

**FINANCIAL RESULTS**  
**For Fiscal Year 2004**  
**(Ended March 31, 2005)**

**THE CHIBA BANK, LTD.**

## Financial Results For Fiscal Year 2004 Ended March 31, 2005

### Table of contents

<b>I. Financial Highlights .....</b>	<b>1</b>
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) .....	5
5. Assets .....	5
Disclosed Claims under the Financial Reconstruction Law .....	5
6. Earnings Projections for Fiscal Year 2005, ending March 31, 2006.....	6
<b>II. Consolidated Financial Information .....</b>	<b>7</b>
1. Consolidated Balance Sheets .....	7
2. Consolidated Statements of Income .....	8
3. Consolidated Statements of Retained Earnings.....	9
4. Consolidated Statements of Cash Flows .....	10
<b>III. Non-consolidated Financial Information .....</b>	<b>11</b>
1. Non-consolidated Balance Sheets (Summary) .....	11
2. Non-consolidated Statements of Income (Summary).....	12
3. The 99th Non-consolidated Balance Sheets (As of March 31, 2005) .....	13
4. The 99th Non-consolidated Statements of Income (From April 1, 2004 to March 31, 2005).....	14
5. Proposed Appropriations of Retained Earnings and Other Capital Surplus (Non-consolidated).....	15
<b>IV. Financial Data.....</b>	<b>16</b>
1. Income and Expenses.....	16
2. Net Business Income - Non-consolidated .....	18
3. Interest Rate Spread (Domestic business) - Non-consolidated.....	18
4. Gains and Losses related to Securities - Non-consolidated.....	18
5. Capital Ratio (BIS Guidelines) .....	19
6. Return on Equity - Non-consolidated .....	19
7. Outstanding Balance of Deposits and Loans.....	20
(1) Outstanding balance - Non-consolidated .....	20
(2) Breakdown of domestic loans and bills discounted (Term-end balance) and Small and medium-sized companies loans ratio - Non-consolidated.....	20
(3) Consumer loans - Non-consolidated.....	20
8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-off) .....	21
9. Reserve and Coverage Ratio against Risk-monitored Loans.....	22
10. Disclosed Claims under the Financial Reconstruction Law.....	22
11. Preservation of Claims under the Financial Reconstruction Law.....	23
12. Reserve for Possible Loan Losses .....	24
(1) Charge-off/Reserve criteria .....	24
(2) Breakdown of reserve for possible loan losses .....	24
13. Loan Breakdown, Borrowers Classified by Industry - Non-consolidated (After partial direct write-offs).....	25
(1) Loan breakdown, borrowers classified by industry.....	25
(2) Breakdown of risk-monitored loans, borrowers classified by industry .....	25
14. Loan Breakdown by Domicile of Borrower .....	26
(1) Balance of loans to specific foreign countries - Non-consolidated .....	26
(2) Balance of loans to Asian countries - Non-consolidated .....	26
(3) Balance of loans to Latin American countries and Russia - Non-consolidated .....	26
15. Gains and Losses on Valuation of Securities .....	27
(1) Basis of Securities Valuation.....	27
(2) Gains and Losses on Valuation.....	27
Appendix .....	28

## I. Financial Highlights

### 1. Summary

- Net business income (before transfer to general reserve for possible loan losses), which reflects a bank's profitability, reached ¥74.0 billion, an increase of ¥5.6 billion from the previous fiscal year, while the announced forecast was ¥73.0 billion.
- Mainly thanks to a decrease in disposal of non-performing loans, the Bank posted on Ordinary profit of ¥57.8 billion, an increase of ¥17.4 billion from the previous fiscal year, while the announced forecast was ¥50.0 billion.
- As a result, Net income was ¥34.3 billion, an increase of ¥8.5 billion from the previous fiscal year, while the announced forecast was ¥30.0 billion.
- The consolidated capital ratio (BIS guidelines) was 11.16 percent, and the non-consolidated capital ratio (BIS guidelines) was 10.88 percent. In comparison with the previous fiscal year-end, the consolidated capital ratio improved by 0.10 percent.
- Disclosed Claims under the Financial Reconstruction Law decreased by ¥85.4 billion from the end of March 2004, to ¥276.0 billion.
- The Bank achieved most of the targets set out in the previous medium-term management plan ended March 2005.

#### (1) Summary of income

(¥ Billion)						
	(Japanese only)	FY 2004 ended Mar. 31, 2005 (a)			FY 2003 ended Mar. 31, 2004 (b)	Forecast announced in Nov. 2004
		(a-b)	(a-b)/b			
Ordinary income	経 常 収 益	180.6	6.5	3.8%	174.0	170.0
<b>Net business income (before transfer to general reserve for possible loan losses)</b>	<b>業 務 純 益 (一般貸引繰入前)</b>	<b>74.0</b>	<b>5.6</b>	8.3%	68.4	<b>73.0</b> [ 73.0 ]
Net transfer to general reserve for possible loan losses	一 般 貸 倒 引 当 金 純 繰 入 額	(1.7)	(1.6)		(0.0)	-
Net business income	業 務 純 益	75.8	7.3	10.7%	68.4	73.0 [ 76.0 ]
Non-recurrent income and losses	臨 時 損 益	(18.0)	10.1	36.0%	(28.1)	-
Disposal of non-performing loans	う ち 不 良 債 権 処 理 額	23.6	(7.3)	(23.7%)	31.0	-
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>57.8</b>	<b>17.4</b>	43.4%	40.3	<b>50.0</b> [46.0]
Extraordinary gains (losses)	特 別 損 益	5.5	1.0		4.4	-
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>34.3</b>	<b>8.5</b>	33.1%	25.7	<b>30.0</b> [28.0]

Note: Figures described in [ ] are the target figures in the previous medium-term management plan.

(注) 16年11月公表予想値欄の[ ]書は、中期経営計画の目標計数。

#### (2) Capital ratio (BIS guidelines)

	(Japanese only)	As of Mar. 31, 2005 (a)		As of Mar. 31, 2004 (b)	Target figures in previous medium-term management plan
		(a-b)			
Consolidated capital ratio	連 結 自 己 資 本 比 率	<b>11.16%</b>	0.10%	11.06%	-
Tier I Ratio	T i e r I 比 率	7.49%	0.36%	7.13%	-
Non-consolidated capital ratio	単 体 自 己 資 本 比 率	<b>10.88%</b>	0.04%	10.83%	-
Tier I Ratio	T i e r I 比 率	7.21%	0.30%	6.91%	Above 7%

#### (3) Disclosed claims under the Financial Reconstruction Law

(¥ Billion)					
	(Japanese only)	As of Mar. 31, 2005 (a)		As of Mar. 31, 2004 (b)	
		(a-b)			
Total	金 融 再 生 法 開 示 債 権 合 計 額	276.0	(85.4)	361.4	

Note: The Bank carries out partial direct write-offs. Accordingly, claims were directly reduced by ¥67.5 billion as of March 31, 2005 and ¥94.6 billion as of March 31, 2004 respectively.

(注) 当行は部分直接償却を実施しております。当該処理により17年3月末は675億円を、16年3月末は946億円をそれぞれ債権額から直接減額しております。

## 2. Income and Expenses

### (1) Net business income

- Net business income (before transfer to general reserve for possible loan losses) increased by ¥5.6 billion from the previous fiscal year, to ¥74.0 billion. This increase derived from a ¥5.3 billion increase in Gross business profit and a ¥0.3 billion reduction in Expenses.
- In the Domestic gross business profit category, Net interest income increased by ¥1.4 billion from the previous fiscal year mainly thanks to increased income from loans and securities. Additionally, Fees and commissions recorded an increase of ¥0.2 billion from the previous fiscal year as efforts to boost custody assets (sales of investment trusts and pension annuities) were successful. Gains on bonds increased by ¥1.2 billion from the previous fiscal year. International gross business profit increased by ¥1.9 billion from the previous fiscal year as Net interest income increased mainly thanks to an increase in interest and dividends on securities.
- In the Expenses category, Personnel expenses declined by ¥1.0 billion from the previous fiscal year due to workforce reductions. Non-personnel expenses increased by ¥0.4 billion from the previous fiscal year mainly due to an increase in depreciation of premises, equipment and others, reflecting the cost of introducing new bank notes. Tax increased by ¥0.3 billion from the previous fiscal year due to the imposition of unitary tax.
- Net business income increased by ¥7.3 billion compared with the previous fiscal year, to ¥75.8 billion.

(¥ Billion)

	(Japanese only)	FY 2004 ended		FY 2003 ended
		Mar. 31, 2005 (a)	(a-b)	
<b>Gross business profit</b>	<b>業 務 粗 利 益</b>	<b>147.8</b>	<b>5.3</b>	<b>3.7%</b>
Domestic gross business profit	国内業務粗利益	141.9	3.4	
Net interest income	資 金 利 益	120.1	1.4	
Fee and commission income	役 務 取 引 等 利 益	16.9	0.2	
Fee and commission income of investment trusts	う ち 投 信 取 扱 手 数 料	4.4	0.6	
Insurance agency fees	う ち 保 険 代 理 手 数 料	2.9	0.4	
Trading income	特 定 取 引 利 益	2.1	0.3	
Profit from other business transactions	そ の 他 業 務 利 益	2.6	1.4	
Gains/losses on bonds	う ち 債 券 関 係 損 益	2.4	1.2	
International gross business profit	国 際 業 務 粗 利 益	5.9	1.9	
<b>Expenses</b>	<b>経 費</b>	<b>73.7</b>	<b>(0.3)</b>	<b>(0.4%)</b>
Personnel expenses	人 件 費	36.0	(1.0)	
Non-personnel expenses	物 件 費	33.7	0.4	
Taxes	税 金	3.9	0.3	
<b>Net business income (before transfer to general reserve for possible loan losses)</b>	<b>業 務 純 益 (一般貸引繰入前)</b>	<b>74.0</b>	<b>5.6</b>	<b>8.3%</b>
Core net business income	コ ア 業 務 純 益	71.8	4.6	6.8%
Net transfer to general reserve for possible loan losses	一 般 貸 倒 引 当 金 純 繰 入 額	(1.7)	(1.6)	
<b>Net business income</b>	<b>業 務 純 益</b>	<b>75.8</b>	<b>7.3</b>	<b>10.7%</b>

Note: Core net business income = Net business income + Net transfer to (from) general reserve for possible loan losses - Gains/losses on bonds

(注) コア業務純益 = 業務純益 + 一般貸倒引当金純繰入額 - 債券関係損益

Number of employees	従 業 員 数	3,787	(120)	3,907
---------------------	---------	-------	-------	-------

Note: "Number of employees" includes transferred employees, but excludes temporary staff and one-year contract employees.

(注) 従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

## (2) Ordinary profit and net income

- Disposals of non-performing loans totaled ¥23.6 billion, a decrease of ¥7.3 billion from the previous fiscal year.
- Credit costs, including transfer from general reserve for possible loan losses, decreased by ¥9.0 billion from the previous fiscal year, to ¥21.8 billion. Net credit costs, after ¥5.3 billion of Collection of written-off claims, decreased by ¥14.3 billion, to ¥16.5 billion.
- Thus, the Bank registered ¥57.8 billion of Ordinary profit and ¥34.3 billion of Net income.

(¥ Billion)

	(Japanese only)	FY 2004 ended Mar. 31, 2005 (a)		FY 2003 ended Mar. 31, 2004 (b)	
		(a-b)	(a-b)/b		
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一般貸引繰入前)	74.0	5.6	8.3%	68.4
Net transfer to general reserve for possible loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	(1.7)	(1.6)		(0.0)
Net business income	業 務 純 益	75.8	7.3	10.7%	68.4
Disposal of non-performing loans (ii)	不 良 債 権 処 理 額	23.6	(7.3)	(23.7%)	31.0
Write-offs of securities	株 式 等 償 却 額	0.3	(0.2)		0.6
Ordinary profit	経 常 利 益	57.8	17.4	43.4%	40.3
Extraordinary gains (losses)	特 別 損 益	5.5	1.0		4.4
Collection of written-off claims(iii)	う ち 償 却 債 権 取 立 益	5.3	5.3		0.0
Net income	当 期 純 利 益	34.3	8.5	33.1%	25.7

Credit costs (i) + (ii)	信 用 コ ス ト	21.8	(9.0)	(29.2%)	30.9
Net credit costs (i) + (ii) - (iii)	実 質 信 用 コ ス ト	16.5	(14.3)	(46.5%)	30.9

## 3. Management Indices

- Overhead ratio (OHR), an indicator of management efficiency, was 50.80 percent. Return on average total assets (ROA), which is an indicator of asset management efficiency and profitability, was 0.41 percent.
- Return on equity (ROE) was 8.70 percent.

	(Japanese only)	FY 2004 ended Mar. 31, 2005 (a)		FY 2003 ended Mar. 31, 2004 (b)		Target figures in previous medium-term management plan
		(a-b)				
Overhead ratio (OHR) *1	O H R	50.80%	(1.64%)	52.44%	Around 50%	
Return on average total assets (ROA) *2	R O A	0.41%	0.09%	0.31%	Above 0.3%	
Return on equity (ROE) *3	R O E	8.70%	1.34%	7.36%	Around 7%	

$$*1 \text{ OHR} = \frac{\text{Expenses}}{\text{Net business income} - \text{Gain/Loss on bonds} + \text{Transfer to general reserve for possible loan losses} + \text{Expenses}}$$

(The lower figure indicates better efficiency.)

$$*1 \text{ OHR} = \frac{\text{経費}}{\text{業務純益} - \text{債券関係損益等} + \text{一般貸倒引当金純繰入額} + \text{経費}}$$

(低いほど効率性が高い)

$$*2 \text{ ROA} = \frac{\text{Net income}}{\text{Average total assets}}$$

$$*2 \text{ ROA} = \frac{\text{当期純利益}}{\text{総資産平残}}$$

$$*3 \text{ ROE} = \frac{\text{Net income}}{(\text{Total stockholders' equity at the beginning of the period} + \text{Total stockholders' equity at the end of the period}) / 2}$$

$$*3 \text{ ROE} = \frac{\text{当期純利益}}{(\text{期首資本の部合計} + \text{期末資本の部合計}) \div 2}$$

#### 4. Investment and Borrowing

- A positive approach towards meeting the financial needs of customers brought an increase in Housing loans of ¥120.6 billion and in Corporate loans of ¥47.2 billion from the previous fiscal year-end, resulting in an increase of ¥203.3 billion in total loans and bills discounted from the previous fiscal year-end.
- Deposits, mainly from personal customers, increased by ¥327.5 billion from the previous fiscal year-end. Sales of investment trusts were strongly promoted and increased by ¥96.1 billion from the fiscal year-end, resulting in an outstanding balance of ¥361.6 billion. Also, insurance premiums for personal annuities steadily increased by ¥85.2 billion.
- The balance of Securities (before gains or losses on valuation) increased by ¥254.2 billion from the previous fiscal year-end. The average duration to maturity of yen bonds was kept short-term, at 2.8 years, with efforts to diversify investments and continuous monitoring of interest rate risks.

##### (1) Deposits and loans (Term-end balance)

(¥ Billion)				
	(Japanese only)	As of Mar. 31, 2005		As of Mar. 31, 2004
		(a)	(a-b)	(b)
Loans	貸 出 金	5,881.4	203.3	5,678.1
Domestic	国 内 向 け 貸 出	5,865.5	203.2	5,662.3
Corporate loans	事 業 者 向 け 貸 出	3,319.2	47.2	3,272.0
Consumer Loans	消 費 者 ロ ー ン	1,872.5	111.0	1,761.5
Housing Loans	う ち 住 宅 ロ ー ン	1,744.8	120.6	1,624.2
Public sectors	公 共 向 け 貸 出	673.7	44.9	628.7
Overseas	海 外 向 け 貸 出	15.9	0.1	15.7
Deposits	預 金	7,594.0	327.5	7,266.4
In Chiba Prefecture	う ち 県 内	7,254.4	281.3	6,973.1
Personal Deposits	う ち 個 人	5,642.5	131.2	5,511.3

##### (Reference) Investment trusts and Personal annuities (参考) 投資信託等

(¥ Billion)				
	(Japanese only)	As of Mar. 31, 2005		As of Mar. 31, 2004
		(a)	(a-b)	(b)
Balance of investment trusts	投 資 信 託 残 高	361.6	96.1	265.5
Personal investors	う ち 個 人	353.4	93.9	259.4
Stock funds	う ち 株 式 投 資 信 託	332.1	103.4	228.7

(Number of transactions, ¥Billion)

Personal annuities (Number of transactions)	個 人 年 金 保 険 ( 取 扱 件 数 )	42,684	14,476	28,208
Variable annuities	う ち 変 額 保 険	9,753	6,650	3,103
Personal annuities (Insurance premiums)	個 人 年 金 保 険 ( 取 扱 保 険 料 )	240.0	85.2	154.7
Variable annuities	う ち 変 額 保 険	65.8	43.0	22.8

For personal annuities, figures are an accumulation from Oct. 2002.  
個人年金保険は、平成14年10月からの累計です。

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2005		As of Mar. 31, 2004
		(a)	(a-b)	(b)
Securities	有 価 証 券	1,663.6	254.2	1,409.4
Government bonds	国 債	396.1	(81.5)	477.6
Stocks	株 式	145.0	(0.5)	145.5
Corporate bonds and others	社 債 他	763.7	209.8	553.9
Foreign currency securities	外 貨 建 有 価 証 券	358.7	126.4	232.3
Average duration to maturity of yen bonds	円 貨 債 券 の 平均 残 存 期 間	2.8 years	(0.0 years)	2.9 years

Notes:

- The above figures do not include gains/losses on valuation accompanying the introduction of current-value accounting. 時価会計導入に伴う評価損益を除いて表示しております。
- Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds. 平均残存期間は、短期国債を除いて表示しております。

5. Assets

- Disclosed Claims under the Financial Reconstruction Law decreased by ¥85.4 billion from the previous fiscal year-end, to ¥276.0 billion. The coverage ratio, including reserves, was 75.7 percent for total disclosed claims, 86.6 percent for doubtful claims, and 58.6 percent for substandard claims. Thus the possibility of the occurrence of losses in the future is limited.
- The non-performing loan ratio improved by 1.6 percent to 4.5 percent.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese only)	As of Mar. 31, 2005		As of Mar. 31, 2004
		(a)	(a-b)	(b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに 準 ず る 債 権	31,315	(8,184)	39,499
Doubtful Claims	危 険 債 権	122,554	(49,008)	171,562
Substandard Claims	要 管 理 債 権	122,158	(28,217)	150,376
Total	金 融 再 生 法 開 示 債 権 合 計	276,028	(85,410)	361,438

Normal Claims	正 常 債 権	5,725,621	286,164	5,439,456
Non-performing loan ratio	不 良 債 権 比 率	4.5%	(1.6%)	6.2%
Coverage ratio	保 全 率	75.7%	(2.6%)	78.4%

Note: The Bank carries out partial direct write-offs. Accordingly, claims were directly reduced by ¥67,599 million as of March 31, 2005 and ¥94,601 million as of March 31, 2004 respectively.

(注) 当行は部分直接償却を実施しております。当該処理により17年3月末は67,599百万円を、16年3月末は94,601百万円をそれぞれ債権額から直接減額しております。

(Reference) Breakdown of coverage (参考) 保全内訳

(¥ Million)

	(Japanese only)	Asset amount	Collateral/	Reserve for	Reserve Ratio*2	Coverage ratio
		(a)	Guarantees (b)	loan losses (c)	c/(a-b)	(b+c)/a
		債権額	担保・保証	貸倒引当金	引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに 準 ず る 債 権	31,315	27,114	4,200	100.0%	100.0%
Doubtful Claims	危 険 債 権	122,554	67,027	39,167	70.5%	86.6%
Substandard Claims	要 管 理 債 権	122,158	*1 47,004	24,663	32.8%	58.6%
Total	金 融 再 生 法 開 示 債 権 合 計	276,028	141,147	68,032	50.4%	75.7%

\*1: Approximate data 概算数値。

\*2: Reserve ratio: Unsecured/non-guaranteed portion as a percentage of the reserve for possible loan losses 引当率は、無担保・無保証部分に対する貸倒引当金の計上割合。

## 6. Earnings Projections for Fiscal Year 2005, ending March 31, 2006

(¥ Billion)

	<i>(Japanese only)</i>	For FY 2005, ending Mar. 31, 2006	
			For the six months ending Sep. 30, 2005
Ordinary income	経 常 収 益	185.0	92.0
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	74.0	37.0
Ordinary profit	経 常 利 益	62.0	32.0
Net income	当 期 純 利 益	37.0	20.0

	<i>(Japanese only)</i>	Annual dividends per share	
		Interim	
Dividend per share	1 株 当 たり 配 当 金	¥3.00	¥6.00

## Summary of Consolidated Financial Information

(¥ Billion)

	<i>(Japanese only)</i>	FY 2004 ended Mar. 31, 2005 (a)			FY 2003 ended Mar. 31, 2004 (b)	Forecast announced in Nov. 2004
			(a-b)	(a-b)/b		
Ordinary income	経 常 収 益	211.9	8.0	4.0%	203.8	200.0
Ordinary profit	経 常 利 益	61.7	17.9	40.8%	43.8	53.0
Net income	当 期 純 利 益	36.3	8.8	31.9%	27.5	32.0 [30.0]

Note: Figures described in [ ] are the target figures in the previous medium-term management plan.

(注) 16年11月公表予想値欄の[ ]書は、中期経営計画の目標計数。

## Consolidated Earnings Projections for Fiscal Year 2005, ending March 31, 2006

(¥ Billion)

	<i>(Japanese only)</i>	For FY 2005, ending Mar. 31, 2006	
			For the six months ending Sep. 30, 2005
Ordinary income	経 常 収 益	220.0	110.0
Ordinary profit	経 常 利 益	67.0	34.5
Net income	当 期 純 利 益	40.0	21.5



## II. Consolidated Financial Information

### 1. Consolidated Balance Sheets

(¥ Million)

Item	科目 (Japanese only)	As of Mar. 31, 2005 (a)	As of Mar. 31, 2004 (b)	(a-b)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	494,332	283,134	211,197
Call loans and bills purchased	コールローン及び買入手形	21,981	172,663	(150,681)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,578	10,467	(7,889)
Commercial paper and other debt purchased	買入金銭債権	18,667	2,012	16,654
Trading assets	特定取引資産	314,816	361,219	(46,402)
Money held in trust	金銭の信託	30,635	30,248	386
Securities	有価証券	1,710,389	1,457,660	252,728
Loans and bills discounted	貸出金	5,844,581	5,645,137	199,443
Foreign exchange	外国為替	2,237	1,832	405
Other assets	その他資産	110,752	102,838	7,913
Premises and equipment	動産不動産	103,788	107,599	(3,810)
Deferred tax assets	繰延税金資産	54,819	77,250	(22,430)
Customers' liabilities for acceptances and guarantees	支払承諾見返	92,200	93,883	(1,682)
Reserve for possible loan losses	貸倒引当金	(93,852)	(114,220)	20,367
Total assets	資産の部合計	8,707,929	8,231,727	476,202
Liabilities:	(負債の部)			
Deposits	預金	7,573,571	7,247,185	326,386
Negotiable certificates of deposit	譲渡性預金	103,799	99,498	4,300
Call money and bills sold	コールマネー及び売渡手形	56,308	3,593	52,714
Payables under repurchase agreements	売現先勘定	34,499	26,399	8,100
Payables under securities lending transactions	債券貸借取引受入担保金	171,600	102,409	69,190
Trading liabilities	特定取引負債	6,341	7,644	(1,302)
Borrowed money	借入金	84,866	92,397	(7,530)
Foreign exchange	外国為替	302	405	(103)
Bonds	社債	39,500	39,500	-
Other liabilities	その他負債	88,067	91,094	(3,026)
Reserve for employee retirement benefits	退職給付引当金	21,162	23,384	(2,221)
Other reserves	特別法上の引当金	142	104	38
Deferred tax liabilities	繰延税金負債	194	139	54
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,409	8,693	715
Consolidation difference	連結調整勘定	-	5	(5)
Acceptances and guarantees	支払承諾	92,200	93,883	(1,682)
Total liabilities	負債の部合計	8,281,968	7,836,339	445,629
Minority interests:	(少数株主持分)			
Minority interests in consolidated subsidiaries	少数株主持分	7,822	7,139	682
Stockholders' equity:	(資本の部)			
Common stock	資本金	121,019	121,019	-
Capital surplus	資本剰余金	98,250	98,178	71
Retained earnings	利益剰余金	158,107	127,850	30,256
Land revaluation excess	土地再評価差額金	13,939	12,879	1,060
Net unrealized gains on other securities	その他有価証券評価差額金	28,607	29,907	(1,299)
Foreign currency translation adjustments	為替換算調整勘定	41	308	(267)
Treasury stock	自己株式	(1,827)	(1,895)	68
Total stockholders' equity	資本の部合計	418,138	388,247	29,890
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分及び資本の部合計	8,707,929	8,231,727	476,202

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

2. Consolidated Statements of Income

(¥ Million)

Item	科目 (Japanese only)	FY 2004 ended Mar. 31, 2005 (a)	FY 2003 ended Mar. 31, 2004 (b)	(a-b)
Ordinary income	経常収益	211,918	203,837	8,081
Interest income	資金運用収益	138,124	134,515	3,609
Interest on loans and discounts	貸出金利	117,386	118,235	(848)
Interest and dividends on securities	有価証券利息配当金	19,861	15,112	4,749
Interest on call loans and bills purchased	コールローン利息及び買入手形利息	182	723	(540)
Interest on receivables under resale agreements	買現先利息	0	0	(0)
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	2	4	(2)
Interest on deposits with banks	預け金利	424	197	226
Other interest income	その他の受入利息	266	241	25
Fee and commission income	役務取引等収益	38,384	36,900	1,483
Trading income	特定取引収益	2,919	2,531	388
Other operating income	その他業務収益	5,040	3,350	1,690
Other ordinary income	その他経常収益	27,450	26,540	909
Ordinary expenses	経常費用	150,187	160,008	(9,821)
Interest expenses	資金調達費用	11,633	10,929	703
Interest on deposits	預金利息	4,175	3,504	670
Interest on negotiable certificates of deposit	譲渡性預金利息	26	31	(5)
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	467	105	361
Interest on payables under repurchase agreements	売現先利息	0	1	(0)
Interest on payables under securities lending transactions	債券貸借取引支払利息	1,096	594	502
Interest on borrowed money	借用金利息	1,517	1,608	(91)
Interest on bonds	社債利息	724	974	(250)
Other interest expenses	その他の支払利息	3,625	4,108	(483)
Fee and commission expenses	役務取引等費用	11,468	10,728	739
Other operating expenses	その他業務費用	432	577	(144)
General and administrative expenses	営業経費	78,626	80,582	(1,955)
Other ordinary expenses	その他経常費用	48,026	57,190	(9,164)
Transfer to reserve for possible loan losses	貸倒引当金繰入額	6,796	12,783	(5,987)
Other ordinary expenses	その他の経常費用	41,229	44,407	(3,177)
Ordinary profit	経常利益	61,731	43,829	17,902
Extraordinary gains	特別利益	6,460	5,047	1,412
Gains on disposals of premises and equipment	動産不動産処分益	247	2	245
Collection of written-off claims	償却債権取立益	5,450	70	5,380
Other extraordinary gains	その他の特別利益	761	4,975	(4,213)
Extraordinary losses	特別損失	1,222	710	511
Losses on disposals of premises and equipment	動産不動産処分損	1,183	678	505
Other extraordinary losses	その他の特別損失	38	32	6
Income before taxes and others	税金等調整前当期純利益	66,970	48,165	18,804
Taxes-current	法人税、住民税及び事業税	5,992	3,580	2,411
Taxes-deferred	法人税等調整額	24,050	16,622	7,427
Minority interests	少数株主利益	531	378	153
Net income	当期純利益	36,395	27,584	8,811

Note: Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

### 3. Consolidated Statements of Retained Earnings

(¥ Million)

Item	科目 (Japanese only)	FY 2004 ended Mar. 31, 2005 (a)	FY 2003 ended Mar. 31, 2004 (b)	(a-b)
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	0
Increase in capital surplus	資本剰余金増加高	71	0	70
Gain (Loss) on sales of treasury stock	自己株式処分差益	71	0	70
Decrease in capital surplus	資本剰余金減少高	-	-	-
Capital surplus at term-end	資本剰余金期末残高	98,250	98,178	71
Retained earnings:	(利益剰余金の部)			
Retained earnings balance at beginning of period	利益剰余金期首残高	127,850	104,431	23,419
Increase in retained earnings	利益剰余金増加高	36,395	27,665	8,730
Net income	当期純利益	36,395	27,584	8,811
Increase in retained earnings due to transfer from land revaluation excess	土地再評価差額金取崩に伴う剰余金増加高	-	81	(81)
Decrease in retained earnings	利益剰余金減少高	6,138	4,245	1,893
Cash dividends paid	配当金	5,038	4,197	841
Bonuses to Directors	役員賞与	40	-	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	1,060	-	1,060
Decrease following change in interest in subsidiary	持分変動に伴う剰余金減少高	-	48	(48)
Retained earnings at term-end	利益剰余金期末残高	158,107	127,850	30,256

Note: Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

4. Consolidated Statements of Cash Flows

(¥ Million)

Item	科目 (Japanese only)	FY 2004 ended Mar. 31, 2005 (a)	FY 2003 ended Mar. 31, 2004 (b)	(a-b)
<b>I. Cash flows from operating activities:</b>	<b>I. 営業活動によるキャッシュ・フロー</b>			
Income before taxes and others	税金等調整前当期純利益	66,970	48,165	18,804
Depreciation of premises, equipment and others	減価償却費	4,652	4,672	(19)
Amortization of consolidation difference	連結調整勘定償却額	(5)	(5)	(0)
Investments accounted for by the equity method	持分法による投資損益(△)	(314)	(289)	(24)
Net change in reserve for possible loan losses	貸倒引当金の増加額	(20,367)	(112,535)	92,167
Net change in reserve for possible losses on loans sold	債権売却損失引当金の増加額	-	(12,175)	12,175
Net change in reserve for employee retirement benefits	退職給付引当金の増加額	(2,221)	(5,638)	3,416
Interest income	資金運用収益	(138,124)	(134,515)	(3,609)
Interest expense	資金調達費用	11,633	10,929	703
Gains (losses) on investment securities	有価証券関係損益(△)	(6,619)	(3,004)	(3,614)
Gains (losses) on money held in trust	金銭の信託の運用損益(△)	(462)	(254)	(208)
Foreign exchange gains (losses)	為替差損益(△)	(20)	77	(98)
Gains (losses) on disposals of premises and equipment	動産不動産処分損益(△)	935	676	259
Net change in trading assets	特定取引資産の純増(△)減	46,402	(114,073)	160,475
Net change in trading liabilities	特定取引負債の純増減(△)	(1,302)	(74)	(1,228)
Net change in loans and bills discounted	貸出金の純増(△)減	(199,443)	(43,828)	(155,615)
Net change in deposits	預金の純増減(△)	326,386	89,321	237,065
Net change in negotiable certificates of deposit	譲渡性預金の純増減(△)	4,300	24,376	(20,076)
Net change in borrowed money (excluding subordinated debt)	借入金(劣後特約借入金を除く)の純増減(△)	(4,530)	(16,757)	12,226
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	2,937	(41,328)	44,266
Net change in call loans and bills purchased and others	コールローン等の純増(△)減	134,026	15,593	118,433
Net change in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増(△)減	7,889	(5,025)	12,914
Net change in call money and bills sold	コールマネー等の純増減(△)	60,814	(6,533)	67,348
Net change in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	69,190	70,001	(811)
Net change in foreign exchange (assets)	外国為替(資産)の純増(△)減	(405)	603	(1,008)
Net change in foreign exchange (liabilities)	外国為替(負債)の純増減(△)	(103)	(113)	10
Interest received	資金運用による収入	137,874	137,852	22
Interest paid	資金調達による支出	(11,104)	(13,606)	2,501
Others	その他	(10,449)	29,842	(40,291)
Subtotal	小計	478,539	(77,645)	556,185
Taxes paid	法人税等の支払額	(4,449)	(2,513)	(1,935)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	474,090	(80,158)	554,249
<b>II. Cash flows from investing activities:</b>	<b>II. 投資活動によるキャッシュ・フロー</b>			
Purchases of securities	有価証券の取得による支出	(1,403,069)	(1,067,411)	(335,658)
Proceeds from sales of securities	有価証券の売却による収入	416,401	356,494	59,906
Proceeds from maturity of securities	有価証券の償還による収入	737,996	664,362	73,633
Increase in money held in trust	金銭の信託の増加による支出	(934)	(14,605)	13,671
Decrease in money held in trust	金銭の信託の減少による収入	489	57	431
Purchases of premises and equipment	動産不動産の取得による支出	(3,715)	(4,678)	963
Proceeds from sales of premises and equipment	動産不動産の売却による収入	836	1,845	(1,009)
Net cash provided by investing activities	投資活動によるキャッシュ・フロー	(251,995)	(63,934)	(188,060)
<b>III. Cash flows from financing activities:</b>	<b>III. 財務活動によるキャッシュ・フロー</b>			
Proceeds from issuance of subordinated debt	劣後特約付借入による収入	21,000	11,000	10,000
Repayment of subordinated debt	劣後特約付借入金の返済による支出	(24,000)	(15,000)	(9,000)
Proceeds from issuance of subordinated bonds	劣後特約付社債の発行による収入	-	10,000	(10,000)
Repayment of subordinated bonds	劣後特約付社債の償還による支出	-	(16,000)	16,000
Dividends paid	配当金支払額	(5,038)	(4,197)	(841)
Dividends paid to minority interests	少数株主への配当金支払額	(81)	(33)	(47)
Purchase of treasury stocks	自己株式の取得による支出	(204)	(64)	(139)
Proceeds from sales of treasury stocks	自己株式の売却による収入	344	9	334
Net cash provided by financing activities	財務活動によるキャッシュ・フロー	(7,979)	(14,285)	6,306
<b>IV. Effect of exchange rate changes on cash and cash equivalents</b>	<b>IV. 現金及び現金同等物に係る換算差額</b>	<b>20</b>	<b>(77)</b>	<b>98</b>
<b>V. Net change in cash and cash equivalents</b>	<b>V. 現金及び現金同等物の増加額</b>	<b>214,135</b>	<b>(158,457)</b>	<b>372,592</b>
<b>VI. Cash and cash equivalents at beginning of period</b>	<b>VI. 現金及び現金同等物の期首残高</b>	<b>237,954</b>	<b>396,412</b>	<b>(158,457)</b>
<b>VII. Cash and cash equivalents at term-end</b>	<b>VII. 現金及び現金同等物の期末残高</b>	<b>452,090</b>	<b>237,954</b>	<b>214,135</b>

Note: Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

III. Non-consolidated Financial Information

1. Non-consolidated Balance Sheets (Summary)

(¥ Million)

Item	科目 (Japanese only)	As of Mar. 31, 2005 (a)	As of Mar. 31, 2004 (b)	(a-b)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	493,508	281,374	212,134
Call loans	コールローン	21,981	172,663	(150,681)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,578	10,467	(7,889)
Commercial paper and other debt purchased	買入金銭債権	18,667	2,012	16,654
Trading assets	特定取引資産	314,356	360,735	(46,379)
Money held in trust	金銭の信託	25,983	25,204	778
Securities	有価証券	1,710,562	1,458,700	251,862
Loans and bills discounted	貸出金	5,881,472	5,678,111	203,361
Foreign exchange	外国為替	2,237	1,832	405
Other assets	その他資産	51,557	45,629	5,927
Premises and equipment	動産不動産	98,403	101,097	(2,693)
Deferred tax assets	繰延税金資産	50,691	73,369	(22,677)
Customers' liabilities for acceptances and guarantees	支払承諾見返	114,524	115,295	(771)
Reserve for possible loan losses	貸倒引当金	(87,822)	(108,695)	20,873
Total assets	資産の部合計	8,698,704	8,217,800	480,904
Liabilities:	(負債の部)			
Deposits	預金	7,594,015	7,266,461	327,553
Negotiable certificates of deposit	譲渡性預金	103,799	99,498	4,300
Call money	コールマネー	48,208	3,593	44,614
Payables under repurchase agreements	売現先勘定	34,499	26,399	8,100
Payables under securities lending transactions	債券貸借取引受入担保金	171,600	102,409	69,190
Bills sold	売渡手形	8,100	-	8,100
Trading liabilities	特定取引負債	6,341	7,644	(1,302)
Borrowed money	借入金	113,680	116,990	(3,310)
Foreign exchange	外国為替	302	405	(103)
Bonds	社債	10,000	10,000	-
Other liabilities	その他負債	55,470	57,379	(1,909)
Reserve for employee retirement benefits	退職給付引当金	20,786	22,657	(1,870)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,409	8,693	715
Acceptances and guarantees	支払承諾	114,524	115,295	(771)
Total liabilities	負債の部合計	8,290,738	7,837,429	453,308
Stockholders' equity:	(資本の部)			
Common stock	資本金	121,019	121,019	-
Capital surplus	資本剰余金	98,181	98,178	3
Capital reserve	資本準備金	98,178	98,178	-
Other capital surplus	その他資本剰余金	3	0	3
Retained earnings	利益剰余金	147,269	119,125	28,143
Legal earned reserve	利益準備金	50,930	50,930	-
Voluntary reserves	任意積立金	61,971	41,971	20,000
Unappropriated profit	当期末処分利益	34,368	26,224	8,143
Land revaluation excess	土地再評価差額金	13,939	12,879	1,060
Net unrealized gains on other securities	その他有価証券評価差額金	27,981	29,395	(1,414)
Treasury stock	自己株式	(424)	(227)	(197)
Total stockholders' equity	資本の部合計	407,966	380,370	27,595
Total liabilities and stockholders' equity	負債及び資本の部合計	8,698,704	8,217,800	480,904

Note: Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

2. Non-consolidated Statements of Income (Summary)

(¥ Million)

Item	科目 (Japanese only)	FY 2004 ended Mar. 31, 2005 (a)	FY 2003 ended Mar. 31, 2004 (b)	(a-b)
Ordinary income	経常収益	180,641	174,045	6,595
Interest income	資金運用収益	135,328	131,690	3,638
Interest on loans and discounts	(うち貸出金利息)	114,766	115,539	(772)
Interest and dividends on securities	(うち有価証券利息配当金)	19,872	15,122	4,750
Fee and commission income	役務取引等収益	29,084	27,850	1,233
Trading income	特定取引収益	2,455	2,096	358
Other operating income	その他業務収益	5,031	3,327	1,704
Other ordinary income	その他経常収益	8,740	9,080	(339)
Ordinary expenses	経常費用	122,823	133,724	(10,901)
Interest expenses	資金調達費用	11,571	10,836	734
Interest on deposits	(うち預金利息)	4,179	3,507	671
Fee and commission expenses	役務取引等費用	12,015	11,000	1,014
Trading expenses	特定取引費用	-	36	(36)
Other operating expenses	その他業務費用	432	577	(144)
General and administrative expenses	営業経費	72,587	74,356	(1,768)
Other ordinary expenses	その他経常費用	26,216	36,918	(10,701)
Ordinary profit	経常利益	57,817	40,321	17,496
Extraordinary gains	特別利益	5,827	4,981	846
Extraordinary losses	特別損失	284	533	(249)
Income before taxes and others	税引前当期純利益	63,361	44,768	18,592
Taxes-current	法人税、住民税及び事業税	4,699	1,872	2,826
Taxes-deferred	法人税等調整額	24,348	17,116	7,231
Net income	当期純利益	34,313	25,779	8,534
Unappropriated profit brought forward	前期繰越利益	3,227	2,476	750
Transfer from land revaluation excess	土地再評価差額金取崩額	(1,060)	81	(1,141)
Interim Dividends	中間配当額	2,112	2,112	(0)
Unappropriated profit	当期未処分利益	34,368	26,224	8,143

Note: Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

3. The 99th Non-consolidated Balance Sheets (As of March 31, 2005)

(¥ Million)

Item	科目 (Japanese only)	Amount	Item	科目 (Japanese only)	Amount
Assets:	(資産の部)		Liabilities:	(負債の部)	
Cash and due from banks	現金預け金	493,508	Deposits	預金	7,594,015
Cash	現金	157,901	Current deposits	当座預金	191,118
Due from banks	預け金	335,607	Ordinary deposits	普通預金	3,997,611
Call loans	コールローン	21,981	Savings deposits	貯蓄預金	325,988
Receivables under securities borrowing transactions	債券貸借取引支払保証金	2,578	Deposits at notice	通知預金	9,755
Commercial paper and other debt purchased	買入金銭債権	18,667	Time deposits	定期預金	2,887,903
Trading assets	特定取引資産	314,356	Other deposits	その他の預金	181,637
Trading securities	商品有価証券	39,063	Negotiable certificates of deposit	譲渡性預金	103,799
Securities related to trading transactions	特定取引有価証券	1,920	Call money	コールマネー	48,208
Trading-related financial derivatives	特定金融派生商品	6,294	Payables under repurchase agreements	売現先勘定	34,499
Other trading assets	その他の特定取引資産	267,078	Payables under securities lending transactions	債券貸借取引受入担保金	171,600
Money held in trust	金銭の信託	25,983	Bills sold	売渡手形	8,100
Securities	有価証券	1,710,562	Trading liabilities	特定取引負債	6,341
Japanese government bonds	国債	398,426	Trading securities sold, not yet purchased	売付商品債券	719
Japanese municipal bonds	地方債	157,687	Derivatives of trading securities	商品有価証券派生商品	19
Corporate bonds	社債	532,225	Trading related securities sold for short sales	特定取引売付債券	1,036
Stocks	株式	189,654	Derivatives of securities related to trading transactions	特定取引有価証券派生商品	7
Other securities	その他の証券	432,569	Trading-related financial derivatives	特定金融派生商品	4,558
Loans and bills discounted	貸出金	5,881,472	Borrowed money	借入金	113,680
Bills discounted	割引手形	42,125	Borrowed money	借入金	113,680
Loans on bills	手形貸付	301,093	Foreign exchange	外国為替	302
Loans on deeds	証書貸付	4,954,926	Foreign bills sold	売渡外国為替	285
Overdrafts	当座貸越	583,326	Foreign bills payable	未払外国為替	17
Foreign exchange	外国為替	2,237	Bonds	社債	10,000
Due from foreign banks	外国他店預け	1,613	Other liabilities	その他負債	55,470
Foreign bills bought	買入外国為替	282	Domestic exchange settlement account	未決済為替借	78
Foreign bills receivable	取立外国為替	342	Income taxes payable	未払法人税等	3,826
Other assets	その他資産	51,557	Accrued expenses	未払費用	7,117
Domestic exchange settlement account, debit	未決済為替貸	2,141	Unearned income	前受収益	2,922
Prepaid expenses	前払費用	199	Variation margins of futures transactions	先物取引差金勘定	0
Accrued income	未収収益	11,442	Financial derivatives	金融派生商品	7,779
Initial margins of futures markets	先物取引差入証拠金	40	Deferred profit on hedges	繰延ヘッジ利益	2,013
Variation margins of futures transactions	先物取引差金勘定	28	Other liabilities	その他の負債	31,731
Financial derivatives	金融派生商品	2,477	Reserve for employee retirement benefits	退職給付引当金	20,786
Deferred loss on hedges	繰延ヘッジ損失	925	Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	9,409
Other assets	その他の資産	34,302	Acceptances and guarantees	支払承諾	114,524
Premises and equipment	動産不動産	98,403	<b>Total liabilities</b>	<b>負債の部合計</b>	<b>8,290,738</b>
Land, buildings and equipment	土地建物動産	91,874	Stockholders' equity:	(資本の部)	
Construction in progress	建設仮払金	216	Common stock	資本金	121,019
Surety deposits and intangibles	保証金権利金	6,312	Capital surplus	資本剰余金	98,181
Deferred tax assets	繰延税金資産	50,691	Capital reserve	資本準備金	98,178
Customers' liabilities for acceptances and guarantees	支払承諾見返	114,524	Other capital surplus	その他資本剰余金	3
Reserve for possible loan losses	貸倒引当金	(87,822)	Gain (Loss) on sales of treasury stock	自己株式処分差益	3
			Retained earnings	利益剰余金	147,269
			Legal earned reserve	利益準備金	50,930
			Voluntary reserves	任意積立金	61,971
			Special voluntary earned reserves	別途積立金	61,971
			Unappropriated profit	当期末処分利益	34,368
			Net income	当期純利益	34,313
			Land revaluation excess	土地再評価差額金	13,939
			Net unrealized gains on other securities	その他有価証券評価差額金	27,981
			Treasury stocks	自己株式	(424)
			<b>Total stockholders' equity</b>	<b>資本の部合計</b>	<b>407,966</b>
<b>Total assets</b>	<b>資産の部合計</b>	<b>8,698,704</b>	<b>Total liabilities and stockholders' equity</b>	<b>負債及び資本の部合計</b>	<b>8,698,704</b>

Note: Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

4. The 99th Non-consolidated Statements of Income (From April 1, 2004 to March 31, 2005)

(¥ Million)

Item	科目 (Japanese only)	Amount
Ordinary income	経常収益	180,641
Interest income	資金運用収益	135,328
Interest on loans and discounts	貸出金利	114,766
Interest and dividends on securities	有価証券利息配当金	19,872
Interest on call loans	コールローン利息	182
Interest on receivables under resale agreements	買現先利息	0
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	2
Interest on bills purchased	買入手形利息	0
Interest on deposits with banks	預け金利息	424
Other interest income	その他の受入利息	79
Fee and commission income	役務取引等収益	29,084
Fees and commissions on domestic and foreign exchange	受入為替手数料	8,022
Other fees and commissions	その他の役務収益	21,061
Trading income	特定取引収益	2,455
Gains on trading securities	商品有価証券収益	160
Gains on securities related to trading transactions	特定取引有価証券収益	9
Gains on trading-related financial derivatives	特定金融派生商品収益	2,168
Other trading income	その他の特定取引収益	116
Other operating income	その他業務収益	5,031
Gains on foreign exchange	外国為替売買益	1,963
Gains on sales of bonds	国債等債券売却益	2,666
Gains on financial derivatives	金融派生商品収益	400
Other operating income	その他の業務収益	0
Other ordinary income	その他経常収益	8,740
Gains on sales of stocks	株式等売却益	4,664
Gains on money held in trust	金銭の信託運用益	461
Other ordinary income	その他の経常収益	3,614
Ordinary expenses	経常費用	122,823
Interest expenses	資金調達費用	11,571
Interest on deposits	預金利息	4,179
Interest on negotiable certificates of deposit	譲渡性預金利息	26
Interest on call money	コールマネー利息	467
Interest on payables under repurchase agreements	売現先利息	0
Interest on payables under securities lending transactions	債券貸借取引支払利息	1,096
Interest on bills sold	売渡手形利息	0
Interest on borrowed money	借入金利息	2,070
Interest on bonds	社債利息	150
Interest on interest swaps	金利スワップ支払利息	3,341
Other interest expenses	その他の支払利息	239
Fee and commission expenses	役務取引等費用	12,015
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,572
Other fees and commissions	その他の役務費用	10,442
Other operating expenses	その他業務費用	432
Losses on sales of bonds	国債等債券売却損	432
General and administrative expenses	営業経費	72,587
Other ordinary expenses	その他経常費用	26,216
Transfer to reserve for possible loan losses	貸倒引当金繰入額	5,622
Write-offs of loans	貸出金償却	15,995
Losses on sales of stocks	株式等売却損	153
Write-offs of securities	株式等償却	345
Losses on money held in trust	金銭の信託運用損	4
Other ordinary expenses	その他の経常費用	4,094
Ordinary profit	経常利益	57,817
Extraordinary gains	特別利益	5,827
Gains on disposals of premises and equipment	動産不動産処分益	1
Collection of written-off claims	償却債権取立益	5,363
Other extraordinary gains	その他の特別利益	462
Extraordinary losses	特別損失	284
Losses on disposals of premises and equipment	動産不動産処分損	284
Income before taxes and others	税引前当期純利益	63,361
Taxes-current	法人税、住民税及び事業税	4,699
Taxes-deferred	法人税等調整額	24,348
Net income	当期純利益	34,313
Unappropriated profit brought forward	前期繰越利益	3,227
Transfer from land revaluation excess	土地再評価差額金取崩額	(1,060)
Interim dividends	中間配当額	2,112
Unappropriated profit	当期未処分利益	34,368

Note: Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。



5. Proposed Appropriations of Retained Earnings and Other Capital Surplus (Non-consolidated)

(¥ Million)

Item	科目 (Japanese only)	FY 2004 ended Mar. 31, 2005 (a)	FY 2003 ended Mar. 31, 2004 (b)	(a-b)
Unappropriated retained earnings at fiscal year end	当期未処分利益	34,368	26,224	8,143
Retained earnings to be appropriated	利益処分額	30,996	22,997	7,998
Year-end cash dividends	配当金	2,956	2,957	(1)
		[¥3.50 per share] (1株につき3円50銭)	[¥3.50 per share] (1株につき3円50銭)	-
Cash dividends on common stock	普通配当	[¥3.50 per share] (1株につき3円50銭)	[¥2.50 per share] (1株につき2円50銭)	[¥1.00 per share] (1株につき1円)
Commemorative dividends for 60th anniversary	創立60周年記念配当	-	[¥1.00 per share] (1株につき1円)	[(¥1.00) per share] (1株につき△1円)
Bonuses to Directors	役員賞与金	40	40	-
Bonuses to Directors	取締役賞与金	37	37	-
Bonuses to Auditors	監査役賞与金	3	3	-
Voluntary reserves	任意積立金	28,000	20,000	8,000
Special voluntary earned reserves	別途積立金	28,000	20,000	8,000
Unappropriated retained earnings carried forward	次期繰越利益	3,372	3,227	144

Note: Amounts less than one million have been rounded down. (注) 記載金額は百万円未満を切り捨てて表示しております。

IV. Financial Data

1. Income and Expenses

Non-consolidated

(¥ Million)

	(Japanese only)	FY 2004 ended		FY 2003 ended Mar. 31, 2004 (b)
		Mar. 31, 2005 (a)	(a-b)	
Gross business profit	業 務 粗 利 益	147,889	5,364	142,524
Domestic gross business profit	国 内 業 務 粗 利 益	141,965	3,454	138,511
Net interest income	資 金 利 益	120,195	1,414	118,781
Fee and commission income	役 務 取 引 等 利 益	16,902	275	16,626
Trading income	特 定 取 引 利 益	2,170	334	1,836
Profit from other business transactions	そ の 他 業 務 利 益	2,696	1,430	1,265
International gross business profit	国 際 業 務 粗 利 益	5,923	1,910	4,013
Net interest income	資 金 利 益	3,570	1,488	2,081
Fee and commission income	役 務 取 引 等 利 益	165	(56)	222
Trading income	特 定 取 引 利 益	284	60	223
Profit from other business transactions	そ の 他 業 務 利 益	1,903	418	1,484
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	73,789	(323)	74,112
Personnel expenses	人 件 費	36,078	(1,087)	37,166
Non-personnel expenses	物 件 費	33,719	460	33,258
Taxes	税 金	3,990	303	3,687
<b>Net business income (before transfer to general reserve for possible loan losses)</b>	<b>業 務 純 益 (一 般 貸 倒 引 当 金 純 繰 入 前)</b>	<b>74,099</b>	<b>5,687</b>	<b>68,411</b>
Net transfer to (from) general reserve for possible loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	(1,747)	(1,662)	(84)
<b>Net business income</b>	<b>業 務 純 益</b>	<b>75,846</b>	<b>7,350</b>	<b>68,496</b>
Non-recurrent income and losses	臨 時 損 益	(18,029)	10,146	(28,175)
Disposal of non-performing loans (ii)	不 良 債 権 処 理 額	23,644	(7,378)	31,023
Charge-off amount of loans	貸 出 金 償 却	15,995	(2,424)	18,419
Provision of specific reserve for possible loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	7,399	(5,201)	12,601
Losses on sale of loans to Cooperative Credit Purchasing Co.	共 同 債 権 買 取 機 構 売 却 損	-	(92)	92
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	279	(338)	617
Transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 金 純 繰 入 額	(29)	677	(707)
[Credit cost (i) + (ii)]	( 信 用 コ ス ト )	21,897	(9,041)	30,938
Gains (losses) related to stocks	株 式 等 関 係 損 益	4,165	2,757	1,407
Retirement benefit expenses (non-recurrent expenses)	退 職 給 付 費 用 (臨 時 費 用 処 理 分)	949	(1,070)	2,020
Other non-recurrent expenses	そ の 他 臨 時 損 益	2,399	(1,061)	3,461
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>57,817</b>	<b>17,496</b>	<b>40,321</b>
Extraordinary gains (losses)	特 別 損 益	5,543	1,095	4,447
Collection of written-off claims (iii)	う ち 償 却 債 権 取 立 益	5,363	5,357	6
Income before taxes and others	税 引 前 当 期 純 利 益	63,361	18,592	44,768
Taxes-current	法 人 税、住 民 税 及 び 事 業 税	4,699	2,826	1,872
Taxes-deferred	法 人 税 等 調 整 額	24,348	7,231	17,116
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>34,313</b>	<b>8,534</b>	<b>25,779</b>
<b>Net credit costs</b>	(i) + (ii) - (iii) <b>実 質 信 用 コ ス ト</b>	<b>16,533</b>	<b>(14,399)</b>	<b>30,932</b>

**Consolidated**

<Consolidated Statements of Income base>

(¥ Million)

	(Japanese only)	FY 2004 ended		FY 2003 ended
		Mar. 31, 2005 (a)	(a-b)	Mar. 31, 2004 (b)
Consolidated gross profit	連 結 粗 利 益	160,934	5,872	155,061
Net interest income	資 金 利 益	126,491	2,905	123,585
Fee and commission income	役 務 取 引 等 利 益	26,915	744	26,171
Trading income	特 定 取 引 利 益	2,919	388	2,531
Profit from other business transactions	そ の 他 業 務 利 益	4,607	1,834	2,773
General and administrative expenses	営 業 経 費	78,626	(1,955)	80,582
Loan charge-off and reserve expenses (i)	貸 倒 償 却 引 当 費 用	27,262	(8,557)	35,820
Charge-off amount of loans	貸 出 金 償 却	20,186	(2,140)	22,326
Provision of specific reserve for possible loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	8,801	(5,636)	14,438
Net transfer to (from) general reserve for possible loan losses	一 般 貸 倒 引 当 金 純 繰 入 額	(1,975)	(1,027)	(947)
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	279	(430)	709
Transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 勘 定 繰 入 額	(29)	677	(707)
Gains (losses) related to stocks	株 式 等 関 係 損 益	4,385	2,556	1,828
Gains (losses) on investments based on equity method	持 分 法 に よ る 投 資 損 益	314	24	289
Others	そ の 他	1,987	(1,064)	3,051
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>61,731</b>	<b>17,902</b>	<b>43,829</b>
Extraordinary gains (losses)	特 別 損 益	5,238	901	4,336
Collection of written-off claims (ii)	う ち 償 却 債 権 取 立 益	5,450	5,380	70
Income before tax and others	税 金 等 調 整 前 当 期 純 利 益	66,970	18,804	48,165
Taxes-current	法 人 税、住 民 税 及 び 事 業 税	5,992	2,411	3,580
Taxes-deferred	法 人 税 等 調 整 額	24,050	7,427	16,622
Minority interests	少 数 株 主 利 益	531	153	378
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>36,395</b>	<b>8,811</b>	<b>27,584</b>

<b>Net credit costs</b>	(i) - (ii) <b>実 質 信 用 コ ス ト</b>	<b>21,811</b>	<b>(13,938)</b>	<b>35,750</b>
-------------------------	---------------------------------	---------------	-----------------	---------------

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

(注) 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

(Reference) (参考)

(¥ Million)

Consolidated net business income (before transfer to general reserve for possible loan losses)	連 結 業 務 純 益 (一 般 貸 倒 引 当 金 純 繰 入 前)	83,705	7,711	75,993
Consolidated net business income	連 結 業 務 純 益	85,680	8,739	76,941

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

(注) 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費 - 一般貸倒引当金純繰入額 - 内部取引

(Number of consolidated companies) (連結対象会社数)

Number of consolidated subsidiaries	連 結 子 会 社 数	10	(2)	12
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	4	-	4

## 2. Net Business Income - Non-consolidated

(¥ Million / ¥ Thousand)

	(Japanese only)	FY 2004 ended Mar. 31, 2005 (a)		FY 2003 ended Mar. 31, 2004 (b)
			(a-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)	74,099	5,687	68,411
Per head (in thousands of yen)	職員一人当たり(千円)	21,068	2,060	19,008
(2) Net business income	業 務 純 益	75,846	7,350	68,496
Per head (in thousands of yen)	職員一人当たり(千円)	21,565	2,533	19,032

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

(注) 職員数は、実動人員（出向人員、臨時雇用および嘱託を除く）の平残。

## 3. Interest Rate Spread (Domestic business) - Non-consolidated

	(Japanese only)	FY 2004 ended Mar. 31, 2005 (a)		FY 2003 ended Mar. 31, 2004 (b)
			(a-b)	
(1) Average yield on interest earning assets (W)	資金運用利回	1.69%	(0.01%)	1.70%
(a) Average yield on loans and bills discounted (X)	貸出金利回	1.99%	(0.02%)	2.01%
(b) Average yield on securities	有価証券利回	0.66%	0.03%	0.62%
(2) Average yield on interest bearing liabilities (Y)	資金調達原価	0.97%	(0.04%)	1.01%
(a) Average yield on deposits and negotiable certificates of deposit (Z)	預金等利回	0.01%	(0.00%)	0.02%
(b) Expense ratio	経費率	0.96%	(0.02%)	0.99%
(3) Average interest rate spread (W) - (Y)	総資金利鞘	0.72%	0.03%	0.69%
Difference between average yield on loans and deposits (X) - (Z)	預貸金利差	1.98%	(0.01%)	1.99%

## 4. Gains and Losses related to Securities - Non-consolidated

(¥ Million)

	(Japanese only)	FY 2004 ended Mar. 31, 2005 (a)		FY 2003 ended Mar. 31, 2004 (b)
			(a-b)	
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	2,233	1,058	1,175
Gains on sales	売却益	2,666	914	1,752
Gains on redemptions	償還益	-	-	-
Losses on sales	売却損	432	(144)	577
Losses on redemptions	償還損	-	-	-
Write-offs	償却	-	-	-
Gains (losses) related to stocks, etc.	株式等関係損益	4,165	2,757	1,407
Gains on sales	売却益	4,664	2,588	2,076
Losses on sales	売却損	153	106	46
Write-offs	償却	345	(276)	622

## 5. Capital Ratio (BIS Guidelines)

### Consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	11.16%	0.11%	0.10%	11.05%	11.06%
Tier I ratio	うち Tier I 比率	7.49%	0.09%	0.36%	7.40%	7.13%
(2) Tier I	T i e r I	379.8	12.5	30.7	367.3	349.1
(3) Tier II	T i e r II	187.5	5.2	(6.1)	182.2	193.6
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された 有価証券含み益	21.8	6.8	(0.9)	15.0	22.7
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された 土地再評価差額	10.5	(0.0)	0.7	10.5	9.7
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	109.5	-	(4.0)	109.5	113.5
(4) Deduction	控除項目	1.7	0.2	0.3	1.5	1.4
(5) Capital (2)+(3)-(4)	自己資本	565.6	17.5	24.2	548.0	541.3
(6) Risk assets	リスクアセット	5,064.7	106.3	172.1	4,958.4	4,892.6

### Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	10.88%	0.10%	0.04%	10.78%	10.83%
Tier I ratio	うち Tier I 比率	7.21%	0.08%	0.30%	7.13%	6.91%
(2) Tier I	T i e r I	363.0	11.6	27.6	351.4	335.4
(3) Tier II	T i e r II	184.7	4.8	(6.0)	179.9	190.7
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された 有価証券含み益	21.0	6.5	(1.0)	14.5	22.1
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された 土地再評価差額	10.5	(0.0)	0.7	10.5	9.7
(d) Subordinated loans and bonds	うち劣後ローン(債券)残高	109.5	-	(4.0)	109.5	113.5
(4) Deduction	控除項目	0.6	-	-	0.6	0.6
(5) Capital (2)+(3)-(4)	自己資本	547.2	16.4	21.6	530.7	525.5
(6) Risk assets	リスクアセット	5,028.9	106.2	178.7	4,922.7	4,850.2

## 6. Return on Equity - Non-consolidated

	(Japanese only)	FY 2004 ended Mar. 31, 2005 (a)			For the six months ended Sep.30,2004(b)	FY 2003 ended Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース(年率)	19.24%	0.75%	(0.31%)	18.48%	19.55%
Net income basis (Annual)	当期純利益ベース(年率)	8.70%	(1.46%)	1.34%	10.17%	7.36%

Note: ROE is an index indicating profitability of stockholders' equity.  
(注) ROEとは、株主資本の収益性を示す指標

## 7. Outstanding Balance of Deposits and Loans

### (1) Outstanding balance - Non-consolidated

(¥ Billion)

	(Japanese only)	FY 2004 ended Mar. 31, 2005 (a)			For the six months ended Sep. 30, 2004 (b)	FY 2003 ended Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (未残)	7,594.0	206.0	327.5	7,387.9	7,266.4
Domestic	うち国内	7,465.5	205.3	288.5	7,260.2	7,177.0
In Chiba Prefecture	うち県内	7,254.4	198.0	281.3	7,056.3	6,973.1
Personal deposits	うち個人	5,642.5	66.3	131.2	5,576.2	5,511.3
Deposits (average balance)	預金 (平残)	7,411.0	16.3	188.5	7,394.7	7,222.5
Domestic	うち国内	7,288.8	13.2	182.6	7,275.6	7,106.2
In Chiba Prefecture	うち県内	7,074.6	13.3	178.7	7,061.3	6,895.9
Loans and bills discounted (Term-end balance)	貸出金 (未残)	5,881.4	226.0	203.3	5,655.4	5,678.1
Domestic	うち国内	5,865.5	228.3	203.2	5,637.2	5,662.3
In Chiba Prefecture	うち県内	4,731.3	67.3	92.9	4,663.9	4,638.3
Loans and bills discounted (average balance)	貸出金 (平残)	5,760.5	25.4	* 25.9	5,735.1	5,734.6
Domestic	うち国内	5,743.8	25.6	25.9	5,718.2	5,717.8
In Chiba Prefecture	うち県内	4,680.6	21.1	(10.4)	4,659.5	4,691.1

Note: From FY 2004, the Bank started to carry out partial direct write-offs. The increase of ¥25.9 billion (\*) in average balance of loans of FY 2004 from FY 2003 includes a ¥88.3 billion decrease which is the effect of applying partial direct write-offs.

(注) 16年3月期より部分直接償却を実施しております。貸出金平残の16年3月期比259億円には部分直接償却による影響が△883億円含まれております。

### (2) Breakdown of domestic loans and bills discounted (Term-end balance) and Small and medium-sized companies loans ratio - Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (X)	国内貸出金	5,865.5	228.3	203.2	5,637.2	5,662.3
Major companies	大企業	550.3	20.1	25.8	530.1	524.4
Midsize companies	中堅企業	162.9	(5.4)	(7.3)	168.4	170.2
Small and medium-sized companies (Y)	中小企業等	4,478.5	81.4	139.7	4,397.0	4,338.8
Small and medium-sized companies	うち中小企業	2,429.6	20.2	46.0	2,409.4	2,383.6
Consumer loans	うち消費者ローン	1,872.5	68.6	111.0	1,803.9	1,761.5
Public sectors	公共	673.7	132.1	44.9	541.5	628.7
Small and medium-sized companies loans ratio (Y/X)	中小企業等貸出比率	76.35%	(1.64%)	(0.27%)	78.00%	76.62%

### (3) Consumer loans - Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	1,872.5	68.6	111.0	1,803.9	1,761.5
Housing loans	住宅ローン残高	1,744.8	72.5	120.6	1,672.2	1,624.2
Other consumer loans	その他のローン残高	127.7	(3.9)	(9.5)	131.7	137.3

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

### Non-consolidated

(¥ Million)

	(Japanese only)	As of Mar. 31, 2005 (a)	As of Mar. 31, 2005 (a)		As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	7,231	952	(2,073)	6,279	9,305
Delinquent Loans	延滞債権額	146,469	(18,907)	(54,999)	165,377	201,469
Loans past due 3 months or more	3ヵ月以上延滞債権額	5,117	(1,431)	(11,278)	6,548	16,395
Restructured Loans	貸出条件緩和債権額	117,065	(16,045)	(16,944)	133,111	134,010
Total Risk-Monitored Loans	リスク管理債権合計	275,885	(35,431)	(85,295)	311,317	361,180

Total loan balance (Term-end balance)	貸出金残高（末残）	5,881,472	226,021	203,361	5,655,451	5,678,111
---------------------------------------	-----------	-----------	---------	---------	-----------	-----------

Loans to Bankrupt Borrowers	破綻先債権額	0.1%	0.0%	(0.0%)	0.1%	0.1%
Delinquent Loans	延滞債権額	2.4%	(0.4%)	(1.0%)	2.9%	3.5%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.0%	(0.0%)	(0.2%)	0.1%	0.2%
Restructured Loans	貸出条件緩和債権額	1.9%	(0.3%)	(0.3%)	2.3%	2.3%
Total percentage of loan balance	貸出金残高比	4.6%	(0.8%)	(1.6%)	5.5%	6.3%

### Consolidated

(¥ Million)

	(Japanese only)	As of Mar. 31, 2005 (a)	As of Mar. 31, 2005 (a)		As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	6,885	761	(2,692)	6,123	9,577
Delinquent Loans	延滞債権額	148,742	(18,860)	(54,892)	167,603	203,635
Loans past due 3 months or more	3ヵ月以上延滞債権額	5,117	(1,502)	(11,351)	6,620	16,468
Restructured Loans	貸出条件緩和債権額	117,205	(16,003)	(17,307)	133,208	134,512
Total Risk-Monitored Loans	リスク管理債権合計	277,950	(35,605)	(86,243)	313,555	364,193

Total loan balance (Term-end balance)	貸出金残高（末残）	5,844,581	226,002	199,443	5,618,578	5,645,137
---------------------------------------	-----------	-----------	---------	---------	-----------	-----------

Loans to Bankrupt Borrowers	破綻先債権額	0.1%	0.0%	(0.0%)	0.1%	0.1%
Delinquent Loans	延滞債権額	2.5%	(0.4%)	(1.0%)	2.9%	3.6%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.0%	(0.0%)	(0.2%)	0.1%	0.2%
Restructured Loans	貸出条件緩和債権額	2.0%	(0.3%)	(0.3%)	2.3%	2.3%
Total percentage of loan balance	貸出金残高比	4.7%	(0.8%)	(1.6%)	5.5%	6.4%

## 9. Reserve and Coverage Ratio against Risk-monitored Loans

### Non-consolidated

(¥ Million)

	(Japanese only)	As of Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	275,885	(35,431)	(85,295)	311,317	361,180
Collateral/guarantees (Y)	担保・保証等	140,955	(27,377)	(54,487)	168,333	195,443
Reserve for possible loan losses (Z)	貸倒引当金	68,031	(3,704)	(19,817)	71,735	87,849
Reserve ratio (Z)/(X)	引当率	24.6%	1.6%	0.3%	23.0%	24.3%
Coverage ratio (Y+Z)/(X)	保全率	75.7%	(1.3%)	(2.6%)	77.1%	78.4%
As a percentage of total loans	貸出金残高比	4.6%	(0.8%)	(1.6%)	5.5%	6.3%

### Consolidated

(¥ Million)

	(Japanese only)	As of Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	277,950	(35,605)	(86,243)	313,555	364,193
Collateral/guarantees (Y)	担保・保証等	141,639	(27,557)	(55,466)	169,196	197,106
Reserve for possible loan losses (Z)	貸倒引当金	68,922	(3,710)	(19,765)	72,633	88,688
Reserve ratio (Z)/(X)	引当率	24.7%	1.6%	0.4%	23.1%	24.3%
Coverage ratio (Y+Z)/(X)	保全率	75.7%	(1.3%)	(2.7%)	77.1%	78.4%
As a percentage of total loans	貸出金残高比	4.7%	(0.8%)	(1.6%)	5.5%	6.4%

## 10. Disclosed Claims under the Financial Reconstruction Law

### Non-consolidated

(¥ Million)

	(Japanese only)	As of Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (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	31,315	(4,952)	(8,184)	36,267	39,499
Doubtful Claims	危険債権	122,554	(13,074)	(49,008)	135,628	171,562
Substandard Claims	要管理債権	122,158	(17,474)	(28,217)	139,633	150,376
Total	金融再生法開示債権合計	276,028	(35,501)	(85,410)	311,529	361,438

Total Claims*	総与信残高	6,001,649	225,762	200,754	5,775,887	5,800,895
---------------	-------	-----------	---------	---------	-----------	-----------

\* Total Claims includes loans, customers' liabilities for acceptances and guarantees, foreign exchange, accrued interest and loan accruals.  
総与信残高：貸出金、支払承諾見返、外国為替、未収利息、貸出金に準ずる仮払金



## 11. Preservation of Claims under the Financial Reconstruction Law

### Non-consolidated

(¥ Million)

	(Japanese only)	As of Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
The amount of preservation (A)	保 全 額	209,179	(31,151)	(74,431)	240,330	283,610
Reserve for possible loan losses	貸 倒 引 当 金	68,032	(3,704)	(19,821)	71,737	87,853
Value covered by collateral and guarantees	担 保 ・ 保 証 等	141,147	(27,446)	(54,610)	168,593	195,757
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	276,028	(35,501)	(85,410)	311,529	361,438

Coverage ratio (A)/(B)	保 全 率	75.7%	(1.3%)	(2.6%)	77.1%	78.4%
------------------------	-------	-------	--------	--------	-------	-------

(Reference) Self-Assessment results (参考) 自己査定結果 (債務者区分別)

### Non-consolidated

(¥ Million)

	(Japanese only)	As of Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	7,269	926	(2,120)	6,342	9,389
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	24,046	(5,878)	(6,063)	29,925	30,110
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	122,554	(13,074)	(49,008)	135,628	171,562
Assets Requiring Caution (D)	要 注 意 先 債 権	840,086	(16,047)	(53,828)	856,133	893,914
Substandard Assets	要 管 理 先 債 権	154,091	(21,880)	(37,519)	175,971	191,611
Substandard Claims	う ち 要 管 理 債 権 (貸 出 金 の み)	122,158	(17,474)	(28,217)	139,633	150,376
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	685,994	5,833	(16,308)	680,161	702,302
Normal Assets (E)	正 常 先 債 権	5,007,694	259,836	311,775	4,747,857	4,695,918
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	6,001,649	225,762	200,754	5,775,887	5,800,895

## 12. Reserve for Possible Loan Losses

### (1) Charge-off/Reserve criteria

#### (a) General Reserve 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Reserve criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	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. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	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. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額100億円以上の先について、キャッシュ・フロー見積法(DCF法)により、引当金を計上

#### (b) Specific Reserve 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Reserve criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	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. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額100億円以上の先について、キャッシュ・フロー見積法(DCF法)により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100 percent of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

### (2) Breakdown of reserve for possible loan losses

#### Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	87.8	(3.1)	(20.8)	90.9	108.6
General reserve	一般貸倒引当金	43.6	(1.6)	(1.7)	45.3	45.4
Specific reserve	個別貸倒引当金	44.0	(1.4)	(19.0)	45.5	63.1
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	0.0	(0.0)	(0.0)	0.0	0.0

#### (Reference) Loan category to general reserve (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	4,526.0	103.5	241.5	4,422.5	4,284.5
Assets Requiring Caution	要注意先債権	840.0	(16.0)	(53.8)	856.1	893.9
Substandard Assets	要管理先債権	154.0	(21.8)	(37.5)	175.9	191.6
Other Assets Requiring Caution	その他要注意先債権	685.9	5.8	(16.3)	680.1	702.3

#### Consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	93.8	(2.0)	(20.3)	95.8	114.2
General reserve	一般貸倒引当金	45.6	(1.5)	(1.9)	47.2	47.6
Specific reserve	個別貸倒引当金	48.1	(0.4)	(18.3)	48.5	66.4
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	0.0	(0.0)	(0.0)	0.0	0.0

13. Loan Breakdown, Borrowers Classified by Industry - Non-consolidated (After partial direct write-offs)

(1) Loan breakdown, borrowers classified by industry

(¥ Billion)

	<i>(Japanese only)</i>	As of Mar. 31, 2005		As of Sep. 30, 2004		As of Mar. 31, 2004	
		Balance	Component	Balance	Component	Balance	Component
Domestic operations (except for JOM account):	国内店分 (除く特別国際金融取引勘定)	5,865.5	100.00%	5,637.2	100.00%	5,662.3	100.00%
Manufacturing	製造業	436.9	7.45%	439.2	7.79%	448.2	7.92%
Agriculture	農業	11.7	0.20%	12.4	0.22%	12.8	0.23%
Forestry	林業	0.0	0.00%	0.1	0.00%	0.3	0.01%
Fishery	漁業	1.5	0.02%	1.5	0.03%	1.5	0.03%
Mining	鉱業	7.5	0.13%	8.3	0.15%	7.8	0.14%
Construction	建設業	282.2	4.81%	289.6	5.14%	279.9	4.94%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	7.3	0.12%	6.5	0.12%	7.0	0.12%
Information and communications	情報通信業	23.8	0.41%	27.0	0.48%	25.1	0.44%
Transport	運輸業	179.5	3.06%	179.7	3.19%	128.7	2.27%
Wholesale and retail trade	卸売・小売業	548.1	9.35%	574.8	10.19%	574.6	10.15%
Finance and insurance	金融・保険業	230.5	3.93%	202.7	3.60%	190.0	3.36%
Real estate	不動産業	1,104.3	18.83%	1,084.0	19.23%	1,126.3	19.89%
Various services	各種サービス業	501.3	8.55%	498.5	8.84%	493.3	8.71%
Government, local public sector	国・地方公共団体	481.4	8.21%	324.5	5.76%	410.8	7.26%
Others (mainly consumer loans)	その他（個人）	2,048.9	34.93%	1,987.6	35.26%	1,955.2	34.53%

(2) Breakdown of risk-monitored loans, borrowers classified by industry

(¥ Billion)

	<i>(Japanese only)</i>	As of Mar. 31, 2005		As of Sep. 30, 2004		As of Mar. 31, 2004	
		Balance	Component	Balance	Component	Balance	Component
Domestic operations (except for JOM account):	国内店分 (除く特別国際金融取引勘定)	275.8	100.00%	311.3	100.00%	361.1	100.00%
Manufacturing	製造業	13.4	4.87%	19.1	6.17%	30.3	8.41%
Agriculture	農業	2.5	0.93%	3.1	1.01%	3.0	0.83%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.1	0.06%	0.1	0.06%	0.2	0.07%
Mining	鉱業	0.1	0.04%	0.1	0.04%	0.1	0.04%
Construction	建設業	23.0	8.36%	24.5	7.87%	30.5	8.46%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.5	0.20%	0.5	0.18%	0.5	0.15%
Transport	運輸業	13.4	4.88%	3.3	1.08%	3.5	0.97%
Wholesale and retail trade	卸売・小売業	47.7	17.29%	58.6	18.85%	70.6	19.56%
Finance and insurance	金融・保険業	2.8	1.04%	2.3	0.74%	2.2	0.62%
Real estate	不動産業	74.3	26.94%	93.5	30.06%	101.9	28.23%
Various services	各種サービス業	44.4	16.11%	51.2	16.48%	60.3	16.71%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他（個人）	53.1	19.28%	54.3	17.46%	57.5	15.95%

#### 14. Loan Breakdown by Domicile of Borrower

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

(¥ Billion)

	<i>(Japanese only)</i>	As of Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Loan balance	債権額	0.9	(0.0)	(0.4)	1.0	1.3
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 Mar. 31, 2005 (a)			As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
			(a-b)	(a-c)		
Indonesia	インドネシア	0.9	(0.0)	(0.4)	1.0	1.3
Risk-monitored loans	うちリスク管理債権	-	-	(0.0)	-	0.0
Korea	韓国	2.1	0.3	1.6	1.8	0.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	1.7	0.6	1.0	1.0	0.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	2.0	(1.8)	(0.7)	3.9	2.8
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	1.1	0.7	0.2	0.3	0.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	-	(0.4)	(0.4)	0.4	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	アジア向け貸出金合計	8.1	(0.5)	1.3	8.6	6.7
Risk-monitored loans	うちリスク管理債権	-	-	(0.0)	-	0.0

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

Not applicable.

該当ありません。

## 15. Gains and Losses on Valuation of Securities

### (1) Basis of Securities Valuation

#### Non-consolidated/Consolidated

Securities for trading	売買目的有価証券	Market value accounting method (variances are recognized as gains/losses) 時価法 (評価差額を損益処理)
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	Market value method (variances are all directly transferred to stockholders' equity account) 時価法 (評価差額を全部資本直入)

(Reference) Securities included in Money held in trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value accounting method (variances are recognized as gains/losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (variances are all directly transferred to stockholders' equity account) 時価法 (評価差額を全部資本直入)

### (2) Gains and Losses on Valuation

#### Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2005 (a)					As of Sep. 30, 2004 (b)			As of Mar. 31, 2004 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	-	-	-
Other securities	その他有価証券	46.8	14.5	(2.3)	55.5	8.7	32.2	41.8	9.5	49.2	58.6	9.4
	Stocks 株式	44.6	17.0	(1.9)	47.4	2.7	27.5	33.1	5.6	46.6	50.0	3.3
	Bonds 債券	5.3	1.3	6.6	5.8	0.5	3.9	5.0	1.0	(1.2)	3.0	4.2
	Others その他	(3.1)	(3.8)	(7.0)	2.2	5.4	0.7	3.6	2.9	3.8	5.6	1.7
Total	評価損益合計	46.8	14.5	(2.3)	55.5	8.7	32.2	41.8	9.5	49.2	58.6	9.4

Notes:

- There are no stocks of subsidiaries and affiliates with market values. 時価のある子会社・関連会社株式は、該当ありません。
- “Other securities” include negotiable CDs included in “Cash and due from banks” and Beneficiary claims on loans in “Other debt purchased” in addition to “Securities”.  
「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。
- “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.  
「その他有価証券」については、時価評価しておりますので、上記の表上は、(中間)貸借対照表と取得価額との差額を計上しております。

#### Consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2005 (a)					As of Sep. 30, 2004 (b)			As of Mar. 31, 2004 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	0.0	0.0	0.0	0.0	0.0	(0.0)	0.0	0.0	-	-	-
Other securities	その他有価証券	48.3	15.0	(2.1)	57.1	8.7	33.2	42.9	9.6	50.4	60.0	9.5
	Stocks 株式	46.1	17.5	(1.7)	48.9	2.8	28.5	34.2	5.7	47.8	51.3	3.4
	Bonds 債券	5.3	1.3	6.6	5.8	0.5	3.9	5.0	1.0	(1.2)	3.0	4.2
	Others その他	(3.1)	(3.8)	(7.0)	2.2	5.4	0.7	3.6	2.9	3.8	5.6	1.7
Total	評価損益合計	48.3	15.0	(2.1)	57.1	8.7	33.2	42.9	9.6	50.4	60.0	9.5

Notes:

- “Other securities” include negotiable CDs included in “Cash and due from banks” and Beneficiary claims on loans in “Other debt purchased” in addition to “Securities”.  
「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。
- “Other securities” are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the consolidated balance sheet amount.  
「その他有価証券」については、時価評価しておりますので、上記の表上は、(中間)連結貸借対照表と取得価額との差額を計上しております。

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. This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.

不良債権の英語表記対照表

Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self-Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets		危険債権 Doubtful Claims	
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権* Substandard Claims	3ヵ月以上延滞債権 Loans past due 3 months or more
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution		正常債権 Normal Claims
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

\* 要管理債権：要管理先に対するローンのうち、3ヵ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors