

# The Chiba Bank, Ltd.

Consolidated Financial Information for the First Quarter of Fiscal Year 2005, ending March 31, 2006  
(Unaudited)

Stock Exchange Listing: Tokyo (code: 8331)

URL: <http://www.chibabank.co.jp/>

President: Tadashi Takeyama

## 1. Basis for preparing financial information for the First Quarter of Fiscal Year 2005

(1) A simplified accounting method is applied.

(2) There is a change in accounting method.

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

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

## 2. Financial Highlights (for the first quarter, from April 1, 2005 to June 30, 2005)

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

### (1) Consolidated Operating Results

Amounts less than one million yen are rounded down.

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 四半期（当期）純利益	
	¥Million	%	¥Million	%	¥Million	%
First quarter						
Ended June 30, 2005	54,952	4.7	19,210	5.6	11,772	(2.1)
Ended June 30, 2004	52,490	-	18,191	-	12,024	-
(Reference)						
Fiscal Year 2004	211,918	4.0	61,731	40.8	36,395	31.9

	Net Income per Share 1株当たり 四半期（当期）純利益	Net Income per Share (Diluted) 潜在株式調整後1株当たり 四半期（当期）純利益
	¥	¥
First quarter		
Ended June 30, 2005	13.99	-
Ended June 30, 2004	14.30	-
(Reference)		
Fiscal Year 2004	43.20	-

Note: Percentage figures in Ordinary income, Ordinary profit and Net income represent changes in the respective figures from the same quarter of the previous fiscal year.

### (2) Consolidated Financial Condition

	Total Assets 総資産	Stockholders' Equity 株主資本	Stockholders' Equity to Total Assets 株主資本比率	Stockholders' Equity per Share 1株当たり株主資本
	¥Million	¥Million	%	¥
First quarter				
Ended June 30, 2005	9,028,148	428,585	4.7	509.36
Ended June 30, 2004	8,531,968	394,636	4.6	469.21
(Reference)				
Fiscal Year 2004	8,707,929	418,138	4.8	496.88

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

There are no revisions to the previously announced earning projections for fiscal year 2005, for either interim or annual (announced on May 23, 2005).

**Consolidated Balance Sheets**

(¥Million)

Item	科目 (Japanese only)	As of June 30, 2005 (a)	As of June 30, 2004 (b)	(a-b)	As of Mar. 31, 2005 (c)
Assets:	(資産の部)				
Cash and due from banks	現金預け金	531,348	302,264	229,084	494,332
Call loans and bills bought	コールローン及び買入手形	25,885	293,781	(267,896)	21,981
Receivables under securities borrowing transactions	債券貸借取引支払保証金	3,638	3,044	594	2,578
Commercial paper and other debt purchased	買入金銭債権	25,327	1,793	23,534	18,667
Trading assets	特定取引資産	478,498	291,603	186,894	314,816
Money held in trust	金銭の信託	30,326	30,685	(358)	30,635
Securities	有価証券	1,812,299	1,618,898	193,400	1,710,389
Loans and bills discounted	貸出金	5,855,289	5,707,496	147,792	5,844,581
Foreign exchanges	外国為替	2,403	2,131	272	2,237
Other assets	その他資産	102,889	109,398	(6,509)	110,752
Premises and equipment	動産不動産	102,302	106,671	(4,369)	103,788
Deferred tax assets	繰延税金資産	50,831	72,932	(22,101)	54,819
Customers' liabilities for acceptances and guarantees	支払承諾見返	97,338	97,038	300	92,200
Reserve for possible loan losses	貸倒引当金	(90,229)	(105,770)	15,540	(93,852)
Total assets	資産の部合計	9,028,148	8,531,968	496,179	8,707,929
Liabilities:	(負債の部)				
Deposits	預金	7,815,520	7,486,679	328,840	7,573,571
Negotiable certificates of deposit	譲渡性預金	132,945	181,115	(48,170)	103,799
Call money and bills sold	コールマネー及び売渡手形	68,022	9,704	58,318	56,308
Payables under repurchase agreements	売現先勘定	39,899	11,099	28,799	34,499
Payables under securities lending transactions	債券貸借取引受入担保金	168,785	116,904	51,880	171,600
Trading liabilities	特定取引負債	7,093	6,663	429	6,341
Borrowed money	借入金	64,619	76,174	(11,555)	84,866
Foreign exchanges	外国為替	450	556	(105)	302
Bonds	社債	39,500	39,500	-	39,500
Other liabilities	その他負債	126,987	72,407	54,580	88,067
Reserve for employees' retirement benefits	退職給付引当金	20,946	22,965	(2,018)	21,162
Reserves under special laws	特別法上の引当金	142	104	38	142
Deferred tax liabilities	繰延税金負債	186	186	(0)	194
Deferred tax liabilities on land revaluation	再評価に係る繰延税金負債	9,307	8,693	613	9,409
Consolidation difference	連結調整勘定	-	3	(3)	-
Acceptances and guarantees	支払承諾	97,338	97,038	300	92,200
Total liabilities	負債の部合計	8,591,746	8,129,797	461,948	8,281,968
Minority interests:	(少数株主持分)				
Minority interests in consolidated subsidiaries	少数株主持分	7,816	7,534	282	7,822
Stockholders' equity:	(資本の部)				
Common stock	資本金	121,019	121,019	-	121,019
Capital surplus	資本剰余金	98,264	98,178	85	98,250
Retained earnings	利益剰余金	167,044	136,897	30,147	158,107
Land revaluation excess	土地再評価差額金	13,788	12,879	909	13,939
Net unrealized gains on other securities	その他有価証券評価差額金	30,213	27,596	2,617	28,607
Foreign currency translation adjustments	為替換算調整勘定	97	(10)	108	41
Treasury stock	自己株式	(1,842)	(1,923)	80	(1,827)
Total stockholders' equity	資本の部合計	428,585	394,636	33,948	418,138
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分及び資本の部合計	9,028,148	8,531,968	496,179	8,707,929

Amounts less than one million have been rounded down.

**Consolidated Statements of Income**

(¥Million)

Item	科目 (Japanese only)	For the three months ended June 30, 2005 (a)	For the three months ended June 30, 2004 (b)	(a-b)	For FY 2004 ended Mar. 31, 2005 (Summary)
Ordinary income	経常収益	54,952	52,490	2,462	211,918
Interest income	資金運用収益	35,781	34,120	1,660	138,124
Interest on loans and discounts	(うち貸出金利息)	28,711	29,039	(328)	117,386
Interest and dividends on securities	(うち有価証券利息配当金)	6,616	4,924	1,691	19,861
Fee and commission income	役務取引等収益	9,590	9,589	1	38,384
Trading income	特定取引収益	447	631	(183)	2,919
Other operating income	その他業務収益	2,291	687	1,604	5,040
Other ordinary income	その他経常収益	6,842	7,462	(620)	27,450
Ordinary expenses	経常費用	35,742	34,299	1,443	150,187
Interest expenses	資金調達費用	3,993	2,476	1,516	11,633
Interest on deposits	(うち預金利息)	1,682	753	929	4,175
Fee and commission expenses	役務取引等費用	2,924	2,784	140	11,468
Other operating expenses	その他業務費用	611	-	611	432
General and administrative expenses	営業経費	21,202	19,991	1,211	78,626
Other ordinary expenses	その他経常費用	7,010	9,046	(2,036)	48,026
Ordinary profit	経常利益	19,210	18,191	1,019	61,731
Extraordinary gains	特別利益	1,619	1,678	(59)	6,460
Extraordinary losses	特別損失	830	68	761	1,222
Income before income taxes and minority interests	税金等調整前 四半期(当期)純利益	19,999	19,801	198	66,970
Income taxes-current	法人税、住民税及び事業税	5,292	1,469	3,823	5,992
Income taxes-deferred	法人税等調整額	2,828	5,893	(3,064)	24,050
Minority interests in net income	少数株主利益	106	414	(308)	531
Net income	四半期(当期)純利益	11,772	12,024	(252)	36,395

Amounts less than one million have been rounded down.

**Consolidated Statements of Retained Earnings**

(¥Million)

Item	科目 (Japanese only)	For the three months ended June 30, 2005 (a)	For the three months ended June 30, 2004 (b)	(a-b)	For FY 2004 ended Mar. 31, 2005
Capital surplus:	(資本剰余金の部)				
Capital surplus balance at beginning of period	資本剰余金期首残高	98,250	98,178	71	98,178
Increase in capital surplus	資本剰余金増加高	14	0	14	71
Gain (Loss) on sales of treasury stock	自己株式処分差益	14	0	14	71
Decrease in capital surplus	資本剰余金減少高	-	-	-	-
Capital surplus at term-end	資本剰余金 四半期末(期末)残高	98,264	98,178	85	98,250
Retained earnings:	(利益剰余金の部)				
Retained earnings balance at beginning of period	利益剰余金期首残高	158,107	127,850	30,256	127,850
Increase in retained earnings	利益剰余金増加高	11,923	12,024	(101)	36,395
Net income	四半期(当期)純利益	11,772	12,024	(252)	36,395
Increase in retained earnings due to transfer from land revaluation excess	土地再評価差額金取崩に 伴う剰余金増加高	150	-	150	-
Decrease in retained earnings	利益剰余金減少高	2,985	2,977	7	6,138
Cash dividends paid	配当金	2,940	2,937	2	5,038
Bonuses to Directors	役員賞与	45	40	5	40
Decrease in retained earnings due to transfer from land revaluation excess	土地再評価差額金取崩に 伴う剰余金減少高	-	-	-	1,060
Retained earnings at term-end	利益剰余金 四半期末(期末)残高	167,044	136,897	30,147	158,107

Amounts less than one million have been rounded down.

## Accounting Policies for Consolidated Financial Statements for the First Quarter of FY 2005

Chiba Bank partly adopts the simplified accounting method to prepare its consolidated financial statements for the first quarter of fiscal year 2005, ending March 31, 2006. Details are below. Please note the quarterly consolidated financial information have not been audited by our independent auditor, Ernst & Young ShinNihon.

当行は、中間（連結）財務諸表等の作成基準をベースとしつつ、以下の通り一部「簡便な手続き」を採用して四半期財務・業績の概況を作成しております。なお、四半期財務・業績の概況に関する計数は、監査法人による監査を受けておりません。

The amount of Reserves for Possible Loan Losses is calculated by applying the past loan loss ratio determined at the end of previous fiscal year, to the outstanding balance of each debtor category based on our self-assessment as of June 30, 2005.

[簡便な手続きの内容]

貸倒引当金につきましては 6 月末時点の自己査定に基づく債務者区分残高に、前連結会計年度末に算定した貸倒実績率等を適用して計上しております。

Effective from this first quarter of FY 2005, the Bank applies “Accounting Standards for Impairment of Fixed Assets” issued by the Business Accounting Council on August 9, 2002 and “Implementation Guidance for Accounting Standard for Impairment of Fixed Asset” issued by the Accounting Standards Board of Japan, on October 31, 2003. The adoption had an impact of decrease on income before income taxes and minority interests by ¥803 million.

[会計処理の方法の変更]

当第 1 四半期から、固定資産の減損に係る会計基準（「固定資産の減損に係る会計基準設定に関する意見書」（企業会計審議会平成 14 年 8 月 9 日）及び「固定資産の減損に係る会計基準の運用指針」（企業会計基準適用指針第 6 号平成 15 年 10 月 31 日）を適用しております。これにより税金等調整前四半期純利益は 803 百万円減少しております。

## Segment Information

### 1. Business Segment Information

For the first quarter of FY 2005 ending March 31, 2006 (from April 1, 2005 to June 30, 2005) (¥Million)

	(Japanese only)	Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated
		銀行業務	リース業務	その他業務	計	消去又は全社	連結
Ordinary Income	経常収益						
(1) Outside Customers	(1) 外部顧客に対する経常収益	49,371	4,580	1,000	54,952	-	54,952
(2) Inter-segment	(2) セグメント間の内部経常収益	212	76	9	298	(298)	-
Total	計	49,584	4,657	1,010	55,251	(298)	54,952
Ordinary Expenses	経常費用	30,748	4,265	941	35,954	(212)	35,742
Ordinary Profit/Loss	経常利益	18,836	391	68	19,296	(85)	19,210

Notes:

- As the Bank started credit card issuing business from April 2005, credit card business, which used to be included in “Other Business”, has been changed to be included in “Banking Business” from this first quarter of fiscal year 2005. Consequently, Ordinary income and Ordinary Profit of “Other Business” decreased ¥1,643 million and ¥576 million respectively. As well, Ordinary income and Ordinary Profit of “Banking Business” increased ¥1,458 million and ¥575 million respectively.
- Ordinary income and ordinary profit/loss are presented as counterparts of sales and operating profit of companies in other industries.
- “Other” includes securities business.

For the first quarter of FY 2004 ended March 31, 2005 (from April 1, 2004 to June 30, 2004) (¥Million)

	(Japanese only)	Banking Business	Leasing Business	Other Business	Total	Eliminations	Consolidated
		銀行業務	リース業務	その他業務	計	消去又は全社	連結
Ordinary Income	経常収益						
(1) Outside Customers	(1) 外部顧客に対する経常収益	45,093	4,352	3,043	52,490	-	52,490
(2) Inter-segment	(2) セグメント間の内部経常収益	338	67	16	422	(422)	-
Total	計	45,431	4,420	3,060	52,912	(422)	52,490
Ordinary Expenses	経常費用	28,398	4,069	2,175	34,643	(344)	34,299
Ordinary Profit/Loss	経常利益	17,033	350	885	18,269	(78)	18,191

Notes:

- Ordinary income and ordinary profit/loss are presented as counterparts of sales and operating profit of companies in other industries.
- “Other” includes securities and credit card business.

### 2. Geographic Segment Information

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

### 3. Ordinary income from overseas operations

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

## SUPPLEMENTARY INFORMATION

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

### 1. Summary of Income (Non-consolidated)

		(¥ Billion)				
	(Japanese only)	For the three months ended June 30, 2005 (a)	Interim FY 2005 (Announced Projection)	For the three months ended June 30, 2004 (b)	(a - b)	(Reference) FY 2004
Gross business profit	業 務 粗 利 益	37.5		36.3	1.1	147.8
Net interest income	資 金 利 益	31.1		30.9	0.2	123.7
Fee and commission income	役 務 取 引 等 利 益	4.3		4.2	0.0	17.0
Trading income	特 定 取 引 利 益	0.3		0.4	(0.1)	2.4
Profit from other business transactions	そ の 他 業 務 利 益	1.6		0.6	0.9	4.5
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	18.9		18.5	0.3	73.7
<b>Net business income (before transfer to general reserve for possible loan losses)</b>	<b>業 務 純 益 (一 般 貸 引 繰 入 前)</b>	<b>18.5</b>	<b>37.0</b>	<b>17.7</b>	<b>0.7</b>	<b>74.0</b>
Net transfer to general reserve for possible loan losses (1)	一 般 貸 倒 引 当 金 純 繰 入 額	-		-	-	(1.7)
<b>Net business income</b>	<b>業 務 純 益</b>	<b>18.5</b>		<b>17.7</b>	<b>0.7</b>	<b>75.8</b>
Non-recurrent income and losses	臨 時 損 益	(1.5)		(1.9)	0.4	(18.0)
Disposal of non-performing loans (2)	う ち 不 良 債 権 処 理 額	2.5		4.0	(1.5)	23.6
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>16.9</b>	<b>32.0</b>	<b>15.8</b>	<b>1.1</b>	<b>57.8</b>
Extraordinary gains (losses)	特 別 損 益	2.0		2.0	0.0	5.5
Transfer from reserve for possible loan losses (3)	う ち 貸 倒 引 当 金 取 崩 額	2.0		1.0	1.0	-
Collection of written-off claims (4)	う ち 償 却 債 権 取 立 益	0.8		1.0	(0.2)	5.3
Impairment losses of fixed assets	う ち 減 損 損 失	(0.8)		-	(0.8)	-
<b>Net income</b>	<b>四 半 期 (中 間 ・ 当 期) 純 利 益</b>	<b>11.4</b>	<b>20.0</b>	<b>11.0</b>	<b>0.3</b>	<b>34.3</b>
Credit costs (1)+(2)-(3)	信 用 コ ス ト	0.4		3.0	(2.5)	21.8
Credit costs including Collection of written-off claims (1)+(2)-(3)-(4)	実 質 信 用 コ ス ト	(0.3)		1.9	(2.3)	16.5

Note: For first quarters of fiscal years 2005 and 2004, as the total transfer from reserve for possible loan losses are surplus, transfer from reserve for possible loan losses was recorded in Extraordinary gains.

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

		(¥ Billion)		
	(Japanese only)	As of June 30, 2005 (a)	As of Mar. 31, 2005 (b)	(a-b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに準ずる債権	28.6	31.3	(2.6)
Doubtful Claims	危 険 債 権	119.6	122.5	(2.9)
Substandard Claims	要 管 理 債 権	116.7	122.1	(5.3)
<b>Total</b>	<b>合 計</b>	<b>265.0</b>	<b>276.0</b>	<b>(11.0)</b>
Proportion to the total claims	総 与 信 に 占 め る 割 合	4.4%	4.5%	(0.1%)

Note: Figures as of June 30, 2005 are based on the assets classification under the Financial Reconstruction Law. Figures as of June 30, 2005 are calculated by self-assessment results made by business execution section based on the self-assessment standards.

\*Borrower Classification Matrix

Under the Financial Reconstruction Law	Under Self-Assessment
Bankrupt and Substantially Bankrupt Claims	Claims of Bankrupt Debtors and Effectively Bankrupt Debtors
Doubtful Claims	Claims of Potentially Bankrupt Debtors
Substandard Claims	Claims of Debtors in Requiring Caution Category such as loans past due three months or more or restructured loans

### 3. Capital Ratio (BIS guidelines)

	(Japanese only)	As of Sep. 30, 2005 (estimate)	(Reference) As of Mar. 31, 2005
Consolidated Capital Ratio (BIS guideline)	連結自己資本比率	Somewhere around 10.0~10.5%	11.16%
Consolidated Tier I Ratio	連結Tier I 比率	Somewhere around 7.5~7.9%	7.49%

Note: Above estimated figures may be different from the views presented here owing to changes in the operating environment and other factors.

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

		(¥Billion)				(Reference) (¥Billion)				
		As of June 30, 2005				As of Mar. 31, 2005				
		Market value	Gains (losses) on valuation			Market value	Gains (losses) on valuation			
			Gains	Losses			Gains	Losses		
Other Securities	その他有価証券	1,780.6	49.6	57.2	7.5	1,680.4	46.8	55.5	8.7	
	Stocks	株式	177.0	43.0	46.4	3.4	178.1	44.6	47.4	2.7
	Bonds	債券	1,101.1	6.4	6.9	0.4	1,071.7	5.3	5.8	0.5
	Others	その他	502.5	0.0	3.8	3.7	430.5	(3.1)	2.2	5.4

Notes:

- Gains/losses are the difference between balance sheet amounts and book value (after applying the amortized cost method and after write-offs), as of the end of each period.
- Other securities include negotiable CDs in Cash and due from banks. Held-to-Maturity Bonds include Beneficiary claims on loans in Commercial paper and other debt purchased
- Unrealized gains (losses) of Held-to-Maturity Bonds are shown below.

		(¥Billion)				(Reference) (¥Billion)			
		As of June 30, 2005				As of Mar. 31, 2005			
		Book value	Unrealized gains (losses)			Book value	Unrealized gains (losses)		
			Gains	Losses			Gains	Losses	
Held-to-Maturity Bonds	満期保有目的の債券	14.1	0.0	0.0	0.0	18.1	0.0	0.0	0.0

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

### 5. Derivative Transactions (Non-consolidated)

#### (1) Interest rate derivatives

		(¥Billion)				(Reference) (¥Billion)			
		As of June 30, 2005				As of Mar. 31, 2005			
		区分	種類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed	取引所								
	Futures	金利先物	0.2	0.0	0.0	0.7	0.0	0.0	
	Options	金利オプション	-	-	-	-	-	-	
OTC	店頭								
	Swaps	金利スワップ	789.1	1.0	1.0	730.0	1.1	1.1	
	Others	その他	316.0	(0.0)	(0.0)	317.9	(0.1)	(0.1)	
Total	合計				0.9			1.0	

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

#### (2) Currency derivatives

		(¥Billion)				(Reference) (¥Billion)			
		As of June 30, 2005				As of Mar. 31, 2005			
		区分	種類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed	取引所								
	Futures	通貨先物	-	-	-	-	-	-	
OTC	店頭								
	Currency Swaps	通貨スワップ	384.2	0.4	0.4	383.3	0.4	0.4	
	Forward Foreign Exchange	為替予約	8.7	(0.0)	(0.0)	8.5	(0.0)	(0.0)	
	Currency Options	通貨オプション	121.0	(0.3)	0.2	85.0	(0.2)	0.2	
Total	合計				0.7			0.6	

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

## (3) Equity derivatives

		(¥Billion)		
		As of June 30, 2005		
	(Japanese only) 区分	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed	取引所	0.2	(0.0)	(0.0)
OTC	店頭	-	-	-
Total	合計	/	/	(0.0)

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

		(Reference) (¥Billion)		
		As of Mar. 31, 2005		
		Notional principal or contract amount	Market Value	Valuation Gain (Loss)
		-	-	-
		-	-	-
		/	/	-

## (4) Bond derivatives

		(¥Billion)		
		As of June 30, 2005		
	(Japanese only) 区分	Notional principal or contract amount	Market Value	Valuation Gain (Loss)
Listed	取引所	61.6	(0.1)	(0.1)
OTC	店頭	20.0	(0.0)	(0.0)
Total	合計	/	/	(0.1)

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

		(Reference) (¥Billion)		
		As of Mar. 31, 2005		
		Notional principal or contract amount	Market Value	Valuation Gain (Loss)
		3.5	(0.0)	(0.0)
		-	-	-
		/	/	(0.0)

## (5) Commodity derivatives

There are no corresponding items.

## (6) Credit derivatives

There are no corresponding items.

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

## (1) Loans

		(¥Billion)		(Reference) (¥Billion)	
		(Japanese only)	As of June 30, 2005 (a)	As of Mar. 31, 2005 (b)	(a-b)
Loans and bills discounted	貸出金		5,890.8	5,881.4	9.3
Housing Loans	うち住宅ローン		1,771.0	1,744.8	26.2
Small and medium-sized companies loans	中小企業等向け貸出金		4,511.3	4,478.5	32.7
Small and medium-sized companies loans ratio	(中小企業等貸出比率)		76.77%	76.35%	0.42%

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

## (2) Deposits

		(¥Billion)		(Reference) (¥Billion)	
		(Japanese only)	As of June 30, 2005 (a)	As of Mar. 31, 2005 (b)	(a-b)
Deposits	預金		7,834.9	7,594.0	240.9
Personal Deposits	うち個人預金		5,816.1	5,642.5	173.5

  

		(¥Billion)		(Reference) (¥Billion)	
		(Japanese only)	As of June 30, 2005 (a)	As of Mar. 31, 2005 (b)	(a-b)
Balance of investment trusts (Personal investors)	投資信託残高 (個人)		376.8	353.4	23.3
Personal annuities (Insurance premiums)	個人年金保険 (取扱保険料)		259.4	240.0	19.4

For personal annuities, figures are totals from Oct. 2002.

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