The Chiba Bank, Ltd.

Consolidated Financial Information for the Third Quarter of Fiscal Year 2004, ending March 31, 2005 (Unaudited)

Stock Exchange Listing: Tokyo (code: 8331) URL: http://www.chibabank.co.jp/ President: Tadashi Takeyama

1. Basis for preparing financial information for the Third Quarter of Fiscal Year 2004

(1)A simplified accounting method is applied.

- (2)There is no change in accounting method.
- (3)Change in the scope of consolidation and application of the equity method (Change from September 2004): Excluded from consolidation: 1 (Chibagin General Management Co, Ltd. is excluded as it has been fully liquidated.)

2. Financial Highlights (for the third quarter, from April 1, 2004 to December 31, 2004)

Since the first quarter of fiscal year 2004 was the first quarter to be disclosed, figures for the third quarter of fiscal year 2003 are not denoted.

(1)Consolidated Operating R	esults	Amounts less than one million yen are rounded down.						
	Ordinary Incom 経常収益	ne	Ordinary Profit 経常利益		Net Income 四半期(当期)純利益			
Third Quarter	¥Million	%	¥Million	%	¥Million	%		
Ended December 31, 2004	155,254	-	34,843	-	21,411	-		
Ended December 31, 2003	-	-	-	-	-	-		
(Reference) Fiscal Year 2003	203,837		43,829		27,584			

	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		
Third Quarter	¥	¥		
Ended December 31, 2004	25.45	-		
Ended December 31, 2003	-	-		
(Reference) Fiscal Year 2003	32.74	-		

(2)Consolidated Financial Condition

	Total Assets	Stockholders' Equity	Stockholders' Equity to Total Assets	Stockholders' Equity per Share
	総資産	株主資本	株主資本比率	1株当たり株主資本
Third Quarter	¥Million	¥Million	%	¥
As of December 31, 2004	8,601,862	401,417	4.7	477.03
As of December 31, 2003	-	-	-	-
(Reference) As of March 31, 2004	8,231,727	388,247	4.7	461.54

3. Consolidated Earnings Projections for Fiscal Year 2004, ending March 31, 2005

There are no revisions to the previously announced Earning Projections for Fiscal Year 2004 (announced on November 22, 2004).

Consolidated Balance Sheets

Item $\beta H = (2gncose only)$ As of Dec. (As o	<u>Consolidated Balance Sheets</u> (¥Million)											
tem $(\partial gamese andy)$ 31, 2004 (a) 31, 2003 (b) (a+b) 31, 2004 Assets: $(\hat{\mathcal{G}} \# \sigma)^n$) 203, 849 283, 1 283, 1 283, 1 283, 1 283, 1 172, 6 174, 6 172, 6 172, 6 174, 6 174, 6 174, 6 174, 6 174, 6 174, 7 175, 5 174, 107, 5 174, 107, 5 174, 107, 5 174, 107, 5 174, 107, 5 174, 107, 5 174, 107, 5		科日	As of Dec A	s of Dec								
Assets: (住産の部) (日本の) (11,25)<	Item				(a-b)	31, 2004 (c)						
Call loans and bills bought $= -\nu x - \nu \geq 0.7 \equiv 3.7 \equiv 3.7 \le 0.7 \le 0$	Assets:											
Receivables under securities borrowing transactions $\hat{\pi}$ % $\hat{F}(\hat{H}, \pi)$ 1 \hat{y} \hat{x} 3,612 10,4 Other deb purchased \Box Λ Δ \hat{y} \hat{w} 13,474 2.0 Moncy held in trust ϕ \hat{y} \overline{w} \overline{w} \overline{y} 99,364 361.2 Securities \hat{T} \hat{m} \hat{w} \overline{w} \hat{y} 1,678,166 14,57.6 Loans and bills discounted $\hat{\varphi}$ \hat{w} \hat{w} \hat{y} \overline{w} 5,779,442 5,645.1 Poreign exchange $\hat{\gamma}$ \hat{w} \hat{w} \hat{w} \hat{y} \hat{w} \hat{v} 10,6,638 10,82 Other assets \mathcal{C} on de \hat{v} \hat{w} \hat{v} \hat{v} \hat{v} 10,2,244 93,8 Reserve for possible loan losses \hat{U} \hat{H} \hat{w} \hat{w} \hat{v} \hat	Cash and due from banks	現金預け金	203,849			283,134						
Other debt purchased	Call loans and bills bought	コールローン及び買入手形	113,516			172,663						
Trading assets 特定取引受性 499,364 361.2 Momey held in trust Δ 战 の (名 記 29,960 30.2 Securities A (m	Receivables under securities borrowing transactions	債券貸借取引支払保証金	3,612			10,467						
Money held in trust \pounds \pounds 0 $1.678, 166$ $1.457, 6$ Securities f m m \pounds $5, 779, 442$ $5, 645, 1$ Loans and bills discounted f m \pounds $5, 779, 442$ $5, 645, 1$ Orber assets Z O m m m m $104, 817$ $102, 84$ Other assets Z O m m $014, 817$ $012, 84$ 93.8 Reserve for possible loan losses G M M M $02, 244$ 93.8 Reserve for possible loan losses G M M $02, 244$ 93.8 Calsaters g R R R $010, 192$ $012, 244$ 93.8 Call money and bills sold $m - \nu v \tau \times k U^{2} E^{2} H^{2} H^{2}$	Other debt purchased	買入金銭債権	13,474			2,012						
Securities f m m h	Trading assets	特定取引資産	499,364			361,219						
Loans and bills discounted $\hat{\mathbb{C}}$ \mathbb{H} $\hat{\mathbb{C}}$ $5,79,442$ $5,645,1$ Foreign exchange \mathcal{N} \mathbb{B} $\hat{\mathbb{B}}$ $2,130$ $106,638$ $102,848$ Other assets \mathcal{C} \mathcal{O} \mathbb{B} $\tilde{\mathbb{B}}$ $104,817$ $107,5$ Deferred tax assets $\frac{1}{20}$ \mathcal{O} \mathbb{B} $67,236$ $77,2$ Customers' liabilities for acceptances and guarantees $\tilde{\mathcal{L}}$ \mathcal{N} \mathbb{R} <td< td=""><td>Money held in trust</td><td>金銭の信託</td><td>29,960</td><td></td><td></td><td>30,248</td></td<>	Money held in trust	金銭の信託	29,960			30,248						
Foreign exchange β B β <td>Securities</td> <td>有 価 証 券</td> <td>1,678,166</td> <td></td> <td></td> <td>1,457,660</td>	Securities	有 価 証 券	1,678,166			1,457,660						
Other assets \mathcal{Z} \mathcal{O} $\hat{\mathcal{B}}$	Loans and bills discounted	貸 出 金	5,779,442			5,645,137						
Premises and equipment 動 産 不 動 産 104,817 107,5 Deferred tax assets 繰 延 稅 企 資 産 67,236 102,244 Reserve for possible loan losses 党 例 引 当 ଦ 100,2591 101,244 Total assets フ $(fg \oplus \sigma)$ 当 ϕ 102,244 8,231,77 Liabilities: (fg $(fg \sigma)$) fg 8,00,862 \sim 8,231,77 Deposits fh ϕ 109,198 8,00,862 \sim 8,231,77 Negotiable certificates of deposit fft ϕ 109,198 109,198 99,4 Call money and bills sold $\neg -\nu \neg x - b O' C''_{C''_{C''_{C''_{C''_{C''_{C''_{C''$	Foreign exchange	外 国 為 替	2,130			1,832						
Deferred tax assets繰延税金資産67,23677,2Customers' liabilities for acceptances and guarantees支払承諾見返102,24493,8Reserve for possible loan losses貸倒引当金(102,591)(114.2)Total assets資産の部合計8,601,8628,231,7Liabilities:(負債の部) (4) 7,506,2748,231,7Deposits潤<クボンマネー及び完渡手形		その他資産	106,638			102,838						
Customers' liabilities for acceptances and guarantees ξ χ <td>Premises and equipment</td> <td>動產不動產</td> <td>104,817</td> <td></td> <td></td> <td>107,599</td>	Premises and equipment	動產不動產	104,817			107,599						
Customers' liabilities for acceptances and guarantees ξ χ <td>Deferred tax assets</td> <td>操延税金資産</td> <td>67,236</td> <td></td> <td></td> <td>77,250</td>	Deferred tax assets	操延税金資産	67,236			77,250						
Reserve for possible loan losses 貸 倒 引 当 金 (102,591) (114,2) Total assets 資 産 の 部 合 計 8,601,862 0 8,231,7 Liabilities: (() () 7,506,274 0 7,247,11 Negotiable certificates of deposit () () 7,247,11 9,94 Call money and bills sold コールマネー及び完波手形 49,353 3,5 3,5 Payables under securities lending transactions 炭 炭 貸 街 定 取 引 負 債 6,391 7,66 7,6 Borrowed money 倍 用 金 85,494 92,23 Foreign exchange 外 国 8,5494 92,33 3,5 Other liabilities そ の 6,391 7,6 91,0 Reserve for employee retirement benefits 退 職 給 付 引 当 金 22,052 22,33 91,0 Other reserves 特 別 法 上 の 引 当 金 102,44 10 10 Deferred tax liabilities レ 酸 核 生 意 調 整 勘 定 1 10 10 Deferred tax liabilities 反 板 水 諾 102,244 93,88 10 10 Consolidation difference 支 払 承 ੜ 出 ਗ 整 勘 定	Customers' liabilities for acceptances and guarantees	支払承諾見返				93,883						
Total assets資産の部合計8,601,8628,231,7Liabilities:(負債の部)7,506,2748,231,7Deposits預金な7,506,2747,247,1Negotiable certificates of deposit譲渡性預金109,1989,4Call money and bills sold $\neg -\nu v \cdot - \xi U \overline{C} \overline{U} \overline{U} \overline{U} \overline{U} \overline{U} \overline{U} \overline{U} U$		貸倒引当金				(114,220)						
Liabilities:(負債の部)Deposits預 金7,506,274Negotiable certificates of deposit譲 渡 性 預 金109,198 $\neg -\nu \nu \tau^{\lambda} - \mathcal{O} U = U = \tau^{\lambda} - \tau^{\lambda} - \tau^{\lambda} - \mathcal{O} U = U = \tau^{\lambda} - \tau^{\lambda} - \mathcal{O} U = U = \tau^{\lambda} - \tau^{\lambda} - \tau^{\lambda} - \mathcal{O} U = U = \tau^{\lambda} - \tau^{\lambda} - \tau^{\lambda} - \mathcal{O} U = U = \tau^{\lambda} - \tau^{\lambda} - \tau^{\lambda} - \tau^{\lambda} - \mathcal{O} U = U^{\lambda} - \tau^{\lambda} -$						8,231,727						
Deposits 頂 $2,506,274$ $7,247,1$ Negotiable certificates of deposit 譲 渡 性 預 金 109,198 99,4 Call money and bills sold $\neg -\nu \nu \neg \overline{-} \nabla U \overline{D} \overline{D} \overline{D} \overline{D} \overline{D} \overline{D} \overline{D} \overline{D}$	Liabilities:		, ,			, ,						
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Call money and bills sold コールマネー及び売渡手形 49,353 3,5 Payables under repurchase agreements 売 現 先 勘 定 34,999 26,3 Payables under securities lending transactions 債券貸借取引受入担保金 140,345 102,4 Trading liabilities 特 定 取 引 負 債 6,391 7,6 Borrowed money 借 用 金 85,494 92,37 Foreign exchange 外 国 為 替 237 4 Bonds 社 債 39,50 39,55 Other liabilities そ の 他 負 債 87,045 91,0 Reserve for employce retirement benefits 退 職 給 付 引 当 金 22,052 23,3 Other reserves 特 別 法 上 の 引 当 金 104 1 Deferred tax liabilities for land revaluation 再評価に係る繰延税金負債 9,419 8,6 Consolidation difference 連 結 調 整 勘 定 1 1 Acceptances and guarantees 支 払 承 諾 102,244 93,8 Total liabilities 負 債 の 部 合 計 8,192,815 2 7,81,63 Minority interests: (少数株 主 持 分 7,629 7,11 Common stock 資 本 金 121,00	-					99,498						
Payables under repurchase agreements 売現先勘定 34,999 26,3 Payables under securities lending transactions 債券貸借取引受入担保金 140,345 102,4 Trading liabilities 特定取引負債 6,391 7,6 Borrowed money 倍用金 85,494 92,33 Foreign exchange 外国為替 237 4 Bonds 社<						3,593						
Payables under securities lending transactions債券貸借取引受入担保金140,345102,44Trading liabilities特定取引負債6,3917,6Borrowed money倍用金85,49492,3Foreign exchange外国為替2374Bonds社債39,50039,50Other liabilitiesその他負債87,04591,00Reserve for employce retirement benefits退職給付引当金22,05223,33Other reserves特別法上の引当金10410Deferred tax liabilities繰延税金負債1541Deferred tax liabilities for land revaluation再評価に係る繰延税金負債14Acceptances and guarantees支払承第102,24Total liabilities負債の部合計8,192,8157,836,33Minority interests:(少数株主持分7,6297,1Stockholders' equity:(資本の部)(資本の部)121,00Common stock資本和魚余金143,108127,8Land revaluation excess土地再評価差額金13,95412,8Net unrealized gains on other securitiesその他有価証券評価差額金26,42029,9Foreign currency translation adjustments為替換算調整勘定4513Treasury stock自已株式(1,785)(1,8						26,399						
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Other reserves特別法上の引当金104104Deferred tax liabilities繰延税金負債154154Deferred tax liabilities for land revaluation再評価に係る繰延税金負債9,4198,66Consolidation difference連結調整勘定193,8Acceptances and guarantees支払承<						23,384						
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Deferred tax liabilities for land revaluation再評価に係る繰延税金負債9,419人人人8,60Consolidation difference速<結調<整						139						
Consolidation difference連結調整勘定11						8,693						
Acceptances and guarantees支 払 承 諾102,244〇〇〇93,8Total liabilities負 債 の 部 合 計8,192,815〇〇7,836,3Minority interests:(少数株主持分)117,836,3Minority interests in consolidated subsidiaries少 数 株 主 持 分7,629〇〇1Stockholders' equity:(資本の部)111121,00Common stock資 本 剰 余 金121,0191121,0098,12Retained earnings利 益 剰 余 金143,1081127,8Land revaluation excess土 地 再 評 価 差 額 金13,9541121,08Net unrealized gains on other securitiesその他有価証券評価差額金26,42011Foreign currency translation adjustments為 替 換 算 調 整 勘 定45111Treasury stock自 己 株 式(1,785)111			1			5						
Total liabilities負債の部合計8,192,8157,836,33Minority interests:(少数株主持分)7,6297,13Minority interests in consolidated subsidiaries少数株主持分7,6297,13Stockholders' equity:(資本の部)121,019121,019Common stock資本和食金98,24998,11Capital surplus資本和食金143,108127,8Retained earnings利益剰余金13,95412,8Land revaluation excess土地再評価差額金26,42029,99Foreign currency translation adjustments為替換算調整勘定45133Treasury stock自己株式(1,785)(1,785)			102 244			93,883						
Minority interests:(少数株主持分)7,6297,12Minority interests in consolidated subsidiaries少数株主持分7,6297,12Stockholders' equity:(資本の部)121,019121,00Common stock資本和食金98,24998,14Capital surplus資本利余金98,24998,14Retained earnings利益利余金143,108127,82Land revaluation excess土地再評価差額金13,95412,8Net unrealized gains on other securitiesその他有価証券評価差額金26,42029,99Foreign currency translation adjustments為替換算調整勘定45139Treasury stock自 己 株式(1,785)(1,88)				1								
Minority interests in consolidated subsidiaries少数株主持分7,629〇〇7,12Stockholders' equity:(資本の部)(資本の部)121,019111121,00Common stock資本和食金121,019第121,00121,00121,00121,00121,00Capital surplus資本和食金98,249143,1081121,00121,00121,00121,00Retained earnings利益剰余金143,108143,1081127,80122,80122,80122,80Land revaluation excess土地再評価差額金13,95411122,80122,80122,80Net unrealized gains on other securitiesその他有価証券評価差額金26,4201129,90Foreign currency translation adjustments為替換算調整勘定451133Treasury stock自<			0,172,015			1,000,000						
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Common stock資本金121,019Capital surplus資本剰余金98,249Retained earnings利益剰余金143,108Land revaluation excess土地再評価差額金13,954Net unrealized gains on other securitiesその他有価証券評価差額金26,420Foreign currency translation adjustments為替換算調整勘定451Treasury stock自 己 株 式(1,785)	•		7,025			7,155						
Capital surplus資本剰余金98,24998,14Retained earnings利益剰余金143,108127,82Land revaluation excess土地再評価差額金13,95412,8Net unrealized gains on other securitiesその他有価証券評価差額金26,42029,94Foreign currency translation adjustments為替換算調整勘定45139Treasury stock自己株式(1,785)(1,85)			121.019			121.010						
Retained earnings利益剰余金143,108127,8Land revaluation excess土地再評価差額金13,95412,8Net unrealized gains on other securitiesその他有価証券評価差額金26,42029,9Foreign currency translation adjustments為替換算調整勘定45139Treasury stock自己株式(1,785)(1,85)												
Land revaluation excess土地再評価差額金13,95412,8Net unrealized gains on other securitiesその他有価証券評価差額金26,42029,90Foreign currency translation adjustments為替換算調整勘定45133Treasury stock自己株式(1,785)(1,85)												
Net unrealized gains on other securitiesその他有価証券評価差額金26,42029,90Foreign currency translation adjustments為 替 換 算 調 整 勘 定45130Treasury stock自 己 株 式(1,785)(1,85)	-											
Foreign currency translation adjustments為 替 換 算 調 整 勘 定45134Treasury stock自 己 株 式(1,785)(1,85)						-						
Treasury stock 自 己 株 式 (1,785) (1,89)	-											
						308						
1 otal stocknolders' equity 資本の部合計 401,417 388,2						(1,895)						
Total liabilities minority intersects and			401,417			388,247						
Total liabilities, minority interests and stockholders' equity負債、少数株主持分及び 資本の部合計8,601,8628,231,72			8,601,862			8,231,727						

Consolidated Statements of Income

	Consolidated State		COME		(¥Million)
Item	科目 (Japanese only)	For the nine months ended Dec. 31, 2004 (a)	For the nine months ended Dec. 31, 2003 (b)	(a-b)	For FY 2003 ended Mar. 31, 2004 (Summary)
Ordinary income	経 常 収 益	155,254			203,837
Interest income	資金運用収益	103,572			134,515
Interest on loans and discounts	(うち貸出金利息)	88,186			118,235
Interest and dividends on securities	(うち有価証券利息配当金)	14,776			15,112
Fee and commission income	役務取引等収益	27,986			36,900
Trading income	特定取引収益	1,847			2,531
Other operating income	その他業務収益	3,577			3,350
Other ordinary income	その他経常収益	18,269			26,540
Ordinary expenses	経 常 費 用	120,410			160,008
Interest expenses	資金調達費用	8,202			10,929
Interest on deposits	(うち預金利息)	2,829			3,504
Fee and commission expenses	役務取引等費用	8,598			10,728
Other operating expenses	その他業務費用	155			577
General and administrative expenses	営 業 経 費	59,074			80,582
Other ordinary expenses	その他経常費用	44,379			57,190
Ordinary profit	経 常 利 益	34,843			43,829
Extraordinary gains	特 別 利 益	3,968			5,047
Extraordinary losses	特 別 損 失	838			710
Net income before taxes and others	税 金 等 調 整 前 四半期(当期)純利益				48,165
Taxes-current	法人税、住民税及び事業税	3,022			3,580
Taxes-deferred	法人税等調整額	13,122			16,622
Minority interests	少数株主利益	417			378
Net income	四半期(当期)純利益	21,411			27,584

Amounts less than one million have been rounded down.

<u></u>	Thterim Statements				(¥Million)
Item	科目 (Japanese only)	For the nine months ended Dec. 31, 2004 (a)	For the nine months ended Dec. 31, 2003 (b)	(a-b)	For FY 2003 ended Mar. 31, 2004
Capital surplus:	(資本剰余金の部)				
Capital surplus balance at beginning of period	資本剰余金期首残高	98,178			98,178
Increase in capital surplus	資本剰余金増加高	70			0
Gain (Loss) on sales of treasury stock	自己株式処分差益	70			0
Capital surplus at term-end	資本 剰 余 金 四半期末 (期末) 残高	98,249			98,178
Retained earnings:	(利益剰余金の部)				
Retained earnings balance at beginning of period	利益剰余金期首残高	127,850			104,431
Increase in retained earnings	利益剰余金増加高	21,411			27,665
Net income	四半期(当期)純利益	21,411			27,584
Increase in retained earnings due to transfer from land revaluation excess	土地再評価差額金取崩に 伴 う 剰 余 金 増 加 高	-			81
Decrease in retained earnings	利益剰余金減少高	6,153			4,245
Cash dividends paid	配 当 金	5,038			4,197
Bonuses to Directors	役員賞与	40			-
Decrease in retained earnings due to transfer from land revaluation excess	土地再評価差額金取崩に 伴 う 剰 余 金 減 少 高	1,075			-
Decrease following change in interest in subsidiary	持分変動に伴う 剰余金減少高	-	/		48
Retained earnings at term-end	利 益 剰 余 金 四半期末 (期末) 残高	143,108			127,850

Consolidated Interim Statements of Retained Earnings

Amounts less than one million have been rounded down.

Accounting Policies for Consolidated Financial Statements for the Third Quarter of FY 2004

1. Chiba Bank partly adopts the simplified accounting method to prepare its consolidated financial statements for the third quarter of fiscal year 2004, ending March 31, 2005. Details are below.

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 the interim fiscal year 2004, ended September 30, 2004, to the outstanding balance of each debtor category based on our self-assessment as of December 31, 2004.

[簡便な手続きの内容]

貸倒引当金につきましては12月末時点の自己査定に基づく債務者区分残高に、中間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。

2. The Consolidated Financial Information for the Third Quarter of fiscal year 2004, ending March 31, 2005 is not audited by our auditor, Ernst & Young ShinNihon.

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。

Segment Information

an

1. Business Segment Information

For the third quarter of FY 2004 ending March 31, 2005 (from April 1, 2004 to December 31, 2004)

										(¥Million)
					Banking Business	Leasing Business	Other	Total	Eliminations	Consolidated
		(Japane	se only,)	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			対す	133,622	13,312	8,319	155,254	-	155,254
(2) Inter-segment		セグメ o部経常			921	206	32	1,159	(1,159)	-
Total		에프	ł		134,543	13,519	8,351	156,413	(1,159)	155,254
Ordinary Expenses	経	常	費	用	102,026	12,617	6,843	121,486	(1,076)	120,410
Ordinary Profit/Loss	経	常	利	益	32,517	901	1,508	34,927	(83)	34,843

Notes:

1.Ordinary income and ordinary profit/loss are presented as counterparts of sales and operating profit of companies in other industries.

2."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 Third Quarter of Fiscal Year 2004, ending March 31, 2005 (Unaudited)

1. Summary of Income (Ivon-consolid	uicu)			(¥ Billion)
	(Japanese only)	For the nine months ended Dec. 31, 2004	FY 2004 (Announced Projection)	FY 2003
Gross business profit	業務粗利益	110.4		142.5
Net interest income	資 金 利 益	93.3		120.8
Fee and commission income	役務取引等利益	12.1		16.8
Trading income	特定取引利益	1.5		2.0
Profit from other business transactions	その他業務利益	3.4		2.7
Expenses (excluding non-recurrent expenses)	経費(除く臨時処理分)	55.4		74.1
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸引繰入前)	54.9	73.0	68.4
Net transfer to general reserve for possible loan losses (1)	一般貸倒引当金 純 繰 入 額	8.1		(0.0)
Net business income	業務純益	46.8	73.0	68.4
Non-recurrent income and losses	臨 時 損 益	(14.9)		(28.1)
Disposal of non-performing loans (2)	うち不良債権処理額	16.6		31.0
Ordinary profit	経常 利益	31.8	50.0	40.3
Extraordinary gains (losses)	特 別 損 益	3.2		4.4
Collection of written-off claims (3)	うち償却債権取立益	3.4		0.0
Gains on return of the agency element of the state pension to the national government	うち代行部分返上益	-		4.9
Net income	四半期(当期) 純 利 益	19.7	30.0	25.7
Credit costs (1)+(2)	信用コスト	24.7		30.9
Credit costs including Collection of written- off claims (1)+(2)-(3)	実質信用コスト	21.3		30.9

1. Summary of Income (Non-consolidated)

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

			((¥ Billion)
	(Japanese only)	As of Dec. 31, 2004 (a)	(a-b)	(a-c)	As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
Bankrupt and Substantially Bankrupt Claims	破産更生債権及び これらに準ずる債権	/// 8	5.6	2.3	36.2	39.4
Doubtful Claims	危険債権	125.6	(10.0)	(45.9)	135.6	171.5
Substandard Claims	要 管 理 債 権	149.9	10.3	(0.4)	139.6	150.3
Total	合 計	317.4	5.9	(43.9)	311.5	361.4

Note: Figures as of December 31, 2004 are based on the assets classification under the Financial Reconstruction Law. Figures as of December 31, 2004 are self-assessment based on the self-assessment. *Borrower Classification Matrix

*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)

			(Reference)	
	(Japanese only)	As of Mar. 31, 2005 (estimate)	As of Sep. 30, 2004	As of Mar. 31, 2004
Consolidated Capital Ratio (BIS guideline)	連結自己資本比率	Approximately 11%	11.05%	11.06%
Consolidated Tier I Ratio	連結Tier I 比率	Somewhere around $7.0 \sim 7.5\%$	7.40%	7.13%

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)

						f)	Billion)	(Referenc	e)					f)	Billion)
As of Dec. 31, 2004						А	s of Sep.	30, 2004		А	s of Mar.	31, 2004			
				Market value		ns (losses valuation	/	Market value	Gains (losses) on valuation			Market value	Gains (losses) on valuation		
				value		Gains	Losses	value		Gains	Losses	value		Gains	Losses
her curities	その他有価証券		1,658.4	43.4	51.3	7.9	1,775.4	32.2	41.8	9.5	1,439.5	49.2	58.6	9.4	
Stocks	株		式	171.2	38.9	42.9	3.9	160.1	27.5	33.1	5.6	180.9	46.6	50.0	3.3
Bonds	債		券	1,093.4	5.0	5.8	0.7	1,238.4	3.9	5.0	1.0	966.5	(1.2)	3.0	4.2
Others	そ	の	他	393.7	(0.5)	2.6	3.2	376.8	0.7	3.6	2.9	291.9	3.8	5.6	1.7

Notes:

1. 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.

2. Other securities include negotiable CDs

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

4. Held-to-Maturity Bonds include Beneficiary claims on loans. Unrealized gains (losses) are shown below.

(¥Billion)

					ť)	fBillion)	(Reference	e)
		(Jananasa)	А	s of Dec.		А	s of S	
		(Japanese onlv)	Book	Unrealiz	zed Gains	(losses)	Book	Un
		Only)	value		Gains	Losses	value	
H	Held-to-	満期保有	10.9	(0.0)	0.0	0.0	8.4	(
N	Maturity Bonds	目的の債券	10.9	(0.0)	0.0	0.0	0.4	(1

(Referenc	e)					()	Billion)		
А	s of Sep. 1	30, 2004		As of Mar. 31, 2004					
Book	Unrealiz	zed Gains	(losses)	(losses) Book Unrealized Gains (losses)					
value		Gains	Losses	value		Gains	Losses		
8.4	(0.0)	0.0	0.0	-	-	-	-		

5. Derivative Transactions (Non-consolidated)

(1) Interest rate derivatives

						(¥Billion)	(Reference))				(¥Billion)	
		(J.	apanese only)	As of	f Dec. 31, 2	004	As o	f Sep. 30, 2	004	As of Mar. 31, 2004			
		区分	種類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	
Listed	Futures	取	金利先物	0.7	0.0	0.0	11.9	0.0	0.0	9.4	0.0	0.0	
ted	Options	引所	金利オプション	-	-	-	-	-	-	-	-	-	
OTC	Swaps	店	金利スワップ	735.9	1.0	1.0	698.2	1.0	1.0	644.2	1.1	1.1	
ГС	Others	頭	その他	301.5	(0.2)	(0.2)	285.6	(0.2)	(0.2)	254.0	(0.4)	(0.4)	
	Total		合 計			0.8			0.7			0.7	

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

(2) Currency derivatives

						(¥Billion)		(Reference))				(¥Billion)	
		(Ja	panese only)	As c	As of Dec. 31, 2004			As c	of Sep. 30, 20	004	As of Mar. 31, 2004			
		区分	種 類	Notional principal or contract amount	Market Value	Valuation Gain (Loss)		Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	
Listed	Futures	取計	通貨先物	-	I	-		-	-	I	I	-	-	
	Currency Swaps		通貨スワップ	376.8	0.4	0.4		323.6	0.3	0.3	329.4	0.3	0.3	
OTC	Forward Foreign Exchange	店頭	為替予約	4.3	0.0	0.0		6.7	(0.0)	(0.0)	7.5	0.0	0.0	
	Currency Options		通貨がション	79.9	0.1	0.5		66.3	(0.0)	0.2	37.4	(0.0)	0.1	
	Total		合計		\nearrow	0.9				0.5			0.4	

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

(3) Equity derivatives

There are no corresponding items.

(4) Bond derivatives

				(¥Billion)	(Reference)				(¥Billion)	
	(Japanese	As	of Dec. 31, 20)04	As	of Sep. 30, 2	004	As of Mar. 31, 2004			
	only) 区分	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	Notional principal or contract amount	Market Value	Valuation Gain (Loss)	
Listed	取引所	20.9	0.0	0.0	4.1	0.0	0.0	0.1	(0.0)	(0.0)	
OTC	店頭	10.0	(0.0)	0.0	-	-	-	-	-	-	
Total	合計			0.0			0.0			(0.0)	

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

(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)
	As of Dec. 31, 2004 (a)	(a-b)	(a-c)	As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)		
Loans and bills discounted	貸	出金	5,817.5	162.0	139.4	5,655.4	5,678.1
Housing Loans		うち住宅ローン	1,714.7	42.5	90.5	1,672.2	1,624.2
Small and medium-sized companies loans	中小	、企業等向け貸出金	4,451.5	54.4	112.7	4,397.0	4,338.8
Small and medium-sized companies loans ratio		小企業等貸出比率)	76.73%	(1.26%)	0.11%	78.00%	76.62%

Note: Small and medium-sized companies loans ratio = Small and medium-sized companies loans / domestic loans and bills discounted (2) Deposits

					(¥Billion)	_	(Reference)	
			As of Dec. 31,			As of Sep. 30		
		(Japanese only)	2004 (a)	(a-b)	(a-c)		2004 (b)	
Deposits	預	金	7,525.7	137.8	259.3		7,387.9	
Personal Deposits]	うち個人預金	5,744.9	168.7	233.5	Ī	5,576.2	

	As of Sep. 30,	As of Mar.
)	2004 (b)	31, 2004 (c)
.3	7,387.9	7,266.4
.5	5,576.2	5,511.3

(¥Billion)

(Reference)			(¥Billion)	(Reference)	(¥Billion)	
	(Japanese only)	As of Dec. 31, 2004 (a)	(a-b)	(a-c)	As of Sep. 30, 2004 (b)	As of Mar. 31, 2004 (c)
Balance of investment trusts (Personal investors)	投資信託残高(個人)	324.2	16.4	64.7	307.7	259.4
Personal annuities (Insurance premiums)	個人年金保険(取扱保険料)	216.5	15.9	61.7	200.5	154.7

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

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible. This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.