

INTERIM FINANCIAL RESULTS
For Fiscal Year 2006
(Ended September 30, 2006)

THE CHIBA BANK, LTD.

Interim Financial Results For Fiscal Year 2006 Ended September 30, 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, increased by ¥1.3 billion compared with the corresponding period of the previous fiscal year and reached ¥38.7 billion.
- Though ordinary profit decreased by ¥4.2 billion compared with the corresponding period of the previous fiscal year to ¥31.8 billion, interim net income increased by ¥1.1 billion from the previous fiscal year to ¥24.5 billion as a result of recording ¥8.1 billion in Extraordinary gains.
- The consolidated capital ratio (BIS guidelines) was 10.95%, and the non-consolidated capital ratio (BIS guidelines) was 10.57%. The consolidated Tier I ratio was 8.51%, and the non-consolidated Tier I ratio was 8.17%.
- Disclosed claims under the Financial Reconstruction Law decreased by ¥10.7 billion from the end of March 2006, to ¥215.6 billion. The non-performing loan ratio declined by 0.28% to 3.31%.

(1) Summary of income

			(¥ Billion)			
	(Japanese)	For the six months ended Sep. 30, 2006 (a)	Announced forecast	(a-b)	(a-b)/b	For the six months ended Sep. 30, 2005 (b)
Ordinary income	経 常 収 益	109.6		13.7	14.3%	95.9
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一般貸引繰入前)	38.7	40.0	1.3	3.4%	37.4
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	38.7		1.3	3.4%	37.4
Non-recurrent income and losses	臨 時 損 益	(6.9)		(5.5)		(1.3)
Disposal of non-performing loans (ii)	う ち 不 良 債 権 処 理 額	9.1		4.9		4.1
Ordinary profits	経 常 利 益	31.8	37.0	(4.2)	(11.7%)	36.0
Extraordinary profits (losses)	特 別 損 益	8.1		2.4		5.6
Transfer from reserve for possible loan losses (iii)	う ち 貸 倒 引 当 金 取 崩 額	6.5		1.5		4.9
Interim net income	中 間 純 利 益	24.5	24.0	1.1	4.8%	23.4
Credit Costs (i) + (ii) (iii)	信 用 コ ス ト	2.6		3.3		(0.7)

(2) Capital ratio (BIS guidelines)

	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Consolidated capital ratio	連 結 自 己 資 本 比 率	10.95%	(0.23%)	0.20%	11.19%	10.75%
Tier I ratio	T i e r 比 率	8.51%	0.15%	0.79%	8.36%	7.71%
Non-consolidated capital ratio	単 体 自 己 資 本 比 率	10.57%	(0.25%)	0.15%	10.83%	10.42%
Tier I ratio	T i e r 比 率	8.17%	0.11%	0.77%	8.05%	7.40%

(3) Disclosed claims under the Financial Reconstruction Law

	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Total	合 計 額	215.6	(10.7)	(36.7)	226.4	252.3
Non-performing loan ratio	不 良 債 権 比 率	3.31%	(0.28%)	(0.95%)	3.60%	4.26%

2. Income and Expenses

(1) Net business income

- Net business income (before transfer to general reserve for possible loan losses) increased by ¥1.3 billion from the corresponding period of the previous fiscal year, to ¥38.7 billion. Gross business profits increased by ¥2.8 billion and Expenses increased by ¥1.5 billion mainly through new branch openings.
- In the Domestic gross business profit category, Fees and commissions steadily increased by ¥1.0 billion from the corresponding period of the previous fiscal year by reflecting a boost in custody assets (sales of investment trusts and personal annuities), in addition to an increase being seen in Net interest income of ¥4.8 billion mainly thanks to growth in the balance of loans and bills discounted. International gross business profit decreased by ¥3.6 billion mainly through the sales of foreign bonds executed as a part of a restructuring of portfolio balances.
- In the Expenses category, both Personnel expenses and Non-personnel expenses increased (by ¥0.4 billion and ¥0.9 billion respectively) reflecting an acceleration of branch openings in new business areas and an increase in employees to support the branch strategy.
- Core net business income (Net business income (before transfer to general reserve for possible loan losses) less Gains/losses on bonds) increased by ¥5.3 billion from the corresponding period of the previous fiscal year, to ¥40.8 billion.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2006 (a)			For the six months ended Sep. 30, 2005 (b)
			(a-b)	(a-b)/b	
Gross business profits	業務粗利益	77.8	2.8	3.7%	75.0
Domestic gross business profits	国内業務粗利益	77.6	6.5		71.1
Net interest income	資金利益	64.5	4.8		59.6
Fees and commissions income	役務取引等利益	10.3	1.0		9.3
Fees and commissions income of investment trusts	うち投信取扱手数料	4.1	1.2		2.9
Trading income	特定取引利益	0.8	(0.0)		0.8
Profit from other business transactions	その他業務利益	2.0	0.7		1.2
Gains (losses) on bonds	うち債券関係損益	0.3	(1.1)		1.4
International gross business profits	国際業務粗利益	0.2	(3.6)		3.9
Net interest income	うち資金利益	1.3	(0.8)		2.1
Gains (losses) on bonds	うち債券関係損益	(2.4)	(2.8)		0.4
Expenses	経費	39.1	1.5	4.1%	37.6
Personnel expenses	人件費	18.4	0.4		18.0
Non-personnel expenses	物件費	18.4	0.9		17.4
Taxes	税金	2.2	0.0		2.1
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸引繰入前)	38.7	1.3	3.4%	37.4
Core net business income	コア業務純益	40.8	5.3	15.1%	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	38.7	1.3	3.4%	37.4

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

(Reference) (参考)

Number of Branches	店舗数	167	5	162
Sub-branches	うち出張所	18	3	15
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	4	1	3
Number of employees	従業員数	3,904	77	3,827

Note: 1. "Sub-branches" includes Corporate banking offices. 出張所には、地区法人営業所を含めております。
2. "Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees. 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 profits and Interim net income

- Credit costs (Net transfer to general reserve for possible loan losses + Disposal of non-performing loans - Transfer from reserve for possible loan losses) increased by ¥3.3 billion from the corresponding period of the previous fiscal year to ¥2.6 billion.
- A Transfer from reserve for possible loan losses of ¥6.5 billion was recorded in Extraordinary gains because the figure was positive.
- Thus, the Bank registered ¥31.8 billion of Ordinary profits and ¥24.5 billion of Interim net income.
- For reference, the Interim net income of ¥24.5 billion surpassed the previous fiscal year's amount of ¥23.4 billion, setting a record for the fourth successive year.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2006 (a)			For the six months ended Sep. 30, 2005 (b)
			(a-b)	(a-b)/b	
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸引繰入前)	38.7	1.3	3.4%	37.4
Net transfer to general reserve for possible loan losses (i)	一般貸倒引当金額純繰入額	-	-		-
Net business income	業務純益	38.7	1.3	3.4%	37.4
Disposal of non-performing loans (ii)	不良債権処理額	9.1	4.9		4.1
Gains (losses) related to stocks	株式等関係損益	0.3	(1.1)		1.4
Ordinary profits	経常利益	31.8	(4.2)	(11.7%)	36.0
Extraordinary profits (losses)	特別損益	8.1	2.4	42.8%	5.6
Transfer from reserve for possible loan losses (iii)	うち貸倒引当金額取崩	6.5	1.5		4.9
Collection of written-off claims (iv)	うち償却債権取立益	1.8	0.0		1.8
Interim net income	中間純利益	24.5	1.1	4.8%	23.4

Credit Costs (i) + (ii) - (iii)	信用コスト	2.6	3.3		(0.7)
Net Credit Costs (i) + (ii) - (iii) - (iv)	実質信用コスト	0.8	3.3		(2.5)

3. Management Indices

(Figures targeted in the Medium-term Management Plan)

Targets: Overhead ratio (OHR): Below 50%; Return on average total assets (ROA): Over 0.4%; Return on equity (ROE): Over 8.5%.

- The Overhead ratio (OHR), an indicator of management efficiency, was 49.80%. The Return on average total assets (ROA), which is an indicator of asset management efficiency and profitability, was 0.50%.
- The Return on equity (ROE) was 9.30%.

	(Japanese)	For the six months ended Sep. 30, 2006 (a)			FY 2005 ended Mar. 31, 2006 (b)	For the six months ended Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Overhead ratio (OHR) *1	O H R	49.80%	(0.15%)	(1.33%)	49.95%	51.13%
Return on average total assets (ROA) *2	R O A	0.50%	(0.00%)	(0.02%)	0.51%	0.53%
Return on equity (ROE) *3	R O E	9.30%	(0.77%)	(1.73%)	10.08%	11.04%

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

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

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

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

*3 ROE = $\frac{\text{当期(中間)純利益}}{\text{(期首資本の部合計} + \text{期末純資産の部合計)} / 2}$

4. Investment and Borrowing

- A positive approach towards meeting the financial needs of customers brought an increase in Corporate loans of ¥149.0 billion and in Housing loans of ¥34.2 billion. The total balance of loans and bills discounted increased by ¥204.6 billion to ¥6,372.0 billion.
- The balance of Deposits increased by ¥0.1 billion from the fiscal year-end, with deposits from personal customers increasing by ¥68.6 billion from the fiscal year-end, whilst deposits from the public sector decreased. Promotion of the sale of custody assets resulted in an increase of investment trusts which grew by ¥66.1 billion from the fiscal year-end, resulting in an outstanding balance of ¥510.2 billion. Also, sales of personal annuities were successful, with insurance premiums totalling ¥30.7 billion.
- The balance of Securities (before gains or losses on valuation) increased by ¥59.3 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 2.8 years.

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

(¥ Billion)						
	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Loans and bills discounted	貸 出 金	6,372.0	204.6	565.6	6,167.4	5,806.4
Domestic	国 内 向 け 貸 出	6,347.0	199.2	555.7	6,147.8	5,791.3
Corporate loans	事 業 者 向 け 貸 出	3,662.2	149.0	333.2	3,513.1	3,328.9
Consumer loans	消 費 者 ロ ー ン	2,048.8	31.7	121.5	2,017.1	1,927.2
Housing loans	う ち 住 宅 ロ ー ン	1,927.0	34.2	123.9	1,892.7	1,803.1
Public sectors	公 共 向 け 貸 出	636.0	18.4	100.9	617.5	535.0
Small and medium-sized companies [Ratio]	う ち 中 小 企 業 等 貸 出 (中 小 企 業 等 貸 出 比 率)	4,861.1 [76.58%]	84.7 (1.10%)	299.3 (2.18%)	4,776.4 [77.69%]	4,561.8 [78.77%]
Overseas	海 外 向 け 貸 出	24.9	5.3	9.8	19.5	15.0
Deposits	預 金	8,009.2	0.1	265.0	8,009.1	7,744.1
In Chiba Prefecture	う ち 県 内	7,543.5	(24.4)	165.9	7,568.0	7,377.6
Personal deposits	う ち 個 人	5,951.3	68.6	190.6	5,882.7	5,760.6
Public sectors	う ち 公 共	311.4	(108.9)	(50.5)	420.3	361.9

(Reference) (参考)

Investment trusts and Personal annuities 投資信託等

(¥ Billion)						
	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Balance of investment trusts	投 資 信 託 残 高	510.2	66.1	98.7	444.1	411.4
Personal investors	う ち 個 人	501.7	66.0	98.7	435.7	403.0
Stock funds	う ち 株 式 投 資 信 託	490.4	65.3	105.5	425.0	384.9

(¥ Billion)						
	(Japanese)	For the six months ended Sep. 30, 2006 (a)			For the six months ended Mar. 31, 2006 (b)	For the six months ended Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	30.7	(3.7)	(7.5)	34.4	38.3
Variable annuities	う ち 変 額 保 険	28.8	(1.7)	2.9	30.6	25.8
Personal annuities (Fees and commissions)	個 人 年 金 保 険 等 (手 数 料)	1.2	(0.1)	(0.0)	1.3	1.3
Variable annuities	う ち 変 額 保 険	1.2	(0.0)	0.1	1.3	1.1

(2) Securities (term-end balance)

(¥ Billion)

	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Securities	有 価 証 券	2,599.1	59.3	442.2	2,539.8	2,156.9
Government bonds	国 債	751.7	36.4	155.1	715.2	596.5
Stocks	株 式	147.9	3.9	6.4	144.0	141.5
Corporate bonds and others	社 債 他	1,041.0	6.6	135.7	1,034.4	905.2
Foreign currency securities	外 貨 建 有 価 証 券	658.3	12.3	144.8	646.0	513.4
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	2.8 years	(0.2 years)	(0.3 years)	3.1 years	3.2 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。

3.Gains (losses) on valuation of securities as of September 30, 2006, March 31, 2006, and September 30, 2005 are ¥81.3 billion, ¥94.2 billion and ¥75.7 billion respectively.

有価証券の含み損益は 18 年 9 月末 813 億円、18 年 3 月末 942 億円、17 年 9 月末 757 億円です。

5. Assets

- Disclosed claims under the Financial Reconstruction Law decreased by ¥10.7 billion from the previous fiscal year-end, to ¥215.6 billion. The coverage ratio, including reserves, was 71.1% for total disclosed claims, 84.5% for doubtful claims, and 52.8% for substandard claims. Thus the possibility of losses occurring in the future is limited.
- The non-performing loan ratio declined by 0.28% to 3.31%.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 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	28,044	2,655	1,162	25,389	26,882
Doubtful Claims	危険債権	82,348	(8,037)	(29,377)	90,385	111,726
Substandard Claims	要管理債権	105,249	(5,401)	(8,517)	110,650	113,766
Total	合計	215,641	(10,782)	(36,732)	226,424	252,374
Normal Claims	正常債権	6,292,506	231,979	629,119	6,060,527	5,663,387
Non-performing loan ratio	不良債権比率	3.31%	(0.28%)	(0.95%)	3.60%	4.26%
Coverage ratio	保全率	71.1%	(0.2%)	(2.9%)	71.3%	74.1%

(Reference) Breakdown of coverage

(参考) 保全内訳

(¥ Million)

	(Japanese)	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	28,044	23,919	4,125	100.0%	100.0%
Doubtful Claims	危険債権	82,348	45,347	24,300	65.6%	84.5%
Substandard Claims	要管理債権	105,249	*1 36,265	19,407	28.1%	52.8%
Total	合計	215,641	105,532	47,833	43.4%	71.1%

*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 2006, ending March 31, 2007

Non-consolidated

(¥ Billion)

	(Japanese)	For Fiscal Year 2006, ending Mar. 31, 2007
Ordinary income	経 常 収 益	220.0
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
Ordinary profits	経 常 利 益	70.0
Net income	当 期 純 利 益	48.0

	(Japanese)	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)

	(Japanese)	For the six months ended Sep. 30, 2006 (a)			For the six months ended Sep. 30, 2005 (b)
			(a-b)	(a-b)/b	
Ordinary income	経 常 収 益	126.8	14.7	13.2%	112.1
Ordinary profits	経 常 利 益	36.8	(3.4)	(8.5%)	40.3
Interim net income	中 間 純 利 益	25.6	0.7	3.2%	24.8

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

(¥ Billion)

	(Japanese)	For Fiscal Year 2006, ending Mar. 31, 2007
Ordinary income	経 常 収 益	255.0
Ordinary profits	経 常 利 益	80.0
Net income	当 期 純 利 益	50.5

II. Consolidated Financial Information

1. Consolidated Interim Balance Sheets

(¥ Million)

Item	科目 (Japanese)	As of Sep. 30, 2006 (a)	As of Sep. 30, 2005 (b)	(a-b)	As of Mar. 31, 2006 (c)	(a-c)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	236,683	340,028	(103,345)	269,751	(33,068)
Call loans and bills bought	コールローン及び買入手形	-	-	-	129	(129)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	5,491	13,195	(7,704)	19,944	(14,453)
Other debt purchased	買入金銭債権	54,772	21,235	33,536	63,574	(8,802)
Trading assets	特定取引資産	231,395	385,157	(153,761)	368,619	(137,223)
Money held in trust	金銭の信託	31,217	32,637	(1,420)	32,359	(1,142)
Securities	有価証券	2,681,027	2,233,281	447,745	2,635,218	45,808
Loans and bills discounted	貸出金	6,341,918	5,767,592	574,325	6,139,665	202,253
Foreign exchange	外国為替	3,687	2,491	1,195	2,591	1,095
Other assets	その他資産	64,604	100,383	(35,778)	116,832	(52,227)
Premises and equipment	動産不動産	-	101,928	-	101,010	-
Tangible fixed assets	有形固定資産	136,929	-	-	-	-
Intangible fixed assets	無形固定資産	10,099	-	-	-	-
Deferred tax assets	繰延税金資産	24,149	34,979	(10,829)	20,313	3,836
Customers' liabilities for acceptances and guarantees	支払承諾見返	132,682	99,124	33,558	108,773	23,908
Reserve for possible loan losses	貸倒引当金	(67,049)	(83,615)	16,566	(76,722)	9,673
Total assets	資産の部合計	9,887,608	9,048,421	839,187	9,802,061	85,547
Liabilities:	(負債の部)					
Deposits	預金	7,989,394	7,723,097	266,297	7,988,784	610
Negotiable certificates of deposit	譲渡性預金	94,999	144,858	(49,859)	130,017	(35,018)
Call money and bills sold	コールマネー及び売渡手形	140,291	35,764	104,527	250,091	(109,799)
Payables under repurchase agreements	売現先勘定	63,971	35,999	27,971	139,493	(75,522)
Payables under securities lending transactions	債券貸借取引受入担保金	437,406	291,589	145,816	411,380	26,025
Trading liabilities	特定取引負債	10,041	5,899	4,142	21,029	(10,988)
Borrowed money	借入金	314,696	64,062	250,633	49,830	264,865
Foreign exchange	外国為替	521	443	77	366	154
Bonds	社債	21,000	21,000	-	21,000	-
Other liabilities	その他負債	88,736	130,050	(41,313)	102,828	(14,092)
Reserve for employees' retirement benefits	退職給付引当金	19,964	20,858	(894)	20,647	(683)
Reserves under special laws	特別法上の引当金	215	154	61	196	18
Deferred tax liabilities	繰延税金負債	139	206	(67)	250	(111)
Deferred tax liabilities on land revaluation	再評価に係る繰延税金負債	15,301	15,338	(36)	15,304	(2)
Acceptances and guarantees	支払承諾	132,682	99,124	33,558	108,773	23,908
Total liabilities	負債の部合計	9,329,361	8,588,447	740,913	9,259,996	69,364
Minority interests:	(少数株主持分)					
Minority interests in consolidated subsidiaries	少数株主持分	-	8,607	-	10,110	-
Stockholders' equity:	(資本の部)					
Common stock	資本金	-	121,019	-	145,069	-
Capital surplus	資本剰余金	-	98,264	-	122,223	-
Retained earnings	利益剰余金	-	180,111	-	201,594	-
Land revaluation excess	土地再評価差額金	-	7,757	-	7,843	-
Net unrealized gains on other securities	その他有価証券評価差額金	-	46,098	-	57,266	-
Foreign currency translation adjustments	為替換算調整勘定	-	17	-	6	-
Treasury stock	自己株式	-	(1,904)	-	(2,048)	-
Total stockholders' equity	資本の部合計	-	451,365	-	531,954	-
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分及び資本の部合計	-	9,048,421	-	9,802,061	-

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。

(¥ Million)

Item	科目 (Japanese)	As of Sep. 30, 2006 (a)	As of Sep. 30, 2005 (b)	(a-b)	As of Mar. 31, 2006 (c)	(a-c)
Net assets:	(純資産の部)					
Common stock	資 本 金	145,069	-	-	-	-
Capital surplus	資 本 剰 余 金	122,362	-	-	-	-
Retained earnings	利 益 剰 余 金	223,614	-	-	-	-
Treasury stock	自 己 株 式	(2,127)	-	-	-	-
Total stockholders' equity	株 主 資 本 合 計	488,918	-	-	-	-
Net unrealized gains on other securities	その他有価証券評価差額金	49,332	-	-	-	-
Net deferred gains on hedging instruments	繰 延 ヘ ッ ジ 損 益	1,649	-	-	-	-
Land revaluation excess	土 地 再 評 価 差 額 金	7,839	-	-	-	-
Foreign currency translation adjustments	為 替 換 算 調 整 勘 定	1	-	-	-	-
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	58,822	-	-	-	-
Minority interests	少 数 株 主 持 分	10,506	-	-	-	-
Total net assets	純 資 産 の 部 合 計	558,247	-	-	-	-
Total liabilities, and net assets	負 債 及 び 純 資 産 の 部 合 計	9,887,608	-	-	-	-

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)	For the six months ended Sep. 30, 2006 (a)	For the six months ended Sep. 30, 2005 (b)	(a-b)	For FY 2005 ended Mar. 31, 2006 (Summary)
Ordinary income	経 常 収 益	126,872	112,103	14,768	231,502
Interest income	資 金 運 用 収 益	85,095	71,888	13,206	150,511
Interest on loans and discounts	(うち貸出金利息)	59,950	57,810	2,140	115,695
Interest and dividends on securities	(うち有価証券利息配当金)	24,307	13,024	11,283	33,081
Fees and commissions income	役 務 取 引 等 収 益	22,157	20,594	1,562	44,090
Trading income	特 定 取 引 収 益	1,101	1,306	(204)	2,577
Other operating income	そ の 他 業 務 収 益	3,163	3,521	(357)	5,416
Other ordinary income	そ の 他 経 常 収 益	15,354	14,792	562	28,906
Ordinary expenses	経 常 費 用	89,981	71,773	18,207	152,393
Interest expenses	資 金 調 達 費 用	17,996	8,798	9,198	21,597
Interest on deposits	(うち預金利息)	8,028	3,602	4,425	8,975
Fees and commissions expenses	役 務 取 引 等 費 用	6,442	5,961	480	12,130
Other operating expenses	そ の 他 業 務 費 用	2,535	709	1,825	2,733
General and administrative expenses	営 業 経 費	42,784	41,687	1,097	83,450
Other ordinary expenses	そ の 他 経 常 費 用	20,221	14,616	5,605	32,481
Ordinary profits	経 常 利 益	36,891	40,330	(3,439)	79,109
Extraordinary profits	特 別 利 益	5,960	5,489	470	8,512
Extraordinary losses	特 別 損 失	274	1,098	(824)	1,414
Income for the interim (current) fiscal year before income taxes and minority interests	税 金 等 調 整 前 中 間 (当 期) 純 利 益	42,577	44,722	(2,144)	86,206
Income taxes-current	法 人 税 住 民 税 及 び 事 業 税	15,948	11,309	4,638	20,295
Income taxes-deferred	法 人 税 等 調 整 額	380	7,857	(7,477)	14,909
Minority interests in net income	少 数 株 主 利 益	624	715	(90)	2,073
Net income for the interim (current) fiscal year	中 間 (当 期) 純 利 益	25,624	24,839	785	48,927

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)	For the six months ended Sep. 30, 2005 (a)	For FY 2005 ended Mar. 31, 2006
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	98,250
Increase in capital surplus	資本剰余金増加高	14	23,973
Increase due to issuance of stock	増資による新株の発行	-	23,956
Gain (Loss) on sales of treasury stock	自己株式処分差益	14	17
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	122,223
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	158,107
Increase in retained earnings	利益剰余金増加高	24,989	48,992
Net income for (interim) fiscal year	中間(当期)純利益	24,839	48,927
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	64
Decrease in retained earnings	利益剰余金減少高	2,985	5,505
Cash dividends paid	配当金	2,940	5,460
Bonuses to Directors	役員賞与	45	45
Retained earnings at end of (interim) fiscal year	利益剰余金 中間期末(期末)残高	180,111	201,594

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 Changes in Net Assets (from April 1, 2006 to September 30, 2006)

(¥Million)

		Stockholders' equity				
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
		株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
As of March 31, 2006	平成 18 年 3 月 31 日 残高	145,069	122,223	201,594	(2,048)	466,837
Changes during interim FY2006	中間連結会計期間中の変動額					
Dividends from surplus*	剰余金の配当			(3,559)		(3,559)
Bonuses to directors*	役員賞与			(49)		(49)
Net income	中間純利益			25,624		25,624
Purchase of treasury stock	自己株式の取得				(173)	(173)
Disposal of treasury stock	自己株式の処分		139		95	234
Transfer from land revaluation excess	土地再評価差額金の取崩			4		4
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)					
Total of items during interim FY2006	中間連結会計期間中の変動額合計	-	139	22,019	(78)	22,080
As of September 30, 2006	平成 18 年 9 月 30 日 残高	145,069	122,362	223,614	(2,127)	488,918

(¥Million)

		Valuation and translation adjustments					Minority interests	Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Foreign currency translation adjustments	Total valuation and translation adjustments		
		評価・換算差額等					少数株主分	純資産計
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	為替換算調整勘定	評価・換算差額等計		
As of March 31, 2006	平成 18 年 3 月 31 日 残高	57,266	-	7,843	6	65,117	10,110	542,065
Changes during interim FY2006	中間連結会計期間中の変動額							
Dividends from surplus*	剰余金の配当							(3,559)
Bonuses to directors*	役員賞与							(49)
Net income	中間純利益							25,624
Purchase of treasury stock	自己株式の取得							(173)
Disposal of treasury stock	自己株式の処分							234
Transfer from land revaluation excess	土地再評価差額金の取崩							4
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	(7,934)	1,649	(4)	(5)	(6,294)	395	(5,898)
Total of items during interim FY2006	中間連結会計期間中の変動額合計	(7,934)	1,649	(4)	(5)	(6,294)	395	16,182
As of September 30, 2006	平成 18 年 9 月 30 日 残高	49,332	1,649	7,839	1	58,822	10,506	558,247

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。

* Appropriation items of retained earnings in shareholders' meeting held in June, 2006. 平成 18 年 6 月の定時株主総会における利益処分項目であります。

5. Consolidated Interim Statements of Cash Flows

(¥ Million)

	(Japanese)	For six months ended Sep. 30, 2006 (a)	For six months ended Sep. 30, 2005 (b)	(a-b)	For FY 2005 ended Mar. 31, 2006
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	42,577	44,722	(2,144)	86,206
Depreciation of fixed assets	減 価 償 却 費	10,509	1,947	8,561	4,031
Impairment losses on fixed assets	減 損 損 失	107	824	(716)	824
Equity investments accounted for by the equity method	持分法による投資損益()	(81)	(57)	(23)	(209)
Net change in reserve for possible loan losses	貸倒引当金の増加額	(9,673)	(10,237)	564	(17,130)
Net change in liability for employees' retirement benefits	退職給付引当金の増加額	(683)	(304)	(378)	(515)
Interest income	資金運用収益	(85,095)	(71,888)	(13,206)	(150,511)
Interest expenses	資金調達費用	17,996	8,798	9,198	21,597
Gains (losses) on investment securities	有価証券関係損益()	1,619	(3,466)	5,086	(3,712)
Gains (losses) on money held in trust	金銭の信託の運用損益()	(282)	(581)	299	(1,485)
Foreign exchange gains (losses)	為替差損益()	(37)	(42)	4	(92)
Gains (losses) on disposals of premises and equipment	動産不動産処分損益()	-	262	-	472
Gains (losses) on disposals of fixed assets	固定資産処分損益()	128	-	-	-
Net change in trading assets	特定取引資産の純増()減	137,223	(70,340)	207,564	(53,802)
Net change in trading liabilities	特定取引負債の純増減()	(10,988)	(441)	(10,546)	14,688
Net change in loans and bills discounted	貸出金の純増()減	(202,253)	76,988	(279,241)	(295,083)
Net change in deposits	預金の純増減()	610	149,525	(148,915)	415,212
Net change in negotiable certificates of deposit	譲渡性預金の純増減()	(35,018)	41,059	(76,078)	26,218
Net change in borrowed money (excluding subordinated borrowings)	借入金(劣後特約借入金を除く)の純増減()	268,865	195	268,669	(6,035)
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	3,812	31,821	(28,009)	11,284
Net change in call loans and bills bought and others	コールローン等の純増()減	8,931	19,413	(10,481)	(23,055)
Net change in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増()減	14,453	(10,616)	25,070	(17,365)
Net change in call money and bills sold	コールマネー等の純増減()	(185,321)	(19,044)	(166,277)	298,776
Net change in payables under securities lending transactions	債券貸借取引受入担保金の純増減()	26,025	119,988	(93,963)	239,780
Net change in foreign exchange (assets)	外国為替(資産)の純増()減	(1,095)	(253)	(842)	(353)
Net change in foreign exchange (liabilities)	外国為替(負債)の純増減()	154	141	13	63
Interest received	資金運用による収入	83,670	72,620	11,050	149,788
Interest paid	資金調達による支出	(17,237)	(8,442)	(8,795)	(21,207)
Others	そ の 他	(2,270)	46,096	(48,366)	(901)
Subtotal	小 計	66,649	418,688	(352,038)	677,482
Income Taxes paid	法人税等の支払額	(17,447)	(4,214)	(13,232)	(7,207)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	49,201	414,473	(365,271)	670,275
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	(422,991)	(931,720)	508,728	(1,595,181)
Proceeds from sales of securities	有価証券の売却による収入	169,340	307,562	(138,222)	465,053
Proceeds from maturity of securities	有価証券の償還による収入	191,849	133,524	58,325	256,211
Increase in money held in trust	金銭の信託の増加による支出	(906)	(2,564)	1,657	(2,170)
Decrease in money held in trust	金銭の信託の減少による収入	2,365	159	2,206	411
Purchases of premises and equipment	動産不動産の取得による支出	-	(1,473)	-	(3,515)
Purchases of tangible fixed assets	有形固定資産の取得による支出	(10,156)	-	-	-
Purchases of intangible fixed assets	無形固定資産の取得による支出	(1,738)	-	-	-
Proceeds from sales of premises and equipment	動産不動産の売却による収入	-	114	-	783
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	1,402	-	-	-
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(70,835)	(494,397)	423,561	(878,408)
III. Cash flows from financing activities:	III. 財務活動によるキャッシュ・フロー				
Repayment of subordinated borrowings	劣後特約借入金の返済による支出	(4,000)	(21,000)	17,000	(29,000)
Proceeds from issuance of subordinated bonds	劣後特約付社債の発行による収入	10,000	-	10,000	-
Repayment of subordinated bonds	劣後特約付社債の償還による支出	(10,000)	(18,500)	8,500	(18,500)
Proceeds from issuance of stocks	株式の発行による収入	-	-	-	48,006
Dividends paid	配当金支払額	(3,559)	(2,940)	(619)	(5,460)
Dividends paid to minority interests	少数株主への配当金支払額	(160)	(97)	(63)	(97)
Purchase of treasury stocks	自己株式の取得による支出	(173)	(98)	(75)	(246)
Proceeds from sales of treasury stocks	自己株式の売却による収入	234	36	198	42
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(7,658)	(42,599)	34,941	(5,256)
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	37	42	(4)	92
V. Net change in cash and cash equivalents	V. 現金及び現金同等物の増加額	(29,256)	(122,482)	93,225	(213,296)
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	238,794	452,090	(213,296)	452,090
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	209,538	329,608	(120,070)	238,794

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)	As of Sep. 30, 2006 (a)	As of Sep. 30, 2005 (b)	(a-b)	As of Mar 31, 2006 (Summary) (c)	(a-c)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	235,697	338,318	(102,621)	269,073	(33,376)
Call loans	コールローン	1,000	-	1,000	2,629	(1,629)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	5,491	13,195	(7,704)	19,944	(14,453)
Other debt purchased	買入金銭債権	44,784	10,887	33,897	53,350	(8,566)
Trading assets	特定取引資産	230,985	384,737	(153,751)	368,084	(137,099)
Money held in trust	金銭の信託	27,424	26,788	635	27,171	252
Securities	有価証券	2,680,522	2,232,683	447,838	2,634,013	46,508
Loans and bills discounted	貸出金	6,372,058	5,806,403	565,654	6,167,437	204,621
Foreign exchange	外国為替	3,687	2,491	1,195	2,591	1,095
Other assets	その他資産	56,767	50,220	6,546	65,692	(8,925)
Premises and equipment	動産不動産	-	96,582	-	95,627	-
Tangible fixed assets	有形固定資産	89,123	-	-	-	-
Intangible fixed assets	無形固定資産	7,975	-	-	-	-
Deferred tax assets	繰延税金資産	18,940	30,598	(11,658)	15,527	3,412
Customers' liabilities for acceptances and guarantees	支払承諾見返	127,760	103,363	24,397	113,488	14,272
Reserve for possible loan losses	貸倒引当金	(58,035)	(77,447)	19,412	(68,270)	10,234
Total assets	資産の部合計	9,844,183	9,018,823	825,360	9,766,363	77,820
Liabilities:	(負債の部)					
Deposits	預金	8,009,263	7,744,187	265,075	8,009,102	160
Negotiable certificates of deposit	譲渡性預金	94,999	144,858	(49,859)	130,017	(35,018)
Call money	コールマネー	140,291	27,664	112,627	96,791	43,500
Payables under repurchase agreements	売現先勘定	63,971	35,999	27,971	139,493	(75,522)
Payables under securities lending transactions	債券貸借取引受入担保金	437,406	291,589	145,816	411,380	26,025
Bills sold	売渡手形	-	8,100	(8,100)	153,300	(153,300)
Trading liabilities	特定取引負債	10,041	5,899	4,142	20,926	(10,885)
Borrowed money	借入金	312,401	74,130	238,270	57,006	255,394
Foreign exchange	外国為替	521	443	77	366	154
Bonds	社債	20,000	10,000	10,000	10,000	10,000
Other liabilities	その他負債	58,700	97,239	(38,538)	69,782	(11,081)
Reserve for employees' retirement benefits	退職給付引当金	19,553	20,462	(909)	20,212	(659)
Deferred tax liabilities on land revaluation	再評価に係る繰延税金負債	15,301	15,338	(36)	15,304	(2)
Acceptances and guarantees	支払承諾	127,760	103,363	24,397	113,488	14,272
Total liabilities	負債の部合計	9,310,211	8,579,278	730,933	9,247,173	63,038
Stockholders' equity:	(資本の部)					
Common stock	資本金	-	121,019	-	145,069	-
Capital surplus	資本剰余金	-	98,182	-	122,141	-
Capital reserve	資本準備金	-	98,178	-	122,134	-
Other capital surplus	その他資本剰余金	-	4	-	7	-
Retained earnings	利益剰余金	-	167,887	-	188,559	-
Earned surplus reserves	利益準備金	-	50,930	-	50,930	-
Voluntary reserves	任意積立金	-	89,971	-	89,971	-
Unappropriated retained earnings	中間(当期)未処分利益	-	26,986	-	47,658	-
Land revaluation excess	土地再評価差額金	-	7,757	-	7,843	-
Net unrealized gains on other securities	その他有価証券評価差額金	-	45,219	-	56,242	-
Treasury stock	自己株式	-	(521)	-	(666)	-
Total stockholders' equity	資本の部合計	-	439,545	-	519,189	-
Total liabilities and stockholders' equity	負債及び資本の部合計	-	9,018,823	-	9,766,363	-

Item	科目 (Japanese)	As of Sep. 30, 2006 (a)	As of Sep. 30, 2005 (b)	(a-b)	As of Mar 31, 2006 (Summary) (c)	(a-c)
Net assets:	(純資産の部)					
Common stock	資 本 金	145,069	-	-	-	-
Capital surplus	資 本 剰 余 金	122,143	-	-	-	-
Capital reserve	資 本 準 備 金	122,134	-	-	-	-
Other capital surplus	そ の 他 資 本 剰 余 金	9	-	-	-	-
Retained earnings	利 益 剰 余 金	209,524	-	-	-	-
Earned surplus reserve	利 益 準 備 金	50,930	-	-	-	-
Other retained earnings	そ の 他 利 益 剰 余 金	158,594	-	-	-	-
Voluntary reserve	別 途 積 立 金	129,971	-	-	-	-
Earned surplus brought forward	繰 越 利 益 剰 余 金	28,623	-	-	-	-
Treasury stock	自 己 株 式	(837)	-	-	-	-
Total stockholders' equity	株 主 資 本 合 計	475,899	-	-	-	-
Net unrealized gains on other securities	そ の 他 有 価 証 券 評 価 差 額 金	48,583	-	-	-	-
Net deferred gains on hedging instruments	繰 延 ヘ ッ ジ 損 益	1,649	-	-	-	-
Land revaluation excess	土 地 再 評 価 差 額 金	7,839	-	-	-	-
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	58,072	-	-	-	-
Total net assets	純 資 産 の 部 合 計	533,971	-	-	-	-
Total liabilities, and net assets	負 債 及 び 純 資 産 の 部 合 計	9,844,183	-	-	-	-

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)	For the six months ended Sep. 30, 2006 (a)	For the six months ended Sep. 30, 2005 (b)	(a-b)	For FY 2005 ended Mar. 31, 2006 (Summary)
Ordinary income	経 常 収 益	109,665	95,943	13,721	197,277
Interest income	資 金 運 用 収 益	83,836	70,556	13,279	147,768
Interest on loans and discounts	(うち貸出金利息)	58,788	56,548	2,240	113,186
Interest and dividends on securities	(うち有価証券利息配当金)	24,354	13,056	11,298	33,080
Fees and commissions income	役 務 取 引 等 収 益	17,516	15,660	1,856	32,644
Trading income	特 定 取 引 収 益	932	1,040	(108)	1,956
Other operating income	そ の 他 業 務 収 益	3,161	3,518	(356)	5,406
Other ordinary income	そ の 他 経 常 収 益	4,218	5,167	(948)	9,500
Ordinary expenses	経 常 費 用	77,838	59,907	17,931	128,449
Interest expenses	資 金 調 達 費 用	17,962	8,755	9,206	21,518
Interest on deposits	(うち預金利息)	8,033	3,604	4,429	8,979
Fees and commissions expenses	役 務 取 引 等 費 用	7,081	6,285	796	12,958
Other operating expenses	そ の 他 業 務 費 用	2,535	709	1,825	2,733
General and administrative expenses	営 業 経 費	39,820	38,763	1,056	77,276
Other ordinary expenses	そ の 他 経 常 費 用	10,438	5,392	5,045	13,961
Ordinary profits	経 常 利 益	31,827	36,036	(4,209)	68,828
Extraordinary profits	特 別 利 益	8,363	6,756	1,607	13,392
Extraordinary losses	特 別 損 失	254	1,079	(825)	1,272
Income for the interim (current) fiscal year before income taxes	税 引 前 中 間 (当 期) 純 利 益	39,937	41,713	(1,776)	80,948
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	14,718	9,895	4,822	18,242
Income taxes-deferred	法 人 税 等 調 整 額	641	8,354	(7,713)	15,950
Net income for the interim (current) fiscal year	中 間 (当 期) 純 利 益	24,578	23,463	1,114	46,754
Unappropriated retained earnings carried forward	前 期 繰 越 利 益	-	3,372	-	3,372
Transfer from land revaluation excess	土 地 再 評 価 差 額 金 取 崩 額	-	150	-	64
Interim Dividends	中 間 配 当 額	-	-	-	2,533
Unappropriated retained earnings	中 間 (当 期) 未 処 分 利 益	-	26,986	-	47,658

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. Non-consolidated Statements of Changes in Net Assets (from April 1, 2006 to September 30, 2006)

(¥Million)

		Stockholders' equity								
		Common stock	Capital surplus			Retained earnings			Treasury stock	Total stockholders' equity
			Capital reserve	Other capital surplus	Total capital surplus	Earned surplus reserve	Other retained earnings	Total retained earnings		
		株主資本								
		資本金	資本剰余金			利益剰余金			自己株式	株主資本合計
(Japanese)			資本準備金	その他資本剰余金	資本剰余金合計	利益準備金	その他利益剰余金	利益剰余金合計		
As of March 31, 2006	平成 18 年 3 月 31 日残高	145,069	122,134	7	122,141	50,930	137,629	188,559	(666)	455,103
Changes during interim FY2006	中間会計期間中の変動額									
Dividends from surplus*	剰余金の配当						(3,577)	(3,577)		(3,577)
Bonuses to directors*	役員賞与						(40)	(40)		(40)
Net income	中間純利益						24,578	24,578		24,578
Purchase of treasury stock	自己株式の取得								(173)	(173)
Disposal of treasury stock	自己株式の処分			2	2				2	5
Transfer from land revaluation excess	土地再評価差額金の取崩						4	4		4
Net changes of items other than stockholders' equity	株主資本以外の項目の中間会計期間中の変動額(純額)									
Total of items during interim FY2006	中間会計期間中の変動額合計	-	-	2	2	-	20,964	20,964	(170)	20,795
As of September 30, 2006	平成 18 年 9 月 30 日残高	145,069	122,134	9	122,143	50,930	158,594	209,524	(837)	475,899

(¥Million)

		Valuation and translation adjustments				Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Total valuation and translation adjustments	
		評価・換算差額等				純資産計
(Japanese)		その他有価証券評価差額金	繰延ヘッジ損	土地再評価差額	評価・換算差額等合計	
As of March 31, 2006	平成 18 年 3 月 31 日残高	56,242	-	7,843	64,086	519,189
Changes during interim FY2006	中間会計期間中の変動額					
Dividends from surplus*	剰余金の配当					(3,577)
Bonuses to directors*	役員賞与					(40)
Net income	中間純利益					24,578
Purchase of treasury stock	自己株式の取得					(173)
Disposal of treasury stock	自己株式の処分					5
Transfer from land revaluation excess	土地再評価差額金の取崩					4
Net changes of items other than stockholders' equity	株主資本以外の項目の中間会計期間中の変動額(純額)	(7,659)	1,649	(4)	(6,013)	(6,013)
Total of items during interim FY2006	中間会計期間中の変動額合計	(7,659)	1,649	(4)	(6,013)	14,782
As of September 30, 2006	平成 18 年 9 月 30 日残高	48,583	1,649	7,839	58,072	533,971

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。

* Appropriation items of retained earnings in shareholders' meeting held in June, 2006. 平成 18 年 6 月の定時株主総会における利益処分項目であります。

4. The 101th Non-consolidated Interim Balance Sheets (As of September 30, 2006)

(¥ Million)

Item	科目 (Japanese)	Amount	Item	科目 (Japanese)	Amount
Assets:	(資産の部)		Liabilities:	(負債の部)	
Cash and due from banks	現金預け金	235,697	Deposits	預金	8,009,263
Call loan	コールローン	1,000	Negotiable certificates of deposit	譲渡性預金	94,999
Receivables under securities borrowing transactions	債券貸借取引支払保証金	5,491	Call money	コールマネー	140,291
Other debt purchased	買入金銭債権	44,784	Payables under repurchase agreements	売現先勘定	63,971
Trading assets	特定取引資産	230,985	Payables under securities lending transactions	債券貸借取引受入担保金	437,406
Money held in trust	金銭の信託	27,424	Trading liabilities	特定取引負債	10,041
Securities	有価証券	2,680,522	Borrowed money	借入金	312,401
Loans and bills discounted	貸出金	6,372,058	Foreign exchange	外国為替	521
Foreign exchange	外国為替	3,687	Bonds	社債	20,000
Other assets	その他資産	56,767	Other liabilities	その他負債	58,700
Tangible fixed assets	有形固定資産	89,123	Reserve for employees' retirement benefits	退職給付引当金	19,553
Intangible fixed assets	無形固定資産	7,975	Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,301
Deferred tax assets	繰延税金資産	18,940	Acceptances and guarantees	支払承諾	127,760
Customers' liabilities for acceptances and guarantees	支払承諾見返	127,760	Total liabilities	負債の部合計	9,310,211
Reserve for possible loan losses	貸倒引当金	(58,035)	Net assets:	(純資産の部)	
			Common stock	資本金	145,069
			Capital surplus	資本剰余金	122,143
			Capital reserve	資本準備金	122,134
			Other capital surplus	その他資本剰余金	9
			Retained earnings	利益剰余金	209,524
			Earned surplus reserve	利益準備金	50,930
			Other retained earnings	その他利益剰余金	158,594
			Voluntary reserve	別途積立金	129,971
			Earned surplus brought forward	繰越利益剰余金	28,623
			Treasury stock	自己株式	(837)
			Total stockholders' equity	株主資本合計	475,899
			Net unrealized gains on other securities	その他有価証券評価差額金	48,583
			Net deferred gains on hedging instruments	繰延ヘッジ損益	1,649
			Land revaluation excess	土地再評価差額金	7,839
			Total valuation and translation adjustments	評価・換算差額等合計	58,072
			Total net assets	純資産の部合計	533,971
Total assets	資産の部合計	9,844,183	Total liabilities, and net assets	負債及び純資産の部合計	9,844,183

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. The 101th Non-consolidated Interim Statements of Income (from April 1, 2006 to September 30, 2006)
(¥ Million)

Item	科目 (Japanese)	Amount
Ordinary income	経 常 収 益	109,665
Interest income	資 金 運 用 収 益	83,836
Interest on loans and discounts	(うち貸出金利息)	58,788
Interest and dividends on securities	(うち有価証券利息配当金)	24,354
Fees and commissions income	役 務 取 引 等 収 益	17,516
Trading income	特 定 取 引 収 益	932
Other operating income	そ の 他 業 務 収 益	3,161
Other ordinary income	そ の 他 経 常 収 益	4,218
Ordinary expenses	経 常 費 用	77,838
Interest expenses	資 金 調 達 費 用	17,962
Interest on deposits	(うち預金利息)	8,033
Fees and commissions expenses	役 務 取 引 等 費 用	7,081
Other operating expenses	そ の 他 業 務 費 用	2,535
General and administrative expenses	営 業 経 費	39,820
Other ordinary expenses	そ の 他 経 常 費 用	10,438
Ordinary profits	経 常 利 益	31,827
Extraordinary profits	特 別 利 益	8,363
Extraordinary losses	特 別 損 失	254
Interim net income before income taxes	税 引 前 中 間 純 利 益	39,937
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	14,718
Income taxes-deferred	法 人 税 等 調 整 額	641
Interim net income	中 間 純 利 益	24,578

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)	For the six months		For the six months
		ended Sep. 30, 2006 (a)	(a-b)	ended Sep. 30, 2005 (b)
Gross business profits	業 務 粗 利 益	77,877	2,848	75,029
Domestic gross business profits	国 内 業 務 粗 利 益	77,652	6,527	71,124
Net interest income	資 金 利 益	64,541	4,879	59,661
Net fees and commissions income	役 務 取 引 等 利 益	10,309	1,005	9,303
Net trading income	特 定 取 引 利 益	800	(62)	863
Profit from other business transactions	そ の 他 業 務 利 益	2,000	705	1,294
Gains (losses) on bonds	う ち 債 券 関 係 損 益	309	(1,175)	1,484
International gross business profits	国 際 業 務 粗 利 益	225	(3,679)	3,905
Net interest income	資 金 利 益	1,342	(800)	2,143
Net fees and commissions income	役 務 取 引 等 利 益	126	54	71
Net trading income	特 定 取 引 利 益	131	(45)	177
Profit from other business transactions	そ の 他 業 務 利 益	(1,374)	(2,888)	1,513
Gains (losses) on bonds	う ち 債 券 関 係 損 益	(2,475)	(2,890)	414
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	39,147	1,545	37,602
Personnel expenses	人 件 費	18,453	450	18,002
Non-personnel expenses	物 件 費	18,469	966	17,472
Taxes	税 金	2,225	98	2,127
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	38,730	1,302	37,427
Net transfer to (from) general reserve for possible loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	[(7,052)]	[(1,010)]	[(6,042)]
Core net business income	コ ア 業 務 純 益	40,896	5,367	35,528
Net business income	業 務 純 益	38,730	1,302	37,427
Non-recurrent income and losses	臨 時 損 益	(6,902)	(5,511)	(1,391)
Disposal of non-performing loans (ii)	不 良 債 権 処 理 額	9,150	4,951	4,199
Charge-off amount of loans	貸 出 金 償 却	9,188	4,806	4,381
Provision of specific reserve for possible loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	[567]	[(549)]	[1,116]
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	(37)	144	(182)
Transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 勘 定 繰 入 額	[(40)]	[(22)]	[(18)]
Gains (losses) related to stocks	株 式 等 関 係 損 益	373	(1,110)	1,483
Retirement benefit expenses (non-recurrent expenses)	退 職 給 付 費 用 (臨 時 損 益 処 理 分)	497	(200)	698
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	2,372	349	2,022
Ordinary profits	経 常 利 益	31,827	(4,209)	36,036
Extraordinary profits (losses)	特 別 損 益	8,109	2,433	5,676
Transfer from general reserve for possible loan losses (iii)	う ち 貸 倒 引 当 金 取 崩 額	6,525	1,581	4,943
Collection of written-off claims (iv)	う ち 償 却 債 権 取 立 益	1,819	7	1,811
Losses on impairment of fixed assets	う ち 固 定 資 産 減 損 損 失	107	(716)	824
Interim income before income taxes	税 引 前 中 間 純 利 益	39,937	(1,776)	41,713
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	14,718	4,822	9,895
Income taxes-deferred	法 人 税 等 調 整 額	641	(7,713)	8,354
Interim net income	中 間 純 利 益	24,578	1,114	23,463
Credit Costs (i) + (ii) - (iii)	信 用 コ ス ト	2,625	3,370	(744)
Net Credit Costs (i) + (ii) - (iii) - (iv)	実 質 信 用 コ ス ト	806	3,362	(2,556)

Consolidated

[Consolidated interim statement of income basis]

(¥ Million)

	(Japanese)	For the six months ended		For the six months ended
		Sep. 30, 2006 (a)	(a-b)	
Consolidated gross profits	連 結 粗 利 益	84,542	2,700	81,841
Net interest income	資 金 利 益	67,098	4,007	63,090
Net fees and commissions income	役 務 取 引 等 利 益	15,714	1,081	14,632
Net trading income	特 定 取 引 利 益	1,101	(204)	1,306
Profit from other business transactions	そ の 他 業 務 利 益	628	(2,183)	2,812
General and administrative expenses	営 業 経 費	42,784	1,097	41,687
Loan charge-off and reserve expenses (i)	貸 倒 償 却 引 当 費 用	9,266	4,291	4,975
Charge-off amount of loans	貸 出 金 償 却	9,304	4,146	5,157
Provision of specific reserve for possible loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	[2,850]	[626]	[2,224]
Net transfer to (from) general reserve for possible loan losses	一 般 貸 倒 引 当 金 純 繰 入 額	[(6,900)]	[(1,045)]	[(5,855)]
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	(37)	144	(182)
Transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 金 純 繰 入 額	[(40)]	[(22)]	[(18)]
Gains (losses) related to stocks	株 式 等 関 係 損 益	546	(1,020)	1,567
Gains (losses) on investments based on equity method	持 分 法 に よ る 投 資 損 益	81	23	57
Others	そ の 他	3,771	245	3,526
Ordinary profits	経 常 利 益	36,891	(3,439)	40,330
Extraordinary gains (losses)	特 別 損 益	5,686	1,294	4,391
Transfer from general reserve for possible loan losses(ii)	う ち 貸 倒 引 当 金 取 崩 額	4,089	441	3,648
Collection of written-off claims (iii)	う ち 償 却 債 権 取 立 益	1,851	10	1,840
Losses on impairment of fixed assets	う ち 固 定 資 産 減 損 損 失	107	(716)	824
Interim income before income tax and minority interests	税 金 等 調 整 前 中 間 純 利 益	42,577	(2,144)	44,722
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	15,948	4,638	11,309
Income taxes-deferred	法 人 税 等 調 整 額	380	(7,477)	7,857
Minority interest in net income	少 数 株 主 損 益	624	(90)	715
Interim net income	中 間 純 利 益	25,624	785	24,839

Credit Costs (i) - (ii)	信 用 コ ス ト	5,177	3,850	1,327
Net Credit Costs (i) - (ii) - (iii)	実 質 信 用 コ ス ト	3,325	3,839	(513)

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 倒 引 当 金 純 繰 入 前)	45,157	2,330	42,827
Consolidated net business income	連 結 業 務 純 益	45,157	2,330	42,827

Note: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profit - subsidiaries' general and administrative expenses and 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)	For the six months	(a-b)	For the six months
		ended Sep. 30, 2006 (a)		ended Sep. 30, 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)	38,730	1,302	37,427
Per head (in thousands of yen)	職員一人当たり(千円)	10,631	(47)	10,678
(2) Net business income	業 務 純 益	38,730	1,302	37,427
Per head (in thousands of yen)	職員一人当たり(千円)	10,631	(47)	10,678

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、実働人員(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)	For the six months	(a-b)	For the six months
		ended Sep. 30, 2006 (a)		ended Sep. 30, 2005 (b)
(1) Average yield on interest earning assets (A)	資金運用利回	1.59%	(0.02%)	1.62%
(a) Average yield on loans and bills discounted (B)	貸出金利回	1.85%	(0.04%)	1.90%
(b) Average yield on securities	有価証券利回	0.96%	0.27%	0.69%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	0.96%	0.01%	0.95%
(a) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.05%	0.03%	0.01%
(b) Expense ratio	経費率	0.95%	0.00%	0.94%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.63%	(0.04%)	0.67%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	1.80%	(0.09%)	1.89%

4. Gains and Losses on Securities - Non-consolidated

(¥ Million)

	(Japanese)	For the six months	(a-b)	For the six months
		ended Sep. 30, 2006 (a)		ended Sep. 30, 2005 (b)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(2,166)	(4,065)	1,898
Gains on sales	売却益	368	(1,840)	2,208
Losses on sales	売却損	2,535	2,225	309
Write-offs	償却	-	-	-
Gains (losses) on stocks, etc.	株式等関係損益	373	(1,110)	1,483
Gains on sales	売却益	977	(800)	1,777
Losses on sales	売却損	484	368	116
Write-offs	償却	119	(58)	178

5. Capital Ratio (BIS Guidelines)

Consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	10.95%	(0.23%)	0.20%	11.19%	10.75%
Tier I ratio	うちTier比率	8.51%	0.15%	0.79%	8.36%	7.71%
(2) Tier I	T i e r	495.7	23.4	92.7	472.3	403.0
(3) Tier II	T i e r	145.0	(17.0)	(15.2)	162.1	160.3
(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	37.5	(6.1)	2.4	43.6	35.1
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された 土地再評価差額	10.4	(0.0)	0.0	10.4	10.3
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	63.0	(4.0)	(12.0)	67.0	75.0
(4) Deduction	控除項目	2.6	0.6	0.8	2.0	1.8
(5) Capital (2)+(3)-(4)	自己資本	638.1	5.7	76.6	632.4	561.5
(6) Risk assets	リスクアセット	5,824.9	175.2	602.4	5,649.6	5,222.5

Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	10.57%	(0.25%)	0.15%	10.83%	10.42%
Tier I ratio	うちTier比率	8.17%	0.11%	0.77%	8.05%	7.40%
(2) Tier I	T i e r	472.7	21.2	88.7	451.4	384.0
(3) Tier II	T i e r	139.1	(16.8)	(17.9)	156.0	157.1
(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	36.6	(5.7)	2.5	42.3	34.0
(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)	0.0	10.4	10.3
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	63.0	(4.0)	(12.0)	67.0	75.0
(4) Deduction	控除項目	0.6	-	-	0.6	0.6
(5) Capital (2)+(3)-(4)	自己資本	611.3	4.4	70.7	606.8	540.5
(6) Risk assets	リスクアセット	5,780.7	178.8	594.2	5,601.9	5,186.5

6. Return on Equity - Non-consolidated

	(Japanese)	For the six months ended Sep. 30, 2006 (a)			For FY 2005 ended Mar. 31, 2006 (b)	For the six months ended Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース(年率)	14.66%	(1.55%)	(2.94%)	16.22%	17.61%
Net income basis (Annual)	当期純利益ベース(年率)	9.30%	(0.77%)	(1.73%)	10.08%	11.04%

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)	For the six months ended Sep. 30, 2006 (a)			For FY 2005 ended Mar. 31, 2006 (b)	For the six months ended Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金(未残)	8,009.2	0.1	265.0	8,009.1	7,744.1
Domestic	うち国内	7,815.2	16.1	218.5	7,799.0	7,596.6
In Chiba Prefecture	うち県内	7,543.5	(24.4)	165.9	7,568.0	7,377.6
Personal deposits	うち個人	5,951.3	68.6	190.6	5,882.7	5,760.6
Public sectors	うち公共	311.4	(108.9)	(50.5)	420.3	361.9
Deposits (Average balance)	預金(平残)	8,016.6	239.5	297.0	7,777.1	7,719.6
Domestic	うち国内	7,807.9	199.7	233.8	7,608.2	7,574.1
In Chiba Prefecture	うち県内	7,585.3	191.9	226.0	7,393.4	7,359.3
Loans and bills discounted (Term-end balance)	貸出金(未残)	6,372.0	204.6	565.6	6,167.4	5,806.4
Domestic	うち国内	6,347.0	199.2	555.7	6,147.8	5,791.3
In Chiba Prefecture	うち県内	5,022.8	88.4	226.3	4,934.3	4,796.5
Loans and bills discounted (average balance)	貸出金(平残)	6,274.5	302.3	365.4	5,972.2	5,909.0
Domestic	うち国内	6,251.5	296.0	358.4	5,955.4	5,893.0
In Chiba Prefecture	うち県内	4,980.5	161.2	216.1	4,819.2	4,764.3

(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)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	6,347.0	199.2	555.7	6,147.8	5,791.3
(Excluding loans to public sectors)	(除公共向け貸出)	5,711.0	180.7	454.8	5,530.3	5,256.2
Major companies	大企業	681.9	89.8	152.1	592.0	529.8
Midsize companies	中堅企業	167.9	6.1	3.3	161.8	164.6
Small and medium-sized companies (B)	中小企業等	4,861.1	84.7	299.3	4,776.4	4,561.8
Small and medium-sized companies	うち中小企業	2,812.2	53.0	177.7	2,759.2	2,634.5
Consumer loans	うち消費者ローン	2,048.8	31.7	121.5	2,017.1	1,927.2
Public sectors	公共	636.0	18.4	100.9	617.5	535.0
Small and medium-sized companies loans ratio (B/A)	中小企業等貸出比率	76.58%	(1.10%)	(2.18%)	77.69%	78.77%

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)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	2,048.8	31.7	121.5	2,017.1	1,927.2
Housing loans	住宅ローン残高	1,927.0	34.2	123.9	1,892.7	1,803.1
Other consumer loans	その他のローン残高	121.8	(2.5)	(2.3)	124.4	124.1

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

Non-consolidated

(¥ Million)

	<i>(Japanese)</i>	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	3,985	618	(176)	3,367	4,162
Delinquent Loans	延滞債権額	105,739	(6,382)	(28,497)	112,121	134,237
Loans past due 3 months or more	3ヵ月以上延滞債権額	10,302	4,226	5,275	6,075	5,026
Restructured Loans	貸出条件緩和債権額	94,946	(9,627)	(13,792)	104,574	108,739
Total Risk-Monitored Loans	リスク管理債権合計	214,974	(11,164)	(37,191)	226,138	252,165

Total loan balance (Term-end balance)	貸出金残高(未残)	6,372,058	204,621	565,654	6,167,437	5,806,403
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Loans to Bankrupt Borrowers	破綻先債権額	0.06%	0.00%	(0.00%)	0.05%	0.07%
Delinquent Loans	延滞債権額	1.65%	(0.15%)	(0.65%)	1.81%	2.31%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.16%	0.06%	0.07%	0.09%	0.08%
Restructured Loans	貸出条件緩和債権額	1.49%	(0.20%)	(0.38%)	1.69%	1.87%
Total percentage of loan balance	貸出金残高比合計	3.37%	(0.29%)	(0.96%)	3.66%	4.34%

Consolidated

(¥ Million)

	<i>(Japanese)</i>	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	4,217	667	(70)	3,549	4,287
Delinquent Loans	延滞債権額	108,007	(6,477)	(28,234)	114,484	136,242
Loans past due 3 months or more	3ヵ月以上延滞債権額	10,302	4,226	5,275	6,075	5,026
Restructured Loans	貸出条件緩和債権額	95,055	(9,631)	(13,801)	104,686	108,857
Total Risk-Monitored Loans	リスク管理債権合計	217,582	(11,214)	(36,831)	228,796	254,413

Total loan balance (Term-end balance)	貸出金残高(未残)	6,341,918	202,253	574,325	6,139,665	5,767,592
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Loans to Bankrupt Borrowers	破綻先債権額	0.06%	0.00%	(0.00%)	0.05%	0.07%
Delinquent Loans	延滞債権額	1.70%	(0.16%)	(0.65%)	1.86%	2.36%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.16%	0.06%	0.07%	0.09%	0.08%
Restructured Loans	貸出条件緩和債権額	1.49%	(0.20%)	(0.38%)	1.70%	1.88%
Total percentage of loan balance	貸出金残高比合計	3.43%	(0.29%)	(0.98%)	3.72%	4.41%

9. Reserve and Coverage Ratio against Risk-monitored Loans

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	214,974	(11,164)	(37,191)	226,138	252,165
Collateral/guarantees (B)	担保・保証等	105,293	(3,603)	(20,789)	108,896	126,083
Reserve for possible loan losses (C)	貸倒引当金	47,552	(4,893)	(13,202)	52,446	60,755
Reserve ratio (C)/(A)	引当率	22.1%	(1.0%)	(1.9%)	23.1%	24.0%
Coverage ratio (B+C)/(A)	保全率	71.0%	(0.2%)	(2.9%)	71.3%	74.0%
As a percentage of total loans	貸出金残高比	3.37%	(0.29%)	(0.96%)	3.66%	4.34%

Consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	217,582	(11,214)	(36,831)	228,796	254,413
Collateral/guarantees (B)	担保・保証等	106,238	(3,816)	(20,731)	110,054	126,970
Reserve for possible loan losses (C)	貸倒引当金	48,642	(4,787)	(12,958)	53,430	61,601
Reserve ratio (C)/(A)	引当率	22.3%	(0.9%)	(1.8%)	23.3%	24.2%
Coverage ratio (B+C)/(A)	保全率	71.1%	(0.2%)	(2.9%)	71.4%	74.1%
As a percentage of total loans	貸出金残高比	3.43%	(0.29%)	(0.98%)	3.72%	4.41%

10. Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 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	28,044	2,655	1,162	25,389	26,882
Doubtful Claims	危険債権	82,348	(8,037)	(29,377)	90,385	111,726
Substandard Claims	要管理債権	105,249	(5,401)	(8,517)	110,650	113,766
Total	合計	215,641	(10,782)	(36,732)	226,424	252,374

Total Claims*	総与信残高	6,508,148	221,196	592,386	6,286,952	5,915,761
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* Total Claims include loans, foreign exchange, accrued interest and suspense payments, 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 under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Total coverage (A)	保 全 額	153,366	(8,244)	(33,666)	161,610	187,032
Reserve for possible loan losses	貸 倒 引 当 金	47,833	(4,686)	(12,951)	52,520	60,785
Value covered by collateral and guarantees	担 保 ・ 保 証 等	105,532	(3,557)	(20,714)	109,090	126,247
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	215,641	(10,782)	(36,732)	226,424	252,374
Coverage ratio (A)/(B)	保 全 率	71.1%	(0.2%)	(2.9%)	71.3%	74.1%

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

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	4,072	628	(135)	3,443	4,207
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	23,972	2,026	1,298	21,945	22,674
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	82,348	(8,037)	(29,377)	90,385	111,726
Assets Requiring Caution (D)	要 注 意 先 債 権	1,006,628	60,171	84,264	946,456	922,363
Substandard Assets	要 管 理 先 債 権	124,065	(6,371)	(18,766)	130,436	142,831
Substandard Claims (Loans only)	う ち 要 管 理 債 権 (貸 出 金 の み)	105,249	(5,401)	(8,517)	110,650	113,766
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	882,563	66,543	103,031	816,019	779,531
Normal Assets (E)	正 常 先 債 権	5,391,127	166,406	536,337	5,224,720	4,854,790
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	6,508,148	221,196	592,386	6,286,952	5,915,761

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 ¥1 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10億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 ¥1 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10億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)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	58.0	(10.2)	(19.4)	68.2	77.4
General reserve	一般貸倒引当金	29.1	(7.0)	(8.4)	36.1	37.6
Specific reserve	個別貸倒引当金	28.8	(3.1)	(10.8)	32.0	39.7
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	-	(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)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	4,927.5	136.4	417.7	4,791.0	4,509.7
Assets Requiring Caution	要注意先債権	1,006.6	60.1	84.2	946.4	922.3
Substandard Assets	要管理先債権	124.0	(6.3)	(18.7)	130.4	142.8
Other Assets Requiring Caution	その他要注意先債権	882.5	66.5	103.0	816.0	779.5

Consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	67.0	(9.6)	(16.5)	76.7	83.6
General reserve	一般貸倒引当金	34.1	(6.9)	(5.7)	41.0	39.8
Specific reserve	個別貸倒引当金	32.9	(2.7)	(10.8)	35.6	43.7
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	-	(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)	As of Sep. 30, 2006		As of Mar. 31, 2006		As of Sep. 30, 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)	6,347.0	100.00%	6,147.8	100.00%	5,791.3	100.00%
Manufacturing	製造業	478.7	7.54%	452.2	7.36%	437.8	7.56%
Agriculture	農業	9.0	0.14%	9.5	0.15%	9.5	0.17%
Forestry	林業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Fishery	漁業	1.6	0.03%	1.4	0.02%	1.5	0.03%
Mining	鉱業	10.1	0.16%	10.0	0.16%	7.7	0.13%
Construction	建設業	289.6	4.56%	281.7	4.58%	274.4	4.74%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	7.8	0.12%	8.4	0.14%	7.2	0.12%
Information and communications	情報通信業	30.7	0.49%	22.0	0.36%	20.7	0.36%
Transport	運輸業	180.9	2.85%	178.6	2.91%	179.1	3.09%
Wholesale and retail trade	卸売・小売業	574.6	9.05%	558.5	9.08%	557.0	9.62%
Finance and insurance	金融・保険業	238.3	3.76%	246.6	4.01%	174.4	3.01%
Real estate	不動産業	1,419.7	22.37%	1,355.3	22.05%	1,283.2	22.16%
Various services	各種サービス業	568.1	8.95%	544.4	8.86%	530.8	9.17%
Government, local public sector	国・地方公共団体	463.1	7.30%	433.4	7.05%	344.8	5.95%
Others (mainly consumer loans)	その他(個人)	2,074.1	32.68%	2,045.2	33.27%	1,962.7	33.89%

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2006		As of Mar. 31, 2006		As of Sep. 30, 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)	214.9	100.00%	226.1	100.00%	252.1	100.00%
Manufacturing	製造業	8.5	3.96%	8.4	3.72%	11.3	4.51%
Agriculture	農業	0.9	0.45%	1.1	0.50%	1.1	0.45%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.1	0.07%	0.1	0.07%	0.1	0.07%
Mining	鉱業	-	-	0.0	0.00%	0.0	0.02%
Construction	建設業	12.0	5.63%	13.9	6.16%	18.9	7.53%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.00%	-	-	-	-
Information and communications	情報通信業	0.4	0.19%	0.4	0.18%	0.4	0.18%
Transport	運輸業	12.6	5.89%	12.6	5.58%	12.9	5.15%
Wholesale and retail trade	卸売・小売業	29.7	13.86%	36.6	16.22%	44.0	17.48%
Finance and insurance	金融・保険業	0.5	0.24%	0.6	0.27%	2.4	0.99%
Real estate	不動産業	73.2	34.06%	76.9	34.02%	81.0	32.15%
Various services	各種サービス業	33.7	15.71%	36.5	16.17%	39.6	15.73%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	42.8	19.94%	38.7	17.11%	39.6	15.74%

14. Loan Breakdown by Domicile of Borrower

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

(¥ Billion)

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

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2006 (a)			As of Mar. 31, 2006 (b)	As of Sep. 30, 2005 (c)
			(a-b)	(a-c)		
Indonesia	インドネシア	0.6	(0.0)	(0.0)	0.6	0.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
South Korea	韓国	1.3	(0.4)	(0.9)	1.7	2.2
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	4.9	1.2	3.0	3.6	1.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
China	中国	0.4	0.0	0.4	0.4	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	2.3	0.8	0.5	1.5	1.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	0.0	(0.0)	(0.0)	0.0	0.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	3.3	1.1	2.2	2.1	1.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	13.0	2.8	5.2	10.1	7.7
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

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 net assets, 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 net assets, 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)	As of Sep. 30, 2006 (a)					As of Mar. 31, 2006 (b)			As of Sep. 30, 2005 (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	(0.1)	0.2	(0.1)	0.0	0.1	(0.3)	0.0	0.4	0.0	0.0	0.0
Other securities	その他有価証券	81.3	(12.8)	5.6	114.7	33.3	94.2	141.6	47.4	75.7	89.5	13.8
	株式	110.9	(24.6)	29.0	111.9	1.0	135.6	136.7	1.1	81.8	83.8	1.9
	債券	(16.7)	11.9	(12.9)	1.1	17.9	(28.6)	0.2	28.9	(3.7)	1.9	5.7
	その他	(12.8)	(0.1)	(10.4)	1.5	14.3	(12.6)	4.5	17.2	(2.3)	3.7	6.1
	うち外国債券	(11.3)	4.2	/	0.6	11.9	(15.6)	0.5	16.1	/	/	/
Total	合計	81.2	(12.5)	5.4	114.7	33.5	93.8	141.6	47.8	75.7	89.5	13.8

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)	As of Sep. 30, 2006 (a)					As of Mar. 31, 2006 (b)			As of Sep. 30, 2005 (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	(0.1)	0.2	(0.1)	0.0	0.1	(0.3)	0.0	0.4	0.0	0.0	0.0
Other securities	その他有価証券	83.3	(13.5)	5.4	116.7	33.4	96.8	144.3	47.4	77.8	91.7	13.9
	株式	112.8	(25.3)	28.8	113.9	1.1	138.2	139.4	1.2	84.0	86.0	2.0
	債券	(16.7)	11.9	(12.9)	1.1	17.9	(28.6)	0.2	28.9	(3.7)	1.9	5.7
	その他	(12.8)	(0.1)	(10.4)	1.5	14.3	(12.6)	4.5	17.2	(2.3)	3.7	6.1
	うち外国債券	(11.3)	4.2	/	0.6	11.9	(15.6)	0.5	16.1	/	/	/
Total	合計	83.1	(13.2)	5.2	116.7	33.6	96.4	144.3	47.8	77.8	91.7	13.9

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