

FINANCIAL RESULTS
For Fiscal Year 2005
(Ended March 31, 2006)

THE CHIBA BANK, LTD.

Financial Results For Fiscal Year 2005 Ended March 31, 2006

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I. Financial Highlights

1. Summary

- Net business income (before transfer to general reserve for possible loan losses), which reflects a bank's profitability, reached ¥75.2 billion, an increase of ¥1.1 billion from the previous fiscal year, against a forecast of ¥74.0 billion.
- Mainly thanks to a decrease in disposal of non-performing loans, the Bank posted an Ordinary profit of ¥68.8 billion, an increase of ¥11.0 billion from the previous fiscal year, while the previously announced forecast was ¥66.0 billion. Net income was ¥46.7 billion, an increase of ¥12.4 billion from the previous fiscal year, against a forecast of ¥40.0 billion.
- The consolidated capital ratio (BIS guidelines) was 11.19%, and the non-consolidated capital ratio (BIS guidelines) was 10.83%. As a result of the capital increase and additional retained earnings, the Tier I ratio improved to over 8% both on a consolidated and non-consolidated basis.
- Disclosed Claims under the Financial Reconstruction Law decreased by ¥49.6 billion from the end of March 2005, to ¥226.4 billion.
- The balance of Loans and bills discounted was ¥6,167.4 billion, an increase of ¥285.9 billion from the end of March 2005. The balance of Deposits was ¥8,009.1 billion, an increase of ¥415.0 billion.

(1) Summary of income

(¥ Billion)						
	(Japanese only)	FY 2005			FY 2004	Forecast announced in Nov. 2005
		ended Mar. 31, 2006 (a)	(a-b)	(a-b)/b	ended Mar. 31, 2005 (b)	
Ordinary income	経常収益	197.2	16.6	9.2%	180.6	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)	75.2	1.1	1.5%	74.0	74.0 [74.0]
Net transfer to general reserve for possible loan losses (i)	一般貸倒引当金繰入額	-	1.7		(1.7)	-
Net business income	業務純益	75.2	(0.6)	(0.8%)	75.8	-
Non-recurrent income and losses	臨時損益	(6.3)	11.6	(64.5%)	(18.0)	-
Disposal of non-performing loans (ii)	うち不良債権処理額	11.1	(12.4)	(52.7%)	23.6	-
Ordinary profit	経常利益	68.8	11.0	19.0%	57.8	66.0 [60.0]
Extraordinary gains (losses)	特別損益	12.1	6.5		5.5	-
Transfer from reserve for possible loan losses (iii)	うち貸倒引当金取崩額	9.2	9.2		-	-
Net income	当期純利益	46.7	12.4	36.3%	34.3	40.0 [35.0]

Note: Figures described in [] are the target figures of FY05 in the medium-term management plan.

(注) 17年11月公表予想値欄の[]書は、中期経営計画の17年度目標計数。

Credit Cost	(i)+(ii)+(iii)	信用コスト	1.8	(20.0)	(91.3%)	21.8	-
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(2) Capital ratio (BIS guidelines)

	(Japanese only)	As of Mar. 31, 2006 (a)			As of Mar. 31, 2005 (b)	Target figures in the medium-term management plan
		(a-b)	(a-b)/b			
Consolidated capital ratio	連結自己資本比率	11.19%	0.02%		11.16%	-
Tier I Ratio	T i e r 比率	8.36%	0.86%		7.49%	-
Non-consolidated capital ratio	単体自己資本比率	10.83%	(0.04%)		10.88%	-
Tier I Ratio	T i e r 比率	8.05%	0.83%		7.21%	Around 8%

(3) Disclosed claims under the Financial Reconstruction Law

(¥ Billion)						
	(Japanese only)	As of Mar. 31, 2006 (a)			As of Mar. 31, 2005 (b)	
		(a-b)	(a-b)/b			
Total disclosed claims	合計額	226.4	(49.6)		276.0	
Non-performing Loans Ratio	不良債権比率	3.60%	(0.99%)		4.59%	

(4) Loans and Deposits

(¥ Billion)						
	(Japanese only)	As of Mar. 31, 2006 (a)			As of Mar. 31, 2005 (b)	
		(a-b)	(a-b)/b			
Loans and bills discounted	貸出金	6,167.4	285.9		5,881.4	
Deposits	預金	8,009.1	415.0		7,594.0	

2. Income and Expenses

(1) Net business income

- Net business income (before transfer to general reserve for possible loan losses) increased by ¥1.1 billion from the previous fiscal year, to ¥75.2 billion. Gross business profit increased by ¥2.6 billion while Expenses increased by ¥1.5 billion.
- In the Domestic gross business profit category, Net interest income increased by ¥1.5 billion from the previous fiscal year mainly thanks to the increased balance of securities and loans. Additionally, Fees and commissions recorded an increase of ¥2.6 billion from the previous fiscal year as efforts to boost custody assets such as sales of investment trusts were successful. International gross business profit increased by ¥0.8 billion from the previous fiscal year as Net interest income increased mainly thanks to an increase in interest on securities.
- As for the Expenses, Personnel expenses declined by ¥0.2 billion from the previous fiscal year due to workforce reductions. Non-personnel expenses increased by ¥1.5 billion from the previous fiscal year mainly due to the introduction of self-issuance of credit cards and countermeasures on cash card forgery. Tax increased by ¥0.2 billion from the previous fiscal year.
- Net business income decreased by ¥0.6 billion compared with the previous fiscal year, to ¥75.2 billion.

(¥ Billion)

	(Japanese only)	FY 2005 ended		FY 2004 ended Mar. 31, 2005 (b)	
		Mar. 31, 2006 (a)	(a-b)		(a-b)/b
Gross business profit	業務粗利益	150.5	2.6	1.8%	147.8
Domestic gross business profit	国内業務粗利益	143.8	1.8		141.9
Net interest income	資金利益	121.7	1.5		120.1
Net fees and commissions income	役務取引等利益	19.5	2.6		16.9
Fees and commissions income of investment trusts	うち投信取扱手数料	6.8	2.4		4.4
Net trading income	特定取引利益	1.5	(0.6)		2.1
Profit from other business transactions	その他業務利益	1.0	(1.6)		2.6
Gains/losses on bonds	うち債券関係損益	1.7	(0.7)		2.4
International gross business profit	国際業務粗利益	6.7	0.8		5.9
Net interest income	資金利益	4.5	0.9		3.5
Expenses	経費	75.3	1.5	2.1%	73.7
Personnel expenses	人件費	35.8	(0.2)		36.0
Non-personnel expenses	物件費	35.2	1.5		33.7
Taxes	税金	4.2	0.2		3.9
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸引繰入前)	75.2	1.1	1.5%	74.0
Core net business income	コア業務純益	74.4	2.5	3.5%	71.8
Net transfer to general reserve for possible loan losses	一般貸倒引当金純繰入額	-	1.7		(1.7)
Net business income	業務純益	75.2	(0.6)	(0.8%)	75.8

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			
Number of employees	従業員数	3,733	(54)	3,787

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 Net income

- Disposals of non-performing loans totaled ¥11.1 billion, a decrease of ¥12.4 billion from the previous fiscal year.
- A Net transfer from reserve for possible loan losses of ¥9.2 billion was recorded in Extraordinary gains because the figure was positive. Credit costs, which comprise the total sum of Disposals of non-performing loans and Net transfer from reserve for possible loan losses, decreased by ¥20.0 billion from the previous fiscal year, to ¥1.8 billion. Net credit costs, after subtracting ¥4.0 billion of Collection of written-off claims, decreased by ¥18.6 billion, to minus ¥2.1 billion (profit).
- The Bank has adopted the 'Accounting Standards for Impairment of Fixed Assets' from this fiscal year, and has recorded impairment losses of ¥0.8 billion on unemployed assets within the business assets.
- Thus, the Bank registered ¥68.8 billion of Ordinary profit and ¥46.7 billion of Net income.

(¥ Billion)

	(Japanese only)	FY 2005 ended Mar. 31, 2006 (a)		FY 2004 ended Mar. 31, 2005 (b)	
		(a-b)	(a-b)/b		
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸倒繰入前)	75.2	1.1	1.5%	74.0
Net transfer to general reserve for possible loan losses (i)	一般貸倒引当金 繰入額	-	1.7		(1.7)
Net business income	業務純益	75.2	(0.6)	(0.8%)	75.8
Disposal of non-performing loans (ii)	不良債権処理額	11.1	(12.4)	(52.7%)	23.6
Ordinary profit	経常利益	68.8	11.0	19.0%	57.8
Extraordinary gains (losses)	特別損益	12.1	6.5		5.5
Net transfer from reserve for possible loan losses (iii)	うち貸倒引当金 取崩額	9.2	9.2		-
Collection of written-off claims (iv)	うち償却債権取立益	4.0	(1.3)		5.3
Impairment losses on fixed assets	うち減損損失	(0.8)	(0.8)		-
Net income	当期純利益	46.7	12.4	36.3%	34.3
Credit costs (i) + (ii)+(iii)	信用コスト	1.8	(20.0)	(91.3%)	21.8
Net credit costs (i) + (ii) + (iii)-(iv)	実質信用コスト	(2.1)	(18.6)	(112.9%)	16.5

3. Management Indices

- The Overhead ratio (OHR), an indicator of management efficiency, was 49.95 percent. Return on average total assets (ROA), which is an indicator of asset management efficiency and profitability, was 0.51 percent.
- Return on equity (ROE) was 10.08 percent.

	(Japanese only)	FY 2005 ended Mar. 31, 2006 (a)		FY 2004 ended Mar. 31, 2005 (b)	Target figures in the medium-term management plan
		(a-b)			
Overhead ratio (OHR) *1	O H R	49.95%	(0.84%)	50.80%	Around 50%
Return on average total assets (ROA) *2	R O A	0.51%	0.10%	0.41%	Around 0.4%
Return on equity (ROE) *3	R O E	10.08%	1.38%	8.70%	Above 8%

*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 = $\frac{\text{経費}}{\text{業務純益} - \text{債券関係損益等} + \text{一般貸倒引当金繰入額} + \text{経費}}$ (低いほど効率性が高い)

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

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

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

*3 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 Corporate loans of ¥193.8 billion and in Housing loans of ¥147.9 billion, contributing towards an increase of ¥285.9 billion in total loans and bills discounted from the previous fiscal year-end. The balance of loans and bills discounted was ¥6,167.4 billion.
- The balance of Deposits was ¥8,009.1 billion, an increase of ¥415.0 billion from the previous fiscal year-end, mainly from personal customers. Promotion of sales of custody assets resulted in an increase of investment trusts which grew by ¥82.4 billion from the fiscal year-end, resulting in an outstanding balance of ¥444.1 billion. Also, sales of personal annuities were successful, with insurance premiums totalling ¥72.7 billion.
- The balance of Securities (before gains or losses on valuation) increased by ¥876.1 billion from the previous fiscal year-end. Diversification of investments and monitoring of interest rate risks will be continued. The average duration to maturity of yen bonds was kept short-term at 3.1 years.

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

		(¥ Billion)		
		As of Mar. 31, 2006		As of Mar. 31, 2005
(Japanese only)		(a)	(a-b)	(b)
Loans and bills discounted	貸 出 金	6,167.4	285.9	5,881.4
Domestic	国 内 向 け 貸 出	6,147.8	282.2	5,865.5
Corporate loans	事 業 者 向 け 貸 出	3,513.1	193.8	3,319.2
Consumer Loans	消 費 者 ロ ー ン	2,017.1	144.5	1,872.5
Housing Loans	う ち 住 宅 ロ ー ン	1,892.7	147.9	1,744.8
Public sectors	公 共 向 け 貸 出	617.5	(56.1)	673.7
Loans in Chiba	う ち 県 内 向 け 貸 出	4,934.3	203.0	4,731.3
Small and medium sized companies (Ratio)	う ち 中 小 企 業 等 貸 出 (中 小 企 業 等 貸 出 比 率)	4,776.4 [77.69%]	297.8 [1.33%]	4,478.5 [76.35%]
Overseas	海 外 向 け 貸 出	19.5	3.6	15.9
Deposits	預 金	8,009.1	415.0	7,594.0
In Chiba Prefecture	う ち 県 内	7,568.0	313.6	7,254.4
Personal Deposits	う ち 個 人	5,882.7	240.1	5,642.5

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

		(¥ Billion)		
		As of Mar. 31, 2006		As of Mar. 31, 2005
(Japanese only)		(a)	(a-b)	(b)
Balance of investment trusts	投 資 信 託 残 高	444.1	82.4	361.6
Personal investors	う ち 個 人	435.7	82.2	353.4
Stock funds	う ち 株 式 投 資 信 託	425.0	92.8	332.1

		(¥Billion)		
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	72.7	(12.5)	85.2
Variable annuities	う ち 変 額 保 険	56.4	13.4	43.0
Personal annuities (Fees and commissions)	個 人 年 金 保 険 等 (取 扱 手 数 料)	2.6	0	2.5
Variable annuities	う ち 変 額 保 険	2.4	0.5	1.8

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2006		As of Mar. 31, 2005
		(a)	(a-b)	(b)
Securities	有 価 証 券	2,539.8	876.1	1,663.6
Government bonds	国 債	715.2	319.1	396.1
Stocks	株 式	144.0	(0.9)	145.0
Corporate bonds and others	社 債 他	1,034.4	270.6	763.7
Foreign currency securities	外 貨 建 有 価 証 券	646.0	287.2	358.7
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	3.1 years	0.3 years	2.8 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。
- Gains/losses on valuation on securities were ¥94.2 billion as of Mar. 31, 2006, and ¥46.8 billion as of Mar. 31, 2005. 有価証券の含み損益は 18 年 3 月末 942 億円、17 年 3 月末 468 億円です。

5. Assets

- Disclosed Claims under the Financial Reconstruction Law decreased by ¥49.6 billion from the previous fiscal year-end, to ¥226.4 billion. The coverage ratio, including reserves, was 71.3% for total disclosed claims, 86.0% for doubtful claims, and 52.8% for substandard claims. Thus the possibility of the occurrence of future losses is limited.
- The non-performing loan ratio declined by 0.99% points to 3.60%.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese only)	As of Mar. 31, 2006		As of Mar. 31, 2005
		(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	25,389	(5,926)	31,315
Doubtful Claims	危 険 債 権	90,385	(32,168)	122,554
Substandard Claims	要 管 理 債 権	110,650	(11,508)	122,158
Total	金 融 再 生 法 開 示 債 権 合 計	226,424	(49,603)	276,028

Normal Claims	正 常 債 権	6,060,527	334,905	5,725,621
Non-performing loan ratio	不 良 債 権 比 率	3.60%	(0.99%)	4.59%
Coverage ratio	保 全 率	71.3%	(4.4%)	75.7%

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

(¥ Million)

	(Japanese only)	Claim amount	Collateral/ Guarantees (b)	Reserve for loan losses (c)	Reserve Ratio ^{*2} c/(a-b)	Coverage ratio (b+c)/a
		(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	25,389	21,189	4,199	100.0	100.0
Doubtful Claims	危 険 債 権	90,385	50,417	27,363	68.4	86.0
Substandard Claims	要 管 理 債 権	110,650	*1 37,482	20,957	28.6	52.8
Total	金 融 再 生 法 開 示 債 権 合 計	226,424	109,090	52,520	44.7	71.3

*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 2006, ending March 31, 2007

(¥ Billion)

	<i>(Japanese only)</i>	For FY 2006, ending Mar. 31, 2007	
		For the six months ending Sep. 30, 2006	
Ordinary income	経 常 収 益	210.0	105.0
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	81.0	40.0
Ordinary profit	経 常 利 益	74.0	37.0
Net income	当 期 純 利 益	48.0	24.0

	<i>(Japanese only)</i>	Annual dividends per share	
		Interim	
Dividend per share	1 株 当 た り 配 当 金	¥3.50	¥7.00

Summary of Consolidated Financial Information

(¥ Billion)

	<i>(Japanese only)</i>	FY 2005 ended			FY 2004 ended Mar. 31, 2005 (b)	Forecast announced in Nov. 2005
		FY 2005 ended Mar. 31, 2006 (a)	(a-b)	(a-b)/b		
Ordinary income	経 常 収 益	231.5	19.5	9.2%	211.9	230.0
Ordinary profit	経 常 利 益	79.1	17.3	28.1%	61.7	71.0
Net income	当 期 純 利 益	48.9	12.5	34.4%	36.3	43.0 [38.0]

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

(注) 17年11月公表予想値欄の[]書は、中期経営計画の17年度目標計数。

Consolidated Earnings Projections for Fiscal Year 2006, ending March 31, 2007

(¥ Billion)

	<i>(Japanese only)</i>	For FY 2006, ending Mar. 31, 2007	
		For the six months ending Sep. 30, 2006	
Ordinary income	経 常 収 益	246.0	123.0
Ordinary profit	経 常 利 益	84.0	42.0
Net income	当 期 純 利 益	51.5	25.5

II. Consolidated Financial Information

1. Consolidated Balance Sheets

(¥ Million)

Item	科目 (Japanese only)	As of Mar. 31, 2006 (a)	As of Mar. 31, 2005 (b)	(a-b)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	269,751	494,332	(224,581)
Call loans and bills bought	コールローン及び買入手形	129	21,981	(21,852)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	19,944	2,578	17,365
Other debt purchased	買入金銭債権	63,574	18,667	44,907
Trading assets	特定取引資産	368,619	314,816	53,802
Money held in trust	金銭の信託	32,359	30,635	1,724
Securities	有価証券	2,635,218	1,710,389	924,829
Loans and bills discounted	貸出金	6,139,665	5,844,581	295,083
Foreign exchanges	外国為替	2,591	2,237	353
Other assets	その他資産	116,832	110,752	6,079
Premises and equipment	動産不動産	101,010	103,788	(2,778)
Deferred tax assets	繰延税金資産	20,313	54,819	(34,505)
Customers' liabilities for acceptances and guarantees	支払承諾見返	108,773	92,200	16,572
Reserve for possible loan losses	貸倒引当金	(76,722)	(93,852)	17,130
Total assets	資産の部合計	9,802,061	8,707,929	1,094,132
Liabilities:	(負債の部)			
Deposits	預金	7,988,784	7,573,571	415,212
Negotiable certificates of deposit	譲渡性預金	130,017	103,799	26,218
Call money and bills sold	コールマネー及び売渡手形	250,091	56,308	193,782
Payables under repurchase agreements	売現先勘定	139,493	34,499	104,993
Payables under securities lending transactions	債券貸借取引受入担保金	411,380	171,600	239,780
Trading liabilities	特定取引負債	21,029	6,341	14,688
Borrowed money	借入金	49,830	84,866	(35,035)
Foreign exchanges	外国為替	366	302	63
Bonds	社債	21,000	39,500	(18,500)
Other liabilities	その他負債	102,828	88,067	14,760
Reserve for employee retirement benefits	退職給付引当金	20,647	21,162	(515)
Other reserves	特別法上の引当金	196	142	53
Deferred tax liabilities	繰延税金負債	250	194	56
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,304	9,409	5,894
Acceptances and guarantees	支払承諾	108,773	92,200	16,572
Total liabilities	負債の部合計	9,259,996	8,281,968	978,027
Minority interests:	(少数株主持分)			
Minority interests in consolidated subsidiaries	少数株主持分	10,110	7,822	2,287
Stockholders' equity:	(資本の部)			
Common stock	資本金	145,069	121,019	24,050
Capital surplus	資本剰余金	122,223	98,250	23,973
Retained earnings	利益剰余金	201,594	158,107	43,486
Land revaluation excess	土地再評価差額金	7,843	13,939	(6,095)
Net unrealized gains on other securities	その他有価証券評価差額金	57,266	28,607	28,658
Foreign currency translation adjustments	為替換算調整勘定	6	41	(34)
Treasury stock	自己株式	(2,048)	(1,827)	(221)
Total stockholders' equity	資本の部合計	531,954	418,138	113,816
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分及び資本の部合計	9,802,061	8,707,929	1,094,132

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 2005 ended Mar. 31, 2006 (a)	FY 2004 ended Mar. 31, 2005 (b)	(a-b)
Ordinary income	経常収益	231,502	211,918	19,583
Interest income	資金運用収益	150,511	138,124	12,387
Interest on loans and discounts	貸出金利息	115,695	117,386	(1,690)
Interest and dividends on securities	有価証券利息配当金	33,081	19,861	13,220
Interest on call loans and bills purchased	コールローン利息及び買入手形利息	501	182	319
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	5	2	3
Interest on deposits with banks	預け金利息	784	424	360
Other interest income	その他の受入利息	442	266	175
Fees and commissions income	役務取引等収益	44,090	38,384	5,705
Trading income	特定取引収益	2,577	2,919	(342)
Other operating income	その他業務収益	5,416	5,040	376
Other ordinary income	その他経常収益	28,906	27,450	1,455
Ordinary expenses	経常費用	152,393	150,187	2,205
Interest expenses	資金調達費用	21,597	11,633	9,964
Interest on deposits	預金利息	8,975	4,175	4,800
Interest on negotiable certificates of deposit	譲渡性預金利息	25	26	(1)
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	1,398	467	930
Interest on payables under repurchase agreements	売現先利息	7	0	7
Interest on payables under securities lending transactions	債券貸借取引支払利息	5,077	1,096	3,981
Interest on borrowed money	借入金利息	1,113	1,517	(403)
Interest on bonds	社債利息	523	724	(200)
Other interest expenses	その他の支払利息	4,475	3,625	849
Fees and commissions expenses	役務取引等費用	12,130	11,468	662
Other operating expenses	その他業務費用	2,733	432	2,300
General and administrative expenses	営業経費	83,450	78,626	4,823
Other ordinary expenses	その他経常費用	32,481	48,026	(15,545)
Transfer to reserve for possible loan losses	貸倒引当金繰入額	-	6,796	(6,796)
Other ordinary expenses	その他の経常費用	32,481	41,229	(8,748)
Ordinary profit	経常利益	79,109	61,731	17,377
Extraordinary gains	特別利益	8,512	6,460	2,051
Gains on disposals of premises and equipment	動産不動産処分益	64	247	(183)
Collection of written-off claims	償却債権取立益	4,084	5,450	(1,366)
Other extraordinary gains	その他の特別利益	4,363	761	3,601
Extraordinary losses	特別損失	1,414	1,222	192
Losses on disposals of premises and equipment	動産不動産処分損	536	1,183	(646)
Impairment losses on fixed assets	減損損失	824	-	824
Other extraordinary losses	その他の特別損失	53	38	15
Net income before income taxes and others	税金等調整前当期純利益	86,206	66,970	19,236
Income taxes-current	法人税、住民税及び事業税	20,295	5,992	14,303
Income taxes-deferred	法人税等調整額	14,909	24,050	(9,140)
Minority interests	少数株主利益	2,073	531	1,541
Net income	当期純利益	48,927	36,395	12,532

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 2005 ended Mar. 31, 2006 (a)	FY 2004 ended Mar. 31, 2005 (b)	(a-b)
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
Increase in capital surplus	資本剰余金増加高	23,973	71	23,901
Increase due to issuance of stock	増資による新株の発行	23,956	-	23,956
Gain (Loss) on sales of treasury stock	自己株式処分差益	17	71	(54)
Decrease in capital surplus	資本剰余金減少高	-	-	-
Capital surplus at end of fiscal year	資本剰余金期末残高	122,223	98,250	23,973
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
Increase in retained earnings	利益剰余金増加高	48,992	36,395	12,597
Net income	当期純利益	48,927	36,395	12,532
Increase in retained earnings due to transfer from land revaluation excess	土地再評価差額金取崩に伴う剰余金増加高	64	-	64
Decrease in retained earnings	利益剰余金減少高	5,505	6,138	(632)
Cash dividends paid	配当金	5,460	5,038	421
Bonuses to Directors	役員賞与	45	40	5
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)
Retained earnings at end of fiscal year	利益剰余金期末残高	201,594	158,107	43,486

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 2005 ended Mar. 31, 2006 (a)	FY 2004 ended Mar. 31, 2005 (b)	(a-b)
I. Cash flows from operating activities:	I. 営業活動によるキャッシュ・フロー-			
Net income before income taxes and others	税金等調整前当期純利益	86,206	66,970	19,236
Depreciation of premises, equipment and others	減価償却費	4,031	4,652	(620)
Impairment losses on fixed assets	減損損失	824	-	824
Amortization of consolidation difference	連結調整勘定償却額	-	(5)	5
Investments accounted for by the equity method	持分法による投資損益()	(209)	(314)	104
Net change in reserve for possible loan losses	貸倒引当金の増加額	(17,130)	(20,367)	3,237
Net change in reserve for employee retirement benefits	退職給付引当金の増加額	(515)	(2,221)	1,706
Interest income	資金運用収益	(150,511)	(138,124)	(12,387)
Interest expenses	資金調達費用	21,597	11,633	9,964
Gains (losses) on investment securities	有価証券関係損益()	(3,712)	(6,619)	2,906
Gains (losses) on money held in trust	金銭の信託の運用損益()	(1,485)	(462)	(1,022)
Foreign exchange gains (losses)	為替差損益()	(92)	(20)	(71)
Gains (losses) on disposals of premises and equipment	動産不動産処分損益()	472	935	(463)
Net change in trading assets	特定取引資産の純増()減	(53,802)	46,402	(100,205)
Net change in trading liabilities	特定取引負債の純増減()	14,688	(1,302)	15,991
Net change in loans and bills discounted	貸出金の純増()減	(295,083)	(199,443)	(95,639)
Net change in deposits	預金の純増減()	415,212	326,386	88,826
Net change in negotiable certificates of deposit	譲渡性預金の純増減()	26,218	4,300	21,918
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()	(6,035)	(4,530)	(1,505)
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	11,284	2,937	8,346
Net change in call loans and bills bought and others	コールローン等の純増()減	(23,055)	134,026	(157,081)
Net change in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増()減	(17,365)	7,889	(25,254)
Net change in call money and bills sold	コールマネー等の純増減()	298,776	60,814	237,961
Net change in payables under securities lending transactions	債券貸借取引受入担保金の純増減()	239,780	69,190	170,589
Net change in foreign exchanges (assets)	外国為替(資産)の純増()減	(353)	(405)	51
Net change in foreign exchanges (liabilities)	外国為替(負債)の純増減()	63	(103)	166
Interest received	資金運用による収入	149,788	137,874	11,913
Interest paid	資金調達による支出	(21,207)	(11,104)	(10,102)
Others	その他	(901)	(10,449)	9,547
Subtotal	小計	677,482	478,539	198,943
Income Taxes paid	法人税等の支払額	(7,207)	(4,449)	(2,758)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー-	670,275	474,090	196,185
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	(1,595,181)	(1,403,069)	(192,112)
Proceeds from sales of securities	有価証券の売却による収入	465,053	416,401	48,652
Proceeds from maturity of securities	有価証券の償還による収入	256,211	737,996	(481,784)
Increase in money held in trust	金銭の信託の増加による支出	(2,170)	(934)	(1,236)
Decrease in money held in trust	金銭の信託の減少による収入	411	489	(78)
Purchases of premises and equipment	動産不動産の取得による支出	(3,515)	(3,715)	199
Proceeds from sales of premises and equipment	動産不動産の売却による収入	783	836	(52)
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー-	(878,408)	(251,995)	(626,412)
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)
Repayment of subordinated borrowings	劣後特約付借入金の返済による支出	(29,000)	(24,000)	(5,000)
Repayment of subordinated bonds	劣後特約付社債の償還による支出	(18,500)	-	(18,500)
Proceeds from issuance of stocks	株式の発行による収入	48,006	-	48,006
Dividends paid	配当金支払額	(5,460)	(5,038)	(421)
Dividends paid to minority interests	少数株主への配当金支払額	(97)	(81)	(15)
Purchase of treasury stocks	自己株式の取得による支出	(246)	(204)	(42)
Proceeds from sales of treasury stocks	自己株式の売却による収入	42	344	(302)
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー-	(5,256)	(7,979)	2,723
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	92	20	71
V. Net change in cash and cash equivalents	V. 現金及び現金同等物の増加額	(213,296)	214,135	(427,432)
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
VII. Cash and cash equivalents at end of fiscal year	VII. 現金及び現金同等物の期末残高	238,794	452,090	(213,296)

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, 2006 (a)	As of Mar. 31, 2005 (b)	(a-b)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	269,073	493,508	(224,434)
Call loans	コールローン	2,629	21,981	(19,352)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	19,944	2,578	17,365
Other debt purchased	買入金銭債権	53,350	18,667	34,683
Trading assets	特定取引資産	368,084	314,356	53,728
Money held in trust	金銭の信託	27,171	25,983	1,188
Securities	有価証券	2,634,013	1,710,562	923,450
Loans and bills discounted	貸出金	6,167,437	5,881,472	285,964
Foreign exchanges	外国為替	2,591	2,237	353
Other assets	その他資産	65,692	51,557	14,135
Premises and equipment	動産不動産	95,627	98,403	(2,776)
Deferred tax assets	繰延税金資産	15,527	50,691	(35,164)
Customers' liabilities for acceptances and guarantees	支払承諾見返	113,488	114,524	(1,035)
Reserve for possible loan losses	貸倒引当金	(68,270)	(87,822)	19,552
Total assets	資産の部合計	9,766,363	8,698,704	1,067,658
Liabilities:	(負債の部)			
Deposits	預金	8,009,102	7,594,015	415,087
Negotiable certificates of deposit	譲渡性預金	130,017	103,799	26,218
Call money	コールマネー	96,791	48,208	48,582
Payables under repurchase agreements	売現先勘定	139,493	34,499	104,993
Payables under securities lending transactions	債券貸借取引受入担保金	411,380	171,600	239,780
Bills sold	売渡手形	153,300	8,100	145,200
Trading liabilities	特定取引負債	20,926	6,341	14,585
Borrowed money	借入金	57,006	113,680	(56,673)
Foreign exchanges	外国為替	366	302	63
Bonds	社債	10,000	10,000	-
Other liabilities	その他負債	69,782	55,470	14,311
Reserve for employee retirement benefits	退職給付引当金	20,212	20,786	(573)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,304	9,409	5,894
Acceptances and guarantees	支払承諾	113,488	114,524	(1,035)
Total liabilities	負債の部合計	9,247,173	8,290,738	956,435
Stockholders' equity:	(資本の部)			
Common stock	資本金	145,069	121,019	24,050
Capital surplus	資本剰余金	122,141	98,181	23,959
Capital reserve	資本準備金	122,134	98,178	23,956
Other capital surplus	その他資本剰余金	7	3	3
Retained earnings	利益剰余金	188,559	147,269	41,290
Earned surplus reserve	利益準備金	50,930	50,930	-
Voluntary reserves	任意積立金	89,971	61,971	28,000
Unappropriated retained earnings	当期末処分利益	47,658	34,368	13,290
Land revaluation excess	土地再評価差額金	7,843	13,939	(6,095)
Net unrealized gains on other securities	その他有価証券評価差額金	56,242	27,981	28,261
Treasury stock	自己株式	(666)	(424)	(241)
Total stockholders' equity	資本の部合計	519,189	407,966	111,223
Total liabilities and stockholders' equity	負債及び資本の部合計	9,766,363	8,698,704	1,067,658

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 2005 ended Mar. 31, 2006 (a)	FY 2004 ended Mar. 31, 2005 (b)	(a-b)
Ordinary income	経常収益	197,277	180,641	16,636
Interest income	資金運用収益	147,768	135,328	12,440
Interest on loans and discounts	(うち貸出金利息)	113,186	114,766	(1,580)
Interest and dividends on securities	(うち有価証券利息配当金)	33,080	19,872	13,207
Fees and commissions income	役務取引等収益	32,644	29,084	3,560
Trading income	特定取引収益	1,956	2,455	(498)
Other operating income	その他業務収益	5,406	5,031	374
Other ordinary income	その他経常収益	9,500	8,740	759
Ordinary expenses	経常費用	128,449	122,823	5,625
Interest expenses	資金調達費用	21,518	11,571	9,947
Interest on deposits	(うち預金利息)	8,979	4,179	4,800
Fees and commissions expenses	役務取引等費用	12,958	12,015	942
Trading expenses	特定取引費用	-	-	-
Other operating expenses	その他業務費用	2,733	432	2,300
General and administrative expenses	営業経費	77,276	72,587	4,689
Other ordinary expenses	その他経常費用	13,961	26,216	(12,254)
Ordinary profit	経常利益	68,828	57,817	11,010
Extraordinary gains	特別利益	13,392	5,827	7,564
Extraordinary losses	特別損失	1,272	284	988
Net income before income taxes and others	税引前当期純利益	80,948	63,361	17,586
Income taxes-current	法人税、住民税及び事業税	18,242	4,699	13,542
Income taxes-deferred	法人税等調整額	15,950	24,348	(8,397)
Net income	当期純利益	46,754	34,313	12,441
Unappropriated retained earnings carried forward	前期繰越利益	3,372	3,227	144
Transfer from land revaluation excess	土地再評価差額金取崩額	64	(1,060)	1,125
Interim Dividends	中間配当額	2,533	2,112	421
Unappropriated retained earnings	当期末処分利益	47,658	34,368	13,290

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 100th Non-consolidated Balance Sheets (As of March 31, 2006)

(¥ 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	269,073	Deposits	預金	8,009,102
Cash	現金	93,926	Current deposits	当座預金	212,096
Due from banks	預け金	175,147	Ordinary deposits	普通預金	4,358,641
Call loans	コールローン	2,629	Savings deposits	貯蓄預金	310,311
Receivables under securities borrowing transactions	債券貸借取引支払保証金	19,944	Deposits at notice	通知預金	9,566
Commercial paper and other debt purchased	買入金銭債権	53,350	Time deposits	定期預金	2,888,474
Trading assets	特定取引資産	368,084	Other deposits	その他の預金	230,013
Trading securities	商品有価証券	24,641	Negotiable certificates of deposit	譲渡性預金	130,017
Derivatives of trading securities	商品有価証券派生商品	24	Call money	コールマネー	96,791
Securities related to trading transactions	特定取引有価証券	3,966	Payables under repurchase agreements	売現先勘定	139,493
Derivatives of securities related to trading transactions	特定取引有価証券派生商品	3	Payables under securities lending transactions	債券貸借取引受入担保金	411,380
Trading-related financial derivatives	特定金融派生商品	8,119	Bills sold	売渡手形	153,300
Other trading assets	その他の特定取引資産	331,329	Trading liabilities	特定取引負債	20,926
Money held in trust	金銭の信託	27,171	Trading securities sold, not yet purchased	売付商品債券	10,493
Securities	有価証券	2,634,013	Derivatives of trading securities	商品有価証券派生商品	1
Japanese government bonds	国債	695,753	Trading related securities sold for short sales	特定取引売付債券	3,935
Japanese municipal bonds	地方債	191,326	Derivatives of securities related to trading transactions	特定取引有価証券派生商品	0
Corporate bonds	社債	706,250	Trading-related financial derivatives	特定金融派生商品	6,495
Stocks	株式	279,680	Borrowed money	借入金	57,006
Other securities	その他の証券	761,003	Borrowed money	借入金	57,006
Loans and bills discounted	貸出金	6,167,437	Foreign exchanges	外国為替	366
Bills discounted	割引手形	37,929	Foreign bills sold	売渡外国為替	354
Loans on bills	手形貸付	282,953	Foreign bills payable	未払外国為替	12
Loans on deeds	証書貸付	5,227,024	Bonds	社債	10,000
Overdrafts	当座貸越	619,530	Other liabilities	その他負債	69,782
Foreign exchanges	外国為替	2,591	Domestic exchange settlement account	未決済為替借	1,594
Due from foreign banks	外国他店預け	1,630	Income taxes payable	未払法人税等	16,020
Foreign bills bought	買入外国為替	577	Accrued expenses	未払費用	7,588
Foreign bills receivable	取立外国為替	382	Unearned income	前受収益	3,025
Other assets	その他資産	65,692	Financial derivatives	金融派生商品	11,660
Domestic exchange settlement account, debit	未決済為替貸	2,082	Deferred profit on hedges	繰延ヘッジ利益	3,598
Prepaid expenses	前払費用	139	Other liabilities	その他の負債	26,293
Accrued income	未収収益	15,356	Reserve for employee retirement benefits	退職給付引当金	20,212
Initial margins of futures markets	先物取引差入証拠金	406	Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,304
Variation margins of futures transactions	先物取引差金勘定	238	Acceptances and guarantees	支払承諾	113,488
Financial derivatives	金融派生商品	7,671	Total liabilities	負債の部合計	9,247,173
Deferred loss on hedges	繰延ヘッジ損失	122	Stockholders' equity:	(資本の部)	
Other assets	その他の資産	39,675	Common stock	資本金	145,069
Premises and equipment	動産不動産	95,627	Capital surplus	資本剰余金	122,141
Land, buildings and equipment	土地建物動産	88,959	Capital reserve	資本準備金	122,134
Construction in progress	建設仮払金	227	Other capital surplus	その他資本剰余金	7
Surety deposits and intangibles	保証金権利金	6,440	Gain (Loss) on sales of treasury stock	自己株式処分差益	7
Deferred tax assets	繰延税金資産	15,527	Retained earnings	利益剰余金	188,559
Customers' liabilities for acceptances and guarantees	支払承諾見返	113,488	Earned surplus reserve	利益準備金	50,930
Reserve for possible loan losses	貸倒引当金	(68,270)	Voluntary reserves	任意積立金	89,971
			Special voluntary earned reserves	別途積立金	89,971
			Unappropriated retained earnings	当期末処分利益	47,658
			Net income	当期純利益	46,754
			Land revaluation excess	土地再評価差額金	7,843
			Net unrealized gains on other securities	その他有価証券評価差額金	56,242
			Treasury stocks	自己株式	(666)
			Total stockholders' equity	資本の部合計	519,189
Total assets	資産の部合計	9,766,363	Total liabilities and stockholders' equity	負債及び資本の部合計	9,766,363

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 100th Non-consolidated Statements of Income (From April 1, 2005 to March 31, 2006)

(¥ Million)

Item	科目 (Japanese only)	Amount	
Ordinary income	経常収益		197,277
Interest income	資金運用収益	147,768	
Interest on loans and discounts	貸出金利	113,186	
Interest and dividends on securities	有価証券利息配当金	33,080	
Interest on call loans	コールローン利息	502	
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	5	
Interest on bills purchased	買入手形利息	0	
Interest on deposits with banks	預け金利息	784	
Other interest income	その他の受入利息	210	
Fees and commissions income	役務取引等収益	32,644	
Fees and commissions on domestic and foreign exchanges	受入為替手数料	8,045	
Other fees and commissions	その他の役務収益	24,599	
Trading income	特定取引収益	1,956	
Gains on trading securities	商品有価証券収益	158	
Gains on securities related to trading transactions	特定取引有価証券収益	58	
Gains on trading-related financial derivatives	特定金融派生商品収益	1,529	
Other trading income	その他の特定取引収益	210	
Other operating income	その他業務収益	5,406	
Gains on foreign exchanges	外国為替売買益	2,933	
Gains on sales of bonds	国債等債券売却益	2,470	
Other operating income	その他の業務収益	3	
Other ordinary income	その他経常収益	9,500	
Gains on sales of stocks	株式等売却益	3,220	
Gains on money held in trust	金銭の信託運用益	1,491	
Other ordinary income	その他の経常収益	4,788	
Ordinary expenses	経常費用		128,449
Interest expenses	資金調達費用	21,518	
Interest on deposits	預金利息	8,979	
Interest on negotiable certificates of deposit	譲渡性預金利息	25	
Interest on call money	コールマネー利息	1,394	
Interest on payables under repurchase agreements	売現先利息	7	
Interest on payables under securities lending transactions	債券貸借取引支払利息	5,077	
Interest on bills sold	売渡手形利息	3	
Interest on borrowed money	借入金利息	1,477	
Interest on bonds	社債利息	151	
Interest on interest swaps	金利スワップ支払利息	3,502	
Other interest expenses	その他の支払利息	899	
Fees and commissions expenses	役務取引等費用	12,958	
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,620	
Other fees and commissions	その他の役務費用	11,338	
Other operating expenses	その他業務費用	2,733	
Losses on sales of bonds	国債等債券売却損	1,686	
Losses on financial derivatives	金融派生商品費用	1,047	
General and administrative expenses	営業経費	77,276	
Other ordinary expenses	その他経常費用	13,961	
Write-offs of loans	貸出金償却	11,740	
Losses on sales of stocks	株式等売却損	188	
Write-offs of securities	株式等償却	187	
Losses on money held in trust	金銭の信託運用損	10	
Other ordinary expenses	その他の経常費用	1,834	
Ordinary profit	経常利益		68,828
Extraordinary gains	特別利益		13,392
Gains on disposals of premises and equipment	動産不動産処分益	64	
Collection of written-off claims	償却債権取立益	4,034	
Other extraordinary gains	その他の特別利益	9,293	
Extraordinary losses	特別損失		1,272
Losses on disposals of premises and equipment	動産不動産処分損失	448	
Impairment loss on fixed assets	減損損失	824	
Net income before income taxes and others	税引前当期純利益		80,948
Income Taxes-current	法人税、住民税及び事業税		18,242
Income Taxes-deferred	法人税等調整額		15,950
Net income	当期純利益		46,754
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		64
Interim dividends	中間配当額		2,533
Unappropriated retained earnings	当期末処分利益		47,658

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 2005 ended Mar. 31, 2006 (a)	FY 2004 ended Mar. 31, 2005 (b)	(a-b)
Unappropriated retained earnings at end of fiscal year	当 期 未 処 分 利 益	47,658	34,368	13,290
Retained earnings to be appropriated	利 益 処 分 額	43,617	30,996	12,621
Year-end cash dividends	配 当 金	3,577	2,956	621
		[¥4.00 per share] (1株につき4円00銭)	[¥3.50 per share] (1株につき3円50銭)	[¥0.5 per share] (1株につき50銭)
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	40,000	28,000	12,000
Special voluntary earned reserves	別 途 積 立 金	40,000	28,000	12,000
Unappropriated retained earnings carried forward	次 期 繰 越 利 益	4,040	3,372	668

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 2005 ended		FY 2004 ended
		Mar. 31, 2006 (a)	(a-b)	Mar. 31, 2005 (b)
Gross business profit	業務粗利益	150,574	2,684	147,889
Domestic gross business profit	国内業務粗利益	143,805	1,839	141,965
Net interest income	資金利益	121,741	1,545	120,195
Net fees and commissions income	役務取引等利益	19,527	2,625	16,902
Net trading income	特定取引利益	1,532	(638)	2,170
Profit from other business transactions	その他業務利益	1,003	(1,693)	2,696
International gross business profit	国際業務粗利益	6,768	845	5,923
Net interest income	資金利益	4,516	946	3,570
Net fees and commissions income	役務取引等利益	158	(7)	165
Net trading income	特定取引利益	424	139	284
Profit from other business transactions	その他業務利益	1,669	(233)	1,903
Expenses (excluding non-recurrent expenses)	経費(除く臨時処理分)	75,357	1,567	73,789
Personnel expenses	人件費	35,862	(216)	36,078
Non-personnel expenses	物件費	35,286	1,566	33,719
Taxes	税金	4,207	216	3,990
Net business income (before transfer to general reserve for possible loan losses)	業務純益(一般貸引繰入前)	75,216	1,117	74,099
Net transfer to (from) general reserve for possible loan losses (i)	一般貸倒引当金繰入額	[(7,473)]	(5,725)	(1,747)
Net business income	業務純益	75,216	(629)	75,846
Non-recurrent income and losses	臨時損益	(6,388)	11,640	(18,029)
Disposal of non-performing loans (ii)	不良債権処理額	11,180	(12,463)	23,644
Charge-off amount of loans	貸出金償却	11,740	(4,255)	15,995
Provision of specific reserve for possible loan losses	個別貸倒引当金繰入額	[(1,798)]	(9,197)	7,399
Losses on sales of non-performing loans	延滞債権等売却損	(559)	(839)	279
Transfer to reserve for specific foreign borrowers/countries	特定海外債権引当勘定繰入額	[(21)]	8	(29)
Gains (losses) related to stocks	株式等関係損益	2,844	(1,321)	4,165
Retirement benefit expenses (non-recurrent expenses)	退職給付費用(臨時費用処理分)	1,396	446	949
Other non-recurrent expenses	その他臨時損益	3,343	944	2,399
Ordinary profit	経常利益	68,828	11,010	57,817
Extraordinary gains (losses)	特別損益	12,119	6,576	5,543
Transfer from reserve for possible loan losses (iii)	うち貸倒引当金取崩額	9,293	9,293	-
Collection of written-off claims (iv)	うち償却債権取立益	4,034	(1,329)	5,363
Impairment loss on fixed assets	うち固定資産減損損失	(824)	(824)	-
Net income before income taxes and others	税引前当期純利益	80,948	17,586	63,361
Income taxes-current	法人税 住民税及び事業税	18,242	13,542	4,699
Income taxes-deferred	法人税等調整額	15,950	(8,397)	24,348
Net income	当期純利益	46,754	12,441	34,313
Credit costs	(i) + (ii) + (iii) 信用コスト	1,886	(20,010)	21,897
Net credit costs	(i) + (ii) + (iii) - (iv) 実質信用コスト	(2,147)	(18,680)	16,533

Consolidated

<Consolidated Statements of Income base>

(¥ Million)

	(Japanese only)	FY 2005 ended		FY 2004 ended
		Mar. 31, 2006 (a)	(a-b)	Mar. 31, 2005 (b)
Consolidated gross profit	連結粗利益	166,134	5,200	160,934
Net interest income	資金利益	128,914	2,422	126,491
Net fees and commissions income	役務取引等利益	31,959	5,043	26,915
Net trading income	特定取引利益	2,577	(342)	2,919
Profit from other business transactions	その他業務利益	2,683	(1,924)	4,607
General and administrative expenses	営業経費	83,450	4,823	78,626
Loan charge-off and reserve expenses (i)	貸倒償却引当費用	12,644	(14,618)	27,262
Charge-off amount of loans	貸出金償却	13,073	(7,112)	20,186
Provision of specific reserve for possible loan losses	個別貸倒引当金純繰入額	[327]	(8,474)	8,801
Net transfer to (from) general reserve for possible loan losses	一般貸倒引当金純繰入額	[(4,668)]	(2,693)	(1,975)
Losses on sales of non-performing loans	延滞債権等売却損	(429)	(708)	279
Transfer to reserve for specific foreign borrowers/countries	特定海外債権引当勘定繰入額	[(21)]	8	(29)
Gains (losses) related to stocks	株式等関係損益	2,928	(1,457)	4,385
Gains (losses) on investments based on equity method	持分法による投資損益	209	(104)	314
Others	その他	5,931	3,944	1,987
Ordinary profit	経常利益	79,109	17,377	61,731
Extraordinary gains (losses)	特別損益	7,097	1,859	5,238
Transfer from reserve for possible loan losses (ii)	うち貸倒引当金取崩額	4,363	4,363	-
Collection of written-off claims (iii)	うち償却債権取立益	4,084	(1,366)	5,450
Impairment loss on fixed assets	うち減損損失	(824)	(824)	-
Net income before income taxes and others	税金等調整前当期純利益	86,206	19,236	66,970
Income taxes-current	法人税、住民税及び事業税	20,295	14,303	5,992
Income taxes-deferred	法人税等調整額	14,909	(9,140)	24,050
Minority interests	少数株主利益	2,073	1,541	531
Net income	当期純利益	48,927	12,532	36,395

Credit costs (i) + (ii)	信用コスト	8,280	(18,981)	27,262
Net credit costs (i) + (ii) - (iii)	実質信用コスト	4,196	(17,615)	21,811

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)	87,615	3,910	83,705
Consolidated net business income	連結業務純益	87,615	1,935	85,680

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	-	10
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 2005 ended		FY 2004 ended
		Mar. 31, 2006 (a)	(a-b)	Mar. 31, 2005 (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)	75,216	1,117	74,099
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	21,657	588	21,068
(2) Net business income	業 務 純 益	75,216	(629)	75,846
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	21,657	91	21,565

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 2005 ended		FY 2004 ended
		Mar. 31, 2006 (a)	(a-b)	Mar. 31, 2005 (b)
(1) Average yield on interest earning assets (W)	資 金 運 用 利 回	1.60%	(0.08%)	1.69%
(a) Average yield on loans and bills discounted (X)	貸 出 金 利 回	1.88%	(0.10%)	1.99%
(b) Average yield on securities	有 価 証 券 利 回	0.76%	0.10%	0.66%
(2) Average yield on interest bearing liabilities (Y)	資 金 調 達 原 価	0.93%	(0.04%)	0.97%
(a) Average yield on deposits and negotiable certificates of deposit (Z)	預 金 等 利 回	0.01%	0.00%	0.01%
(b) Expense ratio	経 費 率	0.94%	(0.02%)	0.96%
(3) Average interest rate spread (W) - (Y)	総 資 金 利 鞘	0.67%	(0.05%)	0.72%
Difference between average yield on loans and deposits (X) - (Z)	預 貸 金 利 差	1.87%	(0.11%)	1.98%

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

(¥ Million)

	(Japanese only)	FY 2005 ended		FY 2004 ended
		Mar. 31, 2006 (a)	(a-b)	Mar. 31, 2005 (b)
Gains (losses) on bonds (Government bonds, etc.)	国 債 等 債 券 損 益	784	(1,449)	2,233
Gains on sales	売 却 益	2,470	(196)	2,666
Gains on redemption	償 還 益	-	-	-
Losses on sales	売 却 損	1,686	1,253	432
Losses on redemption	償 還 損	-	-	-
Write-offs	償 却	-	-	-
Gains (losses) related to stocks, etc.	株 式 等 関 係 損 益	2,844	(1,321)	4,165
Gains on sales	売 却 益	3,220	(1,444)	4,664
Losses on sales	売 却 損	188	35	153
Write-offs	償 却	187	(158)	345

5. Capital Ratio (BIS Guidelines)

Consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2006 (a)			As of Sep. 30, 2005 (b)	As of Mar. 31, 2005 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	11.19%	0.44%	0.02%	10.75%	11.16%
Tier I ratio	うちTier比率	8.36%	0.64%	0.86%	7.71%	7.49%
(2) Tier I	T i e r	472.3	69.2	92.4	403.0	379.8
(3) Tier II	T i e r	162.1	1.7	(25.4)	160.3	187.5
(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	43.6	8.5	21.8	35.1	21.8
(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	10.4	0.0	(0.0)	10.3	10.5
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	67.0	(8.0)	(42.5)	75.0	109.5
(4) Deduction	控除項目	2.0	0.1	0.2	1.8	1.7
(5) Capital (2)+(3)-(4)	自己資本	632.4	70.8	66.8	561.5	565.6
(6) Risk assets	リスクアセット	5,649.6	427.1	584.8	5,222.5	5,064.7

Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2006 (a)			As of Sep. 30, 2005 (b)	As of Mar. 31, 2005 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	10.83%	0.41%	(0.04%)	10.42%	10.88%
Tier I ratio	うちTier比率	8.05%	0.65%	0.83%	7.40%	7.21%
(2) Tier I	T i e r	451.4	67.4	88.4	384.0	363.0
(3) Tier II	T i e r	156.0	(1.0)	(28.7)	157.1	184.7
(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	42.3	8.3	21.3	34.0	21.0
(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	10.4	0	(0)	10.3	10.5
(d) Subordinated loans and bonds	うち劣後ローン(債券)残高	67.0	(8.0)	(42.5)	75.0	109.5
(4) Deduction	控除項目	0.6	-	-	0.6	0.6
(5) Capital (2)+(3)-(4)	自己資本	606.8	66.3	59.6	540.5	547.2
(6) Risk assets	リスクアセット	5,601.9	415.3	572.9	5,186.5	5,028.9

6. Return on Equity - Non-consolidated

	(Japanese only)	FY 2005 ended Mar. 31, 2006 (a)			For the six months ended Sep.30,2005(b)	FY 2004 ended Mar. 31, 2005 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース(年率)	16.22%	(1.39%)	(3.01%)	17.61%	19.24%
Net income basis (Annual)	当期純利益ベース(年率)	10.08%	(0.95%)	1.38%	11.04%	8.70%

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 2005 ended Mar. 31, 2006 (a)			For the six months ended Sep. 30, 2005 (b)	FY 2004 ended Mar. 31, 2005 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (未残)	8,009.1	264.9	415.0	7,744.1	7,594.0
Domestic	うち国内	7,799.0	202.3	333.4	7,596.6	7,465.5
In Chiba Prefecture	うち県内	7,568.0	190.4	313.6	7,377.6	7,254.4
Personal deposits	うち個人	5,882.7	122.0	240.1	5,760.6	5,642.5
Deposits (average balance)	預金 (平残)	7,777.1	57.5	366.0	7,719.6	7,411.0
Domestic	うち国内	7,608.2	34.1	319.3	7,574.1	7,288.8
In Chiba Prefecture	うち県内	7,393.4	34.0	318.8	7,359.3	7,074.6
Loans and bills discounted (Term-end balance)	貸出金 (未残)	6,167.4	361.0	285.9	5,806.4	5,881.4
Domestic	うち国内	6,147.8	356.5	282.2	5,791.3	5,865.5
In Chiba Prefecture	うち県内	4,934.3	137.8	203.0	4,796.5	4,731.3
Loans and bills discounted (average balance)	貸出金 (平残)	5,972.2	63.1	211.6	5,909.0	5,760.5
Domestic	うち国内	5,955.4	62.4	211.5	5,893.0	5,743.8
In Chiba Prefecture	うち県内	4,819.2	54.9	138.5	4,764.3	4,680.6

(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, 2006 (a)			As of Sep. 30, 2005 (b)	As of Mar. 31, 2005 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (X)	国内貸出金	6,147.8	356.5	282.2	5,791.3	5,865.5
(Excluding loans to public sectors)	(除公共向け貸出)	5,530.3	274.0	338.4	5,256.2	5,191.8
Major companies	大企業	592.0	62.2	41.7	529.8	550.3
Midsize companies	中堅企業	161.8	(2.8)	(1.1)	164.6	162.9
Small and medium-sized companies (Y)	中小企業等	4,776.4	214.5	297.8	4,561.8	4,478.5
Small and medium-sized companies	うち中小企業	2,759.2	124.7	153.2	2,634.5	2,605.9
Consumer loans	うち消費者ローン	2,017.1	89.8	144.5	1,927.2	1,872.5
Public sectors	公共	617.5	82.4	(56.1)	535.0	673.7

Small and medium-sized companies loans ratio (Y/X)	中小企業等貸出比率	77.69%	(1.07%)	1.33%	78.77%	76.35%
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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を含む。

(3) Consumer loans - Non-consolidated

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2006 (a)			As of Sep. 30, 2005 (b)	As of Mar. 31, 2005 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	2,017.1	89.8	144.5	1,927.2	1,872.5
Housing loans	住宅ローン残高	1,892.7	89.6	147.9	1,803.1	1,744.8
Other consumer loans	その他のローン残高	124.4	0.2	(3.3)	124.1	127.7

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

Non-consolidated

(¥ Million)

	(Japanese only)	As of Mar. 31, 2006 (a)	As of Mar. 31, 2006 (a)		As of Sep. 30, 2005 (b)	As of Mar. 31, 2005 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	3,367	(794)	(3,864)	4,162	7,231
Delinquent Loans	延滞債権額	112,121	(22,115)	(34,348)	134,237	146,469
Loans past due 3 months or more	3ヵ月以上延滞債権額	6,075	1,048	958	5,026	5,117
Restructured Loans	貸出条件緩和債権額	104,574	(4,165)	(12,491)	108,739	117,065
Total Risk-Monitored Loans	リスク管理債権合計	226,138	(26,027)	(49,746)	252,165	275,885

Total loan balance (Term-end balance)	貸出金残高(未残)	6,167,437	361,033	285,964	5,806,403	5,881,472
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Loans to Bankrupt Borrowers	破綻先債権額	0.05%	(0.01%)	(0.06%)	0.07%	0.12%
Delinquent Loans	延滞債権額	1.81%	(0.49%)	(0.67%)	2.31%	2.49%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.09%	0.01%	0.01%	0.08%	0.08%
Restructured Loans	貸出条件緩和債権額	1.69%	(0.17%)	(0.29%)	1.87%	1.99%
Total percentage of loan balance	貸出金残高比	3.66%	(0.67%)	(1.02%)	4.34%	4.69%

Consolidated

(¥ Million)

	(Japanese only)	As of Mar. 31, 2006 (a)	As of Mar. 31, 2006 (a)		As of Sep. 30, 2005 (b)	As of Mar. 31, 2005 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	3,549	(737)	(3,335)	4,287	6,885
Delinquent Loans	延滞債権額	114,484	(21,757)	(34,257)	136,242	148,742
Loans past due 3 months or more	3ヵ月以上延滞債権額	6,075	1,048	958	5,026	5,117
Restructured Loans	貸出条件緩和債権額	104,686	(4,170)	(12,518)	108,857	117,205
Total Risk-Monitored Loans	リスク管理債権合計	228,796	(25,616)	(49,153)	254,413	277,950

Total loan balance (Term-end balance)	貸出金残高(未残)	6,139,665	372,072	295,083	5,767,592	5,844,581
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Loans to Bankrupt Borrowers	破綻先債権額	0.05%	(0.01%)	(0.05%)	0.07%	0.11%
Delinquent Loans	延滞債権額	1.86%	(0.49%)	(0.68%)	2.36%	2.54%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.09%	0.01%	0.01%	0.08%	0.08%
Restructured Loans	貸出条件緩和債権額	1.70%	(0.18%)	(0.30%)	1.88%	2.00%
Total percentage of loan balance	貸出金残高比	3.72%	(0.68%)	(1.02%)	4.41%	4.75%

9. Reserve and Coverage Ratio against Risk-monitored Loans

Non-consolidated

(¥ Million)

	(Japanese only)	As of Mar. 31, 2006 (a)			As of Sep. 30, 2005 (b)	As of Mar. 31, 2005 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	226,138	(26,027)	(49,746)	252,165	275,885
Collateral/guarantees (Y)	担保・保証等	108,896	(17,186)	(32,059)	126,083	140,955
Reserve for possible loan losses (Z)	貸倒引当金	52,446	(8,308)	(15,584)	60,755	68,031
Reserve ratio (Z)/(X)	引当率	23.1%	(0.9%)	(1.4%)	24.0%	24.6%
Coverage ratio (Y+Z)/(X)	保全率	71.3%	(2.7%)	(4.4%)	74.0%	75.7%

Consolidated

(¥ Million)

	(Japanese only)	As of Mar. 31, 2006 (a)			As of Sep. 30, 2005 (b)	As of Mar. 31, 2005 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	228,796	(25,616)	(49,153)	254,413	277,950
Collateral/guarantees (Y)	担保・保証等	110,054	(16,915)	(31,585)	126,970	141,639
Reserve for possible loan losses (Z)	貸倒引当金	53,430	(8,171)	(15,492)	61,601	68,922
Reserve ratio (Z)/(X)	引当率	23.3%	(0.8%)	(1.4%)	24.2%	24.7%
Coverage ratio (Y+Z)/(X)	保全率	71.4%	(2.6%)	(4.3%)	74.1%	75.7%

10. Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

	(Japanese only)	As of Mar. 31, 2006 (a)			As of Sep. 30, 2005 (b)	As of Mar. 31, 2005 (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	25,389	(1,493)	(5,926)	26,882	31,315
Doubtful Claims	危険債権	90,385	(21,340)	(32,168)	111,726	122,554
Substandard Claims	要管理債権	110,650	(3,116)	(11,508)	113,766	122,158
Total	金融再生法開示債権合計	226,424	(25,949)	(49,603)	252,374	276,028

Total Claims*	総与信残高	6,286,952	371,190	285,302	5,915,761	6,001,649
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* Total Claims include : loans, foreign exchanges, accrued interest and suspense payments, and customers' liabilities for acceptances and guarantees.

総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾見返

11. Status of Coverage on Disclosed Claims

Non-consolidated

(¥ Million)

	(Japanese only)	As of Mar. 31, 2006 (a)	As of Mar. 31, 2006 (a)		As of Sep. 30, 2005 (b)	As of Mar. 31, 2005 (c)
			(a-b)	(a-c)		
Total coverage (A)	保 全 額	161,610	(25,422)	(47,569)	187,032	209,179
Reserve for possible loan losses	貸 倒 引 当 金	52,520	(8,265)	(15,512)	60,785	68,032
Value covered by collateral and guarantees	担 保 ・ 保 証 等	109,090	(17,156)	(32,056)	126,247	141,147
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	226,424	(25,949)	(49,603)	252,374	276,028

Coverage ratio (A)/(B)	保 全 率	71.3%	(2.7%)	(4.4%)	74.1%	75.7%
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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 Mar. 31, 2006 (a)	As of Mar. 31, 2006 (a)		As of Sep. 30, 2005 (b)	As of Mar. 31, 2005 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	3,433	(764)	(3,825)	4,207	7,269
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	21,945	(728)	(2,100)	22,674	24,046
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	90,385	(21,340)	(32,168)	111,726	122,554
Assets Requiring Caution (D)	要 注 意 先 債 権	946,456	24,093	106,370	922,363	840,086
Substandard Assets	要 管 理 先 債 権	130,436	(12,394)	(23,655)	142,831	154,091
Substandard Claims (Loans only)	う ち 要 管 理 債 権 (貸 出 金 の み)	110,650	(3,116)	(11,508)	113,766	122,158
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	816,019	36,488	130,025	779,531	685,994
Normal Assets (E)	正 常 先 債 権	5,224,720	369,930	217,026	4,854,790	5,007,694
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	6,286,952	371,190	285,302	5,915,761	6,001,649

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 Mar.			As of Sep.	As of Mar.
		31, 2006 (a)	(a-b)	(a-c)	30, 2005 (b)	31, 2005 (c)
Reserve for possible loan losses	貸倒引当金	68.2	(9.1)	(19.5)	77.4	87.8
General reserve	一般貸倒引当金	36.1	(1.4)	(7.4)	37.6	43.6
Specific reserve	個別貸倒引当金	32.0	(7.7)	(12.0)	39.7	44.0
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	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.			As of Sep.	As of Mar.
		31, 2006 (a)	(a-b)	(a-c)	30, 2005 (b)	31, 2005 (c)
Normal Assets	正常先債権	4,791.0	281.2	265.0	4,509.7	4,526.0
Assets Requiring Caution	要注意先債権	946.4	24.0	106.3	922.3	840.0
Substandard Assets	要管理先債権	130.4	(12.3)	(23.6)	142.8	154.0
Other Assets Requiring Caution	その他要注意先債権	816.0	36.4	130.0	779.5	685.9

Consolidated

(¥ Billion)

	(Japanese only)	As of Mar.			As of Sep.	As of Mar.
		31, 2006 (a)	(a-b)	(a-c)	30, 2005 (b)	31, 2005 (c)
Reserve for possible loan losses	貸倒引当金	76.7	(6.8)	(17.1)	83.6	93.8
General reserve	一般貸倒引当金	41.0	1.1	(4.6)	39.8	45.6
Specific reserve	個別貸倒引当金	35.6	(8.0)	(12.4)	43.7	48.1
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	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 Mar. 31, 2006		As of Sep. 30, 2005		As of Mar. 31, 2005	
		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)	6,147.8	100.00%	5,791.3	100.00%	5,865.5	100.00%
Manufacturing	製造業	452.2	7.36%	437.8	7.56%	436.9	7.45%
Agriculture	農業	9.5	0.15%	9.5	0.17%	11.7	0.20%
Forestry	林業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Fishery	漁業	1.4	0.02%	1.5	0.03%	1.5	0.02%
Mining	鉱業	10.0	0.16%	7.7	0.13%	7.5	0.13%
Construction	建設業	281.7	4.58%	274.4	4.74%	282.2	4.81%
Electricity, gas, heat supply and water	電・ガス・熱供給・水業	8.4	0.14%	7.2	0.12%	7.3	0.12%
Information and communications	情報通信業	22.0	0.36%	20.7	0.36%	23.8	0.41%
Transport	運輸業	178.6	2.91%	179.1	3.09%	179.5	3.06%
Wholesale and retail trade	卸売・小売業	558.5	9.08%	557.0	9.62%	548.1	9.35%
Finance and insurance	金融・保険業	246.6	4.01%	174.4	3.01%	230.5	3.93%
Real estate	不動産業	1,355.3	22.05%	1,283.2	22.16%	1,104.3	18.83%
Various services	各種サービス業	544.4	8.86%	530.8	9.17%	501.3	8.55%
Government, local public sector	国・地方公共団体	433.4	7.05%	344.8	5.95%	481.4	8.21%
Others (mainly consumer loans)	その他(個人)	2,045.2	33.27%	1,962.7	33.89%	2,048.9	34.93%

Note: As of September 30, 2005, the Bank has reviewed borrowers' industry classification for a more precise classification of consumer loans. The breakdown of 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貸出金は以下のとおりであります。

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2006		As of Sep. 30, 2005		As of Mar. 31, 2005	
		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)	6,147.8	100.00%	5,791.3	100.00%	5,865.5	100.00%
Manufacturing	製造業	452.0	7.35%	437.6	7.56%	436.9	7.45%
Agriculture	農業	9.4	0.15%	9.4	0.16%	11.7	0.20%
Forestry	林業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Fishery	漁業	1.4	0.02%	1.5	0.03%	1.5	0.02%
Mining	鉱業	10.0	0.16%	7.7	0.13%	7.5	0.13%
Construction	建設業	281.4	4.58%	274.1	4.73%	282.2	4.81%
Electricity, gas, heat supply and water	電・ガス・熱供給・水業	8.3	0.14%	7.1	0.13%	7.3	0.12%
Information and communications	情報通信業	22.0	0.36%	20.7	0.36%	23.8	0.41%
Transport	運輸業	178.6	2.91%	179.1	3.09%	179.5	3.06%
Wholesale and retail trade	卸売・小売業	557.8	9.08%	555.9	9.60%	548.1	9.35%
Finance and insurance	金融・保険業	246.5	4.01%	174.4	3.01%	230.5	3.93%
Real estate	不動産業	1,234.2	20.08%	1,156.6	19.97%	1,104.3	18.83%
Various services	各種サービス業	539.3	8.77%	525.0	9.07%	501.3	8.55%
Government, local public sector	国・地方公共団体	433.4	7.05%	344.8	5.95%	481.4	8.21%
Others (mainly consumer loans)	その他(個人)	2,172.8	35.34%	2,096.8	36.21%	2,048.9	34.93%

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

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2006		As of Sep. 30, 2005		As of Mar. 31, 2005	
		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)	226.1	100.00%	252.1	100.00%	275.8	100.00%
Manufacturing	製造業	8.4	3.72%	11.3	4.51%	13.4	4.87%
Agriculture	農業	1.1	0.50%	1.1	0.45%	2.5	0.93%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.1	0.07%	0.1	0.07%	0.1	0.06%
Mining	鉱業	0.0	0.00%	0.0	0.02%	0.1	0.04%
Construction	建設業	13.9	6.16%	18.9	7.53%	23.0	8.36%
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%	0.4	0.18%	0.5	0.20%
Transport	運輸業	12.6	5.58%	12.9	5.15%	13.4	4.88%
Wholesale and retail trade	卸売・小売業	36.6	16.22%	44.0	17.48%	47.7	17.29%
Finance and insurance	金融・保険業	0.6	0.27%	2.4	0.99%	2.8	1.04%
Real estate	不動産業	76.9	34.02%	81.0	32.15%	74.3	26.94%
Various services	各種サービス業	36.5	16.17%	39.6	15.73%	44.4	16.11%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	38.7	17.11%	39.6	15.74%	53.1	19.28%

Note: As of September 30, 2005, the Bank has reviewed borrowers' industry classification for a more precise classification of consumer loans. The 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 Mar. 31, 2006		As of Sep. 30, 2005		As of Mar. 31, 2005	
		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)	226.1	100.00%	252.1	100.00%	275.8	100.00%
Manufacturing	製造業	8.3	3.70%	11.3	4.50%	13.4	4.87%
Agriculture	農業	1.1	0.49%	1.1	0.45%	2.5	0.93%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.1	0.07%	0.1	0.06%	0.1	0.06%
Mining	鉱業	0.0	0.00%	0.0	0.02%	0.1	0.04%
Construction	建設業	13.8	6.14%	18.9	7.51%	23.0	8.36%
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%	0.4	0.18%	0.5	0.20%
Transport	運輸業	12.6	5.58%	12.9	5.15%	13.4	4.88%
Wholesale and retail trade	卸売・小売業	36.5	16.16%	43.4	17.25%	47.7	17.29%
Finance and insurance	金融・保険業	0.6	0.27%	2.4	0.99%	2.8	1.04%
Real estate	不動産業	67.9	30.05%	71.1	28.23%	74.3	26.94%
Various services	各種サービス業	35.6	15.78%	38.5	15.29%	44.4	16.11%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	48.7	21.58%	51.3	20.37%	53.1	19.28%

14. Loan Breakdown by Domicile of Borrower

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

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2006 (a)			As of Sep. 30, 2005 (b)	As of Mar. 31, 2005 (c)
			(a-b)	(a-c)		
Loan balance	債権額	0.6	(0.0)	(0.3)	0.7	0.9
Number of countries	対象国数	1	-	-	1	1

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

(¥ Billion)

	(Japanese only)	As of Mar. 31, 2006 (a)			As of Sep. 30, 2005 (b)	As of Mar. 31, 2005 (c)
			(a-b)	(a-c)		
Indonesia	インドネシア	0.6	(0.0)	(0.3)	0.7	0.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
South Korea	韓国	1.7	(0.5)	(0.3)	2.2	2.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	3.6	1.7	1.9	1.8	1.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
China	中国	0.4	0.4	0.4	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	1.5	(0.3)	(0.5)	1.8	2.0
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	2.1	1.0	0.9	1.0	1.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	10.1	2.3	2.0	7.7	8.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

(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)
Bonds Held-to-Maturity	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 the 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 the 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, 2006 (a)					As of Sep. 30, 2005 (b)			As of Mar. 31, 2005 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Bonds Held-to-Maturity	満期保有目的	(0.3)	(0.3)	(0.3)	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0
Other securities	その他有価証券	94.2	18.4	47.3	141.6	47.4	75.7	89.5	13.8	46.8	55.5	8.7
Stocks	株式	135.6	53.7	90.9	136.7	1.1	81.8	83.8	1.9	44.6	47.4	2.7
Bonds	債券	(28.6)	(24.9)	(34.0)	0.2	28.9	(3.7)	1.9	5.7	5.3	5.8	0.5
Others	その他	(12.6)	(10.3)	(9.5)	4.5	17.2	(2.3)	3.7	6.1	(3.1)	2.2	5.4
Foreign bonds	うち外国債券	(15.6)			0.5	16.1						
Total	合計	93.8	18.0	46.9	141.6	47.8	75.7	89.5	13.8	46.8	55.5	8.7

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". "Foreign bonds" are disclosed separately from "Others" from this fiscal year.
「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。なお、当事業年度より「その他」のうち外国債券を区分記載しております。
- "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, 2006 (a)					As of Sep. 30, 2005 (b)			As of Mar. 31, 2005 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Bonds Held-to-Maturity	満期保有目的	(0.3)	(0.3)	(0.3)	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0
Other securities	その他有価証券	96.8	18.9	48.4	144.3	47.4	77.8	91.7	13.9	48.3	57.1	8.7
Stocks	株式	138.2	54.1	92.0	139.4	1.2	84.0	86.0	2.0	46.1	48.9	2.8
Bonds	債券	(28.6)	(24.9)	(34.0)	0.2	28.9	(3.7)	1.9	5.7	5.3	5.8	0.5
Others	その他	(12.6)	(10.3)	(9.5)	4.5	17.2	(2.3)	3.7	6.1	(3.1)	2.2	5.4
Foreign bonds	うち外国債券	(15.6)			0.5	16.1						
Total	合計	96.4	18.5	48.0	144.3	47.8	77.8	91.7	13.9	48.3	57.1	8.7

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". "Foreign bonds" are disclosed separately from "Others" from this fiscal year.
「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。なお、当連結会計年度より「その他」のうち外国債券を区分記載しております。
- "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 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

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