

The Chiba Bank, Ltd.

Consolidated Financial Information For the Third Quarter of Fiscal Year 2005, ending March 31, 2006

(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 2005

(1) A simplified accounting method is applied.

(2) There is a change in accounting method.

Effective from the first quarter of fiscal year 2005, Chiba Bank applies the "Accounting Standards for Impairment of Fixed Assets" and "Implementation Guidance for Accounting Standards for Impairment of Fixed Assets."

(3) There is no change in the scope of consolidation and application of the equity method.

2. Third Quarter Financial Highlights (for period from April 1, 2005 to December 31, 2005)

Since the first quarter of fiscal year 2004 was the first quarter to be disclosed, percentage figures representing changes from the same quarter of the previous fiscal year are not denoted.

(1) Consolidated Operating Results

Amounts less than one million yen are rounded down.

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 四半期（当期）純利益	
	¥Million	%	¥Million	%	¥Million	%
Third quarter						
Ended December 31, 2005	171,407	10.4	61,114	75.4	36,846	72.1
Ended December 31, 2004	155,254	-	34,843	-	21,411	-
(Reference) Fiscal Year 2004	211,918		61,731		36,395	

	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 December 31, 2005	43.51	-
Ended December 31, 2004	25.45	-
(Reference) Fiscal Year 2004	43.20	-

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	Stockholders' Equity 株主資本	Stockholders' Equity to Total Assets 株主資本比率	Stockholders' Equity per Share 1株当たり株主資本
	¥Million	¥Million	%	¥
Third quarter				
Ended December 31, 2005	9,614,377	528,301	5.5	592.77
Ended December 31, 2004	8,601,862	401,417	4.7	477.03
(Reference) Fiscal Year 2004	8,707,929	418,138	4.8	496.88

3. Consolidated Earnings Projections for Fiscal year 2005, ending March 31, 2006

There are no revisions to the previously announced earning projections for fiscal year 2005 (announced on November 22, 2005).

Consolidated Balance Sheets

(¥Million)

Item	科目 (Japanese only)	As of Dec. 31, 2005 (a)	As of Dec. 31, 2004 (b)	(a-b)	As of Mar. 31, 2005 (c)
Assets:	(資産の部)				
Cash and due from banks	現金預け金	282,685	203,849	78,836	494,332
Call loans and bills bought	コールローン及び買入手形	10,862	113,516	(102,653)	21,981
Receivables under securities borrowing transactions	債券貸借取引支払保証金	24,161	3,612	20,548	2,578
Commercial paper and other debt purchased	買入金銭債権	34,823	13,474	21,349	18,667
Trading assets	特定取引資産	519,190	499,364	19,826	314,816
Money held in trust	金銭の信託	33,130	29,960	3,170	30,635
Securities	有価証券	2,490,976	1,678,166	812,809	1,710,389
Loans and bills discounted	貸出金	5,963,216	5,779,442	183,774	5,844,581
Foreign exchange	外国為替	2,551	2,130	421	2,237
Other assets	その他資産	104,394	106,638	(2,243)	110,752
Premises and equipment	動産不動産	101,313	104,817	(3,504)	103,788
Deferred tax assets	繰延税金資産	19,556	67,236	(47,679)	54,819
Customers' liabilities for acceptances and guarantees	支払承諾見返	107,488	102,244	5,244	92,200
Reserve for possible loan losses	貸倒引当金	(79,975)	(102,591)	22,615	(93,852)
Total assets	資産の部合計	9,614,377	8,601,862	1,012,514	8,707,929
Liabilities:	(負債の部)				
Deposits	預金	7,878,488	7,506,274	372,214	7,573,571
Negotiable certificates of deposit	譲渡性預金	129,468	109,198	20,270	103,799
Call money and bills sold	コールマネー及び売渡手形	284,157	49,353	234,804	56,308
Payables under repurchase agreements	売現先勘定	68,798	34,999	33,798	34,499
Payables under securities lending transactions	債券貸借取引受入担保金	352,119	140,345	211,773	171,600
Trading liabilities	特定取引負債	21,353	6,391	14,962	6,341
Borrowed money	借入金	53,108	85,494	(32,385)	84,866
Foreign exchange	外国為替	175	237	(62)	302
Bonds	社債	21,000	39,500	(18,500)	39,500
Other liabilities	その他負債	123,846	87,045	36,800	88,067
Reserve for employees' retirement benefits	退職給付引当金	20,819	22,052	(1,232)	21,162
Reserves under special laws	特別法上の引当金	159	104	54	142
Deferred tax liabilities	繰延税金負債	257	154	103	194
Deferred tax liabilities on land revaluation	再評価に係る繰延税金負債	15,304	9,419	5,884	9,409
Consolidation difference	連結調整勘定	-	1	(1)	-
Acceptances and guarantees	支払承諾	107,488	102,244	5,244	92,200
Total liabilities	負債の部合計	9,076,545	8,192,815	883,729	8,281,968
Minority interests:	(少数株主持分)				
Minority interests in consolidated subsidiaries	少数株主持分	9,530	7,629	1,901	7,822
Stockholders' equity:	(資本の部)				
Common stock	資本金	145,069	121,019	24,050	121,019
Capital surplus	資本剰余金	122,221	98,249	23,972	98,250
Retained earnings	利益剰余金	189,513	143,108	46,404	158,107
Land revaluation excess	土地再評価差額金	7,843	13,954	(6,110)	13,939
Net unrealized gains on other securities	その他有価証券評価差額金	65,637	26,420	39,216	28,607
Foreign currency translation adjustments	為替換算調整勘定	24	451	(427)	41
Treasury stock	自己株式	(2,008)	(1,785)	(222)	(1,827)
Total stockholders' equity	資本の部合計	528,301	401,417	126,883	418,138
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	8,601,862	1,012,514	8,707,929

Amounts less than one million have been rounded down.

Consolidated Statements of Income

(¥Million)

Item	科目 (Japanese only)	For the nine months ended Dec. 31, 2005 (a)	For the nine months ended Dec. 31, 2004 (b)	(a-b)	For FY 2004 ended Mar. 31, 2005 (Summary)
Ordinary income	経常収益	171,407	155,254	16,152	211,918
Interest income	資金運用収益	110,870	103,572	7,297	138,124
Interest on loans and discounts	(うち貸出金利息)	86,919	88,186	(1,267)	117,386
Interest and dividends on securities	(うち有価証券利息配当金)	22,500	14,776	7,723	19,861
Fee and commission income	役務取引等収益	32,553	27,986	4,566	38,384
Trading income	特定取引収益	1,949	1,847	101	2,919
Other operating income	その他業務収益	4,587	3,577	1,010	5,040
Other ordinary income	その他経常収益	21,446	18,269	3,176	27,450
Ordinary expenses	経常費用	110,293	120,410	(10,117)	150,187
Interest expenses	資金調達費用	14,858	8,202	6,656	11,633
Interest on deposits	(うち預金利息)	6,223	2,829	3,394	4,175
Fee and commission expenses	役務取引等費用	9,042	8,598	443	11,468
Other operating expenses	その他業務費用	1,029	155	873	432
General and administrative expenses	営業経費	62,613	59,074	3,538	78,626
Other ordinary expenses	その他経常費用	22,749	44,379	(21,630)	48,026
Ordinary profit	経常利益	61,114	34,843	26,270	61,731
Extraordinary gains	特別利益	5,141	3,968	1,172	6,460
Extraordinary losses	特別損失	1,200	838	362	1,222
Net income for the quarterly (current) fiscal year before income taxes and others	税金等調整前 四半期(当期)純利益	65,054	37,973	27,081	66,970
Income taxes-current	法人税、住民税及び事業税	16,612	3,022	13,590	5,992
Income taxes-deferred	法人税等調整額	10,055	13,122	(3,067)	24,050
Minority interests in net income	少数株主利益	1,540	417	1,123	531
Net income	四半期(当期)純利益	36,846	21,411	15,435	36,395

Amounts less than one million have been rounded down.

Consolidated Statements of Retained Earnings

(¥Million)

Item	科目 (Japanese only)	For the nine months ended Dec. 31, 2005 (a)	For the nine months ended Dec. 31, 2004 (b)	(a-b)	For FY 2004 ended Mar. 31, 2005
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	98,250	98,178	71	98,178
Increase in capital surplus	資本剰余金増加高	23,971	70	23,901	71
Issuance of common stock	増資による新株の発行	23,956	-	23,956	-
Gain (Loss) on sales of treasury stock	自己株式処分差益	15	70	(54)	71
Decrease in capital surplus	資本剰余金減少高	-	-	-	-
Capital surplus at term-end	資本剰余金 四半期末(期末)残高	122,221	98,249	23,972	98,250
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	158,107	127,850	30,256	127,850
Increase in retained earnings	利益剰余金増加高	36,911	21,411	15,500	36,395
Net income	四半期(当期)純利益	36,846	21,411	15,435	36,395
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	64	-	64	-
Decrease in retained earnings	利益剰余金減少高	5,505	6,153	(647)	6,138
Cash dividends paid	配当金	5,460	5,038	421	5,038
Bonuses to Directors	役員賞与	45	40	5	40
Decrease in retained earnings due to transfer from land revaluation excess	土地再評価差額金取崩に伴う剰余金減少高	-	1,075	(1,075)	1,060
Retained earnings at term-end	利益剰余金 四半期末(期末)残高	189,513	143,108	46,404	158,107

Amounts less than one million have been rounded down.

Accounting Policies for Consolidated Financial Statements for the Third Quarter of FY 2005

(From April 1, 2005 to December 31, 2005)

In preparing its consolidated financial statements for the third quarter of fiscal year 2005, ending March 31, 2006, Chiba Bank partly adopts the simplified accounting method as detailed in (1), and has changed its accounting method as detailed in (2). Please note that the quarterly consolidated financial information has not been audited by our independent auditor, Ernst & Young ShinNihon.

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)の通り一部「簡便な手続き」を採用して四半期財務・業績の概況を作成しております。また、(2)記載の通り「会計処理の方法の変更」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) The amount of Reserves for Possible Loan Losses is calculated by applying the past loan loss ratio determined at the end of interim fiscal year, to the outstanding balance of each debtor category based on our self-assessment as of December 31, 2005.

(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) Effective from the first quarter of fiscal year 2005 ending March 31, 2006, the Bank applied the “Accounting Standards for Impairment of Fixed Assets” issued by the Business Accounting Council on August 9, 2002 and “Implementation Guidance for Accounting Standards for Impairment of Fixed Assets” issued by the Accounting Standards Board of Japan, on October 31, 2003. The adoption had the effect of decreasing net income before income taxes and others for the current fiscal year quarter by ¥824 million. As for banking business, total impairment losses are directly exempted from each asset amount as total depreciation of premises, equipment and others are indicated applying direct exemption.

(2) 会計処理の方法の変更

平成 18 年 3 月期第 1 四半期から、固定資産の減損に係る会計基準（「固定資産の減損に係る会計基準の設定に関する意見書」（企業会計審議会平成 14 年 8 月 9 日））及び「固定資産の減損に係る会計基準の適用指針」（企業会計基準適用指針第 6 号平成 15 年 10 月 31 日）を適用しております。これにより税金等調整前四半期純利益は 824 百万円減少しております。なお、銀行業においては、「銀行法施行規則」（昭和 57 年大蔵省令第 10 号）に基づき減価償却累計額を直接控除により表示しているため、減損損失累計額につきましては、各資産の金額から直接控除しております。

Segment Information

1. Business Segment Information

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

	(Japanese only)	Banking	Leasing	Others	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 Profit	経 常 利 益	58,165	1,273	1,764	61,203	89	61,114

Notes:

- As the Bank started credit card issuing business from April 2005, credit card business, which used to be included in “Others”, has been reclassified as “Banking” from the first quarter of fiscal year 2005. Consequently, Ordinary income and Ordinary Profit of “Others” decreased by ¥4,942 million and ¥1,492 million respectively. Also, Ordinary income and Ordinary Profit of “Banking” increased by ¥4,389 million and ¥1,487 million respectively.
- Ordinary income and ordinary profit are presented as equating to the sales and operating profit of companies in other industries.
- “Others” includes securities business.

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

	(Japanese only)	Banking	Leasing	Others	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	133,622	13,312	8,319	155,254	-	155,254
(2) Inter-segment	(2) セグメント間の内部経常収益	921	206	32	1,159	1,159	-
Total	計	134,543	13,519	8,351	156,413	1,159	155,254
Ordinary Expenses	経 常 費 用	102,026	12,617	6,843	121,486	1,076	120,410
Ordinary Profit	経 常 利 益	32,517	901	1,508	34,927	83	34,843

Notes:

- Ordinary income and ordinary profit are presented as equating to the sales and operating profit of companies in other industries.
- “Others” includes securities and credit card business.

2. Geographic Segment Information

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

3. Ordinary income from overseas operations

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

SUPPLEMENTARY INFORMATION

For Consolidated Financial Information for the Third quarter of fiscal year 2005, ending March 31, 2006 (*Unaudited*)

1. Summary of Income (Non-consolidated)

Chiba Bank achieved steady income up to the third quarter, ended December 31, 2005, of fiscal year 2005.

[Real Net Business Income] Progress to the announced projection for FY 2005: 77.0% (Projection: ¥74.0 bil)

Real net business income increased by ¥2.0 billion from the corresponding period of the previous fiscal year, to ¥56.9 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 Profit] Progress to the announced projection for FY 2005: 80.5% (Projection: ¥66.0 bil)

Ordinary profit increased by ¥21.3 billion from the corresponding period of the previous fiscal year, to ¥53.1 billion as Net transfer to general reserve for possible loan losses decreased ¥8.1 billion from the corresponding period of the previous fiscal year and Disposal of non-performing loans decreased ¥9.8 billion from the corresponding period of the previous fiscal year, in addition to an increase in Real net business income.

[Net Income] Progress to the announced projection for FY 2005: 85.6% (Projection: ¥40.0 bil)

Net income for the quarter increased by ¥14.5 billion from the corresponding period of the previous fiscal year, to ¥34.2 billion. The increase was mainly because ¥4.5 billion of transfer from reserve for possible loan losses was recorded in Extraordinary gains as the total transfer from reserve for possible loan losses was in surplus, in addition to the increase in Ordinary profit.

Credit costs decreased ¥22.4 billion from the corresponding period of the previous fiscal year, to ¥2.2 billion.

(¥ Billion)

	(Japanese only)	For the nine months ended Dec. 31, 2005 (a)	FY 2005 (Announced Projection)	For the nine months ended Dec. 31, 2004 (b)	(a - b)	(Reference) FY 2004
Gross business profit	業 務 粗 利 益	113.5		110.4	3.1	147.8
Net interest income	資 金 利 益	94.0		93.3	0.7	123.7
Net fees and commissions	役 務 取 引 等 利 益	14.4		12.1	2.2	17.0
Trading income	特 定 取 引 利 益	1.5		1.5	(0.0)	2.4
Profit from other business transactions	そ の 他 業 務 利 益	3.5		3.4	0.1	4.5
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	56.5		55.4	1.1	73.7
Real 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)	56.9	74.0	54.9	2.0	74.0
Net transfer to general reserve for possible loan losses (1)	一 般 貸 倒 引 当 金 純 繰 入 額	-		8.1	(8.1)	(1.7)
Net business income	業 務 純 益	56.9		46.8	10.1	75.8
Non-recurrent income and losses	臨 時 損 益	(3.8)		(14.9)	11.1	(18.0)
Disposal of non-performing loans (2)	う ち 不 良 債 権 処 理 額	6.7		16.6	(9.8)	23.6
Ordinary profit	経 常 利 益	53.1	66.0	31.8	21.3	57.8
Extraordinary gains (losses)	特 別 損 益	6.1		3.2	2.8	5.5
Transfer from reserve for possible loan losses (3)	う ち 貸 倒 引 当 金 取 崩 額	4.5		-	4.5	-
Collection of written-off claims (4)	う ち 償 却 債 権 取 立 益	2.7		3.4	(0.7)	5.3
Impairment losses of fixed assets	う ち 減 損 損 失	0.8		-	0.8	-
Net income	四 半 期 (当 期) 純 利 益	34.2	40.0	19.7	14.5	34.3
Credit costs (1)+(2)-(3)	信 用 コ ス ト	2.2		24.7	(22.4)	21.8
Credit costs including Collection of written-off claims (1)+(2)-(3)-(4)	実 質 信 用 コ ス ト	(0.4)		21.3	(21.7)	16.5

Note: For third quarter of fiscal year 2005, as the total transfer from reserve for possible loan losses are surplus, transfer from reserve for possible loan losses was recorded in Extraordinary gains.

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

- Disclosed claims under the Financial Reconstruction Law decreased by ¥8.6 billion from September 30, 2005, to ¥243.7 billion.
- The proportion of Disclosed claims to the total claims declined 0.28% to 3.98%.

(¥ Billion)

	(Japanese only)	As of Dec. 31, 2005 (a)	As of Sep. 30, 2005 (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	27.7	26.8	0.8
Doubtful Claims	危険債権	100.8	111.7	(10.8)
Substandard Claims	要管理債権	115.1	113.7	1.4
Total	合計	243.7	252.3	(8.6)
Proportion to the total claims	総与信に占める割合	3.98%	4.26%	(0.28%)

Note: Figures as of December 31, 2005 are based on the assets classification under the Financial Reconstruction Law. Figures as of December 31, 2005 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)

- Projections of the consolidated capital ratio (BIS guideline) and consolidated Tier I ratio are in the range of 11.0% to 11.5% and 8.0% to 8.5% respectively, as the Bank's capital was reinforced by a public offering.
- The capital of the Bank increased by ¥48.0 billion as of December 31, 2005 by a public offering with a payment date of December 20, 2005.

(Reference)

	(Japanese only)	As of Mar. 31, 2006 (Projection)	As of Sep. 30, 2005 (Results)
Consolidated Capital Ratio (BIS guideline)	連結自己資本比率	Somewhere around 11.0 ~ 11.5%	10.75%
Consolidated Tier I Ratio	連結Tier 比率	Somewhere around 8.0 ~ 8.5%	7.71%

Note: Above projection figures may differ in the future owing to changes in the operating environment and other factors.

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

(¥Billion)

	(Japanese only)	As of Dec. 31, 2005			
		Market value	Gains (losses) on valuation		
			Gains	Losses	
時価	評価差額	うち益	うち損		
Other Securities	その他有価証券	2,447.6	108.2	130.2	22.0
Stocks	株式	250.8	121.1	122.9	1.7
Bonds	債券	1,483.4	(8.7)	1.5	10.2
Others	その他	713.3	(4.1)	5.8	10.0

(Reference)

(¥Billion)

	Market value	As of Sep. 30, 2005		
		Gains (losses) on valuation		
		Gains	Losses	
時価	評価差額	うち益	うち損	
	2,193.2	75.7	89.5	13.8
	211.8	81.8	83.8	1.9
	1,369.8	(3.7)	1.9	5.7
	611.5	(2.3)	3.7	6.1

Notes:

- Gains/losses are the difference between book value (after applying the amortized cost method and after write-offs) and market value, 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.

(¥Billion)

	(Japanese only)	As of Dec. 31, 2005			
		Book value	Unrealized gains (losses)		
			Gains	Losses	
帳簿価額	含み損益	うち益	うち損		
Held-to-Maturity Bonds	満期保有目的の債券	21.7	(0.0)	0.0	0.0

(Reference)

(¥Billion)

	Book value	As of Sep. 30, 2005		
		Unrealized gains (losses)		
		Gains	Losses	
帳簿価額	含み損益	うち益	うち損	
	10.2	0.0	0.0	0.0

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

5. Derivative Transactions (Non-consolidated)

(1) Interest rate derivatives

		(¥Billion)			(Reference) (¥Billion)			
		(Japanese only)	As of Dec. 31, 2005			As of Sep. 30, 2005		
	区分	種類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
			契約額等	時価	評価損益	契約額等	時価	評価損益
Listed	取引所	金利先物	22.4	(0.0)	(0.0)	-	-	-
		金利オプション	-	-	-	-	-	-
OTC	店頭	金利スワップ	910.8	0.9	0.9	829.2	1.0	1.0
		その他	307.0	(0.5)	(0.5)	322.6	(0.4)	(0.4)
		合計			0.3			0.6

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

(2) Currency derivatives

		(¥Billion)			(Reference) (¥Billion)			
		(Japanese only)	As of Dec. 31, 2005			As of Sep. 30, 2005		
	区分	種類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
			契約額等	時価	評価損益	契約額等	時価	評価損益
Listed	取引所	通貨先物	-	-	-	-	-	-
OTC	店頭	通貨スワップ	455.2	0.6	0.6	420.0	0.5	0.5
		為替予約	15.2	(0.0)	(0.0)	12.0	(0.0)	(0.0)
		通貨オプション	110.7	(0.0)	0.4	129.6	(0.1)	0.5
Total		合計			1.0			1.0

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

(3) Equity derivatives

		(¥Billion)			(Reference) (¥Billion)			
		(Japanese only)	As of Dec. 31, 2005			As of Sep. 30, 2005		
	区分	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	
		契約額等	時価	評価損益	契約額等	時価	評価損益	
Listed	取引所	3.2	(0.2)	(0.2)	-	-	-	
OTC	店頭	-	-	-	-	-	-	
Total	合計			(0.2)			-	

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

(4) Bond derivatives

		(¥Billion)			(Reference) (¥Billion)			
		(Japanese only)	As of Dec. 31, 2005			As of Sep. 30, 2005		
	区分	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	
		契約額等	時価	評価損益	契約額等	時価	評価損益	
Listed	取引所	44.2	(0.0)	(0.0)	27.3	0.0	0.0	
OTC	店頭	20.0	(0.0)	0.0	-	-	-	
Total	合計			(0.0)			0.0	

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

(5) Commodity derivatives

There are no corresponding items.

(6) Credit derivatives

There are no corresponding items.

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

(1) Loans

- Loans and bills discounted increased by ¥190.1 billion from September 30, 2005, to ¥5,996.5 billion.
- Housing loans increased by ¥53.3 billion from September 30, 2005, to ¥1,856.4 billion. Loans to small and medium-sized companies were ¥4,677.2 billion, an increase of ¥115.3 billion.

	(¥Billion)		(Reference) (¥Billion)	
	(Japanese only)	As of Dec. 31, 2005 (a)	As of Sep. 30, 2005 (b)	(a-b)
Loans and bills discounted	貸 出 金	5,996.5	5,806.4	190.1
Housing Loans	うち住宅ローン	1,856.4	1,803.1	53.3
Small and medium-sized companies loans	中小企業等向け貸出金	4,677.2	4,561.8	115.3
Small and medium-sized companies loans ratio	(中小企業等貸出比率)	78.18%	78.77%	(0.58%)

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

(2) Deposits

- Deposits, mainly personal deposits, increased by ¥154.3 billion from September 30, 2005, to ¥7,898.5 billion.
- Personal deposits increased by ¥202.6 billion from September 30, 2005, to ¥5,963.3 billion.
- As efforts to boost custody assets (sales of investment trusts and personal annuities) were successful, the balance of investment trusts (personal investors) was ¥419.7 billion with an increase of ¥16.7 billion from September 30, 2005. Insurance premiums of personal annuities for the three months from October to December 2005 reached to ¥17.3 billion.

	(¥Billion)		(Reference) (¥Billion)	
	(Japanese only)	As of Dec. 31, 2005 (a)	As of Sep. 30, 2005 (b)	(a-b)
Deposits	預 金	7,898.5	7,744.1	154.3
Personal Deposits	うち個人預金	5,963.3	5,760.6	202.6

	(¥Billion)		(Reference) (¥Billion)	
	(Japanese only)	As of Dec. 31, 2005 (a)	As of Sep. 30, 2005 (b)	(a-b)
Balance of investment trusts (Personal investors)	投資信託残高(個人)	419.7	403.0	16.7
Personal annuities (Insurance premiums)	個人年金保険 (取扱保険料)	For the three months ended Dec. 31, 2005 17.3	For the six months ended Sep. 30, 2005 38.3	

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.

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