

**FINANCIAL RESULTS**  
**For Fiscal Year 2006**  
**(Ended March 31, 2007)**

**THE CHIBA BANK, LTD.**

## Financial Results For Fiscal Year 2006 Ended March 31, 2007

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## I. Financial Highlights

### 1. Summary

- Net business income (before transfer to general reserve for possible loan losses), which reflects a bank's profitability, reached ¥77.2 billion, an increase of ¥1.9 billion from the previous fiscal year.
- Ordinary profits were ¥71.3 billion, an increase of ¥2.4 billion from the previous fiscal year. Net income was ¥50.1 billion, an increase of ¥3.3 billion from the previous fiscal year.
- Net business income (before transfer to general reserve for possible loan losses) and Ordinary profits set records for the third successive year, while Net income set a record for the fourth successive year.
- The consolidated capital ratio (BIS guidelines) was 11.63%, and the non-consolidated capital ratio (BIS guidelines) was 11.20%. The Tier I ratio was over 9% both on a consolidated and non-consolidated basis. These figures are calculated in accordance with the new BIS guidelines.
- Disclosed Claims under the Financial Reconstruction Law decreased by ¥24.0 billion from the end of March 2006, to ¥202.3 billion.
- The balance of Loans and bills discounted was ¥6,407.5 billion, an increase of ¥240.0 billion from the end of March 2006. The balance of Deposits was ¥8,371.5 billion, an increase of ¥362.4 billion.

#### (1) Summary of income

(¥ Billion)						
	(Japanese)	FY2006 ended Mar. 31, 2007 (a)			FY2005 ended Mar. 31, 2006 (b)	Forecast Announced In Nov.2006
			(a-b)	(a-b)/b		
Ordinary income	経 常 収 益	228.0	30.7	15.5%	197.2	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)	77.2	1.9	2.6%	75.2	[81.0] 81.0
Net transfer to general reserve for possible loan losses (i)	一 般 貸 倒 引 当 金 繰 入 額	-	-		-	-
Net business income	業 務 純 益	77.2	1.9	2.6%	75.2	-
Non-recurrent income and losses	臨 時 損 益	(5.8)	0.4		(6.3)	-
Disposal of non-performing loans (ii)	う ち 不 良 債 権 処 理 額	13.9	2.7		11.1	
Ordinary profits	経 常 利 益	71.3	2.4	3.6%	68.8	[67.0] 70.0
Extraordinary profits (losses)	特 別 損 益	11.2	(0.8)		12.1	-
Reversal of allowance for possible loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 益	7.5	(1.7)		9.2	
Net income	当 期 純 利 益	50.1	3.3	7.2%	46.7	[40.5] 48.0

Note: Figures described in [ ] are the target figures for FY06 in the medium-term management plan.

(注) 18年11月公表予想値欄の[ ]書は、中期経営計画の18年度目標計数。

Credit Costs (i)+(ii)-(iii)	信 用 コ ス ト	6.3	4.4		1.8	-
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#### (2) Capital ratio (BIS guidelines)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Mar. 31, 2006 (b)	Target figures in the medium-term management plan
			(a-b)	(a-b)/b		
Consolidated capital ratio	連 結 自 己 資 本 比 率	11.63%	0.43%		11.19%	-
Tier I Ratio	T i e r 比 率	9.68%	1.32%		8.36%	-
Non-consolidated capital ratio	単 体 自 己 資 本 比 率	11.20%	0.37%		10.83%	-
Tier I Ratio	T i e r 比 率	9.29%	1.23%		8.05%	Above 8%

#### (3) Disclosed claims under the Financial Reconstruction Law

(¥ Billion)						
	(Japanese)	As of Mar. 31, 2007 (a)			As of Mar. 31, 2006 (b)	
			(a-b)	(a-b)/b		
Total	合 計 額	202.3	(24.0)	(10.6%)	226.4	
Non-performing Loan Ratio	不 良 債 権 比 率	3.08%	(0.51%)		3.60%	

#### (4) Loans and Deposits (Term-end balance)

(¥ Billion)						
	(Japanese)	As of Mar. 31, 2007 (a)			As of Mar. 31, 2006 (b)	
			(a-b)	(a-b)/b		
Loans and bills discounted	貸 出 金	6,407.5	240.0	3.8%	6,167.4	
Deposits	預 金	8,371.5	362.4	4.5%	8,009.1	

## 2. Income and Expenses

### (1) Net business income

- Net business income (before transfer to general reserve for possible loan losses) increased by ¥1.9 billion from the previous fiscal year, to ¥77.2 billion. Gross business profits increased by ¥4.5 billion while Expenses increased by ¥2.5 billion.
- Domestic gross business profits increased by ¥12.3 billion from the previous fiscal year. Net interest income increased by ¥8.2 billion from the previous fiscal year mainly thanks to the increased balance of loans. Additionally, Fees and commissions steadily increased by ¥1.7 billion from the previous fiscal year reflecting a boost in custody assets (sales of investment trusts). International gross business profits decreased by ¥7.8 billion from the previous fiscal year mainly due to the sale of foreign bonds executed as a part of a restructuring of portfolio balances.
- In the Expenses category, Non-personnel expenses increased by ¥1.2 billion reflecting an acceleration of branch openings in new business areas and an enhancement in customer services through the introduction of IC cash cards with biometric personal identification functions and a new loyalty bonus scheme. Personnel expenses increased by ¥1.0 billion from the previous fiscal year.
- Core net business income (Net business income (before transfer to general reserve for possible loan losses)- Gains (losses) on bonds) increased by ¥8.8 billion from the previous fiscal year, to ¥83.2 billion.

(¥ Billion)

	(Japanese)	FY 2006 ended			FY 2005 ended Mar. 31, 2006 (b)
		Mar. 31, 2007 (a)	(a-b)	(a-b)/b	
<b>Gross business profits</b>	<b>業務粗利益</b>	<b>155.1</b>	<b>4.5</b>	<b>3.0 %</b>	<b>150.5</b>
Domestic gross business profits	国内業務粗利益	156.1	12.3		143.8
Net interest income	資金利益	129.9	8.2		121.7
Fees and commissions income	役務取引等利益	21.2	1.7		19.5
Fees and commissions income of investment trusts	うち投信取扱手数料	9.3	2.4		6.8
Trading income	特定取引利益	2.0	0.5		1.5
Profit from other business transactions	その他業務利益	2.8	1.8		1.0
Gains (losses) on bonds	うち債券関係損益	1.0	(0.6)		1.7
International gross business profits	国際業務粗利益	(1.0)	(7.8)		6.7
Gains (losses) on bonds	うち債券関係損益	(7.1)	(6.2)		(0.9)
<b>Expenses</b>	<b>経費</b>	<b>77.9</b>	<b>2.5</b>	<b>3.3%</b>	<b>75.3</b>
Personnel expenses	人件費	36.9	1.0		35.8
Non-personnel expenses	物件費	36.5	1.2		35.2
Taxes	税金	4.4	0.2		4.2
<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>77.2</b>	<b>1.9</b>	<b>2.6%</b>	<b>75.2</b>
<b>Core net business income</b>	<b>コア業務純益</b>	<b>83.2</b>	<b>8.8</b>	<b>11.8%</b>	<b>74.4</b>
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	77.2	1.9	2.6%	75.2

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

(注) コア業務純益 = 業務純益 + 一般貸倒引当金純繰入額 - 債券関係損益

(Reference) (参考)

<b>Number of Branches</b>	<b>店舗数</b>	<b>170</b>	<b>7</b>	<b>163</b>
Sub-branches	うち出張所	20	4	16
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	3,833	100	3,733

Note: 1."Sub-branches" includes Corporate banking offices.

2."Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.

(注) 1.出張所には、地区法人営業所を含めております。

2.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 Net income

- Ordinary profits increased by ¥2.4 billion from the previous fiscal year, to ¥71.3 billion, mainly due to an increase in Net business income and Gains (losses) related to stocks though disposals of non-performing loans increased by ¥2.7 billion.
- The Reversal of allowance for possible loan losses of ¥7.5 billion was recorded in Extraordinary gains because the figure was positive.
- Thus, Net income increased by ¥3.3 billion from the previous fiscal year, to ¥50.1 billion.

(¥ Billion)

	(Japanese)	FY 2006 ended		FY 2005 ended	
		Mar. 31, 2007 (a)	(a-b)	Mar. 31, 2006 (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)	77.2	1.9	75.2	2.6%
Net transfer to general reserve for possible loan losses (i)	一般貸倒引当金繰入額	-	-	-	
Net business income	業務純益	77.2	1.9	75.2	2.6%
Non-recurrent income and losses	臨時損益	(5.8)	0.4	(6.3)	
Disposal of non-performing loans (ii)	不良債権処理額	13.9	2.7	11.1	
Gains (losses) related to stocks	株式等関係損益	4.9	2.1	2.8	
<b>Ordinary profits</b>	<b>経常利益</b>	<b>71.3</b>	<b>2.4</b>	<b>68.8</b>	<b>3.6%</b>
Extraordinary profits (losses)	特別損益	11.2	(0.8)	12.1	
Reversal of allowance for possible loan losses (iii)	うち貸倒引当金戻入益	7.5	(1.7)	9.2	
Collection of written-off claims (iv)	うち償却債権取立益	4.2	0.2	4.0	
<b>Net income</b>	<b>当期純利益</b>	<b>50.1</b>	<b>3.3</b>	<b>46.7</b>	<b>7.2%</b>
Credit Costs (i) + (ii) - (iii)	信用コスト	6.3	4.4	1.8	
Net Credit Costs (i) + (ii) - (iii) - (iv)	実質信用コスト	2.0	4.2	(2.1)	

## 3. Management Indices

- The Overhead ratio (OHR), an indicator of management efficiency, was 48.82%. Return on average total assets (ROA), which is an indicator of asset management efficiency and profitability, was 0.51%. Return on equity (ROE) was 9.21%.
- All of the Management Indices achieved the target figures in the medium-term management plan.

		(Japanese)	FY 2006 ended		FY2005 ended	Target figures in the medium-term management plan
			Mar. 31, 2007 (a)	(a-b)	Mar. 31, 2006 (b)	
Overhead ratio (OHR)	*1	O H R	48.82%	(1.13%)	49.95%	Under 50%
Return on average total assets (ROA)	*2	R O A	0.51%	0.00%	0.51%	Above 0.4%
Return on equity (ROE)	*3	R O E	9.21%	(0.87%)	10.08%	Above 8.5%

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

\*1 OHR =  $\frac{\text{経費}}{\text{業務純益} - \text{債券関係損益等} + \text{一般貸倒引当金繰入額} + \text{経費}}$  (低いほど効率性が高い)

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

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

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

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

#### 4. Investment and Borrowing

- A positive approach towards meeting the financial needs of customers brought an increase in Corporate loans of ¥227.1 billion and in Housing loans of ¥129.3 billion, contributing towards an increase of ¥240.0 billion in total loans and bills discounted from the previous fiscal year-end. The balance of loans and bills discounted was ¥6,407.5 billion.
- The balance of Deposits was ¥8,371.5 billion, an increase of ¥362.4 billion from the previous fiscal year-end, mainly from personal customers. Promotion of sales of custody assets resulted in an increase of investment trusts which grew by ¥132.0 billion from the previous fiscal year-end, resulting in an outstanding balance of ¥576.1 billion. Also, sales of personal annuities were successful, with insurance premiums totalling ¥58.9 billion.
- The balance of Securities (before gains or losses on valuation) decreased by ¥221.3 billion from the previous fiscal year-end. Diversification of investments and monitoring of interest rate risks will be continued.

##### (1) Loans and deposits (Term-end balance)

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007		As of Mar. 31, 2006
		(a)	(a-b)	(b)
Loans and bills discounted	貸 出 金	6,407.5	240.0	6,167.4
Domestic	国 内 向 け 貸 出	6,377.1	229.2	6,147.8
Corporate loans	事 業 者 向 け 貸 出	3,740.3	227.1	3,513.1
Consumer Loans	消 費 者 ロ ー ン	2,140.0	122.9	2,017.1
Housing Loans	う ち 住 宅 ロ ー ン	2,022.1	129.3	1,892.7
Public sectors	公 共 向 け 貸 出	496.7	(120.8)	617.5
Loans in Chiba	う ち 県 内 向 け 貸 出	5,101.7	167.3	4,934.3
Small and medium sized companies [Ratio]	う ち 中 小 企 業 等 貸 出 [中 小 企 業 等 貸 出 比 率]	5,025.6 [78.80%]	249.1 [1.11%]	4,776.4 [77.69%]
Overseas	海 外 向 け 貸 出	30.3	10.7	19.5
Deposits	預 金	8,371.5	362.4	8,009.1
In Chiba Prefecture	う ち 県 内	7,912.0	344.0	7,568.0
Personal Deposits	う ち 個 人	6,107.2	224.5	5,882.7

(Reference) (参考)

Investment trusts and Personal annuities 投資信託等

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007		As of Mar. 31, 2006
		(a)	(a-b)	(b)
Balance of investment trusts	投 資 信 託 残 高	576.1	132.0	444.1
Personal investors	う ち 個 人	566.4	130.7	435.7
Stock funds	う ち 株 式 投 資 信 託	560.5	135.4	425.0

(¥Billion)

Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 ( 取 扱 保 険 料 )	58.9	(13.8)	72.7
Variable annuities	う ち 変 額 保 険	55.5	(0.9)	56.4
Personal annuities (Fees and commissions)	個 人 年 金 保 険 等 ( 取 扱 手 数 料 )	2.4	(0.2)	2.6
Variable annuities	う ち 変 額 保 険	2.3	(0.0)	2.4

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007		As of Mar. 31, 2006
		(a)	(a-b)	(b)
Securities	有 価 証 券	2,318.4	(221.3)	2,539.8
Government bonds	国 債	727.0	11.8	715.2
Stocks	株 式	148.3	4.2	144.0
Corporate bonds and others	社 債 他	953.2	(81.2)	1,034.4
Foreign currency securities	外 貨 建 有 価 証 券	489.7	(156.2)	646.0
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	2.6 years	(0.5 years)	3.1 years

Notes:

- The above figures are acquisition costs excluding gains (losses) on valuation.  
評価損益を除いた取得原価で表示しております。
- Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.  
平均残存期間は、短期国債を除いて表示しております。
- Gains/losses on valuation of securities were ¥96.5 billion as of Mar. 31, 2007, and ¥94.2 billion as of Mar. 31, 2006.  
有価証券の含み損益は 19 年 3 月末 965 億円、18 年 3 月末 942 億円です。

5. Assets

- Disclosed Claims under the Financial Reconstruction Law decreased by ¥24.0 billion from the previous fiscal year-end, to ¥202.3 billion. The coverage ratio, including reserves, was 71.8% for total disclosed claims, 84.3% for doubtful claims, and 54.3% for substandard claims. Thus the possibility of the occurrence of future losses is limited.
- The non-performing loan ratio declined by 0.51% points to 3.08%.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Mar. 31, 2007		As of Mar. 31, 2006
		(a)	(a-b)	(b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに準ずる債権	27,044	1,655	25,389
Doubtful Claims	危 険 債 権	77,135	(13,250)	90,385
Substandard Claims	要 管 理 債 権	98,171	(12,478)	110,650
Total	合 計	202,350	(24,074)	226,424

Normal Claims	正 常 債 権	6,352,467	291,940	6,060,527
Non-performing loan ratio	不 良 債 権 比 率	3.08%	(0.51%)	3.60%
Coverage ratio	保 全 率	71.8%	0.50%	71.3%

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

(¥ Million)

	(Japanese)	Claim amount	Collateral/ Guarantees (b)	Reserve for loan losses (c)	Reserve Ratio*2 c/(a-b)	Coverage ratio (b+c)/a
		(a) 債権額	担保・保証	貸倒引当金	引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び これらに準ずる債権	27,044	23,086	3,957	100.0%	100.0%
Doubtful Claims	危 険 債 権	77,135	42,260	22,803	65.3%	84.3%
Substandard Claims	要 管 理 債 権	98,171	*1 36,002	17,332	27.8%	54.3%
Total	合 計	202,350	101,348	44,093	43.6%	71.8%

\*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 2007, ending March 31, 2008

(¥ Billion)

	(Japanese)	For FY 2007, ending Mar. 31, 2008	
		For the six months ending Sep. 30, 2007	
Ordinary income	経 常 収 益	240.0	120.0
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 ( 一 般 貸 引 繰 入 前 )	87.0	42.0
Ordinary profits	経 常 利 益	85.0	43.0
Net income	当 期 純 利 益	53.0	26.5

	(Japanese)	Annual dividend per share	
		Interim	
Dividend per share	1 株 当 た り 配 当 金	¥5.50	¥11.00

Summary of Consolidated Financial Information

(¥ Billion)

	(Japanese)	FY 2006 ended Mar. 31, 2007 (a)			FY 2005 ended Mar. 31, 2006 (b)	Forecast announced in Nov. 2006
		(a-b)	(a-b)/b			
Ordinary income	経 常 収 益	262.7	31.2	13.4%	231.5	255.0
Ordinary profits	経 常 利 益	81.9	2.8	3.5%	79.1	80.0
Net income	当 期 純 利 益	52.5	3.6	7.3%	48.9	[44.0] 50.5

Note: Figures described in [ ] are the target figures for FY 06 in the medium-term management plan.  
(注) 18年11月公表予想値欄の[ ]書は、中期経営計画の18年度目標計数。

Consolidated Earnings Projections for Fiscal Year 2007, ending March 31, 2008

(¥ Billion)

	(Japanese)	For FY 2007, ending Mar. 31, 2008	
		For the six months ending Sep. 30, 2007	
Ordinary income	経 常 収 益	272.0	136.0
Ordinary profits	経 常 利 益	90.0	45.5
Net income	当 期 純 利 益	55.5	27.5



II. Consolidated Financial Information  
1. Consolidated Balance Sheets

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2007 (a)	As of Mar. 31, 2006 (b)	(a-b)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	242,244	269,751	(27,507)
Call loans and bills bought	コールローン及び買入手形	59,924	129	59,795
Receivables under securities borrowing transactions	債券貸借取引支払保証金	19,403	19,944	(540)
Other debt purchased	買入金銭債権	63,026	63,574	(548)
Trading assets	特定取引資産	283,088	368,619	(85,531)
Money held in trust	金銭の信託	30,497	32,359	(1,861)
Securities	有価証券	2,416,149	2,635,218	(219,068)
Loans and bills discounted	貸出金	6,377,598	6,139,665	237,932
Foreign exchange	外国為替	3,510	2,591	919
Other assets	その他資産	56,760	116,832	(60,071)
Tangible fixed assets	有形固定資産	136,630	-	-
Buildings	建物	21,076	-	-
Land	土地	65,928	-	-
Construction in progress	建設仮勘定	4	-	-
Other tangible fixed assets	その他の有形固定資産	49,622	-	-
Intangible fixed assets	無形固定資産	9,759	-	-
Software	ソフトウェア	5,932	-	-
Other intangible fixed assets	その他の無形固定資産	3,826	-	-
Premises and equipment	動産不動産	-	101,010	-
Deferred tax assets	繰延税金資産	19,516	20,313	(797)
Customers' liabilities for acceptances and guarantees	支払承諾見返	82,168	108,773	(26,605)
Reserve for possible loan losses	貸倒引当金	(63,360)	(76,722)	13,361
Total assets	資産の部合計	9,736,917	9,802,061	(65,143)
Liabilities:	(負債の部)			
Deposits	預金	8,348,637	7,988,784	359,853
Negotiable certificates of deposit	譲渡性預金	130,584	130,017	566
Call money and bills sold	コールマネー及び売渡手形	35,458	250,091	(214,632)
Payables under repurchase agreements	売現先勘定	36,960	139,493	(102,532)
Payables under securities lending transactions	債券貸借取引受入担保金	189,887	411,380	(221,493)
Trading liabilities	特定取引負債	16,604	21,029	(4,425)
Borrowed money	借入金	138,251	49,830	88,420
Foreign exchange	外国為替	549	366	182
Bonds	社債	21,000	21,000	-
Other liabilities	その他負債	102,135	102,828	(693)
Reserve for bonus for directors and corporate auditors	役員賞与引当金	60	-	60
Reserve for employees' retirement benefits	退職給付引当金	19,472	20,647	(1,175)
Reserve for point loyalty programs	ポイント引当金	545	-	545
Other reserves	特別法上の引当金	215	196	18
Deferred tax liabilities	繰延税金負債	262	250	11
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,301	15,304	(2)
Acceptances and guarantees	支払承諾	82,168	108,773	(26,605)
Total liabilities	負債の部合計	9,138,095	9,259,996	(121,901)

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2007 (a)	As of Mar. 31, 2006 (b)	(a-b)
Net assets:	(純資産の部)			
Common stock	資 本 金	145,069	-	-
Capital surplus	資 本 剰 余 金	123,399	-	-
Retained earnings	利 益 剰 余 金	247,412	-	-
Treasury stock	自 己 株 式	(1,026)	-	-
Total stockholders' equity	株 主 資 本 合 計	514,854	-	-
Net unrealized gains on other securities	その他有価証券評価差額金	61,807	-	-
Net deferred gains on hedging instruments	繰 延 ヘ ッ ジ 損 益	1,900	-	-
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	3	-	-
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	71,551	-	-
Minority interests	少 数 株 主 持 分	12,416	-	-
Total net assets	純 資 産 の 部 合 計	598,822	-	-
Total liabilities, and net assets	負債及び純資産の部合計	9,736,917	-	-
Minority interests:	(少数株主持分)			
Minority interests in consolidated subsidiaries	少 数 株 主 持 分	-	10,110	-
Stockholders' equity:	(資本の部)			
Common stock	資 本 金	-	145,069	-
Capital surplus	資 本 剰 余 金	-	122,223	-
Retained earnings	利 益 剰 余 金	-	201,594	-
Land revaluation excess	土 地 再 評 価 差 額 金	-	7,843	-
Net unrealized gains on other securities	その他有価証券評価差額金	-	57,266	-
Foreign currency translation adjustments	為 替 換 算 調 整 勘 定	-	6	-
Treasury stock	自 己 株 式	-	(2,048)	-
Total stockholders' equity	資 本 の 部 合 計	-	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	-	9,802,061	-

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

2. Consolidated Statements of Income

(¥ Million)

Item	科目 (Japanese)	FY 2006 ended Mar. 31, 2007 (a)	FY 2005 ended Mar. 31, 2006 (b)	(a-b)
Ordinary income	経常収益	262,707	231,502	31,205
Interest income	資金運用収益	174,419	150,511	23,907
Interest on loans and discounts	貸出金利息	125,270	115,695	9,574
Interest and dividends on securities	有価証券利息配当金	47,005	33,081	13,924
Interest on call loans and bills purchased	コール・ン利息及び買入手形利息	533	501	31
Interest on receivables under resale agreements	買現先利息	-	0	(0)
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	53	5	47
Interest on deposits with banks	預け金利息	531	784	(252)
Other interest income	その他の受入利息	1,024	442	582
Trust fees	信託報酬	0	-	0
Fees and commissions income	役務取引等収益	45,612	44,090	1,522
Trading income	特定取引収益	2,878	2,577	300
Other operating income	その他業務収益	6,225	5,416	808
Other ordinary income	その他経常収益	33,571	28,906	4,665
Ordinary expenses	経常費用	180,751	152,393	28,358
Interest expenses	資金調達費用	39,799	21,597	18,201
Interest on deposits	預金利息	20,640	8,975	11,664
Interest on negotiable certificates of deposit	譲渡性預金利息	225	25	200
Interest on call money and bills sold	コールマネー利息及び売渡手形利息	1,450	1,398	52
Interest on payables under repurchase agreements	売現先利息	236	7	228
Interest on payables under securities lending transactions	債券貸借取引支払利息	8,800	5,077	3,722
Interest on borrowed money	借入金利息	1,430	1,113	317
Interest on bonds	社債利息	355	523	(168)
Other interest expenses	その他の支払利息	6,659	4,475	2,183
Fees and commissions expenses	役務取引等費用	12,958	12,130	828
Other operating expenses	その他業務費用	7,323	2,733	4,589
General and administrative expenses	営業経費	85,142	83,450	1,692
Other ordinary expenses	その他経常費用	35,528	32,481	3,047
Ordinary profits	経常利益	81,955	79,109	2,846
Extraordinary profits	特別利益	7,603	8,512	(908)
Gains on disposals of fixed assets	固定資産処分益	42	-	-
Gains on disposals of premises and equipment	動産不動産処分益	-	64	-
Reversal of allowance for possible loan losses	貸倒引当金戻入益	3,255	4,363	(1,108)
Collection of written-off claims	償却債権取立益	4,306	4,084	221
Extraordinary losses	特別損失	635	1,414	(779)
Losses on disposals of fixed assets	固定資産処分損	508	-	-
Losses on disposals of premises and equipment	動産不動産処分損	-	536	-
Impairment losses on fixed assets	減損損失	107	824	(716)
Other extraordinary losses	その他の特別損失	18	53	(35)
Income before income taxes and minority interests	税金等調整前当期純利益	88,923	86,206	2,717
Income taxes-current	法人税、住民税及び事業税	32,444	20,295	12,149
Income taxes-deferred	法人税等調整額	2,089	14,909	(12,820)
Minority interests in net income	少数株主利益	1,851	2,073	(222)
Net income	当期純利益	52,538	48,927	3,610

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

3. Consolidated Statements of Changes in Net Assets (from April 1, 2006 to March 31, 2007)

(¥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 FY2006	連結会計期間中の 変動額					
Dividends from surplus* <sup>2</sup>	剰余金の配当(注 2)			(6,675)		(6,675)
Bonuses to directors* <sup>3</sup>	役員賞与(注 3)			(49)		(49)
Net income	当期純利益			52,538		52,538
Purchase of treasury stock	自己株式の取得				(368)	(368)
Disposal of treasury stock	自己株式の処分		1,176		1,391	2,567
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連結会計年度中の変動額(純額)					
Total of items during FY2006	連結会計年度中の変動額合計	-	1,176	45,817	1,022	48,016
As of March 31, 2007	平成 19 年 3 月 31 日 残高	145,069	123,399	247,412	(1,026)	514,854

(¥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 FY2006	連結会計期間中の 変動額							
Dividends from surplus* <sup>2</sup>	剰余金の配当(注 2)							(6,675)
Bonuses to directors* <sup>3</sup>	役員賞与(注 3)							(49)
Net income	当期純利益							52,538
Purchase of treasury stock	自己株式の取得							(368)
Disposal of treasury stock	自己株式の処分							2,567
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連結会計年度中の変動額(純額)	4,540	1,900	(4)	(3)	6,433	2,306	8,740
Total of items during FY2006	連結会計年度中の変動額合計	4,540	1,900	(4)	(3)	6,433	2,306	56,757
As of March 31, 2007	平成 19 年 3 月 31 日 残高	61,807	1,900	7,839	3	71,551	12,416	598,822

\*<sup>1</sup> 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。

\*<sup>2</sup> Dividends from surplus are appropriation items of retained earnings in shareholders' meeting held in June 2006 and interim dividends in December 2006. 剰余金の配当は、平成 18 年 6 月の定時株主総会における利益処分及び平成 18 年 12 月の中間配当であります。

\*<sup>3</sup> 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. Consolidated Statements of Retained Earnings

(¥Million)

Item	科目 (Japanese)	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
Increase in capital surplus	資本剰余金増加高	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	17
Decrease in capital surplus	資本剰余金減少高	-
Capital surplus at end of fiscal year	資本剰余金期末残高	122,223
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
Increase in retained earnings	利益剰余金増加高	48,992
Net income	当期純利益	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	64
Decrease in retained earnings	利益剰余金減少高	5,505
Cash dividends paid	配当金	5,460
Bonuses to Directors	役員賞与	45
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	-
Retained earnings at end of fiscal year	利益剰余金期末残高	201,594

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

5. Consolidated Statements of Cash Flows

(¥ Million)

Item	科目 (Japanese)	FY 2006 ended Mar. 31, 2007 (a)	FY 2005 ended Mar. 31, 2006 (b)	(a-b)
<b>I. Cash flows from operating activities:</b>	<b>I. 営業活動によるキャッシュ・フロー-</b>			
Income before income taxes and minority interests	税金等調整前当期純利益	88,923	86,206	2,717
Depreciation of fixed assets	減価償却費	21,184	4,031	17,152
Losses on impairment of fixed assets	減損損失	107	824	(716)
Equity investments accounted for by the equity method	持分法による投資損益( )	(221)	(209)	(12)
Net change in reserve for possible loan losses	貸倒引当金の増加額	(13,361)	(17,130)	3,768
Net change in reserve for bonus for directors and corporate auditors	役員賞与引当金の増加額	60	-	60
Net change in reserve for employees' retirement benefits	退職給付引当金の増加額	(1,175)	(515)	(660)
Net change in reserve for point loyalty programs	ポイント引当金の増加額	545	-	545
Interest income	資金運用収益	(174,419)	(150,511)	(23,907)
Interest expenses	資金調達費用	39,799	21,597	18,201
Gains (losses) on investment securities	有価証券関係損益( )	176	(3,712)	3,889
Gains (losses) on money held in trust	金銭の信託の運用損益( )	(616)	(1,485)	868
Foreign exchange gains (losses)	為替差損益( )	(68)	(92)	24
Gains (losses) on disposals of tangible fixed assets	固定資産処分損益( )	466	-	-
Gains (losses) on disposals of premises and equipment	動産不動産処分損益( )	-	472	-
Net change in trading assets	特定取引資産の純増( )減	85,531	(53,802)	139,333
Net change in trading liabilities	特定取引負債の純増減( )	(4,425)	14,688	(19,113)
Net change in loans and bills discounted	貸出金の純増( )減	(237,932)	(295,083)	57,151
Net change in deposits	預金の純増減( )	359,853	415,212	(55,359)
Net change in negotiable certificates of deposit	譲渡性預金の純増減( )	566	26,218	(25,652)
Net change in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く)の純増減( )	92,420	(6,035)	98,456
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	(23,820)	11,284	(35,105)
Net change in call loans and bills bought and others	コールローン等の純増( )減	(59,246)	(23,055)	(36,191)
Net change in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増( )減	540	(17,365)	17,906
Net change in call money and bills sold	コールマネー等の純増減( )	(317,165)	298,776	(615,945)
Net change in payables under securities lending transactions	債券貸借取引受入担保金の純増減( )	(221,493)	239,780	(461,273)
Net change in foreign exchange (assets)	外国為替(資産)の純増( )減	(919)	(353)	(565)
Net change in foreign exchange (liabilities)	外国為替(負債)の純増減( )	182	63	118
Interest received	資金運用による収入	178,000	149,788	28,211
Interest paid	資金調達による支出	(36,765)	(21,207)	(15,557)
Others	その他	7,982	(901)	8,884
Subtotal	小計	(215,289)	677,482	(892,772)
Income Taxes paid	法人税等の支払額	(27,225)	(7,207)	(20,018)
<b>Net cash provided by (used in) operating activities</b>	<b>営業活動によるキャッシュ・フロー-</b>	<b>(242,515)</b>	<b>670,275</b>	<b>(912,791)</b>
<b>II. Cash flows from investing activities:</b>	<b>II. 投資活動によるキャッシュ・フロー-</b>			
Purchases of securities	有価証券の取得による支出	(921,574)	(1,595,181)	673,607
Proceeds from sales of securities	有価証券の売却による収入	655,266	465,053	190,213
Proceeds from maturity of securities	有価証券の償還による収入	486,148	256,211	229,936
Increase in money held in trust	金銭の信託の増加による支出	(496)	(2,170)	1,673
Decrease in money held in trust	金銭の信託の減少による収入	1,218	411	807
Purchases of tangible fixed assets	有形固定資産の取得による支出	(20,175)	-	-
Purchases of premises and equipment	動産不動産の取得による支出	-	(3,515)	-
Purchases of intangible fixed assets	無形固定資産の取得による支出	(3,085)	-	-
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	2,455	-	-
Proceeds from sales of premises and equipment	動産不動産の売却による収入	-	783	-
<b>Net cash provided by (used in) investing activities</b>	<b>投資活動によるキャッシュ・フロー-</b>	<b>199,756</b>	<b>(878,408)</b>	<b>1,078,164</b>
<b>III. Cash flows from financing activities:</b>	<b>III. 財務活動によるキャッシュ・フロー-</b>			
Repayment of subordinated borrowings	劣後特約付借入金の返済による支出	(4,000)	(29,000)	25,000
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
Redemption of subordinated bonds	劣後特約付社債の償還による支出	(10,000)	(18,500)	8,500
Proceeds from issuance of stocks	株式の発行による収入	-	48,006	(48,006)
Dividends paid	配当金支払額	(6,675)	(5,460)	(1,214)
Dividends paid to minority interests	少数株主への配当金支払額	(160)	(97)	(63)
Purchase of treasury stocks	自己株式の取得による支出	(368)	(246)	(121)
Proceeds from sales of treasury stocks	自己株式の売却による収入	2,567	42	2,525
<b>Net cash provided by (used in) financing activities</b>	<b>財務活動によるキャッシュ・フロー-</b>	<b>(8,636)</b>	<b>(5,256)</b>	<b>(3,380)</b>
<b>IV. Effect of exchange rate changes on cash and cash equivalents</b>	<b>IV. 現金及び現金同等物に係る換算差額</b>	<b>68</b>	<b>92</b>	<b>(24)</b>
<b>V. Net change in cash and cash equivalents</b>	<b>V. 現金及び現金同等物の増加額</b>	<b>(51,327)</b>	<b>(213,296)</b>	<b>161,968</b>
<b>VI. Cash and cash equivalents at beginning of fiscal year</b>	<b>VI. 現金及び現金同等物の期首残高</b>	<b>238,794</b>	<b>452,090</b>	<b>(213,296)</b>
<b>VII. Cash and cash equivalents at end of fiscal year</b>	<b>VII. 現金及び現金同等物の期末残高</b>	<b>187,466</b>	<b>238,794</b>	<b>(51,327)</b>

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

III. Non-consolidated Financial Information

1. Non-consolidated Balance Sheets (Summary)

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2007 (a)	As of Mar. 31, 2006 (b)	(a-b)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	241,343	269,073	(27,730)
Call loans	コールローン	59,924	2,629	57,295
Receivables under securities borrowing transactions	債券貸借取引支払保証金	19,403	19,944	(540)
Other debt purchased	買入金銭債権	52,988	53,350	(362)
Trading assets	特定取引資産	282,608	368,084	(85,476)
Money held in trust	金銭の信託	26,092	27,171	(1,079)
Securities	有価証券	2,415,004	2,634,013	(219,009)
Loans and bills discounted	貸出金	6,407,516	6,167,437	240,079
Foreign exchange	外国為替	3,510	2,591	919
Other assets	その他資産	49,087	65,692	(16,605)
Tangible fixed assets	有形固定資産	89,272	-	-
Intangible fixed assets	無形固定資産	7,604	-	-
Premises and equipment	動産不動産	-	95,627	-
Deferred tax assets	繰延税金資産	14,348	15,527	(1,178)
Customers' liabilities for acceptances and guarantees	支払承諾見返	77,663	113,488	(35,825)
Reserve for possible loan losses	貸倒引当金	(54,609)	(68,270)	13,660
Total assets	資産の部合計	9,691,757	9,766,363	(74,605)
Liabilities:	(負債の部)			
Deposits	預金	8,371,579	8,009,102	362,476
Negotiable certificates of deposit	譲渡性預金	130,584	130,017	566
Call money	コールマネー	35,458	96,791	(61,332)
Payables under repurchase agreements	売現先勘定	36,960	139,493	(102,532)
Payables under securities lending transactions	債券貸借取引受入担保金	189,887	411,380	(221,493)
Bills sold	売渡手形	-	153,300	(153,300)
Trading liabilities	特定取引負債	16,604	20,926	(4,321)
Borrowed money	借入金	137,503	57,006	80,496
Foreign exchange	外国為替	549	366	182
Bonds	社債	20,000	10,000	10,000
Other liabilities	その他負債	71,484	69,782	1,701
Reserve for bonus for directors and corporate auditors	役員賞与引当金	40	-	40
Reserve for employees' retirement benefits	退職給付引当金	19,019	20,212	(1,193)
Reserve for point loyalty programs	ポイント引当金	253	-	253
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,301	15,304	(2)
Acceptances and guarantees	支払承諾	77,663	113,488	(35,825)
Total liabilities	負債の部合計	9,122,889	9,247,173	(124,283)

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2007 (a)	As of Mar. 31, 2006 (b)	(a-b)
Net assets:	(純資産の部)			
Common stock	資 本 金	145,069	-	-
Capital surplus	資 本 剰 余 金	122,146	-	-
Capital reserve	資 本 準 備 金	122,134	-	-
Other capital surplus	そ の 他 資 本 剰 余 金	12	-	-
Retained earnings	利 益 剰 余 金	231,948	-	-
Earned surplus reserve	利 益 準 備 金	50,930	-	-
Other retained earnings	そ の 他 利 益 剰 余 金	181,018	-	-
Voluntary reserve	別 途 積 立 金	129,971	-	-
Earned surplus brought forward	繰 越 利 益 剰 余 金	51,047	-	-
Treasury stock	自 己 株 式	(1,026)	-	-
Total stockholders' equity	株 主 資 本 合 計	498,137	-	-
Net unrealized gains on other securities	そ の 他 有 価 証 券 評 価 差 額 金	60,989	-	-
Net deferred gains on hedging instruments	繰 延 ヘ ッ ジ 損 益	1,900	-	-
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	70,730	-	-
Total net assets	純 資 産 の 部 合 計	568,868	-	-
Total liabilities, and net assets	負 債 及 び 純 資 産 の 部 合 計	9,691,757	-	-
Stockholders' equity:	(資本の部)			
Common stock	資 本 金	-	145,069	-
Capital surplus	資 本 剰 余 金	-	122,141	-
Capital reserve	資 本 準 備 金	-	122,134	-
Other capital surplus	そ の 他 資 本 剰 余 金	-	7	-
Retained earnings	利 益 剰 余 金	-	188,559	-
Earned surplus reserve	利 益 準 備 金	-	50,930	-
Voluntary reserves	任 意 積 立 金	-	89,971	-
Unappropriated retained earnings	当 期 未 処 分 利 益	-	47,658	-
Land revaluation excess	土 地 再 評 価 差 額 金	-	7,843	-
Net unrealized gains on other securities	そ の 他 有 価 証 券 評 価 差 額 金	-	56,242	-
Treasury stock	自 己 株 式	-	(666)	-
Total stockholders' equity	資 本 の 部 合 計	-	519,189	-
Total liabilities and stockholders' equity	負 債 及 び 資 本 の 部 合 計	-	9,766,363	-

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。



2. Non-consolidated Statements of Income (Summary)

(¥ Million)

Item	科目 (Japanese)	FY 2006 ended Mar. 31, 2007 (a)	FY 2005 ended Mar. 31, 2006 (b)	(a-b)
Ordinary income	経常収益	228,041	197,277	30,763
Interest income	資金運用収益	172,130	147,768	24,361
Interest on loans and discounts	(うち貸出金利息)	123,221	113,186	10,035
Interest and dividends on securities	(うち有価証券利息配当金)	47,028	33,080	13,948
Trust fees	信託報酬	0	-	0
Fees and commissions income	役務取引等収益	35,867	32,644	3,222
Trading income	特定取引収益	2,342	1,956	385
Other operating income	その他業務収益	6,220	5,406	813
Other ordinary income	その他経常収益	11,480	9,500	1,980
Ordinary expenses	経常費用	156,725	128,449	28,276
Interest expenses	資金調達費用	39,746	21,518	18,227
Interest on deposits	(うち預金利息)	20,665	8,979	11,686
Fees and commissions expenses	役務取引等費用	14,400	12,958	1,442
Other operating expenses	その他業務費用	7,323	2,733	4,589
General and administrative expenses	営業経費	79,187	77,276	1,911
Other ordinary expenses	その他経常費用	16,066	13,961	2,105
Ordinary profits	経常利益	71,316	68,828	2,487
Extraordinary profits	特別利益	11,859	13,392	(1,532)
Extraordinary losses	特別損失	593	1,272	(679)
Income before income taxes	税引前当期純利益	82,582	80,948	1,633
Income taxes-current	法人税、住民税及び事業税	30,177	18,242	11,935
Income taxes-deferred	法人税等調整額	2,272	15,950	(13,678)
Net income	当期純利益	50,131	46,754	3,376
Unappropriated retained earnings carried forward	前期繰越利益	-	3,372	-
Transfer from land revaluation excess	土地再評価差額金取崩額	-	64	-
Interim Dividends	中間配当額	-	2,533	-
Unappropriated retained earnings	当期末処分利益	-	47,658	-

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

3. Non-consolidated Statements of Changes in Net Assets (from April 1, 2006 to March 31, 2007)

(¥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 FY2006	事業年度中の変動額									
Dividends from surplus* <sup>2</sup>	剰余金の配当(注 2)						(6,707)	(6,707)		(6,707)
Bonuses to directors* <sup>3</sup>	役員賞与(注 3)						(40)	(40)		(40)
Net income	当期純利益						50,131	50,131		50,131
Purchase of treasury stock	自己株式の取得								(368)	(368)
Disposal of treasury stock	自己株式の処分			5	5				9	14
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事業年度中の変動額(純額)									
Total of items during FY2006	事業年度中の変動額合計	-	-	5	5	-	43,388	43,388	(359)	43,034
As of March 31, 2007	平成 19 年 3 月 31 日残高	145,069	122,134	12	122,146	50,930	181,018	231,948	(1,026)	498,137

(¥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 FY2006	事業年度中の変動額					
Dividends from surplus* <sup>2</sup>	剰余金の配当(注 2)					(6,707)
Bonuses to directors* <sup>3</sup>	役員賞与(注 3)					(40)
Net income	当期純利益					50,131
Purchase of treasury stock	自己株式の取得					(368)
Disposal of treasury stock	自己株式の処分					14
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事業年度中の変動額(純額)	4,747	1,900	(4)	6,644	6,644
Total of items during FY2006	事業年度中の変動額合計	4,747	1,900	(4)	6,644	49,678
As of March 31, 2007	平成 19 年 3 月 31 日残高	60,989	1,900	7,839	70,730	568,868

\*<sup>1</sup> 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。

\*<sup>2</sup> Dividends from surplus are appropriation items of retained earnings in shareholders' meeting held in June 2006 and interim dividends in December 2006. 剰余金の配当は、平成 18 年 6 月の定時株主総会における利益処分及び平成 18 年 12 月の中間配当であります。

\*<sup>3</sup> 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. Proposed Appropriations of Retained Earnings and Other Capital Surplus (Non-consolidated)

(¥ Million)

Item	科目 (Japanese)	FY 2005 ended Mar. 31, 2006
Unappropriated retained earnings at end of fiscal year	当期未処分利益	47,658
Retained earnings to be appropriated	利益処分量	43,617
Year-end cash dividends	配当金	3,577
		[¥4.00 per share] (1株につき4円00銭)
Bonuses to Directors	役員賞与金	40
Bonuses to Directors	取締役賞与金	37
Bonuses to Auditors	監査役賞与金	3
Voluntary reserves	任意積立金	40,000
Special voluntary earned reserves	別途積立金	40,000
Unappropriated retained earnings carried forward	次期繰越利益	4,040

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

5. The 101th Non-consolidated Balance Sheets (As of March 31, 2007)

(¥ 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	241,343	Deposits	預金	8,371,579
Cash	現金	100,130	Current deposits	当座預金	204,899
Due from banks	預け金	141,213	Ordinary deposits	普通預金	4,632,306
Call loans	コールローン	59,924	Savings deposits	貯蓄預金	289,319
Receivables under securities borrowing transactions	債券貸借取引支払保証金	19,403	Deposits at notice	通知預金	10,312
Commercial paper and other debt purchased	買入金銭債権	52,988	Time deposits	定期預金	3,062,845
Trading assets	特定取引資産	282,608	Other deposits	その他の預金	171,895
Trading securities	商品有価証券	39,853	Negotiable certificates of deposit	譲渡性預金	130,584
Derivatives of trading securities	商品有価証券派生商品	19	Call money	コールマネー	35,458
Securities related to trading transactions	特定取引有価証券	1,068	Payables under repurchase agreements	売現先勘定	36,960
Derivatives of securities related to trading transactions	特定取引有価証券派生商品	0	Payables under securities lending transactions	債券貸借取引受入担保金	189,887
Trading-related financial derivatives	特定金融派生商品	5,929	Trading liabilities	特定取引負債	16,604
Other trading assets	その他の特定取引資産	235,737	Trading securities sold for short sales	売付商品債券	10,866
Money held in trust	金銭の信託	26,092	Derivatives of trading securities	商品有価証券派生商品	4
Securities	有価証券	2,415,004	Securities related to trading transactions sold for short sales	特定取引売付債券	1,487
Japanese government bonds	国債	713,937	Derivatives of securities related to trading transactions	特定取引有価証券派生商品	2
Japanese municipal bonds	地方債	215,174	Trading-related financial derivatives	特定金融派生商品	4,242
Corporate bonds	社債	616,946	Borrowed money	借入金	137,503
Stocks	株式	270,038	Borrowed money	借入金	137,503
Other securities	その他の証券	598,906	Foreign exchange	外国為替	549
Loans and bills discounted	貸出金	6,407,516	Foreign bills sold	売渡外国為替	538
Bills discounted	割引手形	41,076	Foreign bills payable	未払外国為替	10
Loans on bills	手形貸付	280,305	Bonds	社債	20,000
Loans on deeds	証書貸付	5,462,491	Other liabilities	その他の負債	71,484
Overdrafts	当座貸越	623,642	Domestic exchange settlement account	未決済為替借	239
Foreign exchange	外国為替	3,510	Income taxes payable	未払法人税等	20,878
Due from foreign banks	外国他店預け	1,933	Accrued expenses	未払費用	11,222
Foreign bills bought	買入外国為替	1,154	Unearned income	前受収益	3,254
Foreign bills receivable	取立外国為替	423	Variation margins of futures transactions	先物取引差金勘定	24
Other assets	その他の資産	49,087	Financial derivatives	金融派生商品	8,869
Domestic exchange settlement account, debit	未決済為替貸	1,078	Other liabilities	その他の負債	26,995
Prepaid expenses	前払費用	140	Reserve for bonus for directors and corporate auditors	役員賞与引当金	40
Accrued income	未収収益	14,601	Reserve for employees' retirement benefits	退職給付引当金	19,019
Initial margins of futures markets	先物取引差入証拠金	283	Reserve for point loyalty programs	ポイント引当金	253
Financial derivatives	金融派生商品	8,044	Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,301
Other assets	その他の資産	24,938	Acceptances and guarantees	支払承諾	77,663
Tangible fixed assets	有形固定資産	89,272	Total liabilities	負債の部合計	9,122,889
Buildings	建物	19,287	Net assets:	(純資産の部)	
Land	土地	62,895	Common stock	資本金	145,069
Construction in progress	建設仮勘定	4	Capital surplus	資本剰余金	122,146
Other tangible fixed assets	その他の有形固定資産	7,085	Capital reserve	資本準備金	122,134
Intangible fixed assets	無形固定資産	7,604	Other capital surplus	その他資本剰余金	12
Software	ソフトウェア	5,782	Retained earnings	利益剰余金	231,948
Other intangible fixed assets	その他の無形固定資産	1,821	Earned surplus reserve	利益準備金	50,930
Deferred tax assets	繰延税金資産	14,348	Other retained earnings	その他利益剰余金	181,018
Customers' liabilities for acceptances and guarantees	支払承諾見返	77,663	Voluntary reserve	別途積立金	129,971
Reserve for possible loan losses	貸倒引当金	(54,609)	Earned surplus brought forward	繰越利益剰余金	51,047
			Treasury stock	自己株式	(1,026)
			Total stockholders' equity	株主資本合計	498,137
			Net unrealized gains on other securities	その他有価証券評価差額金	60,989
			Net deferred gains on hedging instruments	繰延ヘッジ損益	1,900
			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	70,730
			Total net assets	純資産の部合計	568,868
Total assets	資産の部合計	9,691,757	Total liabilities, and net assets	負債及び純資産の部合計	9,691,757

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

6. The 101th Non-consolidated Statements of Income (From April 1, 2006 to March 31, 2007)

(¥ Million)

Item	科目 (Japanese)	Amount	
Ordinary income	経常収益		228,041
Interest income	資金運用収益	172,130	
Interest on loans and discounts	貸出金利息	123,221	
Interest and dividends on securities	有価証券利息配当金	47,028	
Interest on call loans	コールローン利息	542	
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	34	
Interest on deposits with banks	預け金利息	532	
Other interest income	その他の受入利息	771	
Trust Fee	信託報酬	0	
Fees and commissions income	役務取引等収益	35,867	
Fees and commissions on domestic and foreign exchanges	受入為替手数料	7,996	
Other fees and commissions	その他の役務収益	27,870	
Trading income	特定取引収益	2,342	
Gains on trading securities	商品有価証券収益	396	
Gains on securities related to trading transactions	特定取引有価証券収益	41	
Gains on trading-related financial derivatives	特定金融派生商品収益	1,038	
Other trading income	その他の特定取引収益	865	
Other operating income	その他業務収益	6,220	
Gains on foreign exchange	外国為替売買益	3,339	
Gains on sales of bonds	国債等債券売却益	1,254	
Gains on financial derivatives	金融派生商品収益	1,624	
Other operating income	その他の業務収益	1	
Other ordinary income	その他経常収益	11,480	
Gains on sales of stocks	株式等売却益	5,618	
Gains on money held in trust	金銭の信託運用益	1,186	
Other ordinary income	その他の経常収益	4,675	
Ordinary expenses	経常費用		156,725
Interest expenses	資金調達費用	39,746	
Interest on deposits	預金利息	20,665	
Interest on negotiable certificates of deposit	譲渡性預金利息	225	
Interest on call money	コールマネー利息	1,439	
Interest on payables under repurchase agreements	売現先利息	236	
Interest on payables under securities lending transactions	債券貸借取引支払利息	8,800	
Interest on bills sold	売渡手形利息	11	
Interest on borrowed money	借入金利息	1,543	
Interest on bonds	社債利息	236	
Interest on interest swaps	金利スワップ支払利息	6,303	
Other interest expenses	その他の支払利息	282	
Fees and commissions expenses	役務取引等費用	14,400	
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,598	
Other fees and commissions	その他の役務費用	12,802	
Other operating expenses	その他業務費用	7,323	
Losses on sales of bonds	国債等債券売却損	7,323	
General and administrative expenses	営業経費	79,187	
Other ordinary expenses	その他経常費用	16,066	
Write-offs of loans	貸出金償却	14,069	
Losses on sales of stocks	株式等売却損	485	
Write-offs of stocks	株式等償却	170	
Losses on money held in trust	金銭の信託運用損	574	
Other ordinary expenses	その他の経常費用	765	
Ordinary profits	経常利益		71,316
Extraordinary profits	特別利益		11,859
Gains on disposals of fixed assets	固定資産処分益	19	
Reversal of allowance for possible loan losses	貸倒引当金戻入益	7,590	
Collection of written-off claims	償却債権取立益	4,250	
Extraordinary losses	特別損失		593
Losses on disposals of fixed assets	固定資産処分損	485	
Losses on impairment of fixed assets	減損損失	107	
Net income before income taxes	税引前当期純利益		82,582
Income Taxes-current	法人税、住民税及び事業税		30,177
Income Taxes-deferred	法人税等調整額		2,272
Net income	当期純利益		50,131

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

Financial Data

1. Income and Expenses

Non-consolidated

(¥ Million)

	(Japanese)	FY 2006 ended		FY 2005 ended Mar. 31, 2006 (b)
		Mar. 31, 2007 (a)	(a-b)	
Gross business profits	業 務 粗 利 益	155,122	4,548	150,574
Domestic gross business profits	国 内 業 務 粗 利 益	156,183	12,377	143,805
Net interest income	資 金 利 益	129,993	8,251	121,741
Net fees and commissions income	役 務 取 引 等 利 益	21,230	1,702	19,527
Net trading income	特 定 取 引 利 益	2,070	537	1,532
Profit from other business transactions	そ の 他 業 務 利 益	2,888	1,885	1,003
International gross business profits	国 際 業 務 粗 利 益	(1,060)	(7,829)	6,768
Net interest income	資 金 利 益	2,422	(2,093)	4,516
Net fees and commissions income	役 務 取 引 等 利 益	236	77	158
Net trading income	特 定 取 引 利 益	271	(152)	424
Profit from other business transactions	そ の 他 業 務 利 益	(3,991)	(5,661)	1,669
Expenses (excluding non-recurrent expenses)	経 費 ( 除 臨 時 处 理 分 )	77,912	2,555	75,357
Personnel expenses	人 件 費	36,910	1,047	35,862
Non-personnel expenses	物 件 費	36,572	1,285	35,286
Taxes	税 金	4,430	222	4,207
<b>Net business income (before transfer to general reserve for possible loan losses)</b>	<b>業 務 純 益 ( 一 般 貸 倒 引 繰 入 前 )</b>	<b>77,209</b>	<b>1,992</b>	<b>75,216</b>
Net transfer to (from) general reserve for possible loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	[ (8,718)]	(1,245)	[ (7,473)]
<b>Core net business income</b>	<b>コ ア 業 務 純 益</b>	<b>83,278</b>	<b>8,845</b>	<b>74,432</b>
Net business income	業 務 純 益	77,209	1,992	75,216
Non-recurrent income and losses	臨 時 損 益	(5,893)	494	(6,388)
Disposal of non-performing loans (ii)	不 良 債 権 处 理 額	13,909	2,729	11,180
Charge-off amount of loans	貸 出 金 償 却	14,069	2,328	11,740
Provision of specific reserve for possible loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	[ 1,168]	2,966	[ (1,798)]
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	(159)	400	(559)
Transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 金 純 繰 入 額	[ (40)]	(18)	[ (21)]
Gains (losses) related to stocks	株 式 等 関 係 損 益	4,961	2,117	2,844
Retirement benefit expenses (non-recurrent expenses)	退 職 給 付 費 用 ( 臨 時 費 用 处 理 分 )	994	(401)	1,396
Other non-recurrent expenses	そ の 他 臨 時 損 益	4,048	704	3,343
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>71,316</b>	<b>2,487</b>	<b>68,828</b>
Extraordinary profits (losses)	特 別 損 益	11,266	(853)	12,119
Reversal of allowance for possible loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 益	7,590	(1,703)	9,293
Collection of written-off claims (iv)	う ち 償 却 債 権 取 立 益	4,250	215	4,034
Losses on impairment of fixed assets	う ち 減 損 損 失	107	(716)	824
Net income before income taxes and others	税 引 前 当 期 純 利 益	82,582	1,633	80,948
Income taxes-current	法 人 税 住 民 税 及 び 事 業 税	30,177	11,935	18,242
Income taxes-deferred	法 人 税 等 調 整 額	2,272	(13,678)	15,950
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>50,131</b>	<b>3,376</b>	<b>46,754</b>
Credit costs (i) + (ii) + (iii)	信 用 コ ス ト	6,319	4,432	1,886
Net credit costs (i) + (ii) + (iii) - (iv)	実 質 信 用 コ ス ト	2,069	4,216	(2,147)

Consolidated

<Consolidated Statements of Income base>

(¥ Million)

	(Japanese)	FY 2006 ended		FY 2005 ended
		Mar. 31, 2007 (a)	(a-b)	Mar. 31, 2006 (b)
Consolidated gross profits	連結粗利益	169,054	2,920	166,134
Net interest income	資金利益	134,619	5,705	128,914
Net fees and commissions income	役務取引等利益	32,654	694	31,959
Net trading income	特定取引利益	2,878	300	2,577
Profit from other business transactions	その他業務利益	(1,097)	(3,781)	2,683
General and administrative expenses	営業経費	85,142	1,692	83,450
Loan charge-off and reserve expenses (i)	貸倒償却引当費用	14,643	1,999	12,644
Charge-off amount of loans	貸出金償却	14,606	1,533	13,073
Provision of specific reserve for possible loan losses	個別貸倒引当金純繰入額	[ 5,505]	5,178	[ 327]
Net transfer to (from) general reserve for possible loan losses	一般貸倒引当金純繰入額	[ (8,720)]	(4,051)	[ (4,668)]
Losses on sales of non-performing loans	延滞債権等売却損	36	466	(429)
Transfer to reserve for specific foreign borrowers/countries	特定海外債権引当勘定繰入額	[ (40)]	(18)	[ (21)]
Gains (losses) related to stocks	株式等関係損益	5,892	2,964	2,928
Gains (losses) on investments based on equity method	持分法による投資損益	221	12	209
Others	その他	6,572	641	5,931
<b>Ordinary profits</b>	<b>経常利益</b>	<b>81,955</b>	<b>2,846</b>	<b>79,109</b>
Extraordinary profits (losses)	特別損益	6,968	(129)	7,097
Reversal of allowance for possible loan losses (ii)	うち貸倒引当金戻入益	3,255	(1,108)	4,363
Collection of written-off claims (iii)	うち償却債権取立益	4,306	221	4,084
Losses on impairment of fixed assets	うち減損損失	107	(716)	824
Net income before income taxes and others	税金等調整前当期純利益	88,923	2,717	86,206
Income taxes-current	法人税、住民税及び事業税	32,444	12,149	20,295
Income taxes-deferred	法人税等調整額	2,089	(12,820)	14,909
Minority interests	少数株主利益	1,851	(222)	2,073
<b>Net income</b>	<b>当期純利益</b>	<b>52,538</b>	<b>3,610</b>	<b>48,927</b>

Credit costs (i) + (ii)	信用コスト	11,388	3,107	8,280
Net credit costs (i) + (ii) - (iii)	実質信用コスト	7,082	2,885	4,196

Note: Consolidated gross profits = (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 (一般貸倒引当金繰入前)	89,794	2,178	87,615
Consolidated net business income	連結業務純益	89,794	2,178	87,615

Note: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profits - subsidiaries' general and administrative expenses - Net transfer to (from) general reserve for possible loan losses - internal transactions

(注) 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費 - 一般貸倒引当金純繰入額 - 内部取引

(Number of consolidated companies) (連結対象会社数)

Number of consolidated subsidiaries	連結子会社数	11	1	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)	FY 2006 ended		FY 2005 ended
		Mar. 31, 2007 (a)	(a-b)	Mar. 31, 2006 (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)	77,209	1,992	75,216
Per head (in thousands of yen)	職員一人当たり(千円)	21,399	(258)	21,657
(2) Net business income	業 務 純 益	77,209	1,992	75,216
Per head (in thousands of yen)	職員一人当たり(千円)	21,399	(258)	21,657

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

(注) 職員数は、実動人員(出向人員、臨時雇用および嘱託を除く)の平残。

## 3. Interest Rate Spread (Domestic business) - Non-consolidated

	(Japanese)	FY 2006 ended		FY 2005 ended
		Mar. 31, 2007 (a)	(a-b)	Mar. 31, 2006 (b)
(1) Average yield on interest earning assets (W)	資金運用利回	1.65%	0.04%	1.60%
(a) Average yield on loans and bills discounted (X)	貸出金利回	1.92%	0.04%	1.88%
(b) Average yield on securities	有価証券利回	0.94%	0.17%	0.76%
(2) Average yield on interest bearing liabilities (Y)	資金調達原価	1.00%	0.06%	0.93%
(a) Average yield on deposits and negotiable certificates of deposit (Z)	預金等利回	0.09%	0.07%	0.01%
(b) Expense ratio	経費率	0.95%	0.00%	0.94%
(3) Average interest rate spread (W) - (Y)	総資金利鞘	0.65%	(0.02%)	0.67%
Difference between average yield on loans and deposits (X) - (Z)	預貸金利差	1.83%	(0.04%)	1.87%

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

(¥ Million)

	(Japanese)	FY 2006 ended		FY 2005 ended
		Mar. 31, 2007 (a)	(a-b)	Mar. 31, 2006 (b)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(6,069)	(6,853)	784
Gains on sales	売却益	1,254	(1,216)	2,470
Gains on redemption	償還益	-	-	-
Losses on sales	売却損	7,323	5,637	1,686
Losses on redemption	償還損	-	-	-
Write-offs	償却	-	-	-
Gains (losses) related to stocks, etc.	株式等関係損益	4,961	2,117	2,844
Gains on sales	売却益	5,618	2,398	3,220
Losses on sales	売却損	485	297	188
Write-offs	償却	170	(16)	187



## 5. Capital Ratio (BIS Guidelines)

Since FY2006, the capital ratio is calculated based on new guidelines(Basel ).

### Consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	11.63%	0.67%	0.43%	10.95%	11.19%
Tier I ratio	うちTier比率	9.68%	1.17%	1.32%	8.51%	8.36%
(2) Tier I	T i e r	503.1	-	-	495.7	472.3
(3) Tier II	T i e r	123.4	-	-	145.0	162.1
(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	44.2	-	-	37.5	43.6
(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	-	-	10.4	10.4
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	63.0	-	-	63.0	67.0
(4) Deduction	控除項目	22.3	-	-	2.6	2.0
(5) Capital (2)+(3)-(4)	自己資本	604.1	-	-	638.1	632.4
(6) Risk assets	リスクアセット	5,195.1	-	-	5,824.9	5,649.6

Note: The Consolidated capital ratio based on the former guideline is 11.11%. (注)従来の基準で算出した連結自己資本比率 11.11%

### Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	11.20%	0.62%	0.37%	10.57%	10.83%
Tier I ratio	うちTier比率	9.29%	1.11%	1.23%	8.17%	8.05%
(2) Tier I	T i e r	474.7	-	-	472.7	451.4
(3) Tier II	T i e r	117.5	-	-	139.1	156.0
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された 有価証券含み益	43.2	-	-	36.6	42.3
(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	-	-	10.4	10.4
(d) Subordinated loans and bonds	うち劣後ローン(債券)残高	63.0	-	-	63.0	67.0
(4) Deduction	控除項目	19.9	-	-	0.6	0.6
(5) Capital (2)+(3)-(4)	自己資本	572.3	-	-	611.3	606.8
(6) Risk assets	リスクアセット	5,107.6	-	-	5,780.7	5,601.9

Note: The Non-consolidated capital ratio based on the former guideline is 10.67%. (注)従来の基準で算出した単体自己資本比率 10.67%

The following approaches are adopted to calculate the new capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

Operational risk: Standardized approach (Gross profits of every business line multiplied by the predetermined rate)

## 6. Return on Equity - Non-consolidated

	(Japanese)	FY 2006 ended Mar. 31, 2007 (a)			For the six months ended Sep.30,2006(b)	FY 2005 ended Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース(年率)	14.19%	(0.47%)	(2.03%)	14.66%	16.22%
Net income basis (Annual)	当期純利益ベース(年率)	9.21%	(0.09%)	(0.87%)	9.30%	10.08%

Note: ROE is an index indicating the 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)	FY 2006 ended Mar. 31, 2007 (a)			For the six months ended Sep. 30, 2006 (b)	FY 2005 ended Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (未残)	8,371.5	362.3	362.4	8,009.2	8,009.1
Domestic	うち国内	8,146.9	331.7	347.9	7,815.2	7,799.0
In Chiba Prefecture	うち県内	7,912.0	368.5	344.0	7,543.5	7,568.0
Personal deposits	うち個人	6,107.2	155.9	224.5	5,951.3	5,882.7
Public sectors	うち公共	441.9	130.5	21.5	311.4	420.3
Deposits (average balance)	預金 (平残)	8,063.3	46.6	286.2	8,016.6	7,777.1
Domestic	うち国内	7,835.9	27.9	227.7	7,807.9	7,608.2
In Chiba Prefecture	うち県内	7,608.9	23.5	215.4	7,585.3	7,393.4
Loans and bills discounted (Term-end balance)	貸出金 (未残)	6,407.5	35.4	240.0	6,372.0	6,167.4
Domestic	うち国内	6,377.1	30.0	229.2	6,347.0	6,147.8
In Chiba Prefecture	うち県内	5,101.7	78.8	167.3	5,022.8	4,934.3
Loans and bills discounted (average balance)	貸出金 (平残)	6,328.1	53.5	355.8	6,274.5	5,972.2
Domestic	うち国内	6,302.5	51.0	347.1	6,251.5	5,955.4
In Chiba Prefecture	うち県内	5,003.6	23.1	184.3	4,980.5	4,819.2

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

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (X)	国内貸出金	6,337.1	30.0	229.2	6,347.0	6,147.8
(Excluding loans to public sectors)	(除公共向け貸出)	5,880.4	169.3	350.0	5,711.0	5,530.3
Major companies	大企業	690.0	8.0	97.9	681.9	592.0
Midsize companies	中堅企業	164.7	(3.2)	2.9	167.9	161.8
Small and medium-sized companies, etc (Y)	中小企業等	5,025.6	164.4	249.1	4,861.1	4,776.4
Small and medium-sized companies	うち中小企業	2,885.5	73.2	126.2	2,812.2	2,759.2
Consumer loans	うち消費者ローン	2,140.0	91.1	122.9	2,048.8	2,017.1
Public sectors	公共	496.7	(139.2)	(120.8)	636.0	617.5
Small and medium-sized companies loans ratio (Y/X)	中小企業等貸出比率	78.80%	2.21%	1.11%	76.58%	77.69%

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

(注) 中小企業には個人事業主を含む。

### (3) Consumer loans - Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	2,140.0	91.1	122.9	2,048.8	2,017.1
Housing loans	住宅ローン残高	2,022.1	95.0	129.3	1,927.0	1,892.7
Other consumer loans	その他のローン残高	117.9	(3.8)	(6.4)	121.8	124.4

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

### Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2007 (a)	As of Mar. 31, 2007 (a)		As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	3,009	(976)	(357)	3,985	3,367
Delinquent Loans	延滞債権額	100,489	(5,250)	(11,632)	105,739	112,121
Loans past due 3 months or more	3ヵ月以上延滞債権額	9,075	(1,226)	3,000	10,302	6,075
Restructured Loans	貸出条件緩和債権額	89,095	(5,851)	(15,478)	94,946	104,574
Total Risk-Monitored Loans	リスク管理債権合計	201,670	(13,303)	(24,468)	214,974	226,138

Total loan balance (Term-end balance)	貸出金残高(未残)	6,407,516	35,457	240,079	6,372,058	6,167,437
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Loans to Bankrupt Borrowers	破綻先債権額	0.04%	(0.01%)	(0.00%)	0.06%	0.05%
Delinquent Loans	延滞債権額	1.56%	(0.09%)	(0.24%)	1.65%	1.81%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.14%	(0.02%)	0.04%	0.16%	0.09%
Restructured Loans	貸出条件緩和債権額	1.39%	(0.09%)	(0.30%)	1.49%	1.69%
Total percentage of loan balance	貸出金残高比	3.14%	(0.22%)	(0.51%)	3.37%	3.66%

### Consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2007 (a)	As of Mar. 31, 2007 (a)		As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	3,122	(1,094)	(427)	4,217	3,549
Delinquent Loans	延滞債権額	102,800	(5,206)	(11,683)	108,007	114,484
Loans past due 3 months or more	3ヵ月以上延滞債権額	9,075	(1,226)	3,000	10,302	6,075
Restructured Loans	貸出条件緩和債権額	89,198	(5,856)	(15,488)	95,055	104,686
Total Risk-Monitored Loans	リスク管理債権合計	204,197	(13,384)	(24,598)	217,582	228,796

Total loan balance (Term-end balance)	貸出金残高(未残)	6,377,598	35,679	237,932	6,341,918	6,139,665
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Loans to Bankrupt Borrowers	破綻先債権額	0.04%	(0.01%)	(0.00%)	0.06%	0.05%
Delinquent Loans	延滞債権額	1.61%	(0.09%)	(0.25%)	1.70%	1.86%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.14%	(0.02%)	0.04%	0.16%	0.09%
Restructured Loans	貸出条件緩和債権額	1.39%	(0.10%)	(0.30%)	1.49%	1.70%
Total percentage of loan balance	貸出金残高比	3.20%	(0.22%)	(0.52%)	3.43%	3.72%

## 9. Reserve and Coverage Ratio against Risk-monitored Loans

### Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	201,670	(13,303)	(24,468)	214,974	226,138
Collateral/guarantees (Y)	担保・保証等	101,109	(4,183)	(7,786)	105,293	108,896
Reserve for possible loan losses (Z)	貸倒引当金	43,791	(3,761)	(8,655)	47,552	52,446
Reserve ratio (Z)/(X)	引当率	21.7%	(0.4%)	(1.4%)	22.1%	23.1%
Coverage ratio (Y+Z)/(X)	保全率	71.8%	0.7%	0.5%	71.0%	71.3%
Total percentage of loan balance	貸出金残高比	3.14%	(0.22%)	(0.51%)	3.37%	3.66%

### Consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	204,197	(13,384)	(24,598)	217,582	228,796
Collateral/guarantees (Y)	担保・保証等	102,187	(4,050)	(7,866)	106,238	110,054
Reserve for possible loan losses (Z)	貸倒引当金	44,806	(3,836)	(8,623)	48,642	53,430
Reserve ratio (Z)/(X)	引当率	21.9%	(0.4%)	(1.4%)	22.3%	23.3%
Coverage ratio (Y+Z)/(X)	保全率	71.9%	0.8%	0.5%	71.1%	71.4%
Total percentage of loan balance	貸出金残高比	3.20%	(0.22%)	(0.52%)	3.43%	3.72%

## 10. Disclosed Claims under the Financial Reconstruction Law

### Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (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	27,044	(1,000)	1,655	28,044	25,389
Doubtful Claims	危険債権	77,135	(5,213)	(13,250)	82,348	90,385
Substandard Claims	要管理債権	98,171	(7,077)	(12,478)	105,249	110,650
Total	金融再生法開示債権合計	202,350	(13,291)	(24,074)	215,641	226,424

Total Claims*	総与信残高	6,554,818	46,669	267,866	6,508,148	6,286,952
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\* Total Claims include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances guarantees and private offerings of bonds with Chiba Bank's guarantee in Securities.

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、有価証券中の当行保証付私募債

## 11. Status of Coverage on Disclosed Claims

### Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2007 (a)	As of Mar. 31, 2007 (a)		As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Total coverage (A)	保 全 額	145,442	(7,923)	(16,167)	153,366	161,610
Reserve for possible loan losses	貸 倒 引 当 金	44,093	(3,739)	(8,426)	47,833	52,520
Value covered by collateral and guarantees	担 保 ・ 保 証 等	101,348	(4,184)	(7,741)	105,532	109,090
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	202,350	(13,291)	(24,074)	215,641	226,424

Coverage ratio (A)/(B)	保 全 率	71.8%	0.7%	0.5%	71.1%	71.3%
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(Reference) Self-Assessment results (参考) 自己査定結果 (債務者区分別)

### Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2007 (a)	As of Mar. 31, 2007 (a)		As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	3,169	(902)	(273)	4,072	3,433
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	23,874	(97)	1,928	23,972	21,945
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	77,135	(5,213)	(13,250)	82,348	90,385
Assets Requiring Caution (D)	要 注 意 先 債 権	990,506	(16,121)	44,049	1,006,628	946,456
Substandard Assets	要 管 理 先 債 権	116,670	(7,394)	(13,766)	124,065	130,436
Substandard Claims (Loans only)	う ち 要 管 理 債 権 (貸 出 金 の み)	98,171	(7,077)	(12,478)	105,249	110,650
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	873,835	(8,727)	57,815	882,563	816,019
Normal Assets (E)	正 常 先 債 権	5,460,133	69,005	235,412	5,391,127	5,224,720
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	6,554,818	46,669	267,866	6,508,148	6,286,952

## 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 Mar. 31, 2007 (a)			As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	54.6	(3.4)	(13.6)	58.0	68.2
General reserve	一般貸倒引当金	27.4	(1.6)	(8.7)	29.1	36.1
Specific reserve	個別貸倒引当金	27.1	(1.7)	(4.9)	28.8	32.0
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	(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 Mar. 31, 2007 (a)			As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	5,118.9	191.4	327.9	4,927.5	4,791.0
Assets Requiring Caution	要注意先債権	990.5	(16.1)	44.0	1,006.6	946.4
Substandard Assets	要管理先債権	116.6	(7.3)	(13.7)	124.0	130.4
Other Assets Requiring Caution	その他要注意先債権	873.8	(8.7)	57.8	882.5	816.0

#### Consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	63.3	(3.6)	(13.3)	67.0	76.7
General reserve	一般貸倒引当金	32.2	(1.8)	(8.7)	34.1	41.0
Specific reserve	個別貸倒引当金	31.0	(1.8)	(4.6)	32.9	35.6
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	(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 Mar. 31, 2007		As of Sep. 30, 2006		As of Mar. 31, 2006	
		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)	6,377.1	100.00%	6,347.0	100.00%	6,147.8	100.00%
Manufacturing	製造業	484.1	7.59%	478.7	7.54%	452.2	7.36%
Agriculture	農業	8.9	0.14%	9.0	0.14%	9.5	0.15%
Forestry	林業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Fishery	漁業	1.7	0.03%	1.6	0.03%	1.4	0.02%
Mining	鉱業	9.7	0.15%	10.1	0.16%	10.0	0.16%
Construction	建設業	299.1	4.69%	289.6	4.56%	281.7	4.58%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	8.7	0.14%	7.8	0.12%	8.4	0.14%
Information and communications	情報通信業	34.6	0.54%	30.7	0.49%	22.0	0.36%
Transport	運輸業	181.6	2.85%	180.9	2.85%	178.6	2.91%
Wholesale and retail trade	卸売・小売業	579.0	9.08%	574.6	9.05%	558.5	9.08%
Finance and insurance	金融・保険業	234.0	3.67%	238.3	3.76%	246.6	4.01%
Real estate	不動産業	1,452.5	22.78%	1,419.7	22.37%	1,355.3	22.05%
Various services	各種サービス業	579.4	9.09%	568.1	8.95%	544.4	8.86%
Government, local public sector	国・地方公共団体	340.7	5.34%	463.1	7.30%	433.4	7.05%
Others (mainly consumer loans)	その他(個人)	2,162.3	33.91%	2,074.1	32.68%	2,045.2	33.27%

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

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007		As of Sep. 30, 2006		As of Mar. 31, 2006	
		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)	201.6	100.00%	214.9	100.00%	226.1	100.00%
Manufacturing	製造業	8.0	3.97%	8.5	3.96%	8.4	3.72%
Agriculture	農業	0.7	0.39%	0.9	0.45%	1.1	0.50%
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%
Construction	建設業	10.5	5.23%	12.0	5.63%	13.9	6.16%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.00%	0.0	0.00%	-	-
Information and communications	情報通信業	0.4	0.22%	0.4	0.19%	0.4	0.18%
Transport	運輸業	13.0	6.48%	12.6	5.89%	12.6	5.58%
Wholesale and retail trade	卸売・小売業	27.7	13.76%	29.7	13.86%	36.6	16.22%
Finance and insurance	金融・保険業	0.4	0.24%	0.5	0.24%	0.6	0.27%
Real estate	不動産業	68.3	33.89%	73.2	34.06%	76.9	34.02%
Various services	各種サービス業	30.7	15.25%	33.7	15.71%	36.5	16.17%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	41.3	20.50%	42.8	19.94%	38.7	17.11%

#### 14. Loan Breakdown by Domicile of Borrower

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

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
Loan balance	債権額	-	-	(0.6)	-	0.6
Number of countries	対象国数	-	-	(1)	-	1

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

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007 (a)			As of Sep. 30, 2006 (b)	As of Mar. 31, 2006 (c)
			(a-b)	(a-c)		
China	中国	0.4	0.0	0.0	0.4	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	6.6	1.7	3.0	4.9	3.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	2.5	0.2	1.0	2.3	1.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	1.1	1.1	1.1	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	0.6	(0.0)	(0.0)	0.6	0.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
South Korea	韓国	0.7	(0.5)	(0.9)	1.3	1.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	4.4	1.1	2.3	3.3	2.1
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
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.0	0.0	0.0	-	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	16.8	3.7	6.6	13.0	10.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

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

Not applicable.

該当ありません。



## 15. Gains and Losses on Valuation of Securities

### (1) Basis of Securities Valuation

#### Non-consolidated/Consolidated

Securities for trading	売買目的有価証券	Market value accounting method (variances are recognized as gains/losses) 時価法 (評価差額を損益処理)
Bonds Held-to-Maturity	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	Market value method (variances are all directly transferred to the net assets account) 時価法 (評価差額を全部純資産直入)

(Reference) Securities included in Money held in trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value accounting method (variances are recognized as gains/losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (variances are all directly transferred to the net assets account) 時価法 (評価差額を全部純資産直入)

### (2) Gains and Losses on Valuation

#### Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007 (a)					As of Sep. 30, 2006 (b)			As of Mar. 31, 2006 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Bonds Held-to-Maturity	満期保有目的	(0.1)	0.0	0.2	0.0	0.1	(0.1)	0.0	0.1	(0.3)	0.0	0.4
Other securities	その他有価証券	96.5	15.1	2.3	126.2	29.7	81.3	114.7	33.3	94.2	141.6	47.4
	株式	121.6	10.7	(13.9)	123.5	1.8	110.9	111.9	1.0	135.6	136.7	1.1
	債券	(17.5)	(0.7)	11.1	0.8	18.3	(16.7)	1.1	17.9	(28.6)	0.2	28.9
	その他	(7.5)	5.2	5.1	1.9	9.5	(12.8)	1.5	14.3	(12.6)	4.5	17.2
	うち外国債券	(7.4)	3.9	8.2	0.7	8.1	(11.3)	0.6	11.9	(15.6)	0.5	16.1
Total	合計	96.4	15.2	2.6	126.3	29.8	81.2	114.7	33.5	93.8	141.6	47.8

Notes:

- There are no stocks of subsidiaries and affiliates with market values. 時価のある子会社・関連会社株式は、該当ありません。
- “Other securities” include negotiable CDs included in “Cash and due from banks” and Beneficiary claims on loans in “Other debt purchased” in addition to “Securities”.  
「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。
- “Other securities” are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.  
「その他有価証券」については、時価評価しておりますので、上記の表上は、(中間)貸借対照表と取得価額との差額を計上しております。

#### Consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2007 (a)					As of Sep. 30, 2006 (b)			As of Mar. 31, 2006 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Bonds Held-to-Maturity	満期保有目的	(0.1)	0.0	0.2	0.0	0.1	(0.1)	0.0	0.1	(0.3)	0.0	0.4
Other securities	その他有価証券	98.7	15.4	1.9	128.5	29.7	83.3	116.7	33.4	96.8	144.3	47.4
	株式	123.8	10.9	(14.3)	125.7	1.8	112.8	113.9	1.1	138.2	139.4	1.2
	債券	(17.5)	(0.7)	11.1	0.8	18.3	(16.7)	1.1	17.9	(28.6)	0.2	28.9
	その他	(7.5)	5.2	5.1	1.9	9.5	(12.8)	1.5	14.3	(12.6)	4.5	17.2
	うち外国債券	(7.4)	3.9	8.2	0.7	8.1	(11.3)	0.6	11.9	(15.6)	0.5	16.1
Total	合計	98.6	15.4	2.1	128.5	29.9	83.1	116.7	33.6	96.4	144.3	47.8

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”.  
「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。
- “Other securities” are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the consolidated balance sheet amount.  
「その他有価証券」については、時価評価しておりますので、上記の表上は、(中間)連結貸借対照表と取得価額との差額を計上しております。

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

不良債権の英語表記対照表  
Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self-Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets		危険債権 Doubtful Claims	
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権* Substandard Claims	3ヵ月以上延滞債権 Loans past due 3 months or more
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution		正常債権 Normal Claims
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

\* 要管理債権：要管理先に対するローンのうち、3ヵ月以上延滞・貸出条件緩和債権

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