

INTERIM FINANCIAL RESULTS
For Fiscal Year 2005
(Ended September 30, 2005)

THE CHIBA BANK, LTD.

Interim Financial Results For Fiscal Year 2005 Ended September 30, 2005

Table of contents

I. Financial Highlights	1
1. Summary.....	1
(1) Summary of income.....	1
(2) Capital ratio (BIS guidelines).....	1
(3) Disclosed claims under the Financial Reconstruction Law.....	1
2. Income and Expenses.....	2
(1) Net business income.....	2
(2) Ordinary profit and Interim 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.....	6
Disclosed Claims under the Financial Reconstruction Law.....	6
6. Earnings Projections for Fiscal Year 2005, ending March 31, 2006.....	7
II. Consolidated Financial Information	8
1. Consolidated Interim Balance Sheets.....	8
2. Consolidated Interim Statements of Income.....	9
3. Consolidated Interim Statements of Retained Earnings.....	10
4. Consolidated Interim Statements of Cash Flows.....	11
III. Non-consolidated Financial Information	12
1. Non-consolidated Interim Balance Sheets (Summary).....	12
2. Non-consolidated Interim Statements of Income (Summary).....	13
3. The 100th Non-consolidated Interim Balance Sheets (As of September 30, 2005).....	14
4. The 100th Non-consolidated Interim Statements of Income (From April 1, 2005 to September 30, 2005).....	15
IV. Financial Data	16
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 on 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 ratio of loans to Small and medium-sized companies - Non-consolidated.....	20
(3) Consumer loans - Non-consolidated.....	20
8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs).....	21
9. Reserve and Coverage Ratio against Risk-monitored Loans.....	22
10. Disclosed Claims under the Financial Reconstruction Law.....	22
11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law.....	23
12. Reserve for Possible Loan Losses.....	23
(1) Charge-off/Reserve criteria.....	23
(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.....	26
14. Loan Breakdown by Domicile of Borrower.....	27
(1) Balance of loans to specific foreign countries - Non-consolidated.....	27
(2) Balance of loans to Asian countries - Non-consolidated.....	27
(3) Balance of loans to Latin American countries and Russia - Non-consolidated.....	27
15. Gains and Losses on Valuation of Securities.....	28
(1) Basis of securities valuation.....	28
(2) Gains and losses on valuation.....	28
Appendix.....	29

I. Financial Highlights

1. Summary

- Net business income (before transfer to general reserve for possible loan losses), which reflects a bank's profitability, increased by ¥1.8 billion compared with the corresponding period of the previous fiscal year and reached ¥37.4 billion.
- In addition to the increase in Net business income, a reduction in the disposal of non-performing loans led to an Ordinary profit of ¥36.0 billion, an increase of ¥7.2 billion from the corresponding period of the previous fiscal year. A net transfer to the reserve for possible loan losses of ¥4.9 billion was recorded in Extraordinary gains. Also, as the Bank has adopted accounting standards for the impairment of fixed assets from this interim fiscal year, ¥0.8 billion of impairment losses were recorded as an Extraordinary loss.
- As a result, Interim net income increased by ¥3.8 billion compared with the corresponding period of the previous fiscal year, to ¥23.4 billion.
- The consolidated capital ratio (BIS guidelines) was 10.75%, and the non-consolidated capital ratio (BIS guidelines) was 10.42%. In comparison with the previous fiscal year-end, the consolidated capital ratio fell by 0.41% mainly due to the repayment of subordinated loans, although the consolidated Tier I ratio improved by 0.21% reflecting steady internal profit retention.
- Disclosed claims under the Financial Reconstruction Law decreased by ¥23.6 billion from the end of March 2005, to ¥252.3 billion.

(1) Summary of income

	(Japanese only)	For the six months ended Sep. 30, 2005 (a)	Announced forecast			For the six months ended Sep. 30, 2004 (b)
				(a-b)	(a-b)/b	
Ordinary income	経常収益	95.9		8.5	9.8%	87.4
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸引繰入前)	37.4	37.0	1.8	5.3%	35.5
Net transfer to general reserve for possible loan losses	一般貸倒引当金純繰入額	-		-	-	-
Net business income	業務純益	37.4		1.8	5.3%	35.5
Non-recurrent income and losses	臨時損益	(1.3)		5.3	79.2%	(6.7)
Disposal of non-performing loans	うち不良債権処理額	4.1		(4.1)	(49.5%)	8.3
Ordinary profit	経常利益	36.0	32.0	7.2	25.0%	28.8
Extraordinary gains (losses)	特別損益	5.6		0.4	9.2%	5.1
Transfer from general reserve for possible loan losses	うち貸倒引当金取崩額	4.9		1.0	28.2%	3.8
Impairment losses on fixed assets	うち減損損失	(0.8)		(0.8)	-	-
Interim net income	中間純利益	23.4	20.0	3.8	19.9%	19.5

(2) Capital ratio (BIS guidelines)

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Consolidated capital ratio	連結自己資本比率	10.75%	(0.41%)	(0.30%)	11.16%	11.05%
Tier I ratio	Tier I 比率	7.71%	0.21%	0.30%	7.49%	7.40%
Non-consolidated capital ratio	単体自己資本比率	10.42%	(0.45%)	(0.35%)	10.88%	10.78%
Tier I ratio	Tier I 比率	7.40%	0.18%	0.26%	7.21%	7.13%

(3) Disclosed claims under the Financial Reconstruction Law

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Total	金融再生法開示債権合計額	252.3	(23.6)	(59.1)	276.0	311.5
Non-performing loan ratio	不良債権比率	4.2%	(0.3%)	(1.1%)	4.5%	5.3%

2. Income and Expenses

(1) Net business income

- Net business income (before transfer to general reserve for possible loan losses) increased by ¥1.8 billion from the corresponding period of the previous fiscal year, to ¥37.4 billion.
- In the Domestic gross business profit category, Fees and commissions recorded an increase of ¥1.0 billion from the corresponding period of the previous fiscal year as efforts to boost custody assets (sales of investment trusts and pension annuities) were successful. Gains on bonds increased by ¥0.9 billion compared with the corresponding period of the previous fiscal year. International gross business profit was by ¥1.3 billion up on the corresponding period of the previous fiscal year with Net interest income increasing by ¥0.6 billion, mainly thanks to an increase in Interest and dividends on securities.
- In the Expenses category, Personnel expenses declined by ¥0.2 billion compared with the corresponding period of the previous fiscal year as a result of workforce reductions. Non-personnel expenses were ¥0.7 billion higher than the corresponding period of the previous fiscal year mainly due to start-up costs relating to credit card issuing business and the introduction of IC cash cards in response to the problem of forged cards. Taxes were at the same level as the corresponding period of the previous fiscal year.

(¥ Billion)

	(Japanese only)	For the six months ended Sep. 30, 2005			For the six months ended Sep. 30, 2004
		(a)	(a-b)	(a-b)/b	(b)
Gross business profit	業 務 粗 利 益	75.0	2.5	3.4%	72.5
Domestic gross business profit	国内業務粗利益	71.1	1.2		69.8
Net interest income	資 金 利 益	59.6	(0.3)		60.0
Net fees and commissions income	役 務 取 引 等 利 益	9.3	1.0		8.2
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	2.9	0.7		2.1
Insurance agency fees	う ち 保 険 代 理 店 手 数 料	1.4	(0.0)		1.5
Net trading income	特 定 取 引 利 益	0.8	(0.0)		0.9
Profit from other business transactions	そ の 他 業 務 利 益	1.2	0.6		0.6
Gains/losses on bonds	う ち 債 券 関 係 損 益	1.4	0.9		0.5
International gross business profit	国 際 業 務 粗 利 益	3.9	1.3		2.6
Net interest income	う ち 資 金 利 益	2.1	0.6		1.5
Expenses	経 費	37.6	0.6	1.7%	36.9
Personnel expenses	人 件 費	18.0	(0.2)		18.2
Non-personnel expenses	物 件 費	17.4	0.7		16.6
Taxes	税 金	2.1	0.0		2.0
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	37.4	1.8	5.3%	35.5
Core net business income	コ ア 業 務 純 益	35.5	0.5	1.6%	34.9
Net transfer to general reserve for possible loan losses	一 般 貸 倒 引 当 金 純 繰 入 額	-	-		-
Net business income	業 務 純 益	37.4	1.8	5.3%	35.5

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

	従 業 員 数	3,827	(67)	(1.7%)	3,894
Number of employees					

Note: "Number of employees" includes employees temporarily transferred to other companies 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 Interim net income

- Disposals of non-performing loans totaled ¥4.1 billion, a decrease of ¥4.1 billion from the corresponding period of the previous fiscal year. While a Net transfer from the reserve for possible loan losses of ¥4.9 billion was recorded in Extraordinary gains, Credit costs, which comprise the total sum of the Disposal of non-performing loans and Transfers to (from) the reserve for possible loan losses, decreased by ¥5.2 billion from the corresponding period of the previous fiscal year, to minus ¥0.7 billion.
- The Bank has adopted the 'Accounting Standards for Impairment of Fixed Assets' from this interim fiscal year. As a result, impairment losses of ¥0.8 billion were recorded in Extraordinary losses.
- Thus, the Bank registered ¥36.0 billion of Ordinary profit and ¥23.4 billion of Interim net income.

(¥ Billion)

	(Japanese only)	For the six months ended Sep. 30, 2005 (a)			For the six months ended Sep. 30, 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)	37.4	1.8	5.3%	35.5
Net transfer to general reserve for possible loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-	-	-	-
Net business income	業 務 純 益	37.4	1.8	5.3%	35.5
Disposal of non-performing loans (ii)	不 良 債 権 処 理 額	4.1	(4.1)	(49.5%)	8.3
Write-offs of securities	株 式 等 償 却 額	0.1	(0.1)	(48.4%)	0.3
Ordinary profit	経 常 利 益	36.0	7.2	25.0%	28.8
Extraordinary gains (losses)	特 別 損 益	5.6	0.4	9.2%	5.1
Transfer from general reserve for possible loan losses (iii)	う ち 貸 倒 引 当 金 取 崩 額	4.9	1.0	28.2%	3.8
Collection of written-off claims	う ち 償 却 債 権 取 立 益	1.8	0.2	16.9%	1.5
Impairment losses on fixed assets	う ち 減 損 損 失	(0.8)	(0.8)	-	-
Interim net income	中 間 純 利 益	23.4	3.8	19.9%	19.5
Credit Costs (i) + (ii) - (iii)	信 用 コ ス ト	(0.7)	(5.2)	(116.6%)	4.4

3. Management Indices

- The Overhead ratio (OHR), an indicator of management efficiency, was 51.13%. Return on average total assets (ROA), which is an indicator of asset management efficiency and profitability, was 0.53%.
- Return on equity (ROE) was 11.04%.

	(Japanese only)	For the six months ended Sep. 30, 2005 (a)			FY 2004 ended Mar. 31, 2005 (b)	For the six months ended Sep. 30, 2004 (c)
		(a-b)	(a-c)			
Overhead ratio (OHR) *1	O H R	51.13%	0.33%	(0.34%)	50.80%	51.47%
Return on average total assets (ROA) *2	R O A	0.53%	0.12%	0.06%	0.41%	0.46%
Return on equity (ROE) *3	R O E	11.04%	2.33%	0.87%	8.70%	10.17%

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

*1 OHR = $\frac{\text{経 費}}{\text{業 務 純 益} - \text{債 券 関 係 損 益} + \text{一 般 貸 倒 引 当 金 純 繰 入 額} + \text{経 費}}$ (低いほど効率性が高い)

*2 ROA = $\frac{\text{Net income for the current fiscal (interim) year}}{\text{Average total assets}}$

*2 ROA = $\frac{\text{当 期 (中 間) 純 利 益}}{\text{総 資 産 平 残}}$

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

*3 ROE = $\frac{\text{当 期 (中 間) 純 利 益}}{\text{(期 首 資 本 の 部 合 計} + \text{期 末 資 本 の 部 合 計)} / 2}$

4. Investment and Borrowing

- A positive approach towards meeting the financial needs of customers brought an increase in total domestic loans, excluding loans to public sectors, of ¥64.4 billion compared with the previous fiscal year-end. In detail, Housing loans increased by ¥58.3 billion and loans to small and medium-sized companies increased by ¥28.5 billion. However, loans to public sectors decreased by ¥138.6 billion, resulting in an overall decrease of ¥75.0 billion in loans and bills discounted from the previous fiscal year-end, although the average balance of loans increased by ¥173.9 billion from the corresponding period of the previous fiscal year.
- Deposits, particularly those from personal customers in the region, increased by ¥150.1 billion from the previous fiscal year-end. Sales of investment trusts were strongly promoted and increased by ¥49.7 billion from the fiscal year-end, resulting in an outstanding balance of ¥411.4 billion. Also, insurance premiums for personal annuities succeeded in reaching ¥38.3 billion.
- The balance of Securities (before gains or losses on valuation) increased by ¥493.2 billion from the previous fiscal year-end. The average duration to maturity of yen bonds was kept short-term, at 3.2 years, with continuous monitoring being maintained of the risk of interest rate hikes.

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

					(¥ Billion)	
	(Japanese only)	As of Sep. 30, 2005 (a)	(a-b)	(a-c)	As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
Loans and bills discounted	貸 出 金	5,806.4	(75.0)	150.9	5,881.4	5,655.4
(Excluding loans to public sectors and to overseas)	(除公共・海外向け貸出)	5,256.2	64.4	160.6	5,191.8	5,095.6
Corporate loans	事業者向け貸出	3,328.9	9.7	37.2	3,319.2	3,291.7
Small and medium-sized companies	うち中小企業	2,634.5	28.5	41.4	2,605.9	2,593.1
Consumer Loans	消費者ローン	1,927.2	54.7	123.3	1,872.5	1,803.9
Housing Loans	うち住宅ローン	1,803.1	58.3	130.8	1,744.8	1,672.2
Public sectors	公共向け貸出	535.0	(138.6)	(6.4)	673.7	541.5
Overseas	海外向け貸出	15.0	(0.8)	(3.1)	15.9	18.2
Deposits	預 金	7,744.1	150.1	356.2	7,594.0	7,387.9
In Chiba Prefecture	うち県内	7,377.6	123.1	321.2	7,254.4	7,056.3
Personal Deposits	うち個人	5,760.6	118.1	184.4	5,642.5	5,576.2

Note: In Small and medium-sized companies, loans to individual business owners are included.

(注) 中小企業には個人事業主向け貸出を含む。

(Reference) (参考)

1. Average balance of Loans

貸出金平残

					(¥ Billion)	
	(Japanese only)	For the six months ended Sep. 30, 2005 (a)	(a-b)	(a-c)	FY 2004 ended Mar. 31, 2005 (b)	For the six months ended Sep. 30, 2004 (c)
Loans and bills discounted	貸 出 金	5,909.0	148.4	173.9	5,760.5	5,735.1
(Excluding loans to public sectors and to overseas)	(除公共・海外向け貸出)	5,271.1	145.8	178.1	5,125.2	5,093.0
Corporate loans	事業者向け貸出	3,379.8	57.9	64.2	3,321.8	3,315.5
Consumer Loans	消費者ローン	1,891.3	87.9	113.9	1,803.4	1,777.4

2. Investment trusts and Personal annuities

投資信託等

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Balance of investment trusts	投資信託残高	411.4	49.7	96.4	361.6	314.9
Personal investors	うち個人	403.0	49.5	95.2	353.4	307.7
Stock funds	うち株式投資信託	384.9	52.7	100.7	332.1	284.1

(¥ Billion)

	(Japanese only)	For the six months ended Sep. 30, 2005 (a)			For the six months ended Mar. 31, 2005 (b)	For the six months ended Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Personal annuities (Insurance premiums)	個人年金保険 (取扱保険料)	38.3	(1.1)	(7.4)	39.4	45.7
Variable annuities	うち変額保険	25.8	6.2	2.5	19.6	23.3
Personal annuities (Fees and commissions)	個人年金保険 (手数料)	1.3	0.1	(0.0)	1.2	1.3
Variable annuities	うち変額保険	1.1	0.2	0.1	0.8	1.0

(2) Securities (term-end balance)

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Securities	有価証券	2,156.9	493.2	394.5	1,663.6	1,762.3
Government bonds	国債	596.5	200.4	(41.0)	396.1	637.6
Stocks	株式	141.5	(3.4)	(2.5)	145.0	144.0
Corporate bonds and others	社債他	905.2	141.4	235.4	763.7	669.8
Foreign currency securities	外貨建有価証券	513.4	154.7	202.7	358.7	310.7
Average duration to maturity of yen bonds	円貨債券の 平均残存期間	3.2 years	0.3 years	0.1 years	2.8 years	3.0 years

Notes:

1. The above figures do not include gains/losses on valuation accompanying the introduction of market-value accounting method.

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。

2. 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 ¥23.6 billion from the previous fiscal year-end, to ¥252.3 billion. The coverage ratio, including reserves, was 74.1% for total disclosed claims, 84.8% for doubtful claims, and 57.4% for substandard claims. Thus the possibility of losses occurring in the future is limited.
- The non-performing loan ratio declined by 0.3% to 4.2%.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 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	26,882	(4,433)	(9,385)	31,315	36,267
Doubtful Claims	危険債権	111,726	(10,828)	(23,902)	122,554	135,628
Substandard Claims	要管理債権	113,766	(8,392)	(25,867)	122,158	139,633
Total	合計	252,374	(23,653)	(59,155)	276,028	311,529

Normal Claims	正常債権	5,663,387	(62,234)	199,029	5,725,621	5,464,357
Non-performing loan ratio	不良債権比率	4.2%	(0.3%)	(1.1%)	4.5%	5.3%
Coverage ratio	保全率	74.1%	(1.6%)	(3.0%)	75.7%	77.1%

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

(¥ Million)

	(Japanese only)	Claim Amount	Collateral/ Guarantees	Reserve for Loan Losses	Reserve Ratio *2	Coverage Ratio
		(a)	(b)	(c)	c/(a-b)	(b+c)/a
		債権額	担保・保証等	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	26,882	22,916	3,965	100.0%	100.0%
Doubtful Claims	危険債権	111,726	59,571	35,213	67.5%	84.8%
Substandard Claims	要管理債権	113,766	*1 43,758	21,606	30.8%	57.4%
Total	合計	252,374	126,247	60,785	48.1%	74.1%

*1: Approximate data 概算数値。

*2: Reserve ratio: Ratio of reserve for possible loan losses to unsecured/non-guaranteed loans.
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

Non-consolidated (¥ Billion)

	(Japanese only)	For Fiscal Year 2005, ending Mar. 31, 2006
Ordinary income	経 常 収 益	195.0
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
Ordinary profit	経 常 利 益	66.0
Net income	当 期 純 利 益	40.0

	(Japanese only)	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)

	(Japanese only)	For the six months ended Sep. 30, 2005 (a)			For the six months ended Sep. 30, 2004 (b)
			(a-b)	(a-b)/b	
Ordinary income	経 常 収 益	112.1	9.0	8.8%	103.0
Ordinary profit	経 常 利 益	40.3	9.5	31.1%	30.7
Interim net income	中 間 純 利 益	24.8	4.1	19.8%	20.7

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

(¥ Billion)

	(Japanese only)	For Fiscal Year 2005, ending Mar. 31, 2006
Ordinary income	経 常 収 益	230.0
Ordinary profit	経 常 利 益	71.0
Net income	当 期 純 利 益	43.0

II. Consolidated Financial Information
1. Consolidated Interim Balance Sheets

(¥ Million)

Item	科目 (Japanese only)	As of Sep. 30, 2005 (a)	As of Sep. 30, 2004 (b)	(a-b)	As of Mar. 31, 2005 (c)	(a-c)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	340,028	178,057	161,971	494,332	(154,304)
Call loans and bills bought	コールローン及び買入手形	-	85,372	(85,372)	21,981	(21,981)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	13,195	2,044	11,150	2,578	10,616
Other debt purchased	買入金銭債権	21,235	12,310	8,925	18,667	2,568
Trading assets	特定取引資産	385,157	428,037	(42,879)	314,816	70,340
Money held in trust	金銭の信託	32,637	30,493	2,144	30,635	2,002
Securities	有価証券	2,233,281	1,793,471	439,810	1,710,389	522,892
Loans and bills discounted	貸出金	5,767,592	5,618,578	149,014	5,844,581	(76,988)
Foreign exchanges	外国為替	2,491	2,877	(386)	2,237	253
Other assets	その他資産	100,383	110,297	(9,914)	110,752	(10,369)
Premises and equipment	動産不動産	101,928	105,772	(3,843)	103,788	(1,859)
Deferred tax assets	繰延税金資産	34,979	73,240	(38,261)	54,819	(19,839)
Customers' liabilities for acceptances and guarantees	支払承諾見返	99,124	90,104	9,019	92,200	6,923
Reserve for possible loan losses	貸倒引当金	(83,615)	(95,878)	12,262	(93,852)	10,237
Total assets	資産の部合計	9,048,421	8,434,781	613,640	8,707,929	340,492
Liabilities:	(負債の部)					
Deposits	預金	7,723,097	7,364,859	358,237	7,573,571	149,525
Negotiable certificates of deposit	譲渡性預金	144,858	138,055	6,803	103,799	41,059
Call money and bills sold	コールマネー及び売渡手形	35,764	13,822	21,941	56,308	(20,544)
Payables under repurchase agreements	売現先勘定	35,999	18,999	16,999	34,499	1,499
Payables under securities lending transactions	債券貸借取引受入担保金	291,589	134,285	157,304	171,600	119,988
Trading liabilities	特定取引負債	5,899	4,763	1,135	6,341	(441)
Borrowed money	借入金	64,062	89,085	(25,022)	84,866	(20,804)
Foreign exchanges	外国為替	443	267	176	302	141
Bonds	社債	21,000	39,500	(18,500)	39,500	(18,500)
Other liabilities	その他負債	130,050	105,350	24,699	88,067	41,982
Reserve for employee retirement benefits	退職給付引当金	20,858	22,671	(1,812)	21,162	(304)
Other reserves	特別法上の引当金	154	104	49	142	11
Deferred tax liabilities	繰延税金負債	206	128	77	194	12
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,338	9,419	5,918	9,409	5,928
Consolidation differences	連結調整勘定	-	2	(2)	-	-
Acceptances and guarantees	支払承諾	99,124	90,104	9,019	92,200	6,923
Total liabilities	負債の部合計	8,588,447	8,031,421	557,026	8,281,968	306,479
Minority interests:	(少数株主持分)					
Minority interests in consolidated subsidiaries	少数株主持分	8,607	7,563	1,044	7,822	785
Stockholders' equity:	(資本の部)					
Common stock	資本金	121,019	121,019	-	121,019	-
Capital surplus	資本剰余金	98,264	98,247	17	98,250	14
Retained earnings	利益剰余金	180,111	144,525	35,586	158,107	22,004
Land revaluation excess	土地再評価差額金	7,757	13,954	(6,196)	13,939	(6,181)
Net unrealized gains on other securities	その他有価証券評価差額金	46,098	19,696	26,402	28,607	17,490
Foreign currency translation adjustments	為替換算調整勘定	17	47	(30)	41	(23)
Treasury stock	自己株式	(1,904)	(1,694)	(209)	(1,827)	(76)
Total stockholders' equity	資本の部合計	451,365	395,796	55,569	418,138	33,227
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分及び資本の部合計	9,048,421	8,434,781	613,640	8,707,929	340,492

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 Interim Statements of Income

(¥ Million)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2005 (a)	For the six months ended Sep. 30, 2004 (b)	(a-b)	For FY 2004 ended Mar. 31, 2005 (Summary)
Ordinary income	経 常 収 益	112,103	103,045	9,058	211,918
Interest income	資 金 運 用 収 益	71,888	68,128	3,759	138,124
Interest on loans and discounts	(うち貸出金利息)	57,810	58,520	(710)	117,386
Interest and dividends on securities	(うち有価証券利息配当金)	13,024	9,251	3,773	19,861
Fees and commissions income	役 務 取 引 等 収 益	20,594	18,910	1,684	38,384
Trading income	特 定 取 引 収 益	1,306	1,268	37	2,919
Other operating income	そ の 他 業 務 収 益	3,521	1,594	1,926	5,040
Other ordinary income	そ の 他 経 常 収 益	14,792	13,142	1,650	27,450
Ordinary expenses	経 常 費 用	71,773	72,274	(501)	150,187
Interest expenses	資 金 調 達 費 用	8,798	5,251	3,547	11,633
Interest on deposits	(うち預金利息)	3,602	1,693	1,909	4,175
Fees and commissions expenses	役 務 取 引 等 費 用	5,961	5,667	294	11,468
Other operating expenses	そ の 他 業 務 費 用	709	6	702	432
General and administrative expenses	営 業 経 費	41,687	39,486	2,200	78,626
Other ordinary expenses	そ の 他 経 常 費 用	14,616	21,862	(7,246)	48,026
Ordinary profit	経 常 利 益	40,330	30,770	9,559	61,731
Extraordinary gains	特 別 利 益	5,489	5,871	(381)	6,460
Extraordinary losses	特 別 損 失	1,098	220	878	1,222
Net income for the interim (current) fiscal year before income taxes and others	税 金 等 調 整 前 中 間 (当 期) 純 利 益	44,722	36,422	8,299	66,970
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	11,309	3,644	7,665	5,992
Income taxes-deferred	法 人 税 等 調 整 額	7,857	11,658	(3,800)	24,050
Minority interests (losses)	少 数 株 主 利 益	715	391	323	531
Net income for the interim (current) fiscal year	中 間 (当 期) 純 利 益	24,839	20,727	4,111	36,395

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 Interim Statements of Retained Earnings

(¥ Million)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2005 (a)	For the six months ended Sep. 30, 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 fiscal year	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	14	68	(54)	71
Gain (Loss) on sales of treasury stock	自己株式処分差益	14	68	(54)	71
Decrease in capital surplus	資本剰余金減少高	-	-	-	-
Capital surplus at end of (interim) fiscal year	資本剰余金 中間期末(期末)残高	98,264	98,247	17	98,250
Retained earnings:	(利益剰余金の部)				
Retained earnings balance at beginning of fiscal year	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	24,989	20,727	4,262	36,395
Net income for (interim) fiscal year	中間(当期)純利益	24,839	20,727	4,111	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	150	-	150	-
Decrease in retained earnings	利益剰余金減少高	2,985	4,053	(1,067)	6,138
Cash dividends paid	配当金	2,940	2,937	2	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 end of (interim) fiscal year	利益剰余金 中間期末(期末)残高	180,111	144,525	35,586	158,107

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 Interim Statements of Cash Flows

(¥ Million)

	(Japanese only)	For six months ended Sep. 30, 2005 (a)	For six months ended Sep. 30, 2004 (b)	(a-b)	For FY 2004 ended Mar. 31, 2005
I. Cash flows from operating activities:	I. 営業活動によるキャッシュ・フロー				
Income before income taxes and minority interests	税金等調整前中間(当期)純利益	44,722	36,422	8,299	66,970
Depreciation of premises, equipment and others	減価償却費	1,947	2,234	(287)	4,652
Impairment losses on fixed assets	減損損失	824	-	824	-
Amortization of consolidation differences	連結調整勘定償却額	-	(2)	2	(5)
Investments accounted for by the equity method	持分法による投資損益(△)	(57)	(137)	79	(314)
Net change in reserve for possible loan losses	貸倒引当金の増加額	(10,237)	(18,342)	8,104	(20,367)
Net change in liability for employees' retirement benefits	退職給付引当金の増加額	(304)	(712)	408	(2,221)
Interest income	資金運用収益	(71,888)	(68,128)	(3,759)	(138,124)
Interest expenses	資金調達費用	8,798	5,251	3,547	11,633
Gains (losses) on investment securities	有価証券関係損益(△)	(3,466)	(1,682)	(1,783)	(6,619)
Gains (losses) on money held in trust	金銭の信託の運用損益(△)	(581)	(227)	(353)	(462)
Foreign exchange gains (losses)	為替差損益(△)	(42)	(34)	(7)	(20)
Gains (losses) on disposals of premises and equipment	動産不動産処分損益(△)	262	(33)	295	935
Net change in trading assets	特定取引資産の純増(△)減	(70,340)	(66,818)	(3,522)	46,402
Net change in trading liabilities	特定取引負債の純増減(△)	(441)	(2,880)	2,438	(1,302)
Net change in loans and bills discounted	貸出金の純増(△)減	76,988	26,558	50,429	(199,443)
Net change in deposits	預金の純増減(△)	149,525	117,674	31,851	326,386
Net change in negotiable certificates of deposit	譲渡性預金の純増減(△)	41,059	38,556	2,503	4,300
Net change in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く)の純増減(△)	195	(311)	507	(4,530)
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	31,821	21,915	9,906	2,937
Net change in call loans and bills bought and others	コールローン等の純増(△)減	19,413	76,992	(57,579)	134,026
Net change in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増(△)減	(10,616)	8,422	(19,039)	7,889
Net change in call money and bills sold	コールマネー等の純増減(△)	(19,044)	2,828	(21,873)	60,814
Net change in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	119,988	31,875	88,113	69,190
Net change in foreign exchanges (assets)	外国為替(資産)の純増(△)減	(253)	(1,045)	791	(405)
Net change in foreign exchanges (liabilities)	外国為替(負債)の純増減(△)	141	(138)	279	(103)
Interest received	資金運用による収入	72,620	67,617	5,002	137,874
Interest paid	資金調達による支出	(8,442)	(4,950)	(3,491)	(11,104)
Others	その他	46,096	7,852	38,244	(10,449)
Subtotal	小計	418,688	278,755	139,932	478,539
Income Taxes paid	法人税等の支払額	(4,214)	(2,502)	(1,712)	(4,449)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	414,473	276,252	138,220	474,090
II. Cash flows from investing activities:	II. 投資活動によるキャッシュ・フロー				
Purchases of securities	有価証券の取得による支出	(931,720)	(896,035)	(35,685)	(1,403,069)
Proceeds from sales of securities	有価証券の売却による収入	307,562	122,590	184,971	416,401
Proceeds from maturity of securities	有価証券の償還による収入	133,524	421,850	(288,326)	737,996
Increase in money held in trust	金銭の信託の増加による支出	(2,564)	(470)	(2,094)	(934)
Decrease in money held in trust	金銭の信託の減少による収入	159	131	27	489
Purchases of premises and equipment	動産不動産の取得による支出	(1,473)	(2,202)	729	(3,715)
Proceeds from sales of premises and equipment	動産不動産の売却による収入	114	435	(320)	836
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(494,397)	(353,699)	(140,698)	(251,995)
III. Cash flows from financing activities:	III. 財務活動によるキャッシュ・フロー				
Proceeds from issuance of subordinated borrowings	劣後特約付借入による収入	-	21,000	(21,000)	21,000
Repayment of subordinated borrowings	劣後特約付借入金の返済による支出	(21,000)	(24,000)	3,000	(24,000)
Repayment of subordinated bonds	劣後特約付社債の償還による支出	(18,500)	-	(18,500)	-
Dividends paid	配当金支払額	(2,940)	(2,937)	(2)	(5,038)
Dividends paid to minority interests	少数株主への配当金支払額	(97)	(81)	(15)	(81)
Purchase of treasury stocks	自己株式の取得による支出	(98)	(65)	(33)	(204)
Proceeds from sales of treasury stocks	自己株式の売却による収入	36	335	(299)	344
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(42,599)	(5,748)	(36,850)	(7,979)
IV. Effect of exchange rate changes on cash and cash equivalents	IV. 現金及び現金同等物に係る換算差額	42	34	7	20
V. Net change in cash and cash equivalents	V. 現金及び現金同等物の増加額	(122,482)	(83,161)	(39,320)	214,135
VI. Cash and cash equivalents at beginning of fiscal year	VI. 現金及び現金同等物の期首残高	452,090	237,954	214,135	237,954
VII. Cash and cash equivalents at end of (interim) fiscal year	VII. 現金及び現金同等物の中間期末(期末)残高	329,608	154,793	174,814	452,090

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 Interim Balance Sheets (Summary)

(¥ Million)

Item	科目 (Japanese only)	As of Sep. 30, 2005 (a)	As of Sep. 30, 2004 (b)	(a-b)	As of Mar 31, 2005 (Summary) (c)	(a-c)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	338,318	175,831	162,486	493,508	(155,190)
Call loans	コールローン	-	85,372	(85,372)	21,981	(21,981)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	13,195	2,044	11,150	2,578	10,616
Other debt purchased	買入金銭債権	10,887	12,310	(1,423)	18,667	(7,779)
Trading assets	特定取引資産	384,737	427,619	(42,882)	314,356	70,381
Money held in trust	金銭の信託	26,788	25,561	1,227	25,983	804
Securities	有価証券	2,232,683	1,794,632	438,051	1,710,562	522,121
Loans and bills discounted	貸出金	5,806,403	5,655,451	150,952	5,881,472	(75,069)
Foreign exchanges	外国為替	2,491	2,877	(386)	2,237	253
Other assets	その他資産	50,220	52,549	(2,328)	51,557	(1,336)
Premises and equipment	動産不動産	96,582	99,917	(3,334)	98,403	(1,820)
Deferred tax assets	繰延税金資産	30,598	69,291	(38,693)	50,691	(20,093)
Customers' liabilities for acceptances and guarantees	支払承諾見返	103,363	111,944	(8,581)	114,524	(11,161)
Reserve for possible loan losses	貸倒引当金	(77,447)	(90,966)	13,519	(87,822)	10,374
Total assets	資産の部合計	9,018,823	8,424,437	594,385	8,698,704	320,118
Liabilities:	(負債の部)					
Deposits	預金	7,744,187	7,387,932	356,255	7,594,015	150,172
Negotiable certificates of deposit	譲渡性預金	144,858	138,055	6,803	103,799	41,059
Call money	コールマネー	27,664	13,822	13,841	48,208	(20,544)
Payables under repurchase agreements	売現先勘定	35,999	18,999	16,999	34,499	1,499
Payables under securities lending transactions	債券貸借取引受入担保金	291,589	134,285	157,304	171,600	119,988
Bills sold	売渡手形	8,100	-	8,100	8,100	-
Trading liabilities	特定取引負債	5,899	4,763	1,135	6,341	(441)
Borrowed money	借入金	74,130	113,693	(39,562)	113,680	(39,549)
Foreign exchanges	外国為替	443	267	176	302	141
Bonds	社債	10,000	10,000	-	10,000	-
Other liabilities	その他負債	97,239	72,564	24,675	55,470	41,768
Reserve for employee retirement benefits	退職給付引当金	20,462	21,936	(1,473)	20,786	(323)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,338	9,419	5,918	9,409	5,928
Acceptances and guarantees	支払承諾	103,363	111,944	(8,581)	114,524	(11,161)
Total liabilities	負債の部合計	8,579,278	8,037,684	541,593	8,290,738	288,539
Stockholders' equity:	(資本の部)					
Common stock	資本金	121,019	121,019	-	121,019	-
Capital surplus	資本剰余金	98,182	98,179	3	98,181	0
Capital reserve	資本準備金	98,178	98,178	-	98,178	-
Other capital surplus	その他資本剰余金	4	1	3	3	0
Retained earnings	利益剰余金	167,887	134,616	33,270	147,269	20,617
Earned surplus reserve	利益準備金	50,930	50,930	-	50,930	-
Voluntary reserves	任意積立金	89,971	61,971	28,000	61,971	28,000
Unappropriated retained earnings	中間(当期)未処分利益	26,986	21,715	5,270	34,368	(7,382)
Land revaluation excess	土地再評価差額金	7,757	13,954	(6,196)	13,939	(6,181)
Net unrealized gains on other securities	その他有価証券評価差額金	45,219	19,275	25,944	27,981	17,238
Treasury stock	自己株式	(521)	(291)	(229)	(424)	(96)
Total stockholders' equity	資本の部合計	439,545	386,753	52,791	407,966	31,579
Total liabilities and stockholders' equity	負債及び資本の部合計	9,018,823	8,424,437	594,385	8,698,704	320,118

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 Interim Statements of Income (Summary)

(¥ Million)

Item	科目 (Japanese only)	For the six months ended Sep. 30, 2005 (a)	For the six months ended Sep. 30, 2004 (b)	(a-b)	For FY 2004 ended Mar. 31, 2005 (Summary)
Ordinary income	経常収益	95,943	87,415	8,528	180,641
Interest income	資金運用収益	70,556	66,739	3,817	135,328
Interest on loans and discounts	(うち貸出金利息)	56,548	57,206	(658)	114,766
Interest and dividends on securities	(うち有価証券利息配当金)	13,056	9,276	3,779	19,872
Fees and commissions income	役務取引等収益	15,660	14,254	1,405	29,084
Trading income	特定取引収益	1,040	1,021	19	2,455
Other operating income	その他業務収益	3,518	1,589	1,928	5,031
Other ordinary income	その他経常収益	5,167	3,809	1,357	8,740
Ordinary expenses	経常費用	59,907	58,588	1,318	122,823
Interest expenses	資金調達費用	8,755	5,217	3,538	11,571
Interest on deposits	(うち預金利息)	3,604	1,695	1,909	4,179
Fees and commissions expenses	役務取引等費用	6,285	5,883	401	12,015
Other operating expenses	その他業務費用	709	6	702	432
General and administrative expenses	営業経費	38,763	36,451	2,312	72,587
Other ordinary expenses	その他経常費用	5,392	11,028	(5,636)	26,216
Ordinary profit	経常利益	36,036	28,827	7,209	57,817
Extraordinary gains	特別利益	6,756	5,406	1,349	5,827
Extraordinary losses	特別損失	1,079	210	868	284
Net income for the interim (current) fiscal year before income taxes and others	税引前中間(当期)純利益	41,713	34,022	7,690	63,361
Income taxes-current	法人税、住民税及び事業税	9,895	2,823	7,071	4,699
Income taxes-deferred	法人税等調整額	8,354	11,634	(3,280)	24,348
Net income for the interim (current) fiscal year	中間(当期)純利益	23,463	19,564	3,899	34,313
Unappropriated retained earnings carried forward	前期繰越利益	3,372	3,227	144	3,227
Transfer from land revaluation excess	土地再評価差額金取崩額	150	(1,075)	1,226	(1,060)
Interim Dividends	中間配当額	-	-	-	2,112
Unappropriated retained earnings	中間(当期)未処分利益	26,986	21,715	5,270	34,368

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 100th Non-consolidated Interim Balance Sheets (As of September 30, 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	338,318	Deposits	預金	7,744,187
Receivables under securities borrowing transactions	債券貸借取引 支払保証金	13,195	Negotiable certificates of deposit	譲渡性預金	144,858
Other debt purchased	買入金銭債権	10,887	Call money	コールマネー	27,664
Trading assets	特定取引資産	384,737	Payables under repurchase agreements	売現先勘定	35,999
Money held in trust	金銭の信託	26,788	Payables under securities lending transactions	債券貸借取引 受入担保金	291,589
Securities	有価証券	2,232,683	Bills sold	売渡手形	8,100
Loans and bills discounted	貸出金	5,806,403	Trading liabilities	特定取引負債	5,899
Foreign exchanges	外国為替	2,491	Borrowed money	借入金	74,130
Other assets	その他資産	50,220	Foreign exchanges	外国為替	443
Premises and equipment	動産不動産	96,582	Bonds	社債	10,000
Deferred tax assets	繰延税金資産	30,598	Other liabilities	その他負債	97,239
Customers' liabilities for acceptances and guarantees	支払承諾見返	103,363	Reserve for employee retirement benefits	退職給付引当金	20,462
Reserve for possible loan losses	貸倒引当金	(77,447)	Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,338
			Acceptances and guarantees	支払承諾	103,363
			Total liabilities	負債の部合計	8,579,278
			Stockholders' equity:	(資本の部)	
			Common stock	資本金	121,019
			Capital surplus	資本剰余金	98,182
			Capital reserve	資本準備金	98,178
			Other capital surplus	その他資本剰余金	4
			Retained earnings	利益剰余金	167,887
			Earned surplus reserve	利益準備金	50,930
			Voluntary reserves	任意積立金	89,971
			Unappropriated retained earnings	中間未処分利益	26,986
			Land revaluation excess	土地再評価差額金	7,757
			Net unrealized gains on other securities	その他有価証券 評価差額金	45,219
			Treasury stock	自己株式	(521)
			Total stockholders' equity	資本の部合計	439,545
Total assets	資産の部合計	9,018,823	Total liabilities and stockholders' equity	負債及び資本の部合計	9,018,823

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 100th Non-consolidated Interim Statements of Income (From April 1, 2005 to September 30, 2005)

(¥ Million)

Item	科目 (Japanese only)	Amount
Ordinary income	経 常 収 益	95,943
Interest income	資 金 運 用 収 益	70,556
Interest on loans and discounts	(うち貸出金利息)	56,548
Interest and dividends on securities	(うち有価証券利息配当金)	13,056
Fees and commissions income	役 務 取 引 等 収 益	15,660
Trading income	特 定 取 引 収 益	1,040
Other operating income	そ の 他 業 務 収 益	3,518
Other ordinary income	そ の 他 経 常 収 益	5,167
Ordinary expenses	経 常 費 用	59,907
Interest expenses	資 金 調 達 費 用	8,755
Interest on deposits	(うち預金利息)	3,604
Fees and commissions expenses	役 務 取 引 等 費 用	6,285
Other operating expenses	そ の 他 業 務 費 用	709
General and administrative expenses	営 業 経 費	38,763
Other ordinary expenses	そ の 他 経 常 費 用	5,392
Ordinary profit	経 常 利 益	36,036
Extraordinary gains	特 別 利 益	6,756
Extraordinary losses	特 別 損 失	1,079
Interim net income before income taxes and others	税 引 前 中 間 純 利 益	41,713
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	9,895
Income taxes-deferred	法 人 税 等 調 整 額	8,354
Interim net income	中 間 純 利 益	23,463
Unappropriated retained earnings carried forward	前 期 繰 越 利 益	3,372
Transfer from land revaluation excess	土 地 再 評 価 差 額 金 取 崩 額	150
Unappropriated retained earnings	中 間 未 処 分 利 益	26,986

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)	For the six months ended		For the six months ended
		Sep. 30, 2005 (a)	(a-b)	
Gross business profit	業 務 粗 利 益	75,029	2,527	72,501
Domestic gross business profit	国 内 業 務 粗 利 益	71,124	1,226	69,898
Net interest income	資 金 利 益	59,661	(361)	60,023
Net fees and commissions income	役 務 取 引 等 利 益	9,303	1,018	8,285
Net trading income	特 定 取 引 利 益	863	(64)	928
Profit from other business transactions	そ の 他 業 務 利 益	1,294	633	661
International gross business profit	国 際 業 務 粗 利 益	3,905	1,301	2,603
Net interest income	資 金 利 益	2,143	640	1,502
Net fees and commissions income	役 務 取 引 等 利 益	71	(14)	85
Net trading income	特 定 取 引 利 益	177	83	93
Profit from other business transactions	そ の 他 業 務 利 益	1,513	592	921
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	37,602	643	36,959
Personnel expenses	人 件 費	18,002	(225)	18,227
Non-personnel expenses	物 件 費	17,472	783	16,688
Taxes	税 金	2,127	84	2,043
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 倒 引 当 金 純 繰 入 前)	37,427	1,884	35,542
Net transfer to (from) general reserve for possible loan losses	一 般 貸 倒 引 当 金 純 繰 入 額	[(6,042)]	[(5,984)]	[(57)]
Net business income	業 務 純 益	37,427	1,884	35,542
Non-recurrent income and losses	臨 時 損 益	(1,391)	5,324	(6,715)
Disposal of non-performing loans	不 良 債 権 処 理 額	4,199	(4,125)	8,324
Charge-off amount of loans	貸 出 金 償 却	4,381	(3,866)	8,247
Provision of specific reserve for possible loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	[1,116]	[(4,890)]	[(3,773)]
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	(182)	(259)	76
Transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 金 純 繰 入 額	[(18)]	[6]	[(24)]
Gains (losses) related to stocks	株 式 等 関 係 損 益	1,483	595	887
Retirement benefit expenses (non-recurrent expenses)	退 職 給 付 費 用 (臨 時 損 益 処 理 分)	698	221	476
Other non-recurrent expenses	そ の 他 臨 時 損 益	2,022	824	1,197
Ordinary profit	経 常 利 益	36,036	7,209	28,827
Extraordinary gains (losses)	特 別 損 益	5,676	480	5,195
Transfer from general reserve for possible loan losses	う ち 貸 倒 引 当 金 取 崩 額	4,943	1,087	3,855
Collection of written-off claims	う ち 償 却 債 権 取 立 益	1,811	262	1,549
Impairment loss on fixed assets	う ち 固 定 資 産 減 損 損 失	824	824	-
Interim net income before income taxes and others	税 引 前 中 間 純 利 益	41,713	7,690	34,022
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	9,895	7,071	2,823
Income taxes-deferred	法 人 税 等 調 整 額	8,354	(3,280)	11,634
Interim net income	中 間 純 利 益	23,463	3,899	19,564
Credit Costs	信 用 コ ス ト	(744)	(5,213)	4,468

Consolidated

[Consolidated interim statement of income basis]

(¥ Million)

	(Japanese only)	For the six months ended		For the six months ended Sep. 30, 2004 (b)
		Sep. 30, 2005 (a)	(a-b)	
Consolidated gross profit	連結粗利益	81,841	2,863	78,978
Net interest income	資金利益	63,090	212	62,877
Net fees and commissions income	役務取引等利益	14,632	1,389	13,243
Net trading income	特定取引利益	1,306	37	1,268
Profit from other business transactions	その他業務利益	2,812	1,223	1,588
General and administrative expenses	営業経費	41,687	2,200	39,486
Loan charge-off and reserve expenses	貸倒償却引当費用	4,975	(5,395)	10,370
Charge-off amount of loans	貸出金償却	5,157	(5,136)	10,293
Provision of specific reserve for possible loan losses	個別貸倒引当金純繰入額	[2,224]	[5,808]	[(3,583)]
Net transfer to (from) general reserve for possible loan losses	一般貸倒引当金純繰入額	[(5,855)]	[(5,422)]	[(432)]
Losses on sales of non-performing loans	延滞債権等売却損	(182)	(259)	76
Transfer to reserve for specific foreign borrowers/countries	特定海外債権引当金繰入額	[(18)]	[6]	[(24)]
Gains (losses) related to stocks	株式等関係損益	1,567	471	1,095
Gains (losses) on investments based on equity method	持分法による投資損益	57	(79)	137
Others	その他	3,526	3,109	417
Ordinary profit	経常利益	40,330	9,559	30,770
Extraordinary gains (losses)	特別損益	4,391	(1,260)	5,651
Transfer from general reserve for possible loan losses	うち貸倒引当金取崩額	3,648	(392)	4,040
Collection of written-off claims	うち償却債権取立益	1,840	263	1,576
Impairment losses on fixed assets	うち固定資産減損損失	824	824	-
Interim net income before income tax and others	税金等調整前中間純利益	44,722	8,299	36,422
Income taxes-current	法人税、住民税及び事業税	11,309	7,665	3,644
Income taxes-deferred	法人税等調整額	7,857	(3,800)	11,658
Minority interest (losses)	少数株主損益	715	323	391
Interim net income	中間純利益	24,839	4,111	20,727

Credit Costs	信用コスト	1,327	(5,002)	6,329
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Note: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions 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 (一般貸引繰入前)	42,827	2,967	39,860
Consolidated net business income	連結業務純益	42,827	2,967	39,860

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	(1)	11
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)	For the six months ended Sep. 30, 2005		For the six months ended Sep. 30, 2004
		(a)	(a-b)	(b)
(1) Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一般貸引繰入前)	37,427	1,884	35,542
Per head (in thousands of yen)	職員一人当たり(千円)	10,678	697	9,981
(2) Net business income	業 務 純 益	37,427	1,884	35,542
Per head (in thousands of yen)	職員一人当たり(千円)	10,678	697	9,981

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

(注) 職員数は、実動人員（出向人員、臨時雇員および嘱託を除く）の平残。

3. Interest Rate Spread (Domestic Business) - Non-consolidated

	(Japanese only)	For the six months ended Sep. 30, 2005		For the six months ended Sep. 30, 2004
		(a)	(a-b)	(b)
(1) Average yield on interest earning assets (A)	資金運用利回	1.62%	(0.06%)	1.68%
(a) Average yield on loans and bills discounted (B)	貸出金利回	1.90%	(0.09%)	1.99%
(b) Average yield on securities	有価証券利回	0.69%	0.02%	0.66%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.95%	(0.02%)	0.97%
(a) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.01%	0.00%	0.01%
(b) Expense ratio	経費率	0.94%	(0.01%)	0.96%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.67%	(0.04%)	0.71%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	1.89%	(0.09%)	1.98%

4. Gains and Losses on Securities - Non-consolidated

(¥ Million)

	(Japanese only)	For the six months ended Sep. 30, 2005		For the six months ended Sep. 30, 2004
		(a)	(a-b)	(b)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	1,898	1,311	587
Gains on sales	売却益	2,208	1,615	593
Losses on sales	売却損	309	303	6
Write-offs	償却	-	-	-

Gains (losses) on stocks, etc.	株式等関係損益	1,483	595	887
Gains on sales	売却益	1,777	433	1,343
Losses on sales	売却損	116	5	110
Write-offs	償却	178	(167)	345

5. Capital Ratio (BIS Guidelines)

Consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	10.75%	(0.41%)	(0.30%)	11.16%	11.05%
Tier I ratio	うち Tier I 比率	7.71%	0.21%	0.30%	7.49%	7.40%
(2) Tier I	T i e r I	403.0	23.2	35.7	379.8	367.3
(3) Tier II	T i e r II	160.3	(27.1)	(21.9)	187.5	182.2
(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	35.1	13.3	20.1	21.8	15.0
(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	10.3	(0.1)	(0.1)	10.5	10.5
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	75.0	(34.5)	(34.5)	109.5	109.5
(4) Deduction	控 除 項 目	1.8	0.0	0.2	1.7	1.5
(5) Capital (2)+(3)-(4)	自 己 資 本	561.5	(4.0)	13.5	565.6	548.0
(6) Risk assets	リ ス ク ア セ ッ ト	5,222.5	157.7	264.0	5,064.7	4,958.4

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	10.42%	(0.45%)	(0.35%)	10.88%	10.78%
Tier I ratio	うち Tier I 比率	7.40%	0.18%	0.26%	7.21%	7.13%
(2) Tier I	T i e r I	384.0	20.9	32.5	363.0	351.4
(3) Tier II	T i e r II	157.1	(27.6)	(22.8)	184.7	179.9
(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	34.0	12.9	19.5	21.0	14.5
(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	10.3	(0.1)	(0.1)	10.5	10.5
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	75.0	(34.5)	(34.5)	109.5	109.5
(4) Deduction	控 除 項 目	0.6	-	-	0.6	0.6
(5) Capital (2)+(3)-(4)	自 己 資 本	540.5	(6.7)	9.7	547.2	530.7
(6) Risk assets	リ ス ク ア セ ッ ト	5,186.5	157.5	263.7	5,028.9	4,922.7

6. Return on Equity - Non-consolidated

	(Japanese only)	For the six months ended Sep. 30, 2005 (a)			For FY 2004 ended Mar. 31, 2005 (b)	For the six months ended Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース(年率)	17.61%	(1.62%)	(0.86%)	19.24%	18.48%
Net income basis (Annual)	当期純利益ベース(年率)	11.04%	2.33%	0.87%	8.70%	10.17%

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)	For the six months ended Sep. 30, 2005 (a)			For FY 2004 ended Mar. 31, 2005 (b)	For the six months ended Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (末残)	7,744.1	150.1	356.2	7,594.0	7,387.9
Domestic	うち国内	7,596.6	131.1	336.4	7,465.5	7,260.2
In Chiba Prefecture	うち県内	7,377.6	123.1	321.2	7,254.4	7,056.3
Personal deposits	うち個人	5,760.6	118.1	184.4	5,642.5	5,576.2
Deposits (Average balance)	預金 (平残)	7,719.6	308.5	324.9	7,411.0	7,394.7
Domestic	うち国内	7,574.1	285.2	298.4	7,288.8	7,275.6
In Chiba Prefecture	うち県内	7,359.3	284.7	298.0	7,074.6	7,061.3
Loans and bills discounted (Term-end balance) (Excluding loans to public sectors and to overseas)	貸出金 (末残) (除公共・海外向け貸出)	5,806.4	(75.0)	150.9	5,881.4	5,655.4
Domestic	うち国内	5,791.3	(74.2)	(154.1)	5,865.5	5,637.2
In Chiba Prefecture	うち県内	4,796.5	65.2	132.6	4,731.3	4,663.9
Loans and bills discounted (average balance) (Excluding loans to public sectors and to overseas)	貸出金 (平残) (除公共・海外向け貸出)	5,909.0	148.4	173.9	5,760.5	5,735.1
Domestic	うち国内	5,893.0	149.1	174.7	5,743.8	5,718.2
In Chiba Prefecture	うち県内	4,764.3	83.6	104.7	4,680.6	4,659.5

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

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	5,791.3	(74.2)	154.1	5,865.5	5,637.2
(Excluding loans to public sectors)	(除公共向け貸出)	5,256.2	64.4	160.6	5,191.8	5,095.6
Major companies	大企業	529.8	(20.5)	(0.3)	550.3	530.1
Midsize companies	中堅企業	164.6	1.6	(3.7)	162.9	168.4
Small and medium-sized companies (B)	中小企業等	4,561.8	83.2	164.7	4,478.5	4,397.0
Small and medium-sized companies	うち中小企業	2,634.5	28.5	41.4	2,605.9	2,593.1
Consumer loans	うち消費者ローン	1,927.2	54.7	123.3	1,872.5	1,803.9
Public sectors	公共	535.0	(138.6)	(6.4)	673.7	541.5
Small and medium-sized companies loans ratio (B/A)	中小企業等貸出比率	78.77%	2.41%	0.76%	76.35%	78.00%

Note: In Small and medium-sized companies, loans to individual business owners are included.

(注) 中小企業には個人事業主も含めております。

(3) Consumer loans - Non-consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	1,927.2	54.7	123.3	1,872.5	1,803.9
Housing loans	住宅ローン残高	1,803.1	58.3	130.8	1,744.8	1,672.2
Other consumer loans	その他のローン残高	124.1	(3.6)	(7.5)	127.7	131.7

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

Non-consolidated

(¥ Million)

	<i>(Japanese only)</i>	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	4,162	(3,069)	(2,117)	7,231	6,279
Delinquent Loans	延滞債権額	134,237	(12,232)	(31,139)	146,469	165,377
Loans past due 3 months or more	3ヵ月以上延滞債権額	5,026	(90)	(1,522)	5,117	6,548
Restructured Loans	貸出条件緩和債権額	108,739	(8,326)	(24,371)	117,065	133,111
Total Risk-Monitored Loans	リスク管理債権合計	252,165	(23,719)	(59,151)	275,885	311,317

Total loan balance (Term-end balance)	貸出金残高（末残）	5,806,403	(75,069)	150,952	5,881,472	5,655,451
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Loans to Bankrupt Borrowers	破綻先債権額	0.0%	(0.0%)	(0.0%)	0.1%	0.1%
Delinquent Loans	延滞債権額	2.3%	(0.1%)	(0.6%)	2.4%	2.9%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.0%	(0.0%)	(0.0%)	0.0%	0.1%
Restructured Loans	貸出条件緩和債権額	1.8%	(0.1%)	(0.4%)	1.9%	2.3%
Total percentage of loan balance	貸出金残高比合計	4.3%	(0.3%)	(1.1%)	4.6%	5.5%

Consolidated

(¥ Million)

	<i>(Japanese only)</i>	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	4,287	(2,598)	(1,836)	6,885	6,123
Delinquent Loans	延滞債権額	136,242	(12,500)	(31,361)	148,742	167,603
Loans past due 3 months or more	3ヵ月以上延滞債権額	5,026	(90)	(1,593)	5,117	6,620
Restructured Loans	貸出条件緩和債権額	108,857	(8,348)	(24,351)	117,205	133,208
Total Risk-Monitored Loans	リスク管理債権合計	254,413	(23,536)	(59,142)	277,950	313,555

Total loan balance (Term-end balance)	貸出金残高（末残）	5,767,592	(76,988)	149,014	5,844,581	5,618,578
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Loans to Bankrupt Borrowers	破綻先債権額	0.0%	(0.0%)	(0.0%)	0.1%	0.1%
Delinquent Loans	延滞債権額	2.3%	(0.1%)	(0.6%)	2.5%	2.9%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.0%	(0.0%)	(0.0%)	0.0%	0.1%
Restructured Loans	貸出条件緩和債権額	1.8%	(0.1%)	(0.4%)	2.0%	2.3%
Total percentage of loan balance	貸出金残高比	4.4%	(0.3%)	(1.1%)	4.7%	5.5%

9. Reserve and Coverage Ratio against Risk-monitored Loans

Non-consolidated

(¥ Million)

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	252,165	(23,719)	(59,151)	275,885	311,317
Collateral/guarantees (B)	担保・保証等	126,083	(14,872)	(42,250)	140,955	168,333
Reserve for possible loan losses (C)	貸倒引当金	60,755	(7,276)	(10,980)	68,031	71,735
Reserve ratio (C)/(A)	引当率	24.0%	(0.5%)	1.0%	24.6%	23.0%
Coverage ratio (B+C)/(A)	保全率	74.0%	(1.6%)	(3.0%)	75.7%	77.1%
As a percentage of total loans	貸出金残高比	4.3%	(0.3%)	(1.1%)	4.6%	5.5%

Consolidated

(¥ Million)

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	254,413	(23,536)	(59,142)	277,950	313,555
Collateral/guarantees (B)	担保・保証等	126,970	(14,669)	(42,226)	141,639	169,196
Reserve for possible loan losses (C)	貸倒引当金	61,601	(7,321)	(11,031)	68,922	72,633
Reserve ratio (C)/(A)	引当率	24.2%	(0.5%)	1.0%	24.7%	23.1%
Coverage ratio (B+C)/(A)	保全率	74.1%	(1.6%)	(3.0%)	75.7%	77.1%
As a percentage of total loans	貸出金残高比	4.4%	(0.3%)	(1.1%)	4.7%	5.5%

10. Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 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	26,882	(4,433)	(9,385)	31,315	36,267
Doubtful Claims	危険債権	111,726	(10,828)	(23,902)	122,554	135,628
Substandard Claims	要管理債権	113,766	(8,392)	(25,867)	122,158	139,633
Total	合計	252,374	(23,653)	(59,155)	276,028	311,529

Total Claims*	総与信残高	5,915,761	(85,888)	139,874	6,001,649	5,775,887
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* Total Claims includes loans, customers' liabilities for acceptances and guarantees, foreign exchanges, accrued interest and suspense payments.

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. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Total coverage (A)	保 全 額	187,032	(22,147)	(53,298)	209,179	240,330
Reserve for possible loan losses	貸 倒 引 当 金	60,785	(7,247)	(10,951)	68,032	71,737
Value covered by collateral and guarantees	担 保 ・ 保 証 等	126,247	(14,899)	(42,346)	141,147	168,593
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	252,374	(23,653)	(59,155)	276,028	311,529

Coverage ratio (A)/(B)	保 全 率	74.1%	(1.6%)	(3.0%)	75.7%	77.1%
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(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 Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	4,207	(3,061)	(2,134)	7,269	6,342
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	22,674	(1,372)	(7,250)	24,046	29,925
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	111,726	(10,828)	(23,902)	122,554	135,628
Assets Requiring Caution (D)	要 注 意 先 債 権	922,363	82,277	66,230	840,086	856,133
Substandard Assets	要 管 理 先 債 権	142,831	(11,260)	(33,140)	154,091	175,971
Substandard Claims (Loans only)	う ち 要 管 理 債 権 (貸 出 金 の み)	113,766	(8,392)	(25,867)	122,158	139,633
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	779,531	93,537	99,370	685,994	680,161
Normal Assets (E)	正 常 先 債 権	4,854,790	(152,903)	106,932	5,007,694	4,747,857
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	5,915,761	(85,888)	139,874	6,001,649	5,775,887

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% 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 Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	77.4	(10.3)	(13.5)	87.8	90.9
General reserve	一般貸倒引当金	37.6	(6.0)	(7.7)	43.6	45.3
Specific reserve	個別貸倒引当金	39.7	(4.3)	(5.7)	44.0	45.5
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 Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	4,509.7	(16.2)	87.2	4,526.0	4,422.5
Assets Requiring Caution	要注意先債権	922.3	82.2	66.2	840.0	856.1
Substandard Assets	要管理先債権	142.8	(11.2)	(33.1)	154.0	175.9
Other Assets Requiring Caution	その他要注意先債権	779.5	93.5	99.3	685.9	680.1

Consolidated

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	83.6	(10.2)	(12.2)	93.8	95.8
General reserve	一般貸倒引当金	39.8	(5.8)	(7.3)	45.6	47.2
Specific reserve	個別貸倒引当金	43.7	(4.3)	(4.8)	48.1	48.5
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)

	(Japanese only)	As of Sep. 30, 2005		As of Mar. 31, 2005		As of Sep. 30, 2004	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account):	国内店分 (除く特別国際金融取引勘定)	5,791.3	100.00%	5,865.5	100.00%	5,637.2	100.00%
Manufacturing	製造業	437.8	7.56%	436.9	7.45%	439.2	7.79%
Agriculture	農業	9.5	0.17%	11.7	0.20%	12.4	0.22%
Forestry	林業	0.0	0.00%	0.0	0.00%	0.1	0.00%
Fishery	漁業	1.5	0.03%	1.5	0.02%	1.5	0.03%
Mining	鉱業	7.7	0.13%	7.5	0.13%	8.3	0.15%
Construction	建設業	274.4	4.74%	282.2	4.81%	289.6	5.14%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	7.2	0.12%	7.3	0.12%	6.5	0.12%
Information and communications	情報通信業	20.7	0.36%	23.8	0.41%	27.0	0.48%
Transport	運輸業	179.1	3.09%	179.5	3.06%	179.7	3.19%
Wholesale and retail trade	卸売・小売業	557.0	9.62%	548.1	9.35%	574.8	10.19%
Finance and insurance	金融・保険業	174.4	3.01%	230.5	3.93%	202.7	3.60%
Real estate	不動産業	1,283.2	22.16%	1,104.3	18.83%	1,084.0	19.23%
Various services	各種サービス業	530.8	9.17%	501.3	8.55%	498.5	8.84%
Government, local public sector	国・地方公共団体	344.8	5.95%	481.4	8.21%	324.5	5.76%
Others (mainly consumer loans)	その他(個人)	1,962.7	33.89%	2,048.9	34.93%	1,987.6	35.26%

Note: As of September 30, 2005, the Bank has reviewed borrowers' industry classification for a more precise classification of consumer loans. The Loan breakdown, borrowers classified by industry before amendment is shown below;

(注) 17年9月末において、個人に関する業種区分の精緻化を図るため、業種の見直しを実施しております。なお、業種見直し実施前の業種別貸出金は以下のとおりであります。

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2005		As of Mar. 31, 2005		As of Sep. 30, 2004	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account):	国内店分 (除く特別国際金融取引勘定)	5,791.3	100.00%	5,865.5	100.00%	5,637.2	100.00%
Manufacturing	製造業	437.6	7.56%	436.9	7.45%	439.2	7.79%
Agriculture	農業	9.4	0.16%	11.7	0.20%	12.4	0.22%
Forestry	林業	0.0	0.00%	0.0	0.00%	0.1	0.00%
Fishery	漁業	1.5	0.03%	1.5	0.02%	1.5	0.03%
Mining	鉱業	7.7	0.13%	7.5	0.13%	8.3	0.15%
Construction	建設業	274.1	4.73%	282.2	4.81%	289.6	5.14%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	7.1	0.13%	7.3	0.12%	6.5	0.12%
Information and communications	情報通信業	20.7	0.36%	23.8	0.41%	27.0	0.48%
Transport	運輸業	179.1	3.09%	179.5	3.06%	179.7	3.19%
Wholesale and retail trade	卸売・小売業	555.9	9.60%	548.1	9.35%	574.8	10.19%
Finance and insurance	金融・保険業	174.4	3.01%	230.5	3.93%	202.7	3.60%
Real estate	不動産業	1,156.6	19.97%	1,104.3	18.83%	1,084.0	19.23%
Various services	各種サービス業	525.0	9.07%	501.3	8.55%	498.5	8.84%
Government, local public sector	国・地方公共団体	344.8	5.95%	481.4	8.21%	324.5	5.76%
Others (mainly consumer loans)	その他(個人)	2,096.8	36.21%	2,048.9	34.93%	1,987.6	35.26%

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

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2005		As of Mar. 31, 2005		As of Sep. 30, 2004	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account):	国内店分 (除く特別国際金融取引勘定)	252.1	100.00%	275.8	100.00%	311.3	100.00%
Manufacturing	製造業	11.3	4.51%	13.4	4.87%	19.1	6.17%
Agriculture	農業	1.1	0.45%	2.5	0.93%	3.1	1.01%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.1	0.07%	0.1	0.06%	0.1	0.06%
Mining	鉱業	0.0	0.02%	0.1	0.04%	0.1	0.04%
Construction	建設業	18.9	7.53%	23.0	8.36%	24.5	7.87%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.4	0.18%	0.5	0.20%	0.5	0.18%
Transport	運輸業	12.9	5.15%	13.4	4.88%	3.3	1.08%
Wholesale and retail trade	卸売・小売業	44.0	17.48%	47.7	17.29%	58.6	18.85%
Finance and insurance	金融・保険業	2.4	0.99%	2.8	1.04%	2.3	0.74%
Real estate	不動産業	81.0	32.15%	74.3	26.94%	93.5	30.06%
Various services	各種サービス業	39.6	15.73%	44.4	16.11%	51.2	16.48%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他（個人）	39.6	15.74%	53.1	19.28%	54.3	17.46%

Note: As of September 30, 2005, the Bank has reviewed borrowers' industry classification for a more precise classification of consumer loans. Breakdown of risk-monitored loans, borrowers classified by industry before amendment is shown below;

(注) 17年9月末において、個人に関する業種区分の精緻化を図るため、業種の見直しを実施しております。なお、業種見直し実施前の業種別リスク管理債権は以下のとおりであります。

(¥ Billion)

	(Japanese only)	As of Sep. 30, 2005		As of Mar. 31, 2005		As of Sep. 30, 2004	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account):	国内店分 (除く特別国際金融取引勘定)	252.1	100.00%	275.8	100.00%	311.3	100.00%
Manufacturing	製造業	11.3	4.50%	13.4	4.87%	19.1	6.17%
Agriculture	農業	1.1	0.45%	2.5	0.93%	3.1	1.01%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.1	0.06%	0.1	0.06%	0.1	0.06%
Mining	鉱業	0.0	0.02%	0.1	0.04%	0.1	0.04%
Construction	建設業	18.9	7.51%	23.0	8.36%	24.5	7.87%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	-	-	-	-	-	-
Information and communications	情報通信業	0.4	0.18%	0.5	0.20%	0.5	0.18%
Transport	運輸業	12.9	5.15%	13.4	4.88%	3.3	1.08%
Wholesale and retail trade	卸売・小売業	43.4	17.25%	47.7	17.29%	58.6	18.85%
Finance and insurance	金融・保険業	2.4	0.99%	2.8	1.04%	2.3	0.74%
Real estate	不動産業	71.1	28.23%	74.3	26.94%	93.5	30.06%
Various services	各種サービス業	38.5	15.29%	44.4	16.11%	51.2	16.48%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他（個人）	51.3	20.37%	53.1	19.28%	54.3	17.46%

14. Loan Breakdown by Domicile of Borrower

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

(¥ Billion)

	<i>(Japanese only)</i>	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Loan balance	債権額	0.7	(0.2)	(0.3)	0.9	1.0
Number of countries	対象国数	1	-	-	1	1

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

(¥ Billion)

	<i>(Japanese only)</i>	As of Sep. 30, 2005 (a)			As of Mar. 31, 2005 (b)	As of Sep. 30, 2004 (c)
			(a-b)	(a-c)		
Indonesia	インドネシア	0.7	(0.2)	(0.3)	0.9	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
South Korea	韓国	2.2	0.1	0.4	2.1	1.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	1.8	0.1	0.7	1.7	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	1.8	(0.2)	(2.0)	2.0	3.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	0.0	(0.0)	(0.0)	0.0	0.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.0	(0.1)	0.6	1.1	0.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Singapore	シンガポール	-	-	(0.4)	-	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	7.7	(0.3)	(0.8)	8.1	8.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

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

N/A

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or 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 (valuation differences are included in shareholders' equity, net of income taxes) 時価法 (評価差額を全部資本直入)

(Reference) Securities 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 method (valuation differences are recorded as profits or 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 (valuation differences are included in shareholders' equity, net of income taxes) 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 Sep. 30, 2005 (a)					As of Mar. 31, 2005 (b)			As of Sep. 30, 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)	0.0	0.0	
Other securities	その他有価証券	75.7	28.8	43.4	89.5	13.8	46.8	55.5	8.7	32.2	41.8	9.5
	株式	81.8	37.2	54.3	83.8	1.9	44.6	47.4	2.7	27.5	33.1	5.6
	債券	(3.7)	(9.1)	(7.7)	1.9	5.7	5.3	5.8	0.5	3.9	5.0	1.0
	その他	(2.3)	0.7	(3.0)	3.7	6.1	(3.1)	2.2	5.4	0.7	3.6	2.9
Total	合計	75.7	28.8	43.4	89.5	13.8	46.8	55.5	8.7	32.2	41.8	9.5

Notes:

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

(注) 1. 時価のある子会社・関連会社株式は、該当ありません。

2. 「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。

3. 「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 Sep. 30, 2005 (a)					As of Mar. 31, 2005 (b)			As of Sep. 30, 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	(0.0)	0.0	0.0
Other securities	その他有価証券	77.8	29.5	44.5	91.7	13.9	48.3	57.1	8.7	33.2	42.9	9.6
	株式	84.0	37.8	55.4	86.0	2.0	46.1	48.9	2.8	28.5	34.2	5.7
	債券	(3.7)	(9.1)	(7.7)	1.9	5.7	5.3	5.8	0.5	3.9	5.0	1.0
	その他	(2.3)	0.7	(3.0)	3.7	6.1	(3.1)	2.2	5.4	0.7	3.6	2.9
Total	合計	77.8	29.5	44.5	91.7	13.9	48.3	57.1	8.7	33.2	42.9	9.6

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".
- "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.

(注) 1. 「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。

2. 「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 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. Also, please note that this material 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.

不良債権の英語表記対照表

Problem Loan Matrix

May 2004

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	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		Claims	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ヶ月以上延滞債権 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	貸出条件緩和債権 Restructured Loans
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ヶ月以上延滞・貸出条件緩和債権

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