	24,581	139,493
Payables under securities lending transactions	債券貸借取引受入担保金	413,036	168,785	244,251	411,380
Trading liabilities	特定取引負債	16,612	7,093	9,519	21,029
Borrowed money	借入金	74,189	64,619	9,570	49,830
Foreign exchange	外国為替	443	450	(7)	366
Subordinated bonds	社債	21,000	39,500	(18,500)	21,000
Other liabilities	その他負債	77,667	126,987	(49,320)	102,828
Reserve for employees' retirement benefits	退職給付引当金	20,258	20,946	(688)	20,647
Reserves under special laws	特別法上の引当金	196	142	53	196
Deferred tax liabilities	繰延税金負債	180	186	(5)	250
Deferred tax liabilities on land revaluation	再評価に係る繰延税金負債	15,304	9,307	5,996	15,304
Acceptances and guarantees	支払承諾	117,667	97,338	20,329	108,773
Total liabilities	負債の部合計	9,364,942	8,591,746	773,196	9,259,996
Minority interests:	(少数株主持分)				
Minority interests in consolidated subsidiaries	少数株主持分	-	7,816	-	10,110
Stockholders' equity:	(資本の部)				
Common stock	資本金	-	121,019	-	145,069
Capital surplus	資本剰余金	-	98,264	-	122,223
Retained earnings	利益剰余金	-	167,044	-	201,594
Land revaluation excess	土地再評価差額金	-	13,788	-	7,843
Net unrealized gains on other securities	その他有価証券評価差額金	-	30,213	-	57,266
Foreign currency translation adjustments	為替換算調整勘定	-	97	-	6
Treasury stock	自己株式	-	(1,842)	-	(2,048)
Total stockholders' equity	資本の部合計	-	428,585	-	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	-	9,028,148	-	9,802,061

Amounts less than one million have been rounded down.

Item	科目 (Japanese)	As of June 30, 2006 (a)	As of June 30, 2005 (b)	(a-b)	As of Mar. 31, 2006 (c)
Net assets:	(純資産の部)				
Common stock	資本金	145,069	-	-	-
Capital surplus	資本剰余金	122,223	-	-	-
Retained earnings	利益剰余金	210,913	-	-	-
Treasury stock	自己株式	(2,109)	-	-	-
Total stockholders' equity	株主資本合計	476,096	-	-	-
Net unrealized gains on other securities	その他有価証券評価差額金	36,204	-	-	-
Net deferred gains on hedging instruments	繰延ヘッジ損益	2,216	-	-	-
Land revaluation excess	土地再評価差額金	7,843	-	-	-
Foreign currency translation adjustments	為替換算調整勘定	21	-	-	-
Total valuation and translation adjustments	評価・換算差額等合計	46,285	-	-	-
Minority interests	少数株主持分	10,090	-	-	-
Total net assets	純資産の部合計	532,473	-	-	-
Total liabilities, and net assets	負債及び純資産の部合計	9,897,416	-	-	-

Consolidated Statements of Income

(¥Million)

Item	科目 (Japanese)	For the three months ended June 30, 2006 (a)	For the three months ended June 30, 2005 (b)	(a-b)	For FY 2005 ended Mar. 31, 2006 (Summary)
Ordinary income	経常収益	63,978	54,952	9,025	231,502
Interest income	資金運用収益	41,139	35,781	5,357	150,511
Interest on loans and discounts	(うち貸出金利息)	29,059	28,711	348	115,695
Interest and dividends on securities	(うち有価証券利息配当金)	11,791	6,616	5,175	33,081
Fee and commission income	役務取引等収益	10,873	9,590	1,282	44,090
Trading income	特定取引収益	402	447	(44)	2,577
Other operating income	その他業務収益	2,964	2,291	672	5,416
Other ordinary income	その他経常収益	8,598	6,842	1,756	28,906
Ordinary expenses	経常費用	43,708	35,742	7,966	152,393
Interest expenses	資金調達費用	7,712	3,993	3,719	21,597
Interest on deposits	(うち預金利息)	3,229	1,682	1,547	8,975
Fee and commission expenses	役務取引等費用	3,202	2,924	278	12,130
Trading expenses	特定取引費用	11	-	11	-
Other operating expenses	その他業務費用	1,804	611	1,192	2,733
General and administrative expenses	営業経費	21,500	21,202	297	83,450
Other ordinary expenses	その他経常費用	9,476	7,010	2,465	32,481
Ordinary profits	経常利益	20,269	19,210	1,058	79,109
Extraordinary profits	特別利益	836	1,619	(783)	8,512
Extraordinary losses	特別損失	41	830	(788)	1,414
Income before income taxes and minority interests	税金等調整前 四半期(当期)純利益	21,064	19,999	1,064	86,206
Income taxes-current	法人税、住民税及び事業税	8,244	5,292	2,951	20,295
Income taxes-deferred	法人税等調整額	(391)	2,828	(3,220)	14,909
Minority interests in net income	少数株主利益	283	106	177	2,073
Net income	四半期(当期)純利益	12,927	11,772	1,155	48,927

Amounts less than one million have been rounded down.

Consolidated Statements of Changes in Net Assets

For the first quarter of FY 2006 ending March 31, 2007 (from April 1, 2006 to June 30, 2006)

(¥Million)

		Stockholders' equity				
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
		株主資本				
(Japanese)		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the end of FY 2005	前連結会計年度末残高	145,069	122,223	201,594	(2,048)	466,837
Changes during first quarter of FY2006	当四半期中の変動額					
Dividends from surplus	剰余金の配当			(3,559)		(3,559)
Bonuses to directors	役員賞与			(49)		(49)
Net income	四半期純利益			12,927		12,927
Purchase of treasury stock	自己株式の取得				(60)	(60)
Disposal of treasury stock	自己株式の処分		0		0	0
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 first quarter of FY2006	当四半期中の変動額合計	-	0	9,318	(60)	9,258
Balance at the end of first quarter of FY2006	当四半期連結会計期間末残高	145,069	122,223	210,913	(2,109)	476,096

(¥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		
		評価・換算差額等					少数株主持分	純資産合計
(Japanese)		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		
Balance at the end of FY 2005	前連結会計年度末残高	57,266	-	7,843	6	65,117	10,110	542,065
Changes during first quarter of FY2006	当四半期中の変動額							
Dividends from surplus	剰余金の配当							(3,559)
Bonuses to directors	役員賞与							(49)
Net income	四半期純利益							12,927
Purchase of treasury stock	自己株式の取得							(60)
Disposal of treasury stock	自己株式の処分							0
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)	(21,062)	2,216	-	14	(18,831)	(19)	(18,850)
Total of items during first quarter of FY2006	当四半期中の変動額合計	(21,062)	2,216	-	14	(18,831)	(19)	(9,591)
Balance at the end of first quarter of FY2006	当四半期連結会計期間末残高	36,204	2,216	7,843	21	46,285	10,090	532,473

Amounts less than one million have been rounded down.

Accounting Policies for Consolidated Financial Statements for the First Quarter of FY 2006

Chiba Bank has partly adopted the simplified accounting method in preparing its consolidated financial statements for the first 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 previous fiscal year, to the outstanding balance of each debtor category based on our self-assessment as of June 30, 2006

2. Changes in presentation.

(1) "Stockholders' Equity" is changed to "Net assets" in accordance with ASBJ Statement No.5 issued on December 9, 2005 and ASBJ Guidance No.8 issued on December 9, 2005.

(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 for the first quarter of FY2006:

"Premises and equipment" are reclassified into "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6月末時点の自己査定に基づく債務者区分残高に、前連結会計年度末に算定した貸倒実績率等を適用して計上しております。

2. 表示方法の変更

(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）が会社法施行日以後終了する連結会計年度から適用されることになったことに伴い、当四半期から同会計基準及び適用指針を適用し、「資本の部」は「純資産の部」として表示しております。

(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」（平成18年4月28日付内閣府令第60号）により改正され、平成18年4月1日以降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に伴い、当四半期から以下のとおり表示を変更しております。

「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 first quarter of FY 2006 ending March 31, 2007 (from April 1, 2006 to June 30, 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	57,883	4,846	1,247	63,978	-	63,978
(2) Inter-segment	(2) セグメント間の内部経常収益	285	85	12	384	(384)	-
Total	計	58,169	4,932	1,260	64,362	(384)	63,978
Ordinary Expenses	経常費用	38,475	4,432	1,044	43,951	(243)	43,708
Ordinary Profit/Loss	経常利益	19,693	500	216	20,410	(140)	20,269

Notes:

1. Ordinary income and ordinary profit/loss correspond to the sales and operating profit of companies in other industries.
2. "Other Business" includes securities business.

For the first quarter of FY 2005 ending March 31, 2006 (from April 1, 2005 to June 30, 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	49,371	4,580	1,000	54,952	-	54,952
(2) Inter-segment	(2) セグメント間の内部経常収益	212	76	9	298	(298)	-
Total	計	49,584	4,657	1,010	55,251	(298)	54,952
Ordinary Expenses	経常費用	30,748	4,265	941	35,954	(212)	35,742
Ordinary Profit/Loss	経常利益	18,836	391	68	19,296	(85)	19,210

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" from this first quarter of fiscal year 2005. Consequently, Ordinary income and Ordinary Profit of "Other Business" decreased by ¥1,643 million and ¥576 million respectively. As well, Ordinary income and Ordinary Profit of "Banking Business" increased by ¥1,458 million and ¥575 million respectively.
2. Ordinary income and ordinary profit/loss correspond to the sales and operating profit 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 First quarter of fiscal year 2006, ending March 31, 2007 (Unaudited)

1. Summary of Income (Non-consolidated)

Chiba Bank achieved steady income in the first quarter, ended June 30, 2006, of fiscal year 2006.

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

Progress towards the announced projection for interim FY 2006: 49.1% (Projection: ¥40.0 bil)

Net business income (before transfer to general reserve for possible loan losses) increased by ¥1.1 billion from the corresponding period of the previous fiscal year, to ¥19.6 billion thanks to an increase in interest income as Loans and Securities increased, and growth in fee and commission income as sales of investment trusts and personal annuities were successful.

[Ordinary Profits] Progress towards the announced projection for interim FY 2006: 51.1% (Projection: ¥37.0 bil)

Ordinary profit increased by ¥1.9 billion from the corresponding period of the previous fiscal year, to ¥18.9 billion mainly due to an increase in Net business income (before transfer to general reserve for possible loan losses.) and a decrease in Disposal of non-performing loans.

[Net Income] Progress towards the announced projection for interim FY 2006: 51.6% (Projection: ¥24.0 bil)

Net income for the quarter increased by ¥0.9 billion from the corresponding period of the previous fiscal year, to ¥12.3 billion.

		(¥ Billion)				
	(Japanese)	For the three months ended June 30, 2006 (a)	Interim FY 2006 (Announced Projection)	For the three months ended June 30, 2005 (b)	(a - b)	(Reference) FY 2005
Gross business profits	業務粗利益	39.2		37.5	1.7	150.5
Net interest income	資金利益	32.8		31.1	1.6	126.2
Fee and commission income	役務取引等利益	4.9		4.3	0.6	19.6
Trading income	特定取引利益	0.3		0.3	(0.0)	1.9
Profit from other business transactions	その他業務利益	1.1		1.6	(0.5)	2.6
Gains (losses) on bonds (Government bonds, etc)	うち国債等債券損益	(1.7)		1.7	(3.4)	0.7
Expenses (excluding non-recurrent expenses)	経費(除く臨時処理分)	19.6		18.9	0.6	75.3
Net business income (before transfer to general reserve for possible loan losses)	実質業務純益 (一般貸引繰入前)	19.6	40.0	18.5	1.1	75.2
Core net business income	コア業務純益	21.4		16.8	4.5	74.4
Net transfer to general reserve for possible loan losses (1)	一般貸倒引当金純繰入額	1.2		-	1.2	-
Net business income	業務純益	18.3		18.5	(0.1)	75.2
Non-recurrent income and losses	臨時損益	0.5		(1.5)	2.0	(6.3)
Disposal of non-performing loans (2)	うち不良債権処理額	1.6		2.5	(0.8)	11.1
Ordinary profits	経常利益	18.9	37.0	16.9	1.9	68.8
Extraordinary profits (losses)	特別損益	0.7		2.0	(1.3)	12.1
Transfer from reserve for possible loan losses (3)	うち貸倒引当金取崩額	-		2.0	(2.0)	9.2
Collection of written-off claims (4)	うち償却債権取立益	0.8		0.8	(0.0)	4.0
Impairment losses of fixed assets	うち減損損失	-		(0.8)	0.8	(0.8)
Net income	四半期(中間・当期)純利益	12.3	24.0	11.4	0.9	46.7
Credit costs (1)+(2)-(3)	信用コスト	2.9		0.4	2.5	1.8
Credit costs including Collection of written-off claims (1)+(2)-(3)-(4)	実質信用コスト	2.1		(0.3)	2.5	(2.1)

Note: For the first quarter of fiscal year 2005 and fiscal year 2005, 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 ¥0.6 billion from March 31, 2006, to ¥225.7 billion.
- The proportion of Disclosed claims to total claims declined 0.07% to 3.52%.

	(Japanese)	As of June 30, 2006 (a)	As of Mar. 31, 2006 (b)	(a-b)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	27.5	25.3	2.1
Doubtful Claims	危険債権	84.9	90.3	(5.4)
Substandard Claims	要管理債権	113.2	110.6	2.6
Total	合計	225.7	226.4	(0.6)
Proportion to total claims	総与信に占める割合	3.52%	3.60%	(0.07%)

Note: Figures as of June 30, 2006 are based on the assets classification under the Financial Reconstruction Law. Figures as of June 30, 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 10.5% and for the consolidated Tier I ratio is approximately 8.5% respectively.

	(Japanese)	As of Sep. 30, 2006 (estimate)	(Reference) As of Mar. 31, 2006
Consolidated Capital Ratio (BIS guideline)	連結自己資本比率	Approximately 10.5%	11.19%
Consolidated Tier I Ratio	連結Tier I比率	Approximately 8.5%	8.36%

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)	As of June 30, 2006 (¥Billion)				(Reference) As of Mar. 31, 2006 (¥Billion)			
		Market value	Gains (losses) on valuation			Market value	Gains (losses) on valuation		
			Gains	Losses			Gains	Losses	
Other Securities	その他有価証券	2,646.2	59.3	111.7	52.4	2,580.4	94.2	141.6	47.4
Stocks	株式	242.6	107.6	109.1	1.5	267.8	135.6	136.7	1.1
Bonds	債券	1,631.5	(30.5)	0.1	30.6	1,553.6	(28.6)	0.2	28.9
Others	その他	772.0	(17.7)	2.5	20.2	758.8	(12.6)	4.5	17.2
Foreign bonds	外国債券	681.7	(18.3)	0.4	18.7	677.5	(15.6)	0.5	16.1

Notes:

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

	(Japanese)	As of June 30, 2006 (¥Billion)				(Reference) As of Mar. 31, 2006 (¥Billion)			
		Book value	Unrealized gains (losses)			Book value	Unrealized gains (losses)		
			Gains	Losses			Gains	Losses	
Held-to-Maturity Bonds	満期保有目的の債券	36.9	(0.3)	0.0	0.3	52.2	(0.3)	0.0	0.4

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 June 30, 2006			As of Mar. 31, 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	12.4	0.0	0.0	0.4	0.0	0.0
			金利オプション	-	-	-	-	-	-
OTC	店頭		金利スワップ	1,060.2	0.5	0.5	994.9	0.6	0.6
			その他	297.3	(1.1)	(1.1)	311.9	(1.1)	(1.1)
Total			合計			(0.5)			(0.5)

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

(2) Currency derivatives

		(¥Billion)			(Reference) (¥Billion)				
		(Japanese)	As of June 30, 2006			As of Mar. 31, 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	423.2	0.7	0.7	439.4	0.7	0.7
			為替予約	8.1	(0.0)	(0.0)	10.2	(0.0)	(0.0)
			通貨オプション	163.5	(0.0)	1.0	143.2	(0.0)	0.7
Total			合計			1.7			1.4

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

(3) Equity derivatives

		(¥Billion)			(Reference) (¥Billion)			
		(Japanese)	As of June 30, 2006			As of Mar. 31, 2006		
		区分	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed	取引所		7.1	(0.0)	(0.0)	3.0	-	-
OTC	店頭		-	-	-	-	-	-
Total			合計		(0.0)			-

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

(4) Bond derivatives

		(¥Billion)			(Reference) (¥Billion)			
		(Japanese)	As of June 30, 2006			As of Mar. 31, 2006		
		区分	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed	取引所		42.8	0.0	0.0	3.7	0.0	0.0
OTC	店頭		20.0	(0.0)	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 ¥103.4 billion from March 31, 2006, to ¥6,270.8 billion.
- Housing loans increased by ¥11.2 billion from March 31, 2006, to ¥1,904.0 billion. Loans to small and medium-sized companies were ¥4,810.7 billion, an increase of ¥34.2 billion.

	(Japanese)	(¥Billion) As of June 30, 2006 (a)	(Reference) As of Mar. 31, 2006 (b)	(¥Billion) (a-b)
Loans and bills discounted	貸 出 金	6,270.8	6,167.4	103.4
Housing Loans	うち住宅ローン	1,904.0	1,892.7	11.2
Small and medium-sized companies loans	中小企業等向け貸出金	4,810.7	4,776.4	34.2
Small and medium-sized companies loans ratio	(中小企業等貸出比率)	76.96%	77.69%	(0.72%)

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

(2) Deposits

- Deposits increased, mainly personal deposits, by ¥96.9 billion from March 31, 2006, to ¥8,106.0 billion.
- Personal deposits increased by ¥140.8 billion from March 31, 2006, to ¥6,023.5 billion.
- As efforts to boost custody assets (sales of investment trusts and personal annuities) were successful, the balance of investment trusts (personal investors) was ¥445.7 billion with an increase of ¥10.0 billion from March 31, 2006. Insurance premiums of personal annuities for the three months from April to June 2006 reached ¥15.9 billion.

	(Japanese)	(¥Billion) As of June 30, 2006 (a)	(Reference) As of Mar. 31, 2006 (b)	(¥Billion) (a-b)
Deposits	預 金	8,106.0	8,009.1	96.9
Personal Deposits	うち個人預金	6,023.5	5,882.7	140.8

(Reference)	(Japanese)	(¥Billion) As of June 30, 2006 (a)	(¥Billion) As of Mar. 31, 2006 (b)	(¥Billion) (a-b)
Balance of investment trusts (Personal investors)	投資信託残高(個人)	445.7	435.7	10.0

	(Japanese)	For the three months ended June 30, 2006	For the second half of FY 2005
Personal annuities and other (Insurance premiums)	個人年金保険等 (取扱保険料)	15.9	34.4

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