

INTERIM FINANCIAL RESULTS
For Fiscal Year 2007
(Ended September 30, 2007)

THE CHIBA BANK, LTD.

Interim Financial Results For Fiscal Year 2007 Ended September 30, 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, increased by ¥1.2 billion compared with the corresponding period of the previous fiscal year and reached ¥40.0 billion.
- Ordinary profits increased by ¥6.5 billion compared with the corresponding period of the previous fiscal year to ¥38.4 billion, and interim net income increased by ¥2.6 billion compared with the corresponding period of the previous fiscal year to ¥27.2 billion. Net business income (before transfer to general reserve for possible loan losses), ordinary profit, and interim net income were all record highs. Interim net income set a record for the fifth successive year.
- The consolidated capital ratio (BIS guidelines) was 11.66%, and the non-consolidated capital ratio (BIS guidelines) was 11.22%. The consolidated Tier I ratio was 10.00%, and the non-consolidated Tier I ratio was 9.58%.
- Disclosed claims under the Financial Reconstruction Law decreased by ¥16.3 billion from the end of March 2007, to ¥185.9 billion. The non-performing loan ratio declined by 0.31% to 2.77%.

(1) Summary of income

	(Japanese)	For the six months ended Sep. 30, 2007 (a)	Announced forecast			For the six months ended Sep. 30, 2006 (b)
				(a-b)	(a-b)/b	
Ordinary income	経 常 収 益	119.8	120.0	10.1	9.2%	109.6
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一般貸引繰入前)	40.0	42.0	1.2	3.2%	38.7
Net transfer to general reserve for possible loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	-		-		-
Net business income	業 務 純 益	40.0		1.2	3.2%	38.7
Non-recurrent income and losses	臨 時 損 益	(1.5)		5.3		(6.9)
Disposal of non-performing loans (ii)	う ち 不 良 債 権 処 理 額	5.6		(3.4)		9.1
Ordinary profits	経 常 利 益	38.4	43.0	6.5	20.6%	31.8
Extraordinary profits (losses)	特 別 損 益	6.8		(1.2)		8.1
Reversal of allowance for possible loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 額	6.4		(0.0)		6.5
Interim net income	中 間 純 利 益	27.2	26.5	2.6	10.9%	24.5
Credit Costs (i) + (ii) (iii)	信 用 コ ス ト	(0.7)		(3.4)		2.6

(2) Capital ratio (BIS guidelines)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Consolidated capital ratio	連 結 自 己 資 本 比 率	11.66%	0.03%	0.70%	11.63%	10.95%
Tier I ratio	T i e r 比 率	10.00%	0.31%	1.48%	9.68%	8.51%
Non-consolidated capital ratio	単 体 自 己 資 本 比 率	11.22%	0.02%	0.65%	11.20%	10.57%
Tier I ratio	T i e r 比 率	9.58%	0.29%	1.40%	9.29%	8.17%

(3) Disclosed claims under the Financial Reconstruction Law

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Total	合 計 額	185.9	(16.3)	(29.6)	202.3	215.6
Non-performing loan ratio	不 良 債 権 比 率	2.77%	(0.31%)	(0.54%)	3.08%	3.31%

2. Income and Expenses

(1) Net business income

- Net business income (before transfer to general reserve for possible loan losses) increased by ¥1.2 billion from the corresponding period of the previous fiscal year, to ¥40.0 billion. Gross business profits increased by ¥1.7 billion, and Expenses increased by only ¥0.4 billion.
- Gross business profits increased by ¥1.7 billion compared with the corresponding period of the previous fiscal year, mainly due to an increase in Net interest income of ¥2.9 billion as a result of growth in the balance of loans. Fees and commissions decreased slightly compared with the corresponding period of the previous fiscal year in spite of an increase in fees and commission for investment trusts; this reflected an increase in payments for customer services such as guarantee fees for growing housing loan business and further waving of ATM fees.
- In the Expenses category, Personnel expenses increased by ¥0.4 billion reflecting an acceleration of branch openings in new business areas and an increase in employees to support the branch strategy.
- Core net business income (Net business income (before transfer to general reserve for possible loan losses) less Gains/losses on bonds) increased by ¥1.2 billion from the corresponding period of the previous fiscal year, to ¥42.1 billion.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2007 (a)		For the six months ended Sep. 30, 2006 (b)	
		(a-b)	(a-b)/b		
Gross business profits	業 務 粗 利 益	79.5	1.7	2.2%	77.8
Net interest income	資 金 利 益	68.8	2.9		65.8
Fees and commissions income	役 務 取 引 等 利 益	10.0	(0.4)		10.4
Fees and commissions income of investment trusts	う ち 投 信 取 扱 手 数 料	4.3	0.2		4.1
Fees and commissions income of Personal annuities	う ち 保 険 取 扱 手 数 料	1.7	0.5		1.2
Trading income	特 定 取 引 利 益	1.5	0.5		0.9
Profit from other business transactions	そ の 他 業 務 利 益	(0.8)	(1.4)		0.6
Gains (losses) on sales of bonds	う ち 債 券 売 却 損 益	(1.2)	0.9		(2.1)
Write-offs of bonds	う ち 債 券 償 却	(0.9)	(0.9)		-
Expenses	経 費	39.5	0.4	1.1%	39.1
Personnel expenses	人 件 費	18.9	0.4		18.4
Non-personnel expenses	物 件 費	18.4	(0.0)		18.4
Taxes	税 金	2.2	(0.0)		2.2
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	40.0	1.2	3.2%	38.7
Core net business income	コ ア 業 務 純 益	42.1	1.2	3.1%	40.8
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	40.0	1.2	3.2%	38.7

Note: Core net business income = Net business income + Net transfer to (from) general reserve for possible loan losses - Gains (losses) on bonds
コア業務純益 = 業務純益 + 一般貸倒引当金繰入額 - 債券関係損益

(Reference) (参考)

Number of Branches	店 舗 数	171	4	167
Sub-branches	う ち 出 張 所	21	3	18
Money exchange counters and Overseas representative office	両 替 出 張 所 ・ 海 外 駐 在 員 事 務 所	4	-	4
Number of employees	従 業 員 数	4,016	112	3,904

Note: 1."Sub-branches" includes Corporate banking offices. 出張所には、地区法人営業所を含めております。

2."Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees. 従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

(2) Ordinary profits and Interim net income

- Ordinary profits grew by ¥6.5 billion from the corresponding period of the previous fiscal year, to ¥38.4 billion, mainly due to an increase in Net business income and a fall in credit costs.
- Extraordinary profits and loss includes a Reversal of allowance for possible loan losses of 6.4 billion. From this interim term, Extraordinary profit and loss includes Transfer to reserve for executive retirement benefits and Transfer to reserve for reimbursement of dormant deposits.
- Credit costs (Net transfer to general reserve for possible loan losses + Disposal of non-performing loans – Reversal of allowance for possible loan losses) decreased by ¥3.4 billion from the corresponding period of the previous fiscal year to a profit of ¥0.7 billion.
- Thus, the Bank registered ¥27.2 billion of Interim net income which was an increase of ¥2.6 billion from the corresponding period of the previous fiscal year.

	(Japanese)	For the six months ended Sep. 30, 2007 (a)		For the six months ended Sep. 30, 2006 (b)	
		(a-b)	(a-b)/b	(a-b)	(a-b)/b
Net business income (before transfer to general reserve for possible loan losses)	業務純益 (一般貸引繰入前)	40.0	1.2	3.2%	38.7
Net transfer to general reserve for possible loan losses (i)	一般貸倒引当金純繰入額	-	-	-	-
Net business income	業務純益	40.0	1.2	3.2%	38.7
Disposal of non-performing loans (ii)	不良債権処理額	5.6	(3.4)		9.1
Gains (losses) related to stocks	株式等関係損益	1.6	1.2		0.3
Ordinary profits	経常利益	38.4	6.5	20.6%	31.8
Extraordinary profits (losses)	特別損益	6.8	(1.2)	(15.2%)	8.1
Reversal of allowance for possible loan losses (iii)	うち貸倒引当金戻入益	6.4	(0.0)		6.5
Collection of written-off claims	うち償却債権取立益	2.7	0.8		1.8
Transfer to reserve for executive retirement benefits	うち役員退職慰勞引当金繰入額	1.3	1.3		-
Transfer to reserve for reimbursement of dormant deposits	うち睡眠預金払戻引当金繰入額	0.7	0.7		-
Interim net income	中間純利益	27.2	2.6	10.9%	24.5

Credit Costs	(i) + (ii) - (iii)	信用コスト	(0.7)	(3.4)	2.6
Net Credit Costs	(i) + (ii) - (iii) - (iv)	実質信用コスト	(3.5)	(4.3)	0.8

3. Management Indices

- The Overhead ratio (OHR), an indicator of management efficiency, was 48.32%. The Return on average total assets (ROA), which is an indicator of asset management efficiency and profitability, was 0.56%.
- The Return on equity (ROE) was 9.54%.

	(Japanese)	For the six months ended Sep. 30, 2007 (a)		FY 2006 ended Mar. 31, 2007 (b)		For the six months ended Sep. 30, 2006 (c)	
		(a-b)	(a-c)	(a-b)	(a-c)		
Overhead ratio (OHR) *1	O H R	48.32%	(0.49%)	(1.47%)	48.82%	49.80%	
Return on average total assets (ROA) *2	R O A	0.56%	0.04%	0.05%	0.51%	0.50%	
Return on equity (ROE) *3	R O E	9.54%	0.32%	0.23%	9.21%	9.30%	

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

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

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

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

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

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

4. Investment and Borrowing

- A positive approach towards meeting the financial needs of customers brought an increase in Corporate loans of ¥118.2 billion and in Housing loans of ¥38.5 billion. The total balance of loans and bills discounted increased by ¥150.1 billion to ¥6,557.6 billion.
- The balance of Deposits decreased by ¥60.5 billion from the fiscal year-end, with deposits from personal customers increasing by ¥117.6 billion from the fiscal year-end, whilst deposits from the public sector decreased. Promotion of the sale of custody assets resulted in an increase in investment trusts which grew by ¥48.9 billion from the fiscal year-end, resulting in an outstanding balance of ¥625.0 billion. Also, sales of personal annuities were steady, with insurance premiums totalling ¥39.6 billion.
- The balance of Securities (before gains or losses on valuation) decreased by ¥125.7 billion from the previous fiscal year-end. Diversification of investments and monitoring of interest rate risks will be continued. The average duration to maturity of yen bonds was kept short-term.

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

		(¥ Billion)				
	(Japanese)	As of Sep. 30, 2007 (a)	(a-b)	(a-c)	As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
Loans and bills discounted	貸 出 金	6,557.6	150.1	185.5	6,407.5	6,372.0
Domestic	国 内 向 け 貸 出	6,531.7	154.6	184.6	6,377.1	6,347.0
Corporate loans	事 業 者 向 け 貸 出	3,858.6	118.2	196.4	3,740.3	3,662.2
Consumer loans	消 費 者 ロ ー ン	2,177.4	37.3	128.5	2,140.0	2,048.8
Housing loans	う ち 住 宅 ロ ー ン	2,060.6	38.5	133.6	2,022.1	1,927.0
Public sectors	公 共 向 け 貸 出	495.7	(0.9)	(140.2)	496.7	636.0
Small and medium-sized companies [Ratio]	う ち 中 小 企 業 等 貸 出 (中 小 企 業 等 貸 出 比 率)	5,100.2 [78.08%]	74.6 (0.72%)	239.1 1.49%	5,025.6 [78.80%]	4,861.1 [76.58%]
Overseas	海 外 向 け 貸 出	25.8	(4.5)	0.9	30.3	24.9
Deposits	預 金	8,311.0	(60.5)	301.7	8,371.5	8,009.2
In Chiba Prefecture	う ち 県 内	7,844.4	(67.6)	300.8	7,912.0	7,543.5
Personal deposits	う ち 個 人	6,224.9	117.6	273.5	6,107.2	5,951.3
Public sectors	う ち 公 共	308.8	(133.0)	(2.5)	441.9	311.4

(Reference) (参考)

Investment trusts and Personal annuities

投資信託等

		(¥ Billion)				
	(Japanese)	As of Sep. 30, 2007 (a)	(a-b)	(a-c)	As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
Balance of investment trusts	投 資 信 託 残 高	625.0	48.9	114.8	576.1	510.2
Personal investors	う ち 個 人	615.0	48.6	113.3	566.4	501.7
Stock funds	う ち 株 式 投 資 信 託	610.0	49.4	119.5	560.5	490.4

		(¥ Billion)				
	(Japanese)	For the six months ended Sep. 30, 2007 (a)	(a-b)	(a-c)	For the six months ended Mar. 31, 2007 (b)	For the six months ended Sep. 30, 2006 (c)
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 (取 扱 保 険 料)	39.6	11.4	8.9	28.2	30.7
Variable annuities	う ち 変 額 保 険	38.0	11.3	9.1	26.7	28.8
Personal annuities (Fees and commissions)	個 人 年 金 保 険 等 (手 数 料)	1.7	0.6	0.5	1.1	1.2
Variable annuities	う ち 変 額 保 険	1.7	0.6	0.5	1.1	1.2

(2) Securities (term-end balance)

(¥ Billion)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Securities	有 価 証 券	2,192.6	(125.7)	(406.4)	2,318.4	2,599.1
Government bonds	国 債	549.0	(178.0)	(202.6)	727.0	751.7
Stocks	株 式	146.0	(2.3)	(1.9)	148.3	147.9
Corporate bonds and others	社 債 他	986.0	32.8	(54.9)	953.2	1,041.0
Foreign currency securities	外 貨 建 有 価 証 券	511.5	21.7	(146.8)	489.7	658.3
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	2.7 years	0.1 years	(0.1 years)	2.6 years	2.8 years

Notes:

- The above figures do not include gains (losses) on valuation accompanying the introduction of the market-value accounting method.
時価会計導入に伴う評価損益を除いて表示しております。
- 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 as of September 30, 2007, March 31, 2007, and September 30, 2006 are ¥65.6 billion, ¥96.5 billion and ¥81.3 billion respectively.
有価証券の含み損益は 19 年 9 月末 656 億円、19 年 3 月末 965 億円、18 年 9 月末 813 億円です。

5. Assets

- Disclosed claims under the Financial Reconstruction Law decreased by ¥16.3 billion from the previous fiscal year-end, to ¥185.9 billion. The coverage ratio, including reserves, was 71.4% for total disclosed claims, 82.5% for doubtful claims, and 53.4% for substandard claims. Thus the possibility of losses occurring in the future is limited.
- The non-performing loan ratio declined by 0.31% to 2.77%.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 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	27,069	25	(974)	27,044	28,044
Doubtful Claims	危険債権	71,496	(5,638)	(10,852)	77,135	82,348
Substandard Claims	要管理債権	87,404	(10,766)	(17,844)	98,171	105,249
Total	合計	185,970	(16,379)	(29,671)	202,350	215,641
Normal Claims	正常債権	6,524,085	171,617	231,578	6,352,467	6,292,506
Non-performing loan ratio	不良債権比率	2.77%	(0.31%)	(0.54%)	3.08%	3.31%
Coverage ratio	保全率	71.4%	(0.4%)	0.2%	71.8%	71.1%

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

(¥ Million)

	(Japanese)	Claim Amount	Collateral/ Guarantees	Reserve for Loan Losses	Reserve Ratio *2	Coverage Ratio
		(a)	(b)	(c)	c/(a-b)	(b+c)/a
		債権額	担保・保証等	貸倒引当金	引当率	保全率
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	27,069	23,349	3,720	100.0%	100.0%
Doubtful Claims	危険債権	71,496	42,118	16,899	57.5%	82.5%
Substandard Claims	要管理債権	87,404	*1 34,602	12,130	22.9%	53.4%
Total	合計	185,970	100,070	32,749	38.1%	71.4%

*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

Non-consolidated

(¥ Billion)

	(Japanese)	For Fiscal Year 2007, ending Mar. 31, 2008
Ordinary income	経 常 収 益	240.0
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	86.0
Ordinary profits	経 常 利 益	80.0
Net income	当 期 純 利 益	53.0

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

Summary of Consolidated Financial Information

- Consolidated ordinary profit increased by ¥6.7 billion compared with the corresponding period of the previous fiscal year to ¥43.6 billion, and Consolidated interim net income increased by ¥2.2 billion compared with the corresponding period of the previous fiscal year to ¥27.9 billion, which were both record highs. Consolidated interim net income set a record for the fifth successive year.

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2007 (a)			For the six months ended Sep. 30, 2006 (b)
			(a-b)	(a-b)/b	
Ordinary income	経 常 収 益	136.0	9.1	7.1%	126.8
Ordinary profits	経 常 利 益	43.6	6.7	18.2%	36.8
Interim net income	中 間 純 利 益	27.9	2.2	8.9%	25.6

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

(¥ Billion)

	(Japanese)	For Fiscal Year 2007, ending Mar. 31, 2008
Ordinary income	経 常 収 益	272.0
Ordinary profits	経 常 利 益	90.0
Net income	当 期 純 利 益	55.5

II. Consolidated Financial Information

1. Consolidated Interim Balance Sheets

(¥ Million)

Item	科目 (Japanese)	As of Sep. 30, 2006 (a)	As of Sep. 30, 2007 (b)	(b-a)	As of Mar. 31, 2007 (c)	(b-c)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	236,683	365,627	128,943	242,244	123,382
Call loans and bills bought	コールローン及び買入手形	-	25,771	25,771	59,924	(34,153)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	5,491	32,034	26,543	19,403	12,631
Other debt purchased	買入金銭債権	54,772	66,910	12,137	63,026	3,884
Trading assets	特定取引資産	231,395	240,929	9,534	283,088	(42,158)
Money held in trust	金銭の信託	31,217	30,601	(615)	30,497	104
Securities	有価証券	2,681,027	2,263,990	(417,036)	2,416,149	(152,159)
Loans and bills discounted	貸出金	6,341,918	6,530,341	188,423	6,377,598	152,743
Foreign exchange	外国為替	3,687	3,484	(202)	3,510	(25)
Other assets	その他資産	64,604	63,060	(1,543)	56,760	6,300
Tangible fixed assets	有形固定資産	136,929	134,744	(2,184)	136,630	(1,886)
Intangible fixed assets	無形固定資産	10,099	9,588	(510)	9,759	(171)
Deferred tax assets	繰延税金資産	24,149	28,278	4,128	19,516	8,762
Customers' liabilities for acceptances and guarantees	支払承諾見返	132,682	82,964	(49,718)	82,168	795
Reserve for possible loan losses	貸倒引当金	(67,049)	(52,702)	14,347	(63,360)	10,658
Total assets	資産の部合計	9,887,608	9,825,626	(61,982)	9,736,917	88,708
Liabilities:	(負債の部)					
Deposits	預金	7,989,394	8,292,618	303,224	8,348,637	(56,018)
Negotiable certificates of deposit	譲渡性預金	94,999	98,200	3,201	130,584	(32,383)
Call money and bills sold	コールマネー及び売渡手形	140,291	73,156	(67,134)	35,458	37,697
Payables under repurchase agreements	売現先勘定	63,971	26,974	(36,996)	36,960	(9,985)
Payables under securities lending transactions	債券貸借取引受入担保金	437,406	186,499	(250,906)	189,887	(3,387)
Trading liabilities	特定取引負債	10,041	27,868	17,827	16,604	11,264
Borrowed money	借入金	314,696	282,575	(32,120)	138,251	144,324
Foreign exchange	外国為替	521	465	(55)	549	(83)
Bonds	社債	21,000	21,000	-	21,000	-
Other liabilities	その他負債	88,736	94,451	5,715	102,135	(7,683)
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	19,964	18,942	(1,021)	19,472	(529)
Reserve for executive retirement benefits	役員退職慰労引当金	-	1,601	1,601	-	1,601
Reserve for reimbursement of dormant deposits	睡眠預金払戻引当金	-	501	501	-	501
Reserve for point loyalty programs	ポイント引当金	-	673	673	545	128
Reserves under special laws	特別法上の引当金	215	215	-	215	-
Deferred tax liabilities	繰延税金負債	139	139	0	262	(122)
Deferred tax liabilities on land revaluation	再評価に係る繰延税金負債	15,301	15,325	24	15,301	24
Acceptances and guarantees	支払承諾	132,682	82,964	(49,718)	82,168	795
Total liabilities	負債の部合計	9,329,361	9,224,176	(105,184)	9,138,095	86,081
Net assets:	(純資産の部)					
Common stock	資本金	145,069	145,069	-	145,069	-
Capital surplus	資本剰余金	122,362	123,401	1,038	123,399	1
Retained earnings	利益剰余金	223,614	270,426	46,812	247,412	23,014
Treasury stock	自己株式	(2,127)	(1,174)	952	(1,026)	(148)
Total stockholders' equity	株主資本合計	488,918	537,722	48,803	514,854	22,867
Net unrealized gains on other securities	その他有価証券評価差額金	49,332	41,442	(7,889)	61,807	(20,364)
Net deferred gains on hedging instruments	繰延ヘッジ損益	1,649	2,059	409	1,900	158
Land revaluation excess	土地再評価差額金	7,839	7,781	(58)	7,839	(58)
Foreign currency translation adjustments	為替換算調整勘定	1	2	1	3	(1)
Total valuation and translation adjustments	評価・換算差額等合計	58,822	51,284	(7,537)	71,551	(20,266)
Minority interests	少数株主持分	10,506	12,442	1,936	12,416	25
Total net assets	純資産の部合計	558,247	601,449	43,202	598,822	2,627
Total liabilities, and net assets	負債及び純資産の部合計	9,887,608	9,825,626	(61,982)	9,736,917	88,708

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

2. Consolidated Interim Statements of Income

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2006 (a)	For the six months ended Sep. 30, 2007 (b)	(b-a)	For FY 2006 ended Mar. 31, 2007 (Summary)
Ordinary income	経常収益	126,872	136,000	9,128	262,707
Interest income	資金運用収益	85,095	93,395	8,300	174,419
Interest on loans and discounts	(うち貸出金利息)	59,950	70,607	10,657	125,270
Interest and dividends on securities	(うち有価証券利息配当金)	24,307	21,227	(3,080)	47,005
Trust fees	信託報酬	-	6	6	0
Fees and commissions income	役務取引等収益	22,157	22,749	592	45,612
Trading income	特定取引収益	1,101	1,872	770	2,878
Other operating income	その他業務収益	3,163	1,901	(1,262)	6,225
Other ordinary income	その他経常収益	15,354	16,075	721	33,571
Ordinary expenses	経常費用	89,981	92,381	2,399	180,751
Interest expenses	資金調達費用	17,996	23,692	5,695	39,799
Interest on deposits	(うち預金利息)	8,028	15,902	7,873	20,640
Fees and commissions expenses	役務取引等費用	6,442	6,907	464	12,958
Trading expenses	特定取引費用	-	27	27	-
Other operating expenses	その他業務費用	2,535	2,701	166	7,323
General and administrative expenses	営業経費	42,784	43,138	354	85,142
Other ordinary expenses	その他経常費用	20,221	15,913	(4,308)	35,528
Ordinary profits	経常利益	36,891	43,619	6,728	81,955
Extraordinary profits	特別利益	5,960	6,859	899	7,603
Extraordinary losses	特別損失	274	2,549	2,274	635
Income for the interim (current) fiscal year before income taxes and minority interests	税金等調整前 中間(当期)純利益	42,577	47,930	5,353	88,923
Income taxes-current	法人税、住民税及び事業税	15,948	17,286	1,338	32,444
Income taxes-deferred	法人税等調整額	380	2,295	1,915	2,089
Minority interests in net income	少数株主利益	624	436	(187)	1,851
Net income for the interim (current) fiscal year	中間(当期)純利益	25,624	27,911	2,287	52,538

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

3. Consolidated Interim Statements of Changes in Net Assets

from April 1, 2006 to September 30, 2006

(¥Million)

		Stockholders' equity					Valuation and translation adjustments					Minority interests	Total net assets
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Foreign currency translation adjustments	Total valuation and translation adjustments		
	(Japanese)	株主資本					評価・換算差額等						
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計	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・換算差額等合計	少数株主持分	純資産合計
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	57,266	-	7,843	6	65,117	10,110	542,065
Changes during interim FY2006	中間連結会計期間中の変動額												
Dividends from Surplus* ²	剰余金の配当			(3,559)		(3,559)							(3,559)
Bonuses to directors* ²	役員賞与			(49)		(49)							(49)
Interim net income	中間純利益			25,624		25,624							25,624
Purchase of treasury stock	自己株式の取得				(173)	(173)							(173)
Disposal of treasury stock	自己株式の処分		139		95	234							234
Transfer from land revaluation excess	土地再評価差額金の取崩			4		4							4
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)						(7,934)	1,649	(4)	(5)	(6,294)	395	(5,898)
Total of items during interim FY2006	中間連結期間中の変動額合計	-	139	22,019	(78)	22,080	(7,934)	1,649	(4)	(5)	(6,294)	395	16,182
As of September 30, 2006	平成 18 年 9 月 30 日残高	145,069	122,362	223,614	(2,127)	488,918	49,332	1,649	7,839	1	58,822	10,506	558,247

*¹ Amounts less than one million have been rounded down. 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 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。

from April 1, 2007 to September 30, 2007

(¥Million)

		Stockholders' equity					Valuation and translation adjustments					Minority interests	Total net assets
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Foreign currency translation adjustments	Total valuation and translation adjustments		
	(Japanese)	株主資本					評価・換算差額等						
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計	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・換算差額等合計	少数株主持分	純資産合計
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	61,807	1,900	7,839	3	71,551	12,416	598,822
Changes during interim FY2007	中間連結会計期間中の変動額												
Dividends from Surplus* ²	剰余金の配当			(4,917)		(4,917)							(4,917)
Interim net income	中間純利益			27,911		27,911							27,911
Purchase of treasury stock	自己株式の取得				(153)	(153)							(153)
Disposal of treasury stock	自己株式の処分		1		5	6							6
Transfer from land revaluation excess	土地再評価差額金の取崩			20		20							20
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)						(20,364)	158	(58)	(1)	(20,266)	25	(20,240)
Total of items during interim FY2007	中間連結期間中の変動額合計	-	1	23,014	(148)	22,867	(20,364)	158	(58)	(1)	(20,266)	25	2,627
As of September 30, 2007	平成 19 年 9 月 30 日残高	145,069	123,401	270,426	(1,174)	537,722	41,442	2,059	7,781	2	51,284	12,442	601,449

*¹ Amounts less than one million have been rounded down. 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 Resolution items in shareholders' meeting held in June, 2007. 平成 19 年 6 月の定時株主総会における決議項目であります。

from April 1, 2006 to March 31, 2007

(¥Million)

		Stockholders' equity					Valuation and translation adjustments					Minority interests	Total net assets
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Foreign currency translation adjustments	Total valuation and translation adjustments		
	(Japanese)	株主資本					評価・換算差額等					少数株主持分	純資産合計
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計	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	57,266	-	7,843	6	65,117	10,110	542,065
Changes during FY2006	連結会計年度中の変動額												
Dividends from Surplus*2	剰余金の配当			(6,675)		(6,675)							(6,675)
Bonuses to directors*3	役員賞与			(49)		(49)							(49)
Net income	当期純利益			52,538		52,538							52,538
Purchase of treasury stock	自己株式の取得				(368)	(368)							(368)
Disposal of treasury stock	自己株式の処分		1,176		1,391	2,567							2,567
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	-	1,176	45,817	1,022	48,016	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	145,069	123,399	247,412	(1,026)	514,854	61,807	1,900	7,839	3	71,551	12,416	598,822

*1 Amounts less than one million have been rounded down. 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 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。

*3 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 Interim Statements of Cash Flows

(¥ Million)

	(Japanese)	For six months ended Sep. 30, 2006 (a)	For six months ended Sep. 30, 2007 (b)	(b-a)	For FY 2006 ended Mar. 31, 2007
I. Cash flows from operating activities:	I. 営業活動によるキャッシュ・フロー				
Income before income taxes and minority interests	税金等調整前中間(当期)純利益	42,577	47,930	5,353	88,923
Depreciation of fixed assets	減 価 償 却 費	10,509	10,500	(9)	21,184
Losses on impairment of fixed assets	減 損 損 失	107	-	(107)	107
Equity investments accounted for by the equity method	持分法による投資損益()	(81)	(68)	13	(221)
Net change in reserve for possible loan losses	貸倒引当金の増加額	(9,673)	(10,658)	(985)	(13,361)
Net change in Reserve for bonus for directors and corporate auditors	役員賞与引当金の増加額	-	(60)	(60)	60
Net change in liability for employees' retirement benefits	退職給付引当金の増加額	(683)	(529)	153	(1,175)
Net change in Reserve for executive retirement benefits	役員退職慰労引当金の増加額	-	1,601	1,601	-
Net change in Reserve for reimbursement of dormant deposits	睡眠預金払戻引当金の増加額	-	501	501	-
Net change in reserve for point loyalty programs	ポイント引当金の増加額	-	128	128	545
Interest income	資金運用収益	(85,095)	(93,395)	(8,300)	(174,419)
Interest expenses	資金調達費用	17,996	23,692	5,695	39,799
Gains (losses) on investment securities	有価証券関係損益()	1,619	536	(1,083)	176
Gains (losses) on money held in trust	金銭の信託の運用損益()	(282)	(1,033)	(751)	(616)
Foreign exchange gains (losses)	為替差損益()	(37)	(4)	32	(68)
Gains (losses) on disposals of fixed assets	固定資産処分損益()	128	299	171	466
Net change in trading assets	特定取引資産の純増()減	137,223	42,158	(95,065)	85,531
Net change in trading liabilities	特定取引負債の純増減()	(10,988)	11,264	22,252	(4,425)
Net change in loans and bills discounted	貸出金の純増()減	(202,253)	(152,743)	49,509	(237,932)
Net change in deposits	預金の純増減()	610	(56,018)	(56,629)	359,853
Net change in negotiable certificates of deposit	譲渡性預金の純増減()	(35,018)	(32,383)	2,634	566
Net change in borrowed money (excluding subordinated borrowings)	借入金(劣後特約借入金を除く)の純増減()	268,865	144,324	(124,541)	92,420
Net change in due from banks (excluding deposits at BOJ)	預け金日銀預け金を除く)の純増()減	3,812	(137,394)	(141,206)	(23,820)
Net change in call loans and bills bought and others	コールローン等の純増()減	8,931	30,268	21,337	(59,246)
Net change in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増()減	14,453	(12,631)	(27,084)	540
Net change in call money and bills sold	コールマネー等の純増減()	(185,321)	27,712	213,034	(317,165)
Net change in payables under securities lending transactions	債券貸借取引受入担保金の純増減()	26,025	(3,387)	(29,413)	(221,493)
Net change in foreign exchange (assets)	外国為替(資産)の純増()減	(1,095)	25	1,121	(919)
Net change in foreign exchange (liabilities)	外国為替(負債)の純増減()	154	(83)	(238)	182
Interest received	資金運用による収入	83,670	94,081	10,410	178,000
Interest paid	資金調達による支出	(17,237)	(21,859)	(4,622)	(36,765)
Others	そ の 他	(2,270)	(8,151)	(5,881)	7,982
Subtotal	小 計	66,649	(95,378)	(162,027)	(215,289)
Income Taxes paid	法人税等の支払額	(17,447)	(22,663)	(5,215)	(27,225)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	49,201	(118,041)	(167,243)	(242,515)
II. Cash flows from investing activities:	II. 投資活動によるキャッシュ・フロー				
Purchases of securities	有価証券の取得による支出	(422,991)	(357,784)	65,207	(921,574)
Proceeds from sales of securities	有価証券の売却による収入	169,340	266,287	96,947	655,266
Proceeds from maturity of securities	有価証券の償還による収入	191,849	210,981	19,131	486,148
Increase in money held in trust	金銭の信託の増加による支出	(906)	(7,118)	(6,212)	(496)
Decrease in money held in trust	金銭の信託の減少による収入	2,365	5,584	3,219	1,218
Purchases of tangible fixed assets	有形固定資産の取得による支出	(10,156)	(7,831)	2,325	(20,175)
Purchases of intangible fixed assets	無形固定資産の取得による支出	(1,738)	(1,489)	249	(3,085)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	1,402	620	(782)	2,455
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	(70,835)	109,250	180,086	199,756
III. Cash flows from financing activities:	III. 財務活動によるキャッシュ・フロー				
Repayment of subordinated borrowings	劣後特約借入金の返済による支出	(4,000)	-	4,000	(4,000)
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)	10,000
Repayment of subordinated bonds	劣後特約付社債の償還による支出	(10,000)	-	10,000	(10,000)
Dividends paid	配 当 金 支 払 額	(3,559)	(4,917)	(1,357)	(6,675)
Dividends paid to minority interests	少数株主への配当金支払額	(160)	(160)	0	(160)
Purchase of treasury stocks	自己株式の取得による支出	(173)	(153)	20	(368)
Proceeds from sales of treasury stocks	自己株式の売却による収入	234	6	(228)	2,567
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(7,658)	(5,224)	2,434	(8,636)
IV. Effect of exchange rate changes on cash and cash equivalents	IV. 現金及び現金同等物に係る換算差額	37	4	(32)	68
V. Net change in cash and cash equivalents	V. 現金及び現金同等物の増加額	(29,256)	(14,011)	15,244	(51,327)
VI. Cash and cash equivalents at beginning of fiscal year	VI. 現金及び現金同等物の期首残高	238,794	187,466	(51,327)	238,794
VII. Cash and cash equivalents at end of (interim) fiscal year	VII. 現金及び現金同等物の中間期末(期末)残高	209,538	173,455	(36,082)	187,466

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

III. Non-consolidated Financial Information

1. Non-consolidated Interim Balance Sheets (Summary)

(¥ Million)

Item	科目 (Japanese)	As of Sep. 30, 2006(a)	As of Sep. 30, 2007 (b)	(b-a)	As of Mar 31, 2007 (Summary) (c)	(b-c)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	235,697	364,735	129,038	241,343	123,392
Call loans	コールローン	1,000	25,771	24,771	59,924	(34,153)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	5,491	32,034	26,543	19,403	12,631
Other debt purchased	買入金銭債権	44,784	56,943	12,158	52,988	3,955
Trading assets	特定取引資産	230,985	240,477	9,491	282,608	(42,131)
Money held in trust	金銭の信託	27,424	27,500	76	26,092	1,408
Securities	有価証券	2,680,522	2,258,343	(422,179)	2,415,004	(156,660)
Loans and bills discounted	貸出金	6,372,058	6,557,658	185,599	6,407,516	150,142
Foreign exchange	外国為替	3,687	3,484	(202)	3,510	(25)
Other assets	その他資産	56,767	55,544	(1,223)	49,087	6,456
Tangible fixed assets	有形固定資産	89,123	89,296	173	89,272	24
Intangible fixed assets	無形固定資産	7,975	7,532	(443)	7,604	(71)
Deferred tax assets	繰延税金資産	18,940	23,010	4,070	14,348	8,662
Customers' liabilities for acceptances and guarantees	支払承諾見返	127,760	78,829	(48,930)	77,663	1,166
Reserve for possible loan losses	貸倒引当金	(58,035)	(43,445)	14,590	(54,609)	11,163
Total assets	資産の部合計	9,844,183	9,777,718	(66,465)	9,691,757	85,960
Liabilities:	(負債の部)					
Deposits	預金	8,009,263	8,311,053	301,789	8,371,579	(60,526)
Negotiable certificates of deposit	譲渡性預金	94,999	98,200	3,201	130,584	(32,383)
Call money	コールマネー	140,291	73,156	(67,134)	35,458	37,697
Payables under repurchase agreements	売現先勘定	63,971	26,974	(36,996)	36,960	(9,985)
Payables under securities lending transactions	債券貸借取引受入担保金	437,406	186,499	(250,906)	189,887	(3,387)
Trading liabilities	特定取引負債	10,041	27,868	17,827	16,604	11,264
Borrowed money	借入金	312,401	283,002	(29,398)	137,503	145,498
Foreign exchange	外国為替	521	465	(55)	549	(83)
Bonds	社債	20,000	20,000	-	20,000	-
Other liabilities	その他負債	58,700	64,360	5,660	71,484	(7,123)
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	19,553	18,570	(983)	19,019	(449)
Reserve for executive retirement benefits	役員退職慰労引当金	-	1,324	1,324	-	1,324
Reserve for reimbursement of dormant deposits	睡眠預金払戻引当金	-	501	501	-	501
Reserve for point loyalty programs	ポイント引当金	-	385	385	253	131
Deferred tax liabilities on land revaluation	再評価に係る繰延税金負債	15,301	15,325	24	15,301	24
Acceptances and guarantees	支払承諾	127,760	78,829	(48,930)	77,663	1,166
Total liabilities	負債の部合計	9,310,211	9,206,519	(103,691)	9,122,889	83,630
Net assets:	(純資産の部)					
Common stock	資本金	145,069	145,069	-	145,069	-
Capital surplus	資本剰余金	122,143	122,148	4	122,146	1
Capital reserve	資本準備金	122,134	122,134	-	122,134	-
Other capital surplus	その他資本剰余金	9	13	4	12	1
Retained earnings	利益剰余金	209,524	254,321	44,797	231,948	22,373
Earned surplus reserve	利益準備金	50,930	50,930	-	50,930	-
Other retained earnings	その他利益剰余金	158,594	203,391	44,797	181,018	22,373
Voluntary reserve	別途積立金	129,971	169,971	40,000	129,971	40,000
Earned surplus brought forward	繰越利益剰余金	28,623	33,420	4,797	51,047	(17,626)
Treasury stock	自己株式	(837)	(1,174)	(337)	(1,026)	(148)
Total stockholders' equity	株主資本合計	475,899	520,364	44,464	498,137	22,226
Net unrealized gains on other securities	その他有価証券評価差額金	48,583	40,994	(7,588)	60,989	(19,995)
Net deferred gains on hedging instruments	繰延ヘッジ損益	1,649	2,059	409	1,900	158
Land revaluation excess	土地再評価差額金	7,839	7,781	(58)	7,839	(58)
Total valuation and translation adjustments	評価・換算差額等合計	58,072	50,834	(7,238)	70,730	(19,895)
Total net assets	純資産の部合計	533,971	571,198	37,226	568,868	2,330
Total liabilities, and net assets	負債及び純資産の部合計	9,844,183	9,777,718	(66,465)	9,691,757	85,960

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

2. Non-consolidated Interim Statements of Income (Summary)

(¥ Million)

Item	科目 (Japanese)	For the six months ended Sep. 30, 2006 (a)	For the six months ended Sep. 30, 2007 (b)	(b-a)	For FY 2006 ended Mar. 31, 2007 (Summary)
Ordinary income	経常収益	109,665	119,855	10,189	228,041
Interest income	資金運用収益	83,836	92,501	8,665	172,130
Interest on loans and discounts	(うち貸出金利息)	58,788	69,855	11,067	123,221
Interest and dividends on securities	(うち有価証券利息配当金)	24,354	21,252	(3,101)	47,028
Trust fees	信託報酬	-	6	6	0
Fees and commissions income	役務取引等収益	17,516	17,836	319	35,867
Trading income	特定取引収益	932	1,554	621	2,342
Other operating income	その他業務収益	3,161	1,898	(1,262)	6,220
Other ordinary income	その他経常収益	4,218	6,058	1,839	11,480
Ordinary expenses	経常費用	77,838	81,448	3,610	156,725
Interest expenses	資金調達費用	17,962	23,680	5,718	39,746
Interest on deposits	(うち預金利息)	8,033	15,930	7,896	20,665
Fees and commissions expenses	役務取引等費用	7,081	7,824	743	14,400
Trading expenses	特定取引費用	-	27	27	-
Other operating expenses	その他業務費用	2,535	2,701	166	7,323
General and administrative expenses	営業経費	39,820	40,245	425	79,187
Other ordinary expenses	その他経常費用	10,438	6,968	(3,470)	16,066
Ordinary profits	経常利益	31,827	38,406	6,579	71,316
Extraordinary profits	特別利益	8,363	9,199	835	11,859
Extraordinary losses	特別損失	254	2,328	2,074	593
Income for the interim (current) fiscal year before income taxes	税引前中間(当期)純利益	39,937	45,277	5,340	82,582
Income taxes-current	法人税、住民税及び事業税	14,718	15,901	1,183	30,177
Income taxes-deferred	法人税等調整額	641	2,105	1,464	2,272
Net income for the interim (current) fiscal year	中間(当期)純利益	24,578	27,270	2,692	50,131

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 Interim Statements of Changes in Net Assets

from April 1, 2006 to September 30, 2006

(¥Million)

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

(¥Million)

		Valuation and translation adjustments				Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Total valuation and translation adjustments	
		評価・換算差額等				純 資 産 計 合 計
(Japanese)		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	評価・換算 差額等合計	
As of March 31, 2006	平成 18 年 3 月 31 日 残高	56,242	-	7,843	64,086	519,189
Changes during interim FY2006	中間会計期間中の 変動額					
Dividends from surplus* ²	剰余金の配当					(3,577)
Bonuses to directors* ²	役員賞与					(40)
Interim net income	中間純利益					24,578
Purchase of treasury stock	自己株式の取得					(173)
Disposal of treasury stock	自己株式の処分					5
Transfer from land revaluation excess	土地再評価差額金の取崩					4
Net changes of items other than stockholders' equity	株主資本以外の項目の中間 会計期間中の変動額(純額)	(7,659)	1,649	(4)	(6,013)	(6,013)
Total of items during interim FY2006	中間会計期間中の 変動額合計	(7,659)	1,649	(4)	(6,013)	14,782
As of September 30, 2006	平成 18 年 9 月 30 日 残高	48,583	1,649	7,839	58,072	533,971

*¹Amounts less than one million have been rounded down. 記載金額は百万円未満を切り捨てて表示しております。

*²Appropriation 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。

from April 1, 2007 to September 30, 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								
		資本剰余金			利益剰余金			自己株式	株主資本合計	
(Japanese)		資本金	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, 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
Changes during interim FY2007	中間会計期間中の 変動額									
Dividends from surplus*2	剰余金の配当						(4,917)	(4,917)		(4,917)
Interim net income	中間純利益						27,270	27,270		27,270
Purchase of treasury stock	自己株式の取得								(153)	(153)
Disposal of treasury stock	自己株式の処分			1	1				5	6
Transfer from land revaluation excess	土地再評価差額金の取崩						20	20		20
Net changes of items other than stockholders' equity	株主資本以外の項目の中間 会計期間中の変動額(純額)									
Total of items during interim FY2007	中間会計期間中の 変動額合計	-	-	1	1	-	22,373	22,373	(148)	22,226
As of September 30, 2007	平成 19 年 9 月 30 日 残高	145,069	122,134	13	122,148	50,930	203,391	254,321	(1,174)	520,364

(¥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 損益	土地再評価 差額金	評価・換算 差額等合計	
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
Changes during interim FY2007	中間会計期間中の 変動額					
Dividends from surplus*2	剰余金の配当					(4,917)
Interim net income	中間純利益					27,270
Purchase of treasury stock	自己株式の取得					(153)
Disposal of treasury stock	自己株式の処分					6
Transfer from land revaluation excess	土地再評価差額金の取崩					20
Net changes of items other than stockholders' equity	株主資本以外の項目の中間 会計期間中の変動額(純額)	(19,995)	158	(58)	(19,895)	(19,895)
Total of items during interim FY2007	中間会計期間中の 変動額合計	(19,995)	158	(58)	(19,895)	2,330
As of September 30, 2007	平成 19 年 9 月 30 日 残高	40,994	2,059	7,781	50,834	571,198

*1 Amounts less than one million have been rounded down. 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 Resolution items in shareholders' meeting held in June 2007. 平成 19 年 6 月の定時株主総会における決議項目であります。

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* ²	剰余金の配当						(6,707)	(6,707)		(6,707)
Bonuses to directors* ³	役員賞与						(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	土地再評価差額金	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* ²	剰余金の配当					(6,707)
Bonuses to directors* ³	役員賞与					(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

*¹ Amounts less than one million have been rounded down. 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 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。

*³ 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。

IV. Financial Data

1. Income and Expenses

Non-consolidated

(¥ Million)

	(Japanese)	For the six months		For the six months
		ended Sep. 30, 2007 (a)	(a-b)	ended Sep. 30, 2006 (b)
Gross business profits	業 務 粗 利 益	79,595	1,717	77,877
Domestic gross business profits	国 内 業 務 粗 利 益	77,540	(111)	77,652
Net interest income	資 金 利 益	67,349	2,808	64,541
Net fees and commissions income	役 務 取 引 等 利 益	9,882	(426)	10,309
Net trading income	特 定 取 引 利 益	1,396	595	800
Profit from other business transactions	そ の 他 業 務 利 益	(1,087)	(3,087)	2,000
Gains (losses) on bonds	う ち 債 券 関 係 損 益	(1,152)	(1,461)	309
International gross business profits	国 際 業 務 粗 利 益	2,055	1,829	225
Net interest income	資 金 利 益	1,504	162	1,342
Net fees and commissions income	役 務 取 引 等 利 益	135	9	126
Net trading income	特 定 取 引 利 益	130	(1)	131
Profit from other business transactions	そ の 他 業 務 利 益	284	1,658	(1,374)
Gains (losses) on bonds	う ち 債 券 関 係 損 益	(1,029)	1,446	(2,475)
Expenses (excluding non-recurrent expenses)	経 費 (除 く 臨 時 処 理 分)	39,594	446	39,147
Personnel expenses	人 件 費	18,938	485	18,453
Non-personnel expenses	物 件 費	18,431	(37)	18,469
Taxes	税 金	2,224	(0)	2,225
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	40,001	1,271	38,730
Net transfer to (from) general reserve for possible loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	[(4,926)]	[2,125]	[(7,052)]
Core net business income	コ ア 業 務 純 益	42,183	1,286	40,896
Net business income	業 務 純 益	40,001	1,271	38,730
Non-recurrent income and losses	臨 時 損 益	(1,595)	5,307	(6,902)
Disposal of non-performing loans (ii)	不 良 債 権 処 理 額	5,692	(3,458)	9,150
Charge-off amount of loans	貸 出 金 償 却	5,919	(3,268)	9,188
Provision of specific reserve for possible loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	[(1,556)]	[(2,123)]	[567]
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	(226)	(189)	(37)
Transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 勘 定 繰 入 額	[-]	[40]	[(40)]
Gains (losses) related to stocks	株 式 等 関 係 損 益	1,647	1,274	373
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	2,449	574	1,875
Ordinary profits	経 常 利 益	38,406	6,579	31,827
Extraordinary profits (losses)	特 別 損 益	6,870	(1,238)	8,109
Reversal of allowance for possible loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 益	6,482	(42)	6,525
Collection of written-off claims (iv)	う ち 償 却 債 権 取 立 益	2,716	897	1,819
Losses on impairment of fixed assets	う ち 固 定 資 産 減 損 損 失	-	(107)	107
Reserve for executive retirement benefits	う ち 役 員 退 職 慰 労 引 当 金 繰 入 額	1,303	1,303	-
Reserve for reimbursement of dormant deposits	う ち 睡 眠 預 金 払 戻 引 当 金 繰 入 額	755	755	-
Interim income before income taxes	税 引 前 中 間 純 利 益	45,277	5,340	39,937
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	15,901	1,183	14,718
Income taxes-deferred	法 人 税 等 調 整 額	2,105	1,464	641
Interim net income	中 間 純 利 益	27,270	2,692	24,578
Credit Costs	(i) + (ii) - (iii) 信 用 コ ス ト	(790)	(3,415)	2,625
Net Credit Costs	(i) + (ii) - (iii) - (iv) 実 質 信 用 コ ス ト	(3,507)	(4,313)	806

Consolidated

[Consolidated interim statement of income basis]

(¥ Million)

	(Japanese)	For the six months ended		For the six months ended
		Sep. 30, 2007 (a)	(a-b)	
Consolidated gross profits	連結粗利益	86,596	2,053	84,542
Net interest income	資金利益	69,703	2,604	67,098
Net fees and commissions income	役務取引等利益	15,848	133	15,714
Net trading income	特定取引利益	1,844	743	1,101
Profit from other business transactions	その他業務利益	(800)	(1,428)	628
General and administrative expenses	営業経費	43,138	354	42,784
Loan charge-off and reserve expenses (i)	貸倒償却引当費用	5,839	(3,427)	9,266
Charge-off amount of loans	貸出金償却	6,066	(3,238)	9,304
Provision of specific reserve for possible loan losses	個別貸倒引当金純繰入額	[735]	[(2,114)]	[2,850]
Net transfer to (from) general reserve for possible loan losses	一般貸倒引当金純繰入額	[(4,849)]	[2,051]	[(6,900)]
Losses on sales of non-performing loans	延滞債権等売却損	(226)	(189)	(37)
Transfer to reserve for specific foreign borrowers/countries	特定海外債権引当勘定繰入額	[-]	[40]	[(40)]
Gains (losses) related to stocks	株式等関係損益	1,645	1,098	546
Gains (losses) on investments based on equity method	持分法による投資損益	68	(13)	81
Others	その他	4,287	516	3,771
Ordinary profits	経常利益	43,619	6,728	36,891
Extraordinary profits (losses)	特別損益	4,310	(1,375)	5,686
Reversal of allowance for possible loan losses (ii)	うち貸倒引当金戻入益	4,113	23	4,089
Collection of written-off claims (iii)	うち償却債権取立益	2,746	895	1,851
Losses on impairment of fixed assets	うち固定資産減損損失	-	(107)	107
Reserve for executive retirement benefits	うち役員退職慰労引当金繰入額	1,493	1,493	-
Reserve for reimbursement of dormant deposits	うち睡眠預金払戻引当金繰入額	755	755	-
Interim income before income tax and minority interests	税金等調整前中間純利益	47,930	5,353	42,577
Income taxes-current	法人税、住民税及び事業税	17,286	1,338	15,948
Income taxes-deferred	法人税等調整額	2,295	1,915	380
Minority interest in net income	少数株主損益	436	(187)	624
Interim net income	中間純利益	27,911	2,287	25,624
Credit Costs (i) - (ii)	信用コスト	1,726	(3,450)	5,177
Net Credit Costs (i) - (ii) - (iii)	実質信用コスト	(1,020)	(4,346)	3,325

(¥ Million)

Consolidated net business income (before transfer to general reserve for possible loan losses)	連結業務純益 (一般貸引繰入前)	46,038	880	45,157
Consolidated net business income	連結業務純益	46,038	880	45,157

Note1: Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions expenses) + (Trading income - Trading expenses) + (Other operating income - Other operating expenses)

(注1) 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)

Note2: Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profit - subsidiaries' general and administrative expenses and Net transfer to (from) general reserve for possible loan losses - internal transactions

(注2) 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

Note3: Consolidated interim net income decreased by JPY 480 million due to amendment of "Accounting standard for deferred income taxes for consolidated financial statements" Clause 2 Article 30 (Deferred income taxes on disposal of investment within the company group (such as shares of a subsidiary)).

(注3) 「連結財務諸表における税効果会計に関する実務指針」第30-2項(企業集団内の会社に投資(子会社株式等)を売却した場合の税効果会計)の改正により、当中間純利益は480百万円減少しております。

(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)	For the six months	(a-b)	For the six months
		ended Sep. 30, 2007 (a)		ended Sep. 30, 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)	40,001	1,271	38,730
Per head (in thousands of yen)	職員一人当たり(千円)	10,618	(12)	10,631
(2) Net business income	業 務 純 益	40,001	1,271	38,730
Per head (in thousands of yen)	職員一人当たり(千円)	10,618	(12)	10,631

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

(注) 職員数は、実働人員(出向人員、臨時雇用および嘱託を除く)の平残。

3. Interest Rate Spread (Domestic Business) - Non-consolidated

	(Japanese)	For the six months	(a-b)	For the six months
		ended Sep. 30, 2007 (a)		ended Sep. 30, 2006 (b)
(1) Average yield on interest earning assets (A)	資金運用利回	1.82%	0.22%	1.59%
(a) Average yield on loans and bills discounted (B)	貸出金利回	2.13%	0.28%	1.85%
(b) Average yield on securities	有価証券利回	0.95%	(0.01%)	0.96%
(2) Average yield on interest bearing liabilities (C)	資金調達原価	1.14%	0.18%	0.96%
(a) Average yield on deposits and negotiable certificates of deposit (D)	預金等利回	0.22%	0.17%	0.05%
(b) Expense ratio	経費率	0.93%	(0.02%)	0.95%
(3) Average interest rate spread (A) - (C)	総資金利鞘	0.68%	0.05%	0.63%
Difference between average yield on loans and deposits (B) - (D)	預貸金利差	1.91%	0.11%	1.80%

4. Gains and Losses on Securities - Non-consolidated

(¥ Million)

	(Japanese)	For the six months	(a-b)	For the six months
		ended Sep. 30, 2007 (a)		ended Sep. 30, 2006 (b)
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(2,181)	(15)	(2,166)
Gains on sales	売却益	369	1	368
Losses on sales	売却損	1,570	(964)	2,535
Write-offs	償却	981	981	-
Gains (losses) on stocks, etc.	株式等関係損益	1,647	1,274	373
Gains on sales	売却益	1,772	795	977
Losses on sales	売却損	16	(468)	484
Write-offs	償却	108	(11)	119

5. Capital Ratio (BIS Guidelines)

Consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	11.66%	0.03%	0.70%	11.63%	10.95%
Tier I ratio	うちTier比率	10.00%	0.31%	1.48%	9.68%	8.51%
(2) Tier I	T i e r	525.2	22.1	-	503.1	495.7
(3) Tier II	T i e r	110.8	(12.6)	-	123.4	145.0
(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	31.3	(12.9)	-	44.2	37.5
(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	10.3	(0.0)	-	10.4	10.4
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	63.0	-	-	63.0	63.0
(4) Deduction	控除項目	23.6	1.2	-	22.3	2.6
(5) Capital (2)+(3)-(4)	自己資本	612.4	8.2	-	604.1	638.1
(6) Risk assets	リスクアセット	5,252.0	56.9	-	5,195.0	5,824.9

Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	11.22%	0.02%	0.65%	11.20%	10.57%
Tier I ratio	うちTier比率	9.58%	0.29%	1.40%	9.29%	8.17%
(2) Tier I	T i e r	495.6	20.9	-	474.7	472.7
(3) Tier II	T i e r	105.7	(11.7)	-	117.5	139.1
(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	30.7	(12.4)	-	43.2	36.6
(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	10.3	(0.0)	-	10.4	10.4
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	63.0	-	-	63.0	63.0
(4) Deduction	控除項目	21.0	1.1	-	19.9	0.6
(5) Capital (2)+(3)-(4)	自己資本	580.3	8.0	-	572.3	611.3
(6) Risk assets	リスクアセット	5,170.0	62.3	-	5,107.6	5,780.7

From March 31, 2007, Capital ratio is calculated in accordance with the new accord (Basel II) (Formula prescribed in Bulletin issued by the Financial Services Agency under Paragraph 2 Article 14 of the Banking Law).

自己資本比率は、19年3月期より新基準(パーゼル) (「銀行法第14条の2の規定に基づく金融庁告示に定められた算式」) で算出しております。

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)

なお、新たな自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法: 基礎的内部格付手法(行内格付を利用してリスクを計測する手法)

オペレーショナル・リスクに関する手法: 粗利益配分手法(業務区分毎の粗利益に一定割合を乗じる手法)

6. Return on Equity - Non-consolidated

	(Japanese)	For the six months ended Sep. 30, 2007 (a)			For FY 2006 ended Mar. 31, 2007 (b)	For the six months ended Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース(年率)	13.99%	(0.19%)	(0.67%)	14.19%	14.66%
Net income basis (Annual)	当期純利益ベース(年率)	9.54%	0.32%	0.23%	9.21%	9.30%

Note: ROE is an index indicating profitability of stockholders' equity.

(注) ROEとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans

(1) Outstanding balance - Non-consolidated

(¥ Billion)

	(Japanese)	For the six months ended Sep. 30, 2007 (a)			For FY 2006 ended Mar. 31, 2007 (b)	For the six months ended Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (未残)	8,311.0	(60.5)	301.7	8,371.5	8,009.2
Domestic	うち国内	8,077.1	(69.8)	261.8	8,146.9	7,815.2
In Chiba Prefecture	うち県内	7,844.4	(67.6)	300.8	7,912.0	7,543.5
Personal deposits	うち個人	6,224.9	117.6	273.5	6,107.2	5,951.3
Public sectors	うち公共	308.8	(133.0)	(2.5)	441.9	311.4
Deposits (Average balance)	預金 (平残)	8,307.7	244.4	291.1	8,063.3	8,016.6
Domestic	うち国内	8,069.7	233.7	261.7	7,835.9	7,807.9
In Chiba Prefecture	うち県内	7,840.0	231.1	254.6	7,608.9	7,585.3
Loans and bills discounted (Term-end balance)	貸出金(未残)	6,557.6	150.1	185.5	6,407.5	6,372.0
Domestic	うち国内	6,531.7	154.6	184.6	6,377.1	6,347.0
In Chiba Prefecture	うち県内	5,196.2	94.5	173.4	5,101.7	5,022.8
Loans and bills discounted (average balance)	貸出金(平残)	6,467.5	139.4	193.0	6,328.1	6,274.5
Domestic	うち国内	6,438.4	135.9	186.9	6,302.5	6,251.5
In Chiba Prefecture	うち県内	5,132.0	128.4	151.5	5,003.6	4,980.5

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Domestic loans and bills discounted (A)	国内貸出金	6,531.7	154.6	184.6	6,377.1	6,347.0
(Excluding loans to public sectors)	(除公共向け貸出)	6,036.0	155.6	324.9	5,880.4	5,711.0
Major companies	大企業	760.8	70.8	78.9	690.0	681.9
Midsize companies	中堅企業	174.9	10.1	6.9	164.7	167.9
Small and medium-sized companies (B)	中小企業等	5,100.2	74.6	239.1	5,025.6	4,861.1
Small and medium-sized companies	うち中小企業	2,922.8	37.3	110.5	2,885.5	2,812.2
Consumer loans	うち消費者ローン	2,177.4	37.3	128.5	2,140.0	2,048.8
Public sectors	公共	495.7	(0.9)	(140.2)	496.7	636.0
Small and medium-sized companies loans ratio (B/A)	中小企業等貸出比率	78.08%	(0.72%)	1.49%	78.80%	76.58%

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

(注) 中小企業には個人事業主も含む。

(3) Consumer loans - Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	2,177.4	37.3	128.5	2,140.0	2,048.8
Housing loans	住宅ローン残高	2,060.6	38.5	133.6	2,022.1	1,927.0
Other consumer loans	その他のローン残高	116.7	(1.1)	(5.0)	117.9	121.8

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

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	2,830	(179)	(1,155)	3,009	3,985
Delinquent Loans	延滞債権額	94,919	(5,569)	(10,819)	100,489	105,739
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,118	(5,957)	(7,184)	9,075	10,302
Restructured Loans	貸出条件緩和債権額	84,286	(4,809)	(10,660)	89,095	94,946
Total Risk-Monitored Loans	リスク管理債権合計	185,154	(16,515)	(29,819)	201,670	214,974

Total loan balance (Term-end balance)	貸出金残高(未残)	6,557,658	150,142	185,599	6,407,516	6,372,058
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Loans to Bankrupt Borrowers	破綻先債権額	0.04%	(0.00%)	(0.01%)	0.04%	0.06%
Delinquent Loans	延滞債権額	1.44%	(0.12%)	(0.21%)	1.56%	1.65%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.04%	(0.09%)	(0.11%)	0.14%	0.16%
Restructured Loans	貸出条件緩和債権額	1.28%	(0.10%)	(0.20%)	1.39%	1.49%
Total percentage of loan balance	貸出金残高比合計	2.82%	(0.32%)	(0.55%)	3.14%	3.37%

Consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	2,847	(274)	(1,369)	3,122	4,217
Delinquent Loans	延滞債権額	97,404	(5,396)	(10,602)	102,800	108,007
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,118	(5,957)	(7,184)	9,075	10,302
Restructured Loans	貸出条件緩和債権額	84,380	(4,817)	(10,674)	89,198	95,055
Total Risk-Monitored Loans	リスク管理債権合計	187,751	(16,446)	(29,830)	204,197	217,582

Total loan balance (Term-end balance)	貸出金残高(未残)	6,530,341	152,743	188,423	6,377,598	6,341,918
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Loans to Bankrupt Borrowers	破綻先債権額	0.04%	(0.00%)	(0.02%)	0.04%	0.06%
Delinquent Loans	延滞債権額	1.49%	(0.12%)	(0.21%)	1.61%	1.70%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.04%	(0.09%)	(0.11%)	0.14%	0.16%
Restructured Loans	貸出条件緩和債権額	1.29%	(0.10%)	(0.20%)	1.39%	1.49%
Total percentage of loan balance	貸出金残高比合計	2.87%	(0.32%)	(0.55%)	3.20%	3.43%

9. Reserve and Coverage Ratio against Risk-monitored Loans

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	185,154	(16,515)	(29,819)	201,670	214,974
Collateral/guarantees (B)	担保・保証等	99,584	(1,525)	(5,709)	101,109	105,293
Reserve for possible loan losses (C)	貸倒引当金	32,535	(11,255)	(15,016)	43,791	47,552
Reserve ratio (C)/(A)	引当率	17.5%	(4.1%)	(4.5%)	21.7%	22.1%
Coverage ratio (B+C)/(A)	保全率	71.3%	(0.4%)	0.2%	71.8%	71.0%
As a percentage of total loans	貸出金残高比	2.82%	(0.32%)	(0.55%)	3.14%	3.37%

Consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (A)	リスク管理債権額	187,751	(16,446)	(29,830)	204,197	217,582
Collateral/guarantees (B)	担保・保証等	100,682	(1,505)	(5,556)	102,187	106,238
Reserve for possible loan losses (C)	貸倒引当金	33,600	(11,206)	(15,042)	44,806	48,642
Reserve ratio (C)/(A)	引当率	17.8%	(4.0%)	(4.4%)	21.9%	22.3%
Coverage ratio (B+C)/(A)	保全率	71.5%	(0.4%)	0.3%	71.9%	71.1%
As a percentage of total loans	貸出金残高比	2.87%	(0.32%)	(0.55%)	3.20%	3.43%

10. Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 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	27,069	25	(974)	27,044	28,044
Doubtful Claims	危険債権	71,496	(5,638)	(10,852)	77,135	82,348
Substandard Claims	要管理債権	87,404	(10,766)	(17,844)	98,171	105,249
Total	合計	185,970	(16,379)	(29,671)	202,350	215,641

Total Claims*	総与信残高	6,710,056	155,237	201,907	6,554,818	6,508,148
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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社債

11. Status of Coverage on Disclosed Claims under the Financial Reconstruction Law

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Total coverage (A)	保 全 額	132,820	(12,622)	(20,545)	145,442	153,366
Reserve for possible loan losses	貸 倒 引 当 金	32,749	(11,344)	(15,083)	44,093	47,833
Value covered by collateral and guarantees	担 保 ・ 保 証 等	100,070	(1,277)	(5,461)	101,348	105,532
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	185,970	(16,379)	(29,671)	202,350	215,641
Coverage ratio (A)/(B)	保 全 率	71.4%	(0.4%)	0.2%	71.8%	71.1%

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

Non-consolidated

(¥ Million)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	2,906	(262)	(1,165)	3,169	4,072
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	24,162	288	190	23,874	23,972
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	71,496	(5,638)	(10,852)	77,135	82,348
Assets Requiring Caution (D)	要 注 意 先 債 権	1,038,241	47,735	31,613	990,506	1,006,628
Substandard Assets	要 管 理 先 債 権	104,441	(12,228)	(19,623)	116,670	124,065
Substandard Claims (Loans only)	う ち 要 管 理 債 権 (貸 出 金 の み)	87,404	(10,766)	(17,844)	98,171	105,249
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	933,799	59,964	51,236	873,835	882,563
Normal Assets (E)	正 常 先 債 権	5,573,249	113,115	182,121	5,460,133	5,391,127
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	6,710,056	155,237	201,907	6,554,818	6,508,148

12. Reserve for Possible Loan Losses

(1) Charge-off/Reserve criteria

(a) General Reserve 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Reserve criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュフロー見積法(DCF法)により、引当金を計上

(b) Specific Reserve 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Reserve criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュフロー見積法(DCF法)により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

(2) Breakdown of reserve for possible loan losses

Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	43.4	(11.1)	(14.5)	54.6	58.0
General reserve	一般貸倒引当金	22.5	(4.9)	(6.5)	27.4	29.1
Specific reserve	個別貸倒引当金	20.8	(6.2)	(7.9)	27.1	28.8
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

(Reference) Loan category to general reserve (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	5,221.6	102.7	294.1	5,118.9	4,927.5
Assets Requiring Caution	要注意先債権	1,038.2	47.7	31.6	990.5	1,006.6
Substandard Assets	要管理先債権	104.4	(12.2)	(19.6)	116.6	124.0
Other Assets Requiring Caution	その他要注意先債権	933.7	59.9	51.2	873.8	882.5

Consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	52.7	(10.6)	(14.3)	63.3	67.0
General reserve	一般貸倒引当金	27.4	(4.8)	(6.6)	32.2	34.1
Specific reserve	個別貸倒引当金	25.2	(5.8)	(7.6)	31.0	32.9
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

13. Loan Breakdown, Borrowers Classified by Industry - Non-consolidated (After partial direct write-offs)

(1) Loan breakdown, borrowers classified by industry

(¥ Billion)

	(Japanese)	As of Sep. 30, 2007		As of Mar. 31, 2007		As of Sep. 30, 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)	6,531.7	100.00%	6,377.1	100.00%	6,347.0	100.00%
Manufacturing	製造業	495.0	7.58%	484.1	7.59%	478.7	7.54%
Agriculture	農業	8.4	0.13%	8.9	0.14%	9.0	0.14%
Forestry	林業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Fishery	漁業	1.4	0.02%	1.7	0.03%	1.6	0.03%
Mining	鉱業	8.7	0.13%	9.7	0.15%	10.1	0.16%
Construction	建設業	313.4	4.80%	299.1	4.69%	289.6	4.56%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	28.2	0.43%	8.7	0.14%	7.8	0.12%
Information and communications	情報通信業	34.5	0.53%	34.6	0.54%	30.7	0.49%
Transport	運輸業	188.8	2.89%	181.6	2.85%	180.9	2.85%
Wholesale and retail trade	卸売・小売業	590.0	9.04%	579.0	9.08%	574.6	9.05%
Finance and insurance	金融・保険業	271.1	4.15%	234.0	3.67%	238.3	3.76%
Real estate	不動産業	1,466.2	22.45%	1,452.5	22.78%	1,419.7	22.37%
Various services	各種サービス業	578.1	8.85%	579.4	9.09%	568.1	8.95%
Government, local public sector	国・地方公共団体	351.1	5.38%	340.7	5.34%	463.1	7.30%
Others (mainly consumer loans)	その他(個人)	2,196.2	33.62%	2,162.3	33.91%	2,074.1	32.68%

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2007		As of Mar. 31, 2007		As of Sep. 30, 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)	184.9	100.00%	201.6	100.00%	214.9	100.00%
Manufacturing	製造業	8.7	4.72%	8.0	3.97%	8.5	3.96%
Agriculture	農業	0.7	0.40%	0.7	0.39%	0.9	0.45%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.0	0.02%	0.1	0.07%	0.1	0.07%
Mining	鉱業	0.2	0.14%	-	-	-	-
Construction	建設業	9.5	5.18%	10.5	5.23%	12.0	5.63%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Information and communications	情報通信業	0.6	0.37%	0.4	0.22%	0.4	0.19%
Transport	運輸業	13.1	7.13%	13.0	6.48%	12.6	5.89%
Wholesale and retail trade	卸売・小売業	24.9	13.47%	27.7	13.76%	29.7	13.86%
Finance and insurance	金融・保険業	0.5	0.32%	0.4	0.24%	0.5	0.24%
Real estate	不動産業	63.3	34.22%	68.3	33.89%	73.2	34.06%
Various services	各種サービス業	27.9	15.13%	30.7	15.25%	33.7	15.71%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	34.9	18.90%	41.3	20.50%	42.8	19.94%

14. Loan Breakdown by Domicile of Borrower

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

(¥ Billion)

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

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

(¥ Billion)

	(Japanese)	As of Sep. 30, 2007 (a)			As of Mar. 31, 2007 (b)	As of Sep. 30, 2006 (c)
			(a-b)	(a-c)		
China	中国	0.3	(0.1)	(0.1)	0.4	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	5.1	(1.5)	0.1	6.6	4.9
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	3.2	0.6	0.8	2.5	2.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	2.7	1.5	2.7	1.1	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	0.5	(0.0)	(0.0)	0.6	0.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
South Korea	韓国	0.5	(0.2)	(0.8)	0.7	1.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	2.0	(2.4)	(1.2)	4.4	3.3
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Philippines	フィリピン	-	-	(0.0)	-	0.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.4	0.3	0.4	0.0	-
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	14.9	(1.9)	1.8	16.8	13.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

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

Not applicable

15. Gains and Losses on Valuation of Securities

(1) Basis of securities valuation

Securities for trading	売買目的有価証券	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Held-to-Maturity Bonds	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部資本直入)

(Reference) Securities in Money Held in Trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value method (valuation differences are recorded as profits or losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (valuation differences are included in net assets, net of income taxes) 時価法 (評価差額を全部資本直入)

(2) Gains and losses on valuation

Non-consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2007 (a)					As of Mar. 31, 2007 (b)			As of Sep. 30, 2006 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	(0.1)	0.0	0.0	0.0	0.1	(0.1)	0.0	0.1	(0.1)	0.0	0.1
Other securities	その他有価証券	65.6	(30.8)	(15.6)	97.3	31.6	96.5	126.2	29.7	81.3	114.7	33.3
	株式	90.6	(31.0)	(20.3)	94.8	4.2	121.6	123.5	1.8	110.9	111.9	1.0
	債券	(14.4)	3.0	2.2	0.8	15.3	(17.5)	0.8	18.3	(16.7)	1.1	17.9
	その他	(10.4)	(2.8)	2.3	1.6	12.0	(7.5)	1.9	9.5	(12.8)	1.5	14.3
	うち外国債券	(9.8)	(2.4)	1.4	0.5	10.4	(7.4)	0.7	8.1	(11.3)	0.6	11.9
Total	合計	65.5	(30.8)	(15.6)	97.3	31.8	96.4	126.3	29.8	81.2	114.7	33.5

Notes:

- There are no stocks of subsidiaries and affiliates with market values.
- "Other securities" include negotiable CDs included in "Cash and due from banks" and Beneficiary claims on loans in "Other debt purchased" in addition to "Securities".
- "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

(注) 1. 時価のある子会社・関連会社株式は、該当ありません。

2. 「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。

3. 「その他有価証券」については、時価評価しておりますので、上記の表上は、(中間)貸借対照表と取得価額との差額を計上しております。

Consolidated

(¥ Billion)

	(Japanese)	As of Sep. 30, 2007 (a)					As of Mar. 31, 2007 (b)			As of Sep. 30, 2006 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Held-to-Maturity Bonds	満期保有目的	(0.1)	0.0	0.0	0.0	0.1	(0.1)	0.0	0.1	(0.1)	0.0	0.1
Other securities	その他有価証券	66.8	(31.9)	(16.4)	98.7	31.8	98.7	128.5	29.7	83.3	116.7	33.4
	株式	91.7	(32.0)	(21.0)	96.2	4.4	123.8	125.7	1.8	112.8	113.9	1.1
	債券	(14.4)	3.0	2.2	0.8	15.3	(17.5)	0.8	18.3	(16.7)	1.1	17.9
	その他	(10.4)	(2.8)	2.3	1.6	12.0	(7.5)	1.9	9.5	(12.8)	1.5	14.3
	うち外国債券	(9.8)	(2.4)	1.4	0.5	10.4	(7.4)	0.7	8.1	(11.3)	0.6	11.9
Total	合計	66.7	(31.8)	(16.4)	98.7	32.0	98.6	128.5	29.9	83.1	116.7	33.6

Notes:

- "Other securities" include negotiable CDs included in "Cash and due from banks" and Beneficiary claims on loans in "Other debt purchased" in addition to "Securities".
- "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the consolidated balance sheet amount.

(注) 1. 「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。

2. 「その他有価証券」については、時価評価しておりますので、上記の表上は、(中間)連結貸借対照表と取得価額との差額を計上しております。

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

不良債権の英語表記対照表

Problem Loan Matrix

May 2004

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

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

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