

Financial Results for the first half of Fiscal 2006 (ended September 30, 2006)

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1. Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2006 (A)	As of September 30,2005 (B)	(A)-(B)	As of March 31,2006 (C)	(A)-(C)
Assets	(資産の部)					
Cash and due from banks	現金預け金	141,460	190,898	(49,438)	142,808	(1,348)
Call loans and bills purchased	コールローン及び買入手形	12,338	9,849	2,489	8,427	3,911
Financial receivables purchased	買入金銭債権	22,799	14,860	7,939	18,486	4,313
Trading assets	特定取引資産	9,868	8,184	1,684	9,341	527
Money held in trust	金銭の信託	32	—	32	—	32
Securities	有価証券	1,522,768	1,833,699	(310,931)	1,810,850	(288,082)
Loans and bills discounted	貸出金	4,050,337	3,882,730	167,607	3,924,922	125,415
Foreign exchanges	外国為替	4,716	5,019	(303)	4,993	(277)
Other assets	その他資産	29,778	42,363	(12,585)	35,895	(6,117)
Premises and equipment	動産不動産	—	89,106	(89,106)	88,477	(88,477)
Tangible fixed assets	有形固定資産	83,833	—	83,833	—	83,833
Intangible fixed assets	無形固定資産	10,261	—	10,261	—	10,261
Deferred tax assets	繰延税金資産	5,495	17,049	(11,554)	5,049	446
Customers' liabilities for acceptances and guarantees	支払承諾見返	90,303	86,266	4,037	83,983	6,320
Reserve for possible loan losses	貸倒引当金	(38,262)	(56,425)	18,163	(44,331)	6,069
Total Assets	資産の部合計	5,945,732	6,123,603	(177,871)	6,088,905	(143,173)
Liabilities	(負債の部)					
Deposits	預金	5,117,770	5,104,809	12,961	5,117,467	303
Negotiable certificates of deposit	譲渡性預金	57,759	74,321	(16,562)	87,699	(29,940)
Call money and bills sold	コールマネー及び売渡手形	18,354	176,173	(157,819)	179,224	(160,870)
Deposits received for bonds lending / borrowing transactions	債券貸借取引受入担保金	63,414	121,830	(58,416)	92,592	(29,178)
Trading liabilities	特定取引負債	6,749	5,162	1,587	6,121	628
Borrowed money	借入金	72,676	85,214	(12,538)	61,918	10,758
Foreign exchanges	外国為替	164	318	(154)	225	(61)
Bonds	社債	154,000	154,000	—	134,000	20,000
Due to trust account	信託勘定借	33	26	7	34	(1)
Other liabilities	その他負債	33,094	30,114	2,980	25,841	7,253
Allowance for severance and retirement benefits	退職給付引当金	81	77	4	80	1
Deferred tax liabilities for land revaluation reserve	再評価に係る繰延税金負債	18,811	17,870	941	18,862	(51)
Acceptances and guarantees	支払承諾	90,303	86,266	4,037	83,983	6,320
Total liabilities	負債の部合計	5,633,213	5,856,185	(222,972)	5,808,051	(174,838)
Minority interests	(少数株主持分)					
Minority interests in consolidated subsidiaries	少数株主持分	—	—	—	—	—
Stockholders' equity	(資本の部)					
Common stock	資本金	—	54,573	—	54,573	—
Capital surplus	資本剰余金	—	30,636	—	30,637	—
Retained earnings	利益剰余金	—	114,697	—	122,206	—
Land revaluation reserve, net of tax	土地再評価差額金	—	25,715	—	24,583	—
Net unrealized holding gains on securities available for sale	その他有価証券評価差額金	—	42,164	—	49,290	—
Foreign currency translation adjustments	為替換算調整勘定	—	(0)	—	(0)	—
Common stock in treasury	自己株式	—	(370)	—	(438)	—
Total stockholders' equity	資本の部合計	—	267,417	—	280,853	—
Total liabilities, minority interests and Stockholders' equity	負債、少数株主持分及び資本の部合計	—	6,123,603	—	6,088,905	—
Net assets	(純資産の部)					
Common stock	資本金	54,573	—	—	—	—
Capital surplus	資本剰余金	30,638	—	—	—	—
Retained earnings	利益剰余金	130,938	—	—	—	—
Common stock in treasury	自己株式	(491)	—	—	—	—
Total stockholders' equity	株主資本合計	215,660	—	—	—	—
Net unrealized holding gains on securities available for sale	その他有価証券評価差額金	42,933	—	—	—	—
Net deferred gains(losses) on hedging instruments, net of tax	繰延ヘッジ損益	(647)	—	—	—	—
Land revaluation reserve, net of tax	土地再評価差額金	24,509	—	—	—	—
Foreign currency translation adjustments	為替換算調整勘定	(0)	—	—	—	—
Total valuation and translation adjustments	評価・換算差額等合計	66,795	—	—	—	—
Minority interests	少数株主持分	30,063	—	—	—	—
Total net assets	純資産の部合計	312,519	—	—	—	—
Total liabilities and net assets	負債及び純資産の部合計	5,945,732	—	—	—	—

Amounts less than one millions have been omitted.

2. Consolidated Statements of Income

(Millions of yen)

Item	科 目 (Japanese only)	First half of FY 2006 (A)	First half of FY 2005 (B)	(A)-(B)	FY 2005
Operating income	経 常 収 益	78,373	72,268	6,105	148,668
Interest income	資 金 運 用 収 益	56,172	54,211	1,961	109,600
Interest on loans and discounts	(うち貸出金利息)	39,259	40,160	(901)	79,808
Interest and dividends on securities	(うち有価証券利息配当金)	12,794	10,357	2,437	21,907
Trust fees	信 託 報 酬	31	28	3	50
Fees and commissions	役 務 取 引 等 収 益	13,272	11,649	1,623	24,306
Trading income	特 定 取 引 収 益	1,763	778	985	2,149
Other operating income	そ の 他 業 務 収 益	4,377	3,153	1,224	6,023
Other income	そ の 他 経 常 収 益	2,756	2,448	308	6,539
Operating expenses	経 常 費 用	60,699	56,053	4,646	116,733
Interest expense	資 金 調 達 費 用	10,621	9,329	1,292	20,495
Interest on deposits	(うち預金利息)	5,526	4,788	738	9,729
Fees and commissions	役 務 取 引 等 費 用	4,063	3,719	344	8,087
Other operating expenses	そ の 他 業 務 費 用	5,167	1,178	3,989	3,584
General and administrative expenses	営 業 経 費	30,893	30,307	586	60,557
Other expenses	そ の 他 経 常 費 用	9,953	11,518	(1,565)	24,007
Operating profits	経 常 利 益	17,674	16,214	1,460	31,935
Extraordinary gains	特 別 利 益	81	111	(30)	233
Extraordinary losses	特 別 損 失	148	236	(88)	758
Income before income taxes	税金等調整前中間(当期)純利益	17,607	16,089	1,518	31,411
Current	法人税、住民税及び事業税	2,596	5,728	(3,132)	5,059
Deferred	法人税等調整額	4,364	467	3,897	7,457
Minority interests	少 数 株 主 利 益	63	—	63	—
Net income	中 間 (当 期) 純 利 益	10,582	9,893	689	18,894

Amounts less than one millions have been omitted.

3. Consolidated Statements of Retained Earnings

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2006 (A)	First half of FY 2005 (B)
Capital surplus	(資 本 剰 余 金 の 部)		
Capital surplus balance at beginning of period	資 本 剰 余 金 期 首 残 高	30,636	30,636
Increase in capital surplus	資 本 剰 余 金 増 加 高	0	0
Gains on disposition of common stock in treasury	自 己 株 式 処 分 差 益	0	0
Decrease in capital surplus	資 本 剰 余 金 減 少 高	—	—
Capital surplus at term-end	資 本 剰 余 金 中 間 期 末 (期 末) 残 高	30,636	30,637
Retained earnings	(利 益 剰 余 金 の 部)		
Retained earnings balance at beginning of period	利 益 剰 余 金 期 首 残 高	105,929	105,929
Increase in retained earnings	利 益 剰 余 金 増 加 高	10,328	19,399
Net income	中 間 (当 期) 純 利 益	9,893	18,894
Increase in affiliated companies applicable to the equity method	持 分 法 適 用 会 社 の 増 加 に 伴 う 増 加 高	272	264
Reversal of land revaluation reserve	土 地 再 評 価 差 額 金 取 崩 額	162	241
Decrease in retained earnings	利 益 剰 余 金 減 少 高	1,561	3,122
Cash dividends paid	配 当 金	1,561	3,122
Consolidated retained earnings balance at term-end	利 益 剰 余 金 中 間 期 末 (期 末) 残 高	114,697	122,206

Amounts less than one millions have been omitted.

4. Consolidated Statement of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	株主資本 Stockholders' equity					株主資本合計 Total stockholders' equity
		資本金 Common stock	資本剰余金 Capital surplus	利益剰余金 Retained earnings	自己株式 Common stock in treasury		
Balance at March 31, 2006	2006年3月31日残高	54,573	30,637	122,206	(438)	206,979	
Changes of items during the period	中間連結会計期間中の変動額						
Dividends from surplus	利益処分による剰余金の配当	—	—	(1,873)	—	(1,873)	
Bonus of directors and corporate auditors	利益処分による役員賞与	—	—	(51)	—	(51)	
Net income	中 間 純 利 益	—	—	10,582	—	10,582	
Purchase of common stock in treasury	自 己 株 式 の 取 得	—	—	—	(56)	(56)	
Disposal of common stock in treasury	自 己 株 式 の 処 分	—	1	—	3	5	
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	73	—	73	
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	—	—	—	—	—	
Total changes of items during the period	中間連結会計期間中の変動額合計	—	1	8,731	(52)	8,680	
Balance at September 30, 2006	2006年9月30日残高	54,573	30,638	130,938	(491)	215,660	

(Millions of yen)

Item	科 目 (Japanese only)	評価・換算差額等 Valuation and translation and adjustments					少数株主持分 Minority interests	純資産合計 Total net assets
		その他有価証券 評価差額金 Net unrealized holding gains on securities available for sale	繰延ヘッジ 損益 Net deferred gains(losses) on hedging instruments, net of tax	土地再評価 差額金 Land revaluation reserve, net of tax	為替換算 調整勘定 Foreign currency translation adjustments	評価・換算 差額等合計 Total valuation and translation adjustments		
Balance at March 31, 2006	2006年3月31日残高	49,290	—	24,583	(0)	73,873	—	280,853
Changes of items during the period	中間連結会計期間中の変動額							
Dividends from surplus	利益処分による剰余金の配当	—	—	—	—	—	—	(1,873)
Bonus of directors and corporate auditors	利益処分による役員賞与	—	—	—	—	—	—	(51)
Net income	中 間 純 利 益	—	—	—	—	—	—	10,582
Purchases of common stock in treasury	自 己 株 式 の 取 得	—	—	—	—	—	—	(56)
Disposal of common stock in treasury	自 己 株 式 の 処 分	—	—	—	—	—	—	5
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	—	—	73
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)	(6,357)	(647)	(73)	0	(7,078)	30,063	22,985
Total changes of items during the period	中間連結会計期間中の変動額合計	(6,357)	(647)	(73)	0	(7,078)	30,063	31,665
Balance at September 30, 2006	2006年9月30日残高	42,933	(647)	24,509	(0)	66,795	30,063	312,519

5. Consolidated Statements of Cash Flows

(Millions of yen)

Item	科 目 (Japanese only)	First half of FY 2006 (A)	First half of FY 2005 (B)	(A)-(B)	FY 2005
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	税金等調整前中間(当期)純利益	17,607	16,089	1,518	31,411
Depreciation and amortization	減 価 償 却 費	1,912	1,934	(22)	5,688
Impairment losses	減 損 損 失	17	100	(83)	208
Amortization of consolidation difference	連結調整勘定償却額	—	—	—	53
Equity in losses (gains) of affiliated companies	持分法による投資損益	(140)	(434)	294	(537)
Net change in reserve for possible loan losses	貸倒引当金の増加額	(6,068)	(4,679)	(1,389)	(16,774)
Net change in allowance for severance and retirement benefits	退職給付引当金の増加額	0	(526)	526	(523)
Interest income	資金運用収益	(56,172)	(54,211)	(1,961)	(109,600)
Interest expenses	資金調達費用	10,621	9,329	1,292	20,495
Net (gains) losses on securities transactions	有価証券関係損益	591	(1,503)	2,094	(1,562)
Net (gains) losses from disposition of premises and equipment	動産不動産処分損益	—	21	(21)	327
Net losses (gains) on dispositions of fixed assets	固定資産処分損益	(199)	—	(199)	—
Net change in trading assets	特定取引資産の純増減	(527)	4,678	(5,205)	3,521
Net change in trading liabilities	特定取引負債の純増減	628	(4,829)	5,457	(3,870)
Net change in loans	貸出金の純増減	(125,414)	2,384	(127,798)	(39,806)
Net change in deposits	預金の純増減	303	(26,016)	26,319	(13,358)
Net change in negotiable certificates of deposit	譲渡性預金の純増減	(29,939)	(2,099)	(27,840)	11,278
Net change in borrowed money excluding the amount for subordinated loans	借入金(劣後特約借入金を除く)の純増減	1,758	(4,069)	5,827	(5,366)
Net change in due from banks excluding the amount for BANK OF JAPAN	預け金(日銀預け金を除く)の純増減	(19,212)	4,085	(23,297)	2,815
Net change in call loans and bills purchased	コールローン等の純増減	(8,223)	(2,358)	(5,865)	(4,563)
Net change in call money and bills sold	コールマネー等の純増減	(160,869)	126,921	(287,790)	129,971
Net change in deposits received for bonds lending / borrowing transactions	債券貸借取引受入担保金の純増減	(29,177)	61,830	(91,007)	32,592
Net change in foreign exchanges (asset account)	外国為替(資産)の純増減	277	(985)	1,262	(960)
Net change in foreign exchanges (liability account)	外国為替(負債)の純増減	(61)	141	(202)	47
Proceeds from issuance and maturity of ordinary bonds	普通社債の発行・償還による純増減	20,000	—	20,000	(20,000)
Interest received	資金運用による収入	55,602	55,632	(30)	114,575
Interest paid	資金調達による支出	(9,873)	(8,329)	(1,544)	(21,631)
Other-net	そ の 他	10,297	(19,742)	30,039	(26,058)
Sub total	小 計	(326,263)	153,363	(479,626)	88,373
Income taxes paid	法人税等の支払額	(4,403)	(191)	(4,212)	(637)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	(330,666)	153,172	(483,838)	87,736
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	(305,916)	(593,614)	287,698	(1,086,683)
Proceeds from sales of securities	有価証券の売却による収入	516,038	319,161	196,877	691,100
Proceeds from maturity of securities	有価証券の償還による収入	64,449	67,804	(3,355)	229,246
Proceeds from increase of money held in trust	金銭信託の増加による支出	(32)	—	(32)	—
Purchases of premises and equipment	動産不動産の取得による支出	—	(700)	700	(1,895)
Purchases of tangible fixed assets	有形固定資産の取得による支出	(904)	—	(904)	—
Purchases of intangible fixed assets	無形固定資産の取得による支出	(1,063)	—	(1,063)	—
Proceeds from sales of premises and equipment	動産不動産の売却による収入	—	428	(428)	992
Proceeds sales of tangible fixed assets	有形固定資産の売却による収入	490	—	490	—
Proceeds sales of intangible fixed assets	無形固定資産の売却による収入	0	—	0	—
Payments for purchases of stocks of subsidiaries (affecting the scope of consolidation)	連結範囲の変動を伴う子会社株式取得による支出	—	—	—	(63)
Proceeds for sales of stocks of subsidiaries (affecting the scope of consolidation)	連結範囲の変動を伴う子会社株式売却による収入	19	—	19	53
Net cash used in investing activities	投資活動によるキャッシュ・フロー	273,080	(206,920)	480,000	(167,249)
Cash flows from financing activities	III 財務活動によるキャッシュ・フロー				
Proceeds of subordinated loans	劣後特約付借入による収入	10,000	—	10,000	—
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(1,000)	(2,000)	1,000	(24,000)
Proceeds from issuance of subordinated bonds and bonds with stock subscription rights	劣後特約付社債・新株予約権付社債の発行による収入	—	20,000	(20,000)	20,000
Repayment of subordinated bonds and bonds with stock subscription rights	劣後特約付社債・新株予約権付社債の償還による支出	—	(15,000)	15,000	(15,000)
Proceeds from minority stockholders	少数株主からの払込による収入	30,000	—	30,000	—
Dividends paid	配当金支払額	(1,870)	(1,559)	(311)	(3,118)
Purchases of common stock in treasury	自己株式の取得による支出	(56)	(38)	(18)	(108)
Proceeds from sale of common stock in treasury	自己株式の売却による収入	5	1	4	3
Net cash used in financing activities	財務活動によるキャッシュ・フロー	37,078	1,402	35,676	(22,223)
Foreign currency translation adjustments	IV 現金及び現金同等物に係る換算差額	(51)	35	(86)	65
Net change in cash and cash equivalents	V 現金及び現金同等物の増加額	(20,559)	(52,310)	31,751	(101,671)
Cash and cash equivalents at beginning of period	VI 現金及び現金同等物の期首残高	140,432	242,103	(101,671)	242,103
Cash and cash equivalents at term-end	VII 現金及び現金同等物の中間期末(期末)残高	119,872	189,793	(69,921)	140,432

Amounts less than one million have been omitted

Non-Consolidated Financial Information for the first half Fiscal 2006

1. Non-Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2006(A)	As of September 30,2005(B)	(A)-(B)	As of March 31,2006 (C)	(A)-(C)
Assets	(資産の部)					
Cash and due from banks	現金預け金	141,460	190,898	(49,438)	142,808	(1,348)
Call loans	コールローン	12,338	9,849	2,489	8,427	3,911
Financial receivables purchased	買入金銭債権	22,799	14,860	7,939	18,486	4,313
Trading assets	特定取引資産	9,868	8,184	1,684	9,341	527
Money held in trust	金銭の信託	32	-	32	-	32
Securities	有価証券	1,522,972	1,833,400	(310,428)	1,810,481	(287,509)
Loans and bills discounted	貸出	4,050,337	3,882,730	167,607	3,924,922	125,415
Foreign exchanges	外国為替	4,716	5,019	(303)	4,993	(277)
Other assets	その他資産	29,460	41,821	(12,361)	35,434	(5,974)
Premises and equipment	動産不動産	-	89,039	(89,039)	88,409	(88,409)
Tangible fixed assets	有形固定資産	83,808	-	83,808	-	83,808
Intangible fixed assets	無形固定資産	10,243	-	10,243	-	10,243
Deferred tax assets	繰延税金資産	5,407	16,973	(11,566)	4,965	442
Customers' liabilities for acceptances and guarantees	支払承諾見返	114,303	110,266	4,037	107,983	6,320
Reserve for possible loan losses	貸倒引当金	(38,241)	(56,424)	18,183	(44,318)	6,077
Total Assets	資産の部合計	5,969,507	6,146,619	(177,112)	6,111,936	(142,429)
Liabilities	(負債の部)					
Deposits	預金	5,118,650	5,105,250	13,400	5,118,369	281
Negotiable certificates of deposit	譲渡性預金	57,909	74,456	(16,547)	87,819	(29,910)
Call money	コールマネー	18,354	37,273	(18,919)	69,224	(50,870)
Deposits received for bonds lending/borrowing transactions	債券貸借取引受入担保金	63,414	121,830	(58,416)	92,592	(29,178)
Bills sold	売渡手形	-	138,900	(138,900)	110,000	(110,000)
Trading liabilities	特定取引負債	6,749	5,162	1,587	6,121	628
Borrowed money	借入金	127,376	109,214	18,162	85,918	41,458
Foreign exchanges	外国為替	164	318	(154)	225	(61)
Bonds	社債	130,000	130,000	-	110,000	20,000
Due to trust account	信託勘定借	33	26	7	34	(1)
Other liabilities	その他負債	32,989	29,989	3,000	25,401	7,588
Deferred tax liabilities for land revaluation reserve	再評価に係る繰延税金負債	18,811	17,870	941	18,862	(51)
Acceptances and guarantees	支払承諾	114,303	110,266	4,037	107,983	6,320
Total liabilities	負債の部合計	5,688,758	5,880,560	(191,802)	5,832,552	(143,794)
Stockholders' equity	(資本の部)					
Common stock	資本金	-	54,573	-	54,573	-
Capital surplus	資本剰余金	-	30,636	-	30,636	-
Capital reserve	資本準備金	-	30,634	-	30,634	-
Other capital surplus	その他資本剰余金	-	1	-	2	-
Gains on disposition of common stock in treasury	自己株式処分差益	-	1	-	2	-
Retained earnings	利益剰余金	-	113,347	-	120,752	-
Legal earned reserve	利益準備金	-	40,153	-	40,153	-
Voluntary reserve	任意積立金	-	61,604	-	61,604	-
Unappropriated profit	中間(当期)未処分利益	-	11,590	-	18,995	-
Net income	中間(当期)純利益	-	9,436	-	18,323	-
Land revaluation reserve, net of tax	土地再評価差額金	-	25,715	-	24,583	-
Net unrealized holding gains on securities available for sale	その他有価証券評価差額金	-	42,134	-	49,254	-
Common stock in treasury	自己株式	-	(348)	-	(416)	-
Total Stockholders' equity	資本の部合計	-	266,058	-	279,383	-
Total liabilities and stockholders' equity	負債及び資本の部合計	-	6,146,619	-	6,111,936	-
Net assets	(純資産の部)					
Common stock	資本金	54,573	-	-	-	-
Capital surplus	資本剰余金	30,638	-	-	-	-
Capital reserve	資本準備金	30,634	-	-	-	-
Other capital surplus	その他資本剰余金	3	-	-	-	-
Retained earnings	利益剰余金	129,238	-	-	-	-
Legal earned reserve	利益準備金	40,153	-	-	-	-
Other retained earnings	その他利益剰余金	89,085	-	-	-	-
Voluntary reserve	別途積立金	76,604	-	-	-	-
Earned surplus brought forward	繰越利益剰余金	12,481	-	-	-	-
Common stock in treasury	自己株式	(469)	-	-	-	-
Total stockholders' equity	株主資本合計	213,981	-	-	-	-
Net unrealized holding gains on securities available for sale	その他有価証券評価差額金	42,906	-	-	-	-
Net deferred gains(losses) on hedging instruments, net of taxes	繰延ヘッジ損益	(647)	-	-	-	-
Land revaluation reserve, net of tax	土地再評価差額金	24,509	-	-	-	-
Total valuation and translation adjustments	評価・換算差額等合計	66,767	-	-	-	-
Total net assets	純資産の部合計	280,749	-	-	-	-
Total liabilities and net assets	負債及び純資産の部合計	5,969,507	-	-	-	-

Amounts less than one millions have been omitted.

2. Non-Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2006 (A)	First half of FY 2005 (B)	(A)-(B)	FY 2005
Operating income	経常収益	77,799	71,634	6,165	147,495
Interest income	資金運用収益	56,176	54,213	1,963	109,601
Interest on loans and discounts	(うち貸出金利息)	39,259	40,160	(901)	79,808
Interest and dividends on securities	(うち有価証券利息配当金)	12,798	10,359	2,439	21,909
Trust fees	信託報酬	31	28	3	50
Fees and commissions	役務取引等収益	12,834	11,447	1,387	23,645
Trading income	特定取引収益	1,763	778	985	2,149
Other operating income	その他業務収益	4,377	3,153	1,224	6,023
Other income	その他経常収益	2,616	2,014	602	6,026
Operating expenses	経常費用	60,517	55,898	4,619	116,214
Interest expense	資金調達費用	10,709	9,354	1,355	20,533
Interest on deposits	(うち預金利息)	5,526	4,788	738	9,729
Fees and commissions	役務取引等費用	3,828	3,667	161	7,781
Other operating expenses	その他業務費用	5,167	1,178	3,989	3,584
General and administrative expenses	営業経費	30,857	30,267	590	60,407
Other expenses	その他経常費用	9,953	11,431	(1,478)	23,907
Operating profits	経常利益	17,282	15,736	1,546	31,281
Extraordinary gains	特別利益	81	111	(30)	233
Extraordinary losses	特別損失	140	234	(94)	755
Income before income taxes	税引前中間(当期)純利益	17,223	15,614	1,609	30,759
Curret	法人税、住民税及び事業税	2,517	5,718	(3,201)	4,977
Deferred	法人税等調整額	4,368	459	3,909	7,458
Net income	中間(当期)純利益	10,337	9,436	901	18,323
Unappropriated profit brought forward	前期繰越利益	—	1,991	—	1,991
Reversal of land revaluation excess	土地再評価差額金取崩額	—	162	—	241
Interim dividends	中間配当額	—	—	—	1,561
Unappropriated profit	中間(当期)未処分利益	—	11,590	—	18,995

Amounts less than one millions have been omitted.

3. Non-Consolidated Statement of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	株主資本 Stockholders' equity									
		資本金 Common stock	資本剰余金 Capital surplus			利益剰余金 Retained earnings			自己株式 Common stock in treasury	株主資本合計 Total stockholders' equity	
			資本準備金 Capital reserve	その他資本剰余金 Other capital surplus	資本剰余金合計 Total capital surplus	利益準備金 Legal earned	その他利益剰余金 Other retained earnings				利益剰余金合計 Total retained earnings
							別途積立金 Voluntary reserve	繰越利益剰余金 Earned surplus brought forward			
Balance at March 31, 2006	2006年3月31日残高	54,573	30,634	2	30,636	40,153	61,604	18,995	120,752	(416)	205,546
Changes of items during the period	中間会計期間中の変動額										
Dividends from surplus	利益処分による剰余金の配当	—	—	—	—	—	—	(1,873)	(1,873)	—	(1,873)
Bonus of directors and corporate auditors	利益処分による役員賞与	—	—	—	—	—	—	(51)	(51)	—	(51)
Voluntary reserve	利益処分による別途積立金の積立	—	—	—	—	—	15,000	(15,000)	—	—	—
Net income	中間純利益	—	—	—	—	—	—	10,337	10,337	—	10,337
Purchases of common stock in treasury	自己株式の取得	—	—	—	—	—	—	—	—	(56)	(56)
Disposal of common stock in treasury	自己株式の処分	—	—	1	1	—	—	—	—	3	5
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	—	—	73	73	—	73
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 changes of items during the period	中間会計期間中の変動額合計	—	—	1	1	—	15,000	(6,513)	8,486	(52)	8,435
Balance at September 30, 2006	2006年9月30日残高	54,573	30,634	3	30,638	40,153	76,604	12,481	129,238	(469)	213,981

Item	科 目 (Japanese only)	評価・換算差額等 Valuation and translation adjustments				純資産合計 Total net assets
		その他有価証券 評価差額金 Net unrealized gains(losses) on securities available for sale, net of taxes	繰延ヘッジ 損益 Net deferred gains(losses) on hedging instruments, net of taxes	土地再評価 差額金 Land valuation and translation adjustments	評価・換算 差額等合計 Total valuation and translation adjustments	
Balance at March 31, 2006	2006年3月31日残高	49,254	—	24,583	73,837	279,383
Changes of items during the period	中間会計期間中の変動額					
Dividends from surplus	利益処分による剰余金の配当	—	—	—	—	(1,873)
Bonus of directors and corporate auditors	利益処分による役員賞与	—	—	—	—	(51)
Voluntary reserve	利益処分による別途積立金の積立	—	—	—	—	—
Net income	中間純利益	—	—	—	—	10,337
Purchases of common stock in treasury	自己株式の取得	—	—	—	—	(56)
Disposal of common stock in treasury	自己株式の処分	—	—	—	—	5
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	73
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)	(6,348)	(647)	(73)	(7,069)	(7,069)
Total changes of items during the period	中間会計期間中の変動額合計	(6,348)	(647)	(73)	(7,069)	1,365
Balance at September 30, 2006	2006年9月30日残高	42,906	(647)	24,509	66,767	280,749

Financial Data for the first half of Fiscal 2006

1. Income Status

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2006		First half of FY 2005 (B)
		(A)	(A)-(B)	
Gross banking profit	業 務 粗 利 益	55,477	57	55,420
Core gross banking profit	(うちコア業務粗利益)	56,612	2,170	54,442
Domestic gross banking profit	国 内 業 務 粗 利 益	52,222	1,546	50,676
Core gross banking profit	(うちコア業務粗利益)	51,368	1,546	49,822
Interest income	資 金 利 益	42,608	720	41,888
Fees and commissions	役 務 取 引 等 利 益	8,745	1,228	7,517
Trading income	特 定 取 引 利 益	242	100	142
Other operating income	そ の 他 業 務 利 益	627	(501)	1,128
Gains (losses) from securities	(うち債券関係損益)	853	(1)	854
International gross banking profit	国 際 業 務 粗 利 益	3,254	(1,489)	4,743
Core gross banking profit	(うちコア業務粗利益)	5,244	624	4,620
Interest income	資 金 利 益	2,858	(112)	2,970
Fees and commissions	役 務 取 引 等 利 益	291	-	291
Trading income	特 定 取 引 利 益	1,521	885	636
Other operating income	そ の 他 業 務 利 益	(1,417)	(2,262)	845
Gains (losses) from securities	(うち債券関係損益)	(1,989)	(2,112)	123
Expenses	経 費 (除く臨時処理分)	30,189	321	29,868
Personnel expenses	人 件 費	14,642	212	14,430
Non-personnel expenses	物 件 費	13,807	167	13,640
Taxes	税 金	1,740	(57)	1,797
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	25,287	(264)	25,551
Core banking profit	(コア業務純益)	26,423	1,850	24,573
Transfer to general reserve for possible loan losses ①	一 般 貸 倒 引 当 金 繰 入 額 ①	(1,330)	(8,075)	6,745
Banking profit (after transfer to general reserve for possible loan losses)	業 務 純 益	26,617	7,812	18,805
Gains (losses) from securities	(うち債券関係損益)	(1,135)	(2,112)	977
Non-recurrent gains (losses)	臨 時 損 益	(9,335)	(6,266)	(3,069)
Gains (losses) on stocks	株 式 等 関 係 損 益	544	19	525
Gains on sales of stocks	株 式 等 売 却 益	2,357	399	1,958
Losses on sales of stocks	株 式 等 売 却 損	1,754	366	1,388
Write-off amount of stocks	株 式 等 償 却	58	14	44
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	8,761	5,860	2,901
Write-off amount of loans	貸 出 金 償 却	3,762	423	3,339
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	2,765	6,101	(3,336)
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	2,233	(665)	2,898
Credit cost (①+②)	(与信費用①+②)	7,431	(2,216)	9,647
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(1,117)	(424)	(693)
Operating Profits	経 常 利 益	17,282	1,546	15,736
Extraordinary gains (losses)	特 別 損 益	(58)	64	(122)
Net gains (losses) from fixed assets	う ち 固 定 資 産 関 係 損 益	(65)	56	(121)
Gains on dispositions of fixed assets	固 定 資 産 処 分 益	75	(30)	105
Losses on dispositions of fixed assets	固 定 資 産 処 分 損	123	(3)	126
Impairment losses	減 損 損 失	17	(83)	100
Income before income taxes	税 引 前 中 間 純 利 益	17,223	1,609	15,614
Current	法 人 税、住 民 税 及 び 事 業 税	2,517	(3,201)	5,718
Deferred	法 人 税 等 調 整 額	4,368	3,909	459
Net income	中 間 純 利 益	10,337	901	9,436

[Note] •Core banking profit excludes gains / losses from securities, transfer to general reserve for possible loan losses.

•Banking profit excludes transfer to general reserve for possible loan losses.

(Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2006		First half of FY 2005 (B)
		(A)	(A)-(B)	
Consolidated gross banking profit	連 結 粗 利 益	55,764	172	55,592
Interest income	資 金 利 益	45,550	669	44,881
Fees and commissions	役 務 取 引 等 利 益	9,239	1,282	7,957
Trading income	特 定 取 引 利 益	1,763	985	778
Other operating income	そ の 他 業 務 利 益	(789)	(2,763)	1,974
General and administrative expenses	営 業 経 費	30,893	586	30,307
Write-off and reserve expenses	貸 倒 償 却 引 当 費 用	7,431	(2,213)	9,644
Write-off amount of loans	貸 出 金 償 却	3,762	423	3,339
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	2,765	6,104	(3,339)
Net transfer to general reserve for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	(1,330)	(8,075)	6,745
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	2,233	(665)	2,898
Gains (losses) on stocks	株 式 等 関 係 損 益	544	19	525
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	140	(294)	434
Others	そ の 他	(449)	(64)	(385)
Operating profits	経 常 利 益	17,674	1,460	16,214
Extraordinary gains (losses)	特 別 損 益	(66)	58	(124)
Income before income taxes	税 金 等 調 整 前 中 間 純 利 益	17,607	1,518	16,089
Current	法 人 税、住 民 税 及 び 事 業 税	2,596	(3,132)	5,728
Deferred	法 人 税 等 調 整 額	4,364	3,897	467
Minority interests	少 数 株 主 利 益	63	63	—
Net income	中 間 純 利 益	10,582	689	9,893

[Note] Consolidated gross banking profit=(Interest income-Interest expenses)+(Fees and commissions income-Fees and commissions expenses)+(Trading income-Trading expenses)+(Other operating income-Other operating expenses)

[Reference : Consolidated Core Banking Profit]

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2006		First half of FY 2005 (B)
		(A)	(A)-(B)	
Consolidated core banking profit	連 結 コ ア 業 務 純 益	26,675	1,970	24,705

[Note] Consolidated Core banking profit = Non-consolidated Core banking profit+Consolidated subsidiaries' gross profits-Consolidated subsidiaries' general and administrative expenses-internal trading

[Reference : Number of Consolidated Subsidiaries]

(Number of companies)

Item	科目 (Japanese only)	First half of FY 2006		First half of FY 2005 (B)
		(A)	(A)-(B)	
Number of consolidated subsidiaries	連 結 子 会 社 数	6	1	5
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	6	1	5

2. Banking Profit (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2006		First half of FY 2005 (B)
		(A)	(A)-(B)	
Core banking profit	コア業務純益	26,423	1,850	24,573
Per head (in thousands of yen)	職員一人当たり(千円)	9,542	785	8,757
Banking profit (before transfer to general reserve for possible loan losses)	実質業務純益	25,287	(264)	25,551
Per head (in thousands of yen)	職員一人当たり(千円)	9,132	26	9,106
Banking profit	業務純益	26,617	7,812	18,805
Per head (in thousands of yen)	職員一人当たり(千円)	9,612	2,911	6,701

3. Interest Rate Spread [Domestic Operations](Non-Consolidated)

Item	科目 (Japanese only)	First half of FY 2006		First half of FY 2005 (B)
		(A)	(A)-(B)	
Average yield on interest earnings assets ①	資金運用利回 ①	1.75%	0.05%	1.70%
Average yield on loans and bills discounted	貸出金利回	1.94%	(0.08%)	2.02%
Average yield on securities	有価証券利回	1.25%	0.32%	0.93%
Average yield on interest bearing liabilities ②	資金調達原価 ②	1.27%	0.03%	1.24%
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.06%	0.01%	0.05%
Average interest rate spread on loans and deposits	預貸金利鞘	0.70%	(0.11%)	0.81%
Average interest rate spread ①-②	総資金利鞘 ①-②	0.48%	0.02%	0.46%

4. Gains and Losses on Securities (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2006		First half of FY 2005 (B)
		(A)	(A)-(B)	
Gains (losses) on bonds (National government bonds, etc.)	国債等債券関係損益	(1,135)	(2,112)	977
Gains on sales	売却益	3,776	1,620	2,156
Losses on sales	売却損	4,912	3,734	1,178
Write-offs	償却	-	-	-

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2006		First half of FY 2005 (B)
		(A)	(A)-(B)	
Gains (losses) on stocks	株式等関係損益	544	19	525
Gains on sales	売却益	2,357	399	1,958
Losses on sales	売却損	1,754	366	1,388
Write-offs	償却	58	14	44

5. Capital Adequacy Ratio (Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of September 30, 2006		As of March 31, 2006 (B)
		(A)	(A)-(B)	
Capital adequacy ratio	自己資本比率	10.21%	0.66%	9.55%
Tier I capital adequacy ratio	うち基本的項目比率	6.51%	0.74%	5.77%
Tier I ①	基本的項目①	243.7	38.7	205.0
Tier II ②	補完的項目②	140.7	5.4	135.3
Land revaluation reserve included as qualifying capital	うち自己資本に計上された土地再評価差額	19.4	(0.1)	19.5
Subordinated loans	うち劣後ローン(債券)残高	102.2	6.8	95.4
Deduction ③	控除項目③	1.9	1.1	0.8
Investment in the capital of other financial institutions	(他の金融機関の資本調達手段の意図的な保有相当額)	0.2	—	0.2
Capital ①+②-③	自己資本①+②-③	382.5	43.0	339.5
Risk assets	リスクアセット	3,744.1	190.9	3,553.2

[Notes:] Capital Adequacy Ratio (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of September 30, 2006		As of March 31, 2006 (B)
		(A)	(A)-(B)	
Capital adequacy ratio	自己資本比率	10.21%	0.68%	9.53%
Tier I capital adequacy ratio	うち基本的項目比率	6.46%	0.73%	5.73%
Tier I ①	基本的項目①	242.1	38.5	203.6
Tier II ②	補完的項目②	140.7	5.4	135.3
Land revaluation reserve included as qualifying capital	うち自己資本に計上された土地再評価差額	19.4	(0.1)	19.5
Subordinated loans (bonds)	うち劣後ローン(債券)残高	102.2	6.8	95.4
Deduction ③	控除項目③	0.2	—	0.2
Investment in the capital of other financial institutions	(他の金融機関の資本調達手段の意図的な保有相当額)	0.2	—	0.2
Capital ①+②-③	自己資本①+②-③	382.6	43.9	338.7
Risk assets	リスクアセット	3,744.8	192.6	3,552.2

6. Return On Equity (Non-Consolidated)

Item	科目 (Japanese only)	First half of FY 2006		First half of FY 2005 (B)
		(A)	(A)-(B)	
Core banking profit basis	コア業務純益ベース	18.81%	(0.23%)	19.04%
Banking profit basis (before transfer to general reserve for possible loan losses)	実質業務純益ベース	18.00%	(1.79%)	19.79%
Banking profit basis	業務純益ベース	18.95%	4.38%	14.57%
Net income basis	中間純利益ベース	7.36%	0.05%	7.31%

$$ROE = \frac{(\text{Core banking profit}) - (\text{Banking profit (before transfer to general reserve for possible loan losses)}) - (\text{Banking profit}) - (\text{Net income})}{(\text{Stockholders' equity at beginning of period} + \text{Stockholders' equity at term-end})/2} \div 183 \times 365$$

7. Deferred Tax Assets (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of September 30,2006		As of March
		(A)	(A)-(B)	31,2006 (B)
Total deferred tax assets ①	税効果資本にかかる繰延税金資産①	34.8	(4.4)	39.2
Balance of taxable reserve for possible loan losses and write-down of securities, etc. ②=①÷ effective rate of tax	上記繰延税金資産の対象額(注)②=①÷実効税率	84.8	(10.8)	95.6
Core banking profit ③	コア業務純益③	52.5	2.6	49.9
Total deferred tax assets/Core banking profit ②÷③	繰延税金資産の対象額/コア業務純益②÷③	1.6years	(0.3years)	1.9years

[Breakdown of cause of deferred tax assets and liabilities]

(Billions of yen)

Item	科目 (Japanese only)	As of September 30,2006		As of March
		(A)	(A)-(B)	31,2006 (B)
Reserve for possible loan losses	貸倒引当金	30.1	(3.2)	33.3
Write-down of securities	有価証券評価損	3.1	-	3.1
Depreciation	減価償却	1.8	(0.2)	2.0
Others	その他	2.9	(1.0)	3.9
Deferred tax assets	将来減算一時差異にかかる繰延税金資産小計	37.9	(4.4)	42.3
Valuation allowance	評価性引当額	(0.5)	-	(0.5)
Subtotal deferred tax assets	将来減算一時差異にかかる繰延税金資産合計	37.4	(4.4)	41.8
Losses and gains on securities contributed to severance and retirement benefit trust	退職給付信託設定益・解除益	(2.6)	-	(2.6)
Subtotal deferred tax liabilities	将来加算一時差異にかかる繰延税金負債合計	(2.6)	-	(2.6)
Total deferred tax assets	税効果資本にかかる繰延税金資産	34.8	(4.4)	39.2
Total deferred tax liabilities	その他有価証券評価差額にかかる繰延税金負債	(29.8)	4.4	(34.2)
Total deferred gains (losses) on hedging instruments, net of tax	繰延ヘッジ損益にかかる繰延税金資産	0.4	0.4	-
Net deferred tax assets	繰延税金資産の純額	5.4	0.4	5.0

8. Gains and Losses on Valuation of Securities

(1) Valuation Basis of Securities

① Securities

Trading securities	売買目的有価証券	Market value method (variances are recognized as gains/losses)	時価法 (評価差額を損益処理)
Held to maturity securities	満期保有目的有価証券	Depreciation cost method	償却原価法
Other securities	その他有価証券	Market value method (variances are all directly transferred net assets account)	時価法 (評価差額を全部純資産直入)
Subsidiary and affiliate stock	子会社株式 及び関連会社株式	Cost method	原価法

② Securities in money held in trust are not applicable.

[Reference : Securities included in Money held in trust]

Money held in trust for investment	運用目的の金銭の信託	Market value method (variances are recognized as gains/losses)	時価法 (評価差額を損益処理)
Money held to maturity securities	満期保有目的の金銭の信託	Depreciation cost method	償却原価法
Other money held in trust	その他の金銭の信託	Market value method (variances are directly transferred net assets account)	時価法 (評価差額を全部純資産直入)

(2) Gains and Losses on Valuation

(Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2006				As of March 31,2006		
		Gains (losses) on valuation				Gains (losses) on valuation		
		(A)	(A)-(B)	gains	losses	(B)	gains	losses
Held to maturity securities	満期保有目的	—	—	—	—	—	—	—
Other securities	その他有価証券	72,722	(10,760)	92,150	19,428	83,482	115,204	31,722
Total	合計	72,722	(10,760)	92,150	19,428	83,482	115,204	31,722
Stocks	株式	79,596	(19,152)	81,254	1,657	98,748	99,411	663
Bonds	債券	(12,732)	11,330	2,017	14,749	(24,062)	2,342	26,404
Others	その他	5,858	(2,937)	8,878	3,020	8,795	13,450	4,654

[Note] 1. "Others" include trust beneficial interest included in "Financial receivables purchased" in addition to "Securities".

2. "Others" are valued of market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

3. Variance of "Others" are 42,933 million yen as of September 30,2006.

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2006				As of March 31,2006		
		Gains (losses) on valuation				Gains (losses) on valuation		
		(A)	(A)-(B)	gains	losses	(B)	gains	losses
Held to maturity securities	満期保有目的	—	—	—	—	—	—	—
Subsidiary and affiliate Stock	子会社・関連会社株式	—	—	—	—	—	—	—
Other securities	その他有価証券	72,722	(10,760)	92,150	19,428	83,482	115,204	31,722
Total	合計	72,722	(10,760)	92,150	19,428	83,482	115,204	31,722
Stocks	株式	79,596	(19,152)	81,254	1,657	98,748	99,411	663
Bonds	債券	(12,732)	11,330	2,017	14,749	(24,062)	2,342	26,404
Others	その他	5,858	(2,937)	8,878	3,020	8,795	13,450	4,654

[Note] 1. "Others" include trust beneficial interest included in "Financial receivables purchased" in addition to "Securities".

2. "Others" are valued of market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

3. Variance of "Others" are 42,906 million yen as of September 30,2006.

[Loans and Other Assets Information]

1. Loans outstanding

(1) Loans outstanding (Non-Consolidated)

Item	科 目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans outstanding (term-end balance)	貸 出 金 残 高 (未 残)	4,050.3	125.4	3,924.9
Loans outstanding (average balance)	貸 出 金 残 高 (平 残)	3,987.5	22.4	3,965.1

(2) Breakdown of Loans outstanding for our Hometown Area (Non-Consolidated)

Item	科 目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	2,767.8	73.1	2,694.7
Shares in Hiroshima prefecture	県内における貸出シェア	33.8%	0.7%	33.1%
Loans outstanding in Okayama Prefecture	岡 山 県	260.3	4.4	255.9
Loans outstanding in Yamaguchi Prefecture	山 口 県	133.9	8.4	125.5
Loans outstanding in Ehime Prefecture	愛 媛 県	272.8	6.3	266.5
Total	合 計	3,434.8	92.2	3,342.6

[Note] Hometown area means Hiroshima, Okayama, Yamaguchi, and Ehime Prefectures.

(3) Individual Loans (Non-Consolidated)

Item	科 目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Individual loans	個 人 ロ ー ン 残 高	1,009.5	25.4	984.1
Housing loans	う ち 住 宅 ロ ー ン 残 高	726.4	19.1	707.3
Other loans	う ち そ の 他 ロ ー ン 残 高	283.1	6.3	276.8

(4) Breakdown of Individual Loans for our Hometown Area (Non-Consolidated)

Item	科 目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Individual loans in Hiroshima Prefecture	広 島 県	867.6	23.8	843.8
Individual loans in Okayama Prefecture	岡 山 県	77.9	0.6	77.3
Individual loans in Yamaguchi Prefecture	山 口 県	36.0	1.4	34.6
Individual loans in Ehime Prefecture	愛 媛 県	19.9	0.3	19.6

(5) Loans outstanding to Small-and Medium-sized Businesses and Individuals (Non-Consolidated)

(Billions of yen)

Item	科 目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals	中小企業等貸出残高	3,181.4	91.9	3,089.5
Ratio to total loans and bill discounted	中小企業等貸出比率	78.9%	(0.2%)	79.1%

(6) Breakdown of Loans outstanding to Small-and Medium-sized Businesses and Individuals for our Hometown Area (Non-Consolidated)

(Billions of yen)

Item	科 目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals in Hiroshima Prefecture	広島県	2,390.6	66.3	2,324.3
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	岡山県	230.5	(1.5)	232.0
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	山口県	125.0	7.9	117.1
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	愛媛県	238.3	5.1	233.2

(7) Breakdown of Loans outstanding insured by the Association for our Hometown Area (Non-Consolidated)

(Billions of yen)

Item	科 目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans outstanding insured by the Association in Hiroshima Prefecture	広島県	202.7	6.2	196.5
Loans outstanding insured by the Association in Okayama Prefecture	岡山県	15.9	(0.4)	16.3
Loans outstanding insured by the Association in Yamaguchi Prefecture	山口県	8.5	0.5	8.0
Loans outstanding insured by the Association in Ehime Prefecture	愛媛県	5.3	(0.2)	5.5

2. Risk Managed Loans

(Non-Consolidated)

Item	科目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	11,003	8	10,995
Other delinquent loans	延滞債権	54,953	(10,187)	65,140
Loans past due 3 months or more	3ヵ月以上延滞債権	5,271	805	4,466
Restructured loans	貸出条件緩和債権	44,153	(3,345)	47,498
Total Risk managed loans	リスク管理債権合計	115,382	(12,718)	128,100

(Consolidated)

Item	科目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	11,003	8	10,995
Other delinquent loans	延滞債権	54,953	(10,187)	65,140
Loans past due 3 months or more	3ヵ月以上延滞債権	5,271	805	4,466
Restructured loans	貸出条件緩和債権	44,153	(3,345)	47,498
Total Risk managed loans	リスク管理債権合計	115,382	(12,718)	128,100

[Notes] •Hiroshima Bank adopts partial direct write-off.

•Hiroshima Bank has adopted the uniform non-accrual loan accounting method for loans to customers in the self-assessment categories.

3. Reserve for Possible Loan Losses

(Non-Consolidated)

Item	科目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	38,241	(6,077)	44,318
General reserve for possible loan losses	一般貸倒引当金	19,061	(1,330)	20,391
Specific reserve for possible loan losses	個別貸倒引当金	19,180	(4,746)	23,926
Reserve for specific foreign borrowers / countries	特定海外債権引当勘定	—	—	—

(Consolidated)

Item	科目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	38,262	(6,069)	44,331
General reserve for possible loan losses	一般貸倒引当金	19,061	(1,330)	20,391
Specific reserve for possible loan losses	個別貸倒引当金	19,201	(4,738)	23,939
Reserve for specific foreign borrowers / countries	特定海外債権引当勘定	—	—	—

4. Ratio to Reserve for Total Risk Managed Loans

(Non-Consolidated)

Item	科目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	52.0%	(0.5%)	52.5%
After partial direct write-off	部分直接償却後	33.0%	(1.5%)	34.5%

(Consolidated)

Item	科目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	52.0%	(0.5%)	52.5%
After partial direct write-off	部分直接償却後	33.0%	(1.5%)	34.5%

5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans to bankrupt and quasi-bankrupt loans	破産更生債権及びこれらに準ずる債権	22,194	(1,696)	23,890
Doubtful loans	危険債権	44,006	(8,656)	52,662
Substandard loans	要管理債権	49,425	(2,539)	51,964
total ①	合計 ①	115,626	(12,892)	128,518

6. Coverage of Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Coverage amount ②	カバー額 ②	88,101	(11,372)	99,473
Portion covered by reserve ③	貸倒引当金 ③	30,936	(6,195)	37,131
Portion covered by collateral	担保保証等による保全部分	57,165	(5,176)	62,341
Specific reserve for loan losses	特定債務者引当金	—	—	—
Coverage ratio to disclosed totals ②/①	開示額に対するカバー率 ②/①	76.2%	(1.2%)	77.4%
Coverage ratio before partial direct write-off	(参考:部分直接償却前のカバー率)	83.0%	(0.6%)	83.6%
Excluding collateral and guarantees ④	担保保証等による保全のない部分 ④	58,461	(7,716)	66,177
Coverage ratio ③/④	引当率 ③ / ④	52.9%	(3.2%)	56.1%
Ratio to total loans outstanding	総与信に占める開示額の割合(不良債権比率)	2.8%	(0.4%)	3.2%

7. Loans to Entities Overseas by Country

(1) Loans to Asian Countries (Non-Consolidated)

Item	科目 (Japanese only)	As of September 30, 2006		As of March 31, 2006(B)
		(A)	(A)-(B)	
The Federation Malaysia	マ レ ー シ ア	82	(33)	115
Risk-managed loans	(うち リスク管理債権)	—	—	—

(2) Loans to Latin American Countries (Non-Consolidated)

Not applicable. 該当ありません。

8. Loan Portfolio

(1) Classification of Loans by Type of Industry (Non-Consolidated)

Item	科目 (Japanese only)	As of September 30, 2006		As of March 31, 2006(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	4,033,337	128,415	3,904,922
Manufacturing	製 造 業	659,875	19,602	640,273
Agriculture	農 業	2,717	(93)	2,810
Forestry	林 業	607	107	500
Fishery	漁 業	1,233	601	632
Mining	鉱 業	2,895	(34)	2,929
Construction	建 設 業	188,657	(5,582)	194,239
Electricity, gas and water	電気・ガス・熱供給・水道業	23,580	4,962	18,618
Telecommunication	情 報 通 信 業	16,585	(2,152)	18,737
Transportation	運 輸 業	190,387	7,625	182,762
Wholesale	卸 売 業	255,298	10,666	244,632
Retail services	小 売 業	236,910	23,207	213,703
Financial and insurance services	金 融 ・ 保 険 業	325,599	24,347	301,252
Retail estate	不 動 産 業	517,230	16,956	500,274
Services	各 種 サ ー ビ ス	447,803	21,052	426,751
Municipal government	地 方 公 共 団 体	142,779	(5,883)	148,662
Others	そ の 他	1,021,171	13,033	1,008,138

(2) Breakdown of Classification of Loans by Type of Industry for our Hometown Area (Non-Consolidated) (Billions of yen)

Item	科目 (Japanese only)	広島県	岡山県	山口県	愛媛県
		Hiroshima Prefecture	Okayama Prefecture	Yamaguchi Prefecture	Ehime Prefecture
Total	合計	2,767.8	260.3	133.9	272.8
Manufacturing	製造業	435.6	47.8	31.3	41.9
Agriculture	農業	2.1	0.1	0.1	0.4
Forestry	林業	0.5	0	0.1	0
Fishery	漁業	0.6	0	—	0.1
Mining	鉱業	2.6	0.1	0.2	0
Construction	建設業	139.5	17.2	10.5	7.2
Electricity, gas and water	電気・ガス・熱供給・水道業	19.4	0.1	0.3	1.6
Telecommunication	情報通信業	12.8	0.9	0.2	0.1
Transportation	運輸業	103.9	5.5	5.3	56.9
Wholesale	卸売業	168.3	26.0	11.6	12.6
Retail services	小売業	151.7	25.4	15.7	19.9
Financial and insurance services	金融・保険業	129.3	0	0	0.9
Retail estate	不動産業	393.4	35.3	8.2	14.2
Services	各種サービス	317.9	35.2	15.9	23.5
Municipal government	地方公共団体	77.7	0.1	—	—
Others	その他	812.5	66.6	34.5	93.5

(3) Classification of Risk Managed Loans by type of industry (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30, 2006		As of March 31, 2006(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	115,382	(12,718)	128,100
Manufacturing	製造業	20,328	(6,524)	26,852
Agriculture	農業	65	(25)	90
Forestry	林業	—	—	—
Fishery	漁業	124	(25)	149
Mining	鉱業	17	—	17
Construction	建設業	7,315	56	7,259
Electricity, gas and water	電気・ガス・熱供給・水道業	—	—	—
Telecommunication	情報通信業	81	4	77
Transportation	運輸業	4,429	(1,514)	5,943
Wholesale	卸売業	18,900	(3,262)	22,162
Retail services	小売業	7,471	1,606	5,865
Financial and insurance services	金融・保険業	497	286	211
Real estate	不動産業	25,593	(1,221)	26,814
Services	各種サービス	22,897	(2,959)	25,856
Municipal government	地方公共団体	—	—	—
Others	その他	7,661	863	6,798

[Deposits and Other Liabilities Information]

1. Deposits outstanding

(1) Deposits outstanding (Non-Consolidated)

Item	科目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Deposits outstanding (term-end balance)	預金残高(末残)	5,118.6	0.3	5,118.3
Deposits outstanding (average balance)	預金残高(平残)	5,088.5	(34.0)	5,122.5

(Billions of yen)

(2) Breakdown of Deposits outstanding for our Hometown Area

Item	科目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,398.9	(22.4)	4,421.3
Shares in Hiroshima Prefecture	県内における預金シェア	37.3%	(0.3%)	37.6%
Deposits outstanding in Okayama Prefecture	岡山県	254.2	(0.7)	254.9
Deposits outstanding in Yamaguchi Prefecture	山口県	162.8	3.1	159.7
Deposits outstanding in Ehime Prefecture	愛媛県	143.6	(3.8)	147.4
Total	合計	4,959.5	(23.8)	4,983.3

(Billions of yen)

[Note] Hometown Area means Hiroshima, Okayama, Yamaguchi and Ehime Prefectures.

2. Individual Custody Assets

(1) Outstanding Individual Custody Assets (Non-Consolidated)

Item	科目 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,007.6	75.3	3,932.3
Individual deposits	個人預金	3,435.3	(15.9)	3,451.2
Public bonds (National government bonds, etc.)	公共債(国債等)	245.2	35.3	209.9
Investment trusts	投資信託	196.0	26.5	169.5
Pension insurance	年金保険	122.8	26.6	96.2
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	8.3	2.8	5.5

(Billions of yen)

(2) Breakdown of outstanding Individual Custody Assets for our Hometown Area

(Billions of yen)

Hiroshima Prefecture	【広島県】 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	3,513.5	73.0	3,440.5
Individual deposits	個人預金	3,012.0	(8.4)	3,020.4
Public bonds (National government bonds, etc.)	公共債(国債等)	212.8	30.9	181.9
Investment trusts	投資信託	170.2	22.8	147.4
Pension insurance	年金保険	111.4	25.0	86.4
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	7.1	2.7	4.4

(Billions of yen)

Okayama Prefecture	【岡山県】 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	203.6	0.4	203.2
Individual deposits	個人預金	176.0	(4.1)	180.1
Public bonds (National government bonds, etc.)	公共債(国債等)	11.0	2.3	8.7
Investment trusts	投資信託	11.2	1.3	9.9
Pension insurance	年金保険	4.8	0.7	4.1
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.6	0.2	0.4

(Billions of yen)

Yamaguchi Prefecture	【山口県】 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	147.4	3.4	144.0
Individual deposits	個人預金	122.0	0.3	121.7
Public bonds (National government bonds, etc.)	公共債(国債等)	11.2	0.9	10.3
Investment trusts	投資信託	9.5	1.5	8.0
Pension insurance	年金保険	4.6	0.7	3.9
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.1	-	0.1

(Billions of yen)

Ehime Prefecture	【愛媛県】 (Japanese only)	As of September 30,2006		As of March 31,2006(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	94.2	(0.4)	94.6
Individual deposits	個人預金	80.3	(2.2)	82.5
Public bonds (National government bonds, etc.)	公共債(国債等)	8.1	0.8	7.3
Investment trusts	投資信託	3.9	0.7	3.2
Pension insurance	年金保険	1.7	0.2	1.5
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.2	0.1	0.1