

Financial Results for Fiscal 2004 (from April 1, 2004 to March 31,2005)

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Consolidated Financial Information for Fiscal 2004

1. Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2005 (A)	As of March 31,2004 (B)	(A)-(B)
Assets	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	247,294	244,463	2,831
Call loans and bills purchased	コールローン及び買入手形	12,561	10,794	1,767
Financial receivables purchased	買 入 金 銭 債 権	9,789	6,485	3,304
Trading assets	特 定 取 引 資 産	12,862	11,190	1,672
Securities	有 価 証 券	1,602,371	1,501,440	100,931
Loans and bills discounted	貸 出 金	3,885,115	3,850,665	34,450
Foreign exchanges	外 国 為 替	4,033	3,927	106
Other assets	そ の 他 資 産	38,155	34,867	3,288
Premises and equipment	動 産 不 動 産	89,764	96,988	(7,224)
Deferred tax assets	繰 延 税 金 資 産	24,190	42,146	(17,956)
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	88,034	89,498	(1,464)
Reserve for possible loan losses	貸 倒 引 当 金	(61,105)	(51,019)	(10,086)
Allowance for investment losses	投 資 損 失 引 当 金	-	(934)	934
Total Assets	資 産 の 部 合 計	5,953,068	5,840,514	112,554
Liabilities	(負 債 の 部)			
Deposits	預 金	5,130,825	5,045,799	85,026
Negotiable certificates of deposit	譲 渡 性 預 金	76,421	68,939	7,482
Call money and bills sold	コールマネー及び売渡手形	49,252	16,340	32,912
Deposits received for bonds lending / borrowing transactions	債券貸借取引受入担保金	59,999	78,074	(18,075)
Trading liabilities	特 定 取 引 負 債	9,992	8,049	1,943
Borrowed money	借 用 金	91,284	103,121	(11,837)
Foreign exchanges	外 国 為 替	177	236	(59)
Bonds	社 債	149,000	140,000	9,000
Due to trust account	信 託 勘 定 借	32	22	10
Other liabilities	そ の 他 負 債	30,060	38,334	(8,274)
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	604	3,927	(3,323)
Deferred tax liabilities for land revaluation reserve	再評価に係る繰延税金負債	17,983	19,683	(1,700)
Acceptances and guarantees	支 払 承 諾	88,034	89,498	(1,464)
Total liabilities	負 債 の 部 合 計	5,703,667	5,612,029	91,638
Minority interests	(小 数 株 主 持 分)			
Minority interests in consolidated subsidiaries	小 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	30,635	1
Retained earnings	利 益 剰 余 金	105,929	91,164	14,765
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	25,878	28,325	(2,447)
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	32,699	23,986	8,713
Foreign currency translation adjustments	為 替 換 算 調 整 勘 定	(0)	(0)	-
Common stock in treasury	自 己 株 式	(316)	(201)	(115)
Total stockholders' equity	資 本 の 部 合 計	249,401	228,484	20,917
Total liabilities, minority interests and Stockholders' equity	負債、少数株主持分及び資本の部合計	5,953,068	5,840,514	112,554

Amounts less than one millions have been omitted.

2. Consolidated Statements of Income

(Millions of yen)

Item	科 目 (Japanese only)	FY 2004 (A)	FY 2003 (B)	(A)-(B)
Income	経 常 収 益	143,926	138,155	5,771
Interest income	資 金 運 用 収 益	103,187	105,279	(2,092)
Interest on loans and discounts	(うち 貸 出 金 利 息)	82,406	84,380	(1,974)
Interest and dividends on securities	(うち 有 価 証 券 利 息 配 当 金)	17,211	17,949	(738)
Trust fees	信 託 報 酬	33	18	15
Fees and commissions	役 務 取 引 等 収 益	21,676	20,865	811
Trading income	特 定 取 引 収 益	1,994	934	1,060
Other operating income	そ の 他 業 務 収 益	6,823	7,077	(254)
Other income	そ の 他 経 常 収 益	10,211	3,981	6,230
Expenses	経 常 費 用	118,765	113,634	5,131
Interest expense	資 金 調 達 費 用	12,732	13,093	(361)
Interest on deposits	(うち 預 金 利 息)	5,056	4,557	499
Fees and commissions	役 務 取 引 等 費 用	7,971	7,110	861
Other operating expenses	そ の 他 業 務 費 用	5,099	4,928	171
General and administrative expenses	営 業 経 費	59,976	62,494	(2,518)
Other expenses	そ の 他 経 常 費 用	32,985	26,007	6,978
Profit	経 常 利 益	25,161	24,521	640
Extraordinary gains	特 別 利 益	5,836	3,202	2,634
Extraordinary losses	特 別 損 失	5,153	3,167	1,986
Income before income taxes	税 金 等 調 整 前 当 期 純 利 益	25,844	24,556	1,288
Current	法 人 税 、 住 民 税 及 び 事 業 税	201	138	63
Deferred	法 人 税 等 調 整 額	10,201	9,965	236
Net income	当 期 純 利 益	15,441	14,452	989

Amounts less than one millions have been omitted.

3. Consolidated Statements of Retained Earnings

(Millions of yen)

Item	科 目 (Japanese only)	FY 2004 (A)	FY 2003 (B)	(A)-(B)
Capital surplus	(資 本 剩 余 金 の 部)			
Capital surplus balance at beginning of period	資 本 剩 余 金 期 首 残 高	30,635	30,042	593
Increase in capital surplus	資 本 剩 余 金 増 加 高	1	592	(591)
Exercise of stock subscription rights	新 株 予 約 権 の 行 使	—	591	(591)
Gains on disposition of common stock in treasury	自 己 株 式 処 分 差 益	1	0	1
Decrease in capital surplus	資 本 剩 余 金 減 少 高	—	—	—
Capital surplus at term-end	資 本 剩 余 金 期 末 残 高	30,636	30,635	1
Retained earnings	(利 益 剩 余 金 の 部)			
Retained earnings balance at beginning of period	利 益 剩 余 金 期 首 残 高	91,164	78,323	12,841
Increase in retained earnings	利 益 剩 余 金 増 加 高	17,888	15,958	1,930
Net income	当 期 純 利 益	15,441	14,452	989
Reversal of land revaluation reserve	土 地 再 評 価 差 額 金 取 崩 額	2,446	1,506	940
Decrease in retained earnings	利 益 剩 余 金 減 少 高	3,123	3,117	6
Cash dividends paid	配 当 金	3,123	3,117	6
Consolidated retained earnings balance at term-end	利 益 剩 余 金 期 末 残 高	105,929	91,164	14,765

Amounts less than one millions have been omitted.

4. Consolidated Statements of Cash Flows

(Millions of yen)

Item	科目 (Japanese only)	FY 2004 (A)	FY 2003 (B)	(A)-(B)
Cash flows from operating activities	営業活動によるキャッシュ・フロー			
Income before income taxes	税金等調整前当期純利益	25,844	24,556	1,288
Depreciation and amortization	減価償却費	3,561	3,040	521
Impairment losses	減損損失	4,186	—	4,186
Equity in losses (gains) of affiliated companies	持分法による投資損益	(61)	(47)	(14)
Net change in reserve for possible loan losses	貸倒引当金の増加額	10,085	(13,247)	23,332
Net change in allowance for losses on sale of securities	投資損失引当金の増加額	(9)	567	(576)
Net change in reserve for possible losses on sale of loans	債権売却損失引当金の増加額	—	(4,555)	4,555
Net change in allowance for severance and retirement benefits	退職給付引当金の増加額	(3,322)	(2,575)	(747)
Interest income	資金運用収益	(103,187)	(105,279)	2,092
Interest expenses	資金調達費用	12,732	13,093	(361)
Net (gains) losses on securities transactions	有価証券関係損益	(5,366)	182	(5,548)
Net (gains) losses from disposition of premises and equipment	動産不動産処分損益	724	2,169	(1,445)
The amount of securities contributed to severance and retirement benefit trust	退職給付信託解除額	(9,414)	—	(9,414)
Net change in trading assets	特定取引資産の純増減	(1,672)	(6,413)	4,741
Net change in trading liabilities	特定取引負債の純増減	1,942	5,497	(3,555)
Net change in loans	貸出金の純増減	(34,449)	(47,337)	12,888
Net change in deposits	預金の純増減	85,025	101,818	(16,793)
Net change in negotiable certificates of deposit	譲渡性預金の純増減	7,481	36,359	(28,878)
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	(3,837)	(2,123)	(1,714)
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	(3,420)	15,221	(18,641)
Net change in call loans and bills purchased	コールローン等の純増減	(5,071)	(10,066)	4,995
Net change in call money and bills sold	コールマネー等の純増減	32,911	(51,088)	83,999
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	(18,075)	4,934	(23,009)
Net change in foreign exchanges (asset account)	外国為替(資産)の純増減	(106)	(243)	137
Net change in foreign exchanges (liability account)	外国為替(負債)の純増減	(59)	(39)	(20)
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)
Interest received	資金運用による収入	107,940	110,431	(2,491)
Interest paid	資金調達による支出	(13,331)	(14,783)	1,452
Other-net	その他	(13,242)	21,385	(34,627)
Sub total	小計	77,809	101,456	(23,647)
Income taxes paid	法人税等の支払額	(144)	(209)	65
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	77,665	101,246	(23,581)
Cash flows from investing activities	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	(1,275,588)	(1,165,691)	(109,897)
Proceeds from sales of securities	有価証券の売却による収入	766,723	913,590	(146,867)
Proceeds from maturity of securities	有価証券の償還による収入	432,977	159,657	273,320
Purchases of premises and equipment	動産不動産の取得による支出	(1,880)	(2,459)	579
Proceeds from sales of premises and equipment	動産不動産の売却による収入	1,728	2,213	(485)
Net cash used in investing activities	投資活動によるキャッシュ・フロー	(76,039)	(92,688)	16,649
Cash flows from financing activities	財務活動によるキャッシュ・フロー			
Proceeds from subordinated loans	劣後特約借入による収入	—	4,000	(4,000)
Repayments of subordinated loans	劣後特約借入金の返済による支出	(8,000)	—	(8,000)
Proceeds from issuance of subordinated bonds and bonds with stock subscription rights	劣後特約社債・新株予約権付社債の発行による収入	12,000	10,000	2,000
Repayment of subordinated bonds and bonds with stock subscription rights	劣後特約社債・新株予約権付社債の償還による支出	(3,000)	(24,813)	21,813
Dividends paid	配当金支払額	(3,120)	(3,113)	(7)
Purchases of common stock in treasury	自己株式の取得による支出	(121)	(44)	(77)
Proceeds from sale of common stock in treasury	自己株式の売却による収入	8	4	4
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(2,234)	(13,967)	11,733
Foreign currency translation adjustments	現金及び現金同等物に係る換算差額	19	(2)	21
Net change in cash and cash equivalents	現金及び現金同等物の増加額	(588)	(5,411)	4,823
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	242,692	248,103	(5,411)
Cash and cash equivalents at term-end	現金及び現金同等物の期末残高	242,103	242,692	(589)

Amounts less than one million have been omitted

Non-Consolidated Financial Information for Fiscal 2004

1. Non-Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2005 (A)	As of March 31,2004 (B)	(A)-(B)
Assets	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	247,294	244,463	2,831
Call loans	コ ー ル ロ ー ン	12,561	10,794	1,767
Financial receivables purchased	買 入 金 銭 債 権	9,789	6,485	3,304
Trading assets	特 定 取 引 資 産	12,862	11,190	1,672
Securities	有 価 証 券	1,602,797	1,501,928	100,869
Loans and bills discounted	貸 出 金	3,885,115	3,850,665	34,450
Foreign exchanges	外 国 為 替	4,033	3,927	106
Other assets	そ の 他 資 産	37,629	34,394	3,235
Premises and equipment	動 産 不 動 産	89,698	96,929	(7,231)
Deferred tax assets	繰 延 税 金 資 産	24,106	42,055	(17,949)
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	107,034	109,498	(2,464)
Reserve for possible loan losses	貸 倒 引 当 金	(61,101)	(51,019)	(10,082)
Allowance for investment losses	投 資 損 失 引 当 金	-	(934)	934
Total Assets	資 産 の 部 合 計	5,971,822	5,860,378	111,444
Liabilities	(負 債 の 部)			
Deposits	預 金	5,131,326	5,046,265	85,061
Negotiable certificates of deposit	譲 渡 性 預 金	76,611	69,059	7,552
Call money	コ ー ル マ ネ ー	48,752	16,340	32,412
Deposits received for bonds lending/borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	59,999	78,074	(18,075)
Bills sold	売 渡 手 形	500	-	500
Trading liabilities	特 定 取 引 負 債	9,992	8,049	1,943
Borrowed money	借 用 金	110,284	123,121	(12,837)
Foreign exchanges	外 国 為 替	177	236	(59)
Bonds	社 債	130,000	120,000	10,000
Due to trust account	信 託 勘 定 借	32	22	10
Other liabilities	そ の 他 負 債	29,814	38,075	(8,261)
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	531	3,857	(3,326)
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	17,983	19,683	(1,700)
Acceptances and guarantees	支 払 承 諾	107,034	109,498	(2,464)
Total liabilities	負 債 の 部 合 計	5,723,040	5,632,285	90,755
Stockholders' equity	(資 本 の 部)			
Common stock	資 本 金	54,573	54,573	-
Capital surplus	資 本 剰 余 金	30,636	30,634	2
Capital reserve	資 本 準 備 金	30,634	30,634	-
Other capital surplus	そ の 他 資 本 剰 余 金	1	-	1
Gains on disposition of common stock in treasury	自 己 株 式 処 分 差 益	1	-	1
Retained earnings	利 益 剰 余 金	105,309	90,771	14,538
Legal earned reserve	利 益 準 備 金	40,153	40,153	-
Voluntary reserve	任 意 積 立 金	47,104	34,104	13,000
Unappropriated profit	当 期 未 処 分 利 益	18,052	16,514	1,538
Net income	当 期 純 利 益	15,215	14,381	834
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	25,878	28,325	(2,447)
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	32,694	23,982	8,712
Common stock in treasury	自 己 株 式	(310)	(195)	(115)
Total Stockholders' equity	資 本 の 部 合 計	248,782	228,092	20,690
Total liabilities and stockholders' equity	負 債 及 び 資 本 の 部 合 計	5,971,822	5,860,378	111,444

Amounts less than one millions have been omitted.

2. Non-Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	FY 2004 (A)	FY 2003 (B)	(A)-(B)
Income	経常収益	143,136	137,786	5,350
Interest income	資金運用収益	103,188	105,280	(2,092)
Interest on loans and discounts	(うち貸出金利息)	82,406	84,380	(1,974)
Interest and dividends on securities	(うち有価証券利息配当金)	17,212	17,951	(739)
Trust fees	信託報酬	33	18	15
Fees and commissions	役務取引等収益	20,949	20,545	404
Trading income	特定取引収益	1,994	934	1,060
Other operating income	その他業務収益	6,823	7,077	(254)
Other income	その他経常収益	10,147	3,931	6,216
Expenses	経常費用	118,333	113,463	4,870
Interest expense	資金調達費用	12,773	13,133	(360)
Interest on deposits	(うち預金利息)	5,056	4,557	499
Fees and commissions	役務取引等費用	7,567	6,964	603
Other operating expenses	その他業務費用	5,099	4,928	171
General and administrative expenses	営業経費	59,920	62,410	(2,490)
Other expenses	その他経常費用	32,972	26,026	6,946
Profit	経常利益	24,803	24,323	480
Extraordinary gains	特別利益	5,836	3,202	2,634
Extraordinary losses	特別損失	5,136	3,095	2,041
Income before income taxes	税引前当期純利益	25,503	24,430	1,073
Curret	法人税、住民税及び事業税	92	89	3
Deferred	法人税等調整額	10,195	9,958	237
Net income	当期純利益	15,215	14,381	834
Unappropriated profit brought forward	前期繰越利益	1,952	2,188	(236)
Reversal of land revaluation excess	土地再評価差額金取崩額	2,446	1,506	940
Losses on disposition of common stock in treasury	自己株式処分差損	-	0	0
Cash dividends paid	中間配当額	1,561	1,562	(1)
Unappropriated profit	当期末処分利益	18,052	16,514	1,538

Amounts less than one millions have been omitted.

Financial Data for Fiscal 2004

1. Income Status

(Non-Consolidated)

(Millions of yen)

Item	科 目 (Japanese only)	FY 2004		FY 2003
		(A)	(A)-(B)	(B)
Gross banking profit	業 務 粗 利 益	107,549	(1,280)	108,829
Core gross banking profit	(うちコア業務粗利益)	107,063	(1,138)	108,201
Domestic gross banking profit	国 内 業 務 粗 利 益	98,172	(939)	99,111
Core gross banking profit	(うちコア業務粗利益)	97,158	(1,450)	98,608
Interest income	資 金 利 益	83,978	(1,516)	85,494
Fees and commissions	役 務 取 引 等 利 益	12,862	(211)	13,073
Trading income	特 定 取 引 利 益	536	480	56
Other operating income	そ の 他 業 務 利 益	795	307	488
Gains (losses) from securities	(うち債券関係損益)	1,013	510	503
International gross banking profit	国 際 業 務 粗 利 益	9,377	(340)	9,717
Core gross banking profit	(うちコア業務粗利益)	9,904	311	9,593
Interest income	資 金 利 益	6,436	(216)	6,652
Fees and commissions	役 務 取 引 等 利 益	553	27	526
Trading income	特 定 取 引 利 益	1,458	580	878
Other operating income	そ の 他 業 務 利 益	928	(732)	1,660
Gains (losses) from securities	(うち債券関係損益)	(527)	(651)	124
Expenses	経 費 (除 く 臨 時 処 理 分)	59,306	(1,611)	60,917
Personnel expenses	人 件 費	28,378	(1,194)	29,572
Non-personnel expenses	物 件 費	27,730	(597)	28,327
Taxes	税 金	3,197	181	3,016
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	48,243	331	47,912
Core banking profit	(コア業務純益)	47,757	473	47,284
Transfer to general reserve for possible loan losses ①	一 般 貸 倒 引 当 金 繰 入 額	(7,310)	(4,516)	(2,794)
Banking profit(after transfer to general reserve for possible loan losses)	業 務 純 益	55,553	4,847	50,706
Gains (losses) from securities	(うち債券関係損益)	485	(142)	627
Non-recurrent (gains) losses	臨 時 損 益	(30,749)	(4,366)	(26,383)
Gains (losses) on stocks	株 式 等 関 係 損 益	4,561	4,394	167
Gains on sales of stocks	株 式 等 売 却 益	6,199	3,268	2,931
Losses on sales of stocks	株 式 等 売 却 損	1,562	(606)	2,168
Write-off amount of stocks	株 式 等 償 却	75	(520)	595
Disposal of non-performing loans ②	不 良 債 権 処 理 額	37,963	12,380	25,583
Write-off amount of loans	貸 出 金 償 却	6,979	(9,131)	16,110
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	27,720	21,819	5,901
Net transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 金 繰 入 額	-	14	(14)
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	3,263	(323)	3,586
Credit cost ①+②	(与 信 費 用 +)	30,652	7,863	22,789
Other non-recurrent (gains) losses	そ の 他 臨 時 損 益	2,651	3,617	(966)
Profit	経 常 利 益	24,803	480	24,323
Extraordinary gains (losses)	特 別 損 益	699	592	107
Net gains (losses) on severance and retirement benefits	うち退職給付関係損益	5,600	2,714	2,886
Prior service costs recognized as expense	退職給付過去勤務債務償却	-	(2,886)	2,886
Gains on return of the substitutional portion of the Japanese government pension program	代 行 返 上 益	912	912	-
Gains related to introduction of the defined contribution pension plan	確 定 拠 出 年 金 制 度 移 行 に 伴 う 利 益	1,735	1,735	-
Gains on securities contributed to severance and retirement benefit trust	退 職 給 付 信 託 解 除 益	2,951	2,951	-
Net (gains) losses from fixed assets	うち固定資産関係損益	(4,910)	(2,122)	(2,788)
Net gains from disposition of premises and equipment	動 産 不 動 産 処 分 益	213	(88)	301
Net losses from disposition of premises and equipment	動 産 不 動 産 処 分 損	938	(1,532)	2,470
Impairment losses	減 損 損 失	4,186	4,186	-
Net transfer to allowance for losses on sales of securities	投 資 損 失 引 当 金 繰 入 額	-	(619)	619
Income before income taxes	税 引 前 当 期 純 利 益	25,503	1,073	24,430
Current	法 人 税、住 民 税 及 び 事 業 税	92	3	89
Deferred	法 人 税 等 調 整 額	10,195	237	9,958
Net income	当 期 純 利 益	15,215	834	14,381

[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)	FY 2004		FY 2003
		(A)	(A)-(B)	(B)*
Consolidated gross banking profit	連 結 粗 利 益	107,912	(1,129)	109,041
Interest income	資 金 利 益	90,455	(1,731)	92,186
Fees and commissions	役 務 取 引 等 利 益	13,738	(34)	13,772
Trading income	特 定 取 引 利 益	1,994	1,060	934
Other operating income	そ の 他 業 務 利 益	1,724	(424)	2,148
General and administrative expenses	営 業 経 費	59,976	(2,518)	62,494
Write-off and reserve expenses	貸 倒 償 却 引 当 費 用	30,652	7,863	22,789
Write-off amount of loans	貸 出 金 償 却	6,979	(9,131)	16,110
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	27,720	21,819	5,901
Net transfer to general reserve for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	(7,310)	(4,516)	(2,794)
Net transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 金 繰 入 額	—	14	(14)
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	3,263	(323)	3,586
Gains (losses) on stocks	株 式 等 関 係 損 益	4,561	4,366	195
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	61	14	47
Others	そ の 他	3,254	2,733	521
Profit	経 常 利 益	25,161	640	24,521
Extraordinary gains (losses)	特 別 損 益	683	648	35
Income before income taxes	税 金 等 調 整 前 当 期 純 利 益	25,844	1,288	24,556
Current	法 人 税、住 民 税 及 び 事 業 税	201	63	138
Deferred	法 人 税 等 調 整 額	10,201	236	9,965
	当 期 純 利 益	15,441	989	14,452

[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)	FY 2004		FY 2003
		(A)	(A)-(B)	(B)
Consolidated banking profit	連 結 コ ア 業 務 純 益	48,063	651	47,412

[Note] Consolidated Core banking profit=Non-consolidated Core banking profit+Consolidated gross banking profit-General and administrative expenses-internal trading

[Reference : Number of Consolidated Subsidiaries]

(Number of companies)

Item	科目 (Japanese only)	FY 2004		FY 2003
		(A)	(A)-(B)	(B)
Number of consolidated subsidiaries	連 結 子 会 社 数	4	—	4
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	3	—	3

2. Banking Profit (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	FY 2004		FY 2003
		(A)	(A)-(B)	(B)*
Core banking profit	コア業務純益	47,757	473	47,284
Per head (in thousands of yen)	職員一人当たり(千円)	16,845	898	15,947
Banking profit (before transfer to general reserve for possible loan losses)	実質業務純益	48,243	331	47,912
Per head (in thousands of yen)	職員一人当たり(千円)	17,016	857	16,159
Banking profit	業務純益	55,553	4,847	50,706
Per head (in thousands of yen)	職員一人当たり(千円)	19,595	2,494	17,101

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

Item	科目 (Japanese only)	FY 2004		FY 2003
		(A)	(A)-(B)	(B)*
Average yield on interest earnings assets ①	資金運用利回	1.75%	(0.06%)	1.81%
Average yield on loans and bills discounted	貸出金利回	2.08%	(0.07%)	2.15%
Average yield on securities	有価証券利回	0.91%	(0.05%)	0.96%
Average yield on interest bearing liabilities ②	資金調達原価	1.27%	(0.06%)	1.33%
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.05%	(0.01%)	0.06%
Average interest rate spread on loans and deposits	預貸金利鞘	0.86%	(0.01%)	0.87%
Average interest rate spread ①-②	総資金利鞘	0.48%	-	0.48%

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

(Millions of yen)

Item	科目 (Japanese only)	FY 2004		FY 2003
		(A)	(A)-(B)	(B)*
(Gains) losses on bonds (National government bonds, etc.)	国債等債券関係損益	485	(142)	627
Gains on sales	売却益	5,320	(235)	5,555
Losses on sales	売却損	4,834	(94)	4,928
Write-offs	償却	-	-	-

(Millions of yen)

Item	科目 (Japanese only)	FY 2004		FY 2003
		(A)	(A)-(B)	(B)*
Gains (losses) on stocks	株式等関係損益	4,561	4,394	167
Gains on sales	売却益	6,199	3,268	2,931
Losses on sales	売却損	1,562	(606)	2,168
Write-offs	償却	75	(520)	595

5. Capital Adequacy Ratio (Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31, 2005		As of March 31, 2004 (B)
		(A)	(A)-(B)	
Capital adequacy ratio	自己資本比率	9.36%	0.43%	8.93%
TierI capital adequacy ratio	うち基本的項目比率	5.34%	0.38%	4.96%
Tier	基本的項目	189.2	14.6	174.6
Tier	補完的項目	142.3	2.5	139.8
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	19.7	(1.9)	21.6
Subordinated loans	うち劣後ローン(債券)残高	100.5	4.2	96.3
Deduction	控除項目	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 + -	自己資本 + -	331.4	17.1	314.3
Risk assets	リスクアセット	3,538.0	19.8	3,518.2

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

(Billions of yen)

Item	科目 (Japanese only)	As of March 31, 2005		As of March 31, 2004 (B)
		(A)	(A)-(B)	
Capital adequacy ratio	自己資本比率	9.35%	0.44%	8.91%
TierI capital adequacy ratio	うち基本的項目比率	5.33%	0.38%	4.95%
Tier	基本的項目	188.6	14.4	174.2
Tier	補完的項目	142.3	2.6	139.7
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	19.7	(1.9)	21.6
Subordinated loans (bonds)	うち劣後ローン(債券)残高	100.5	4.4	96.1
Deduction	控除項目	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 + -	自己資本 + -	330.7	17.0	313.7
Risk assets	リスクアセット	3,537.7	19.6	3,518.1

6. Return On Equity (Non-Consolidated)

Item	科目 (Japanese only)	FY 2004		FY 2003 (B)
		(A)	(A)-(B)	
Core banking profit basis	コア業務純益ベース	20.02%	(2.41%)	22.43%
Banking profit basis (before transfer to general reserve for possible loan losses)	実質業務純益ベース	20.23%	(2.50%)	22.73%
Banking profit basis	業務純益ベース	23.29%	(0.76%)	24.05%
Net income basis	当期純利益ベース	6.38%	(0.44%)	6.82%

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

7. Deferred Tax Assets (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31, 2005		As of March 31, 2004
		(A)	(A)-(B)	(B)
Total deferred tax assets	税効果資本にかかる繰延税金資産	46.8	(11.9)	58.7
Balance of taxable reserve for possible loan losses and write-down of securities, etc. = ÷ effective rate of tax	上記繰延税金資産の対象額(注) = ÷実効税率	114.2	(29.0)	143.2
Core banking profit	コア業務純益	47.8	0.5	47.3
Total deferred tax assets/Core banking profit ÷	繰延税金資産の対象額 / コア業務純益 ÷	2.4years	(0.6years)	3.0years

[Breakdown of cause of deferred tax assets and liabilities]

(Billions of yen)

Item	科目 (Japanese only)	As of March 31, 2005		As of March 31, 2004
		(A)	(A)-(B)	(B)
Reserve for possible loan losses	貸倒引当金	39.8	3.4	36.4
Write-down of securities	有価証券評価損	3.1	(1.2)	4.3
Allowance for severance and retirement benefit	退職給付引当金	2.3	(2.7)	5.0
Net operating losses carry forward	税務上の繰越欠損金	0.4	(9.7)	10.1
Others	その他	3.9	(0.6)	4.5
Deferred tax assets	将来減算一時差異にかかる繰延税金資産合計	49.5	(10.8)	60.3
Losses on securities contributed to severance and retirement benefit trust	退職給付信託設定益	(1.5)	0.1	(1.6)
Gains on securities contributed to severance and retirement benefit trust	退職給付信託解除益	(1.2)	(1.2)	-
Deferred tax liabilities	将来加算一時差異にかかる繰延税金負債合計	(2.7)	(1.1)	(1.6)
Total deferred tax assets	税効果資本にかかる繰延税金資産	46.8	(11.9)	58.7
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	(22.7)	(6.1)	(16.6)
Net deferred tax assets	繰延税金資産の純額	24.1	(18.0)	42.1

8. Gains and Losses on Valuation of Securities

(1) Valuation Basis of Securities

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 stockholders' equity account)	時価法 (評価差額を全部資本直入)
Subsidiary and affiliate stock	子会社株式 及び関連会社株式	Cost method	原価法

Securities in money held in trust are not applicable.

(2) Gains and Losses on Valuation

(Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2005				As of March 31,2004		
		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	55,414	14,766	60,529	5,114	40,648	50,540	9,891
Total	合計	55,414	14,766	60,529	5,114	40,648	50,540	9,891
Stocks	株式	38,026	5,403	40,814	2,787	32,623	35,463	2,839
Bonds	債券	12,070	12,743	12,146	76	(673)	5,297	5,970
Others	その他	5,317	(3,382)	7,568	2,250	8,699	9,779	1,080

[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 32,699 million yen as of March 31,2005.

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2005				As of March 31,2004		
		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	55,414	14,766	60,529	5,114	40,648	50,540	9,891
Total	合計	55,414	14,766	60,529	5,114	40,648	50,540	9,891
Stocks	株式	38,026	5,403	40,814	2,787	32,623	35,463	2,839
Bonds	債券	12,070	12,743	12,146	76	(673)	5,297	5,970
Others	その他	5,317	(3,382)	7,568	2,250	8,699	9,779	1,080

[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 32,694 million yen as of March 31,2005.

[Loans and Other Assets Information]

1. Loans outstanding

(1) Loans outstanding (Non-Consolidated)

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Loans outstanding (term-end balance)	貸 出 金 残 高 (未 残)	3,885.1	34.5	3,850.6
Loans outstanding (average balance)	貸 出 金 残 高 (平 残)	3,958.9	27.2	3,931.7

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

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	2,697.2	24.7	2,672.5
Shares in Hiroshima prefecture	県内における貸出シェア	33.7%	0.9%	32.8%
Loans outstanding in Okayama Prefecture	岡 山 県	253.5	10.1	243.4
Loans outstanding in Yamaguchi Prefecture	山 口 県	124.3	5.0	119.3
Loans outstanding in Ehime Prefecture	愛 媛 県	246.8	17.4	229.4
Total	合 計	3,321.8	57.2	3,264.6

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

(3) Individual Loans (Non-Consolidated)

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Individual loans	個 人 ロ ー ン 残 高	953.5	73.1	880.4
Housing loans	う ち 住 宅 ロ ー ン 残 高	679.5	65.6	613.9
Other loans	う ち そ の 他 ロ ー ン 残 高	274.0	7.5	266.5

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

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Individual loans in Hiroshima Prefecture	広 島 県	817.4	56.2	761.2
Individual loans in Okayama Prefecture	岡 山 県	74.2	11.5	62.7
Individual loans in Yamaguchi Prefecture	山 口 県	32.1	4.8	27.3
Individual loans in Ehime Prefecture	愛 媛 県	19.8	1.4	18.4

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

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals	中 小 企 業 等 貸 出 残 高	3,062.1	68.3	2,993.8
Ratio to total loans and bill discounted	中 小 企 業 等 貸 出 比 率	79.1%	1.0%	78.1%

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

Item	科目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
		Loans outstanding to small-and medium-sized businesses and individuals in Hiroshima Prefecture	広島県	2,313.8
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	岡山県	227.6	11.2	216.4
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	山口県	116.4	7.0	109.4
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	愛媛県	217.5	23.4	194.1

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

Item	科目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
		Loans outstanding insured by the Association in Hiroshima Prefecture	広島県	180.2
Loans outstanding insured by the Association in Okayama Prefecture	岡山県	15.2	(1.4)	16.6
Loans outstanding insured by the Association in Yamaguchi Prefecture	山口県	8.2	(0.7)	8.9
Loans outstanding insured by the Association in Ehime Prefecture	愛媛県	5.5	(0.5)	6.0

2. Risk Managed Loans

(Non-Consolidated)

Item	科目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	5,230	(6,754)	11,984
Other delinquent loans	延滞債権	109,144	37,411	71,733
Loans past due 3 months or more	3ヵ月以上延滞債権	5,384	(50)	5,434
Restructured loans	貸出条件緩和債権	68,086	(33,251)	101,337
Total Risk managed loans	リスク管理債権合計	187,845	(2,644)	190,489

(Consolidated)

Item	科目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	5,230	(6,754)	11,984
Other delinquent loans	延滞債権	109,144	37,411	71,733
Loans past due 3 months or more	3ヵ月以上延滞債権	5,384	(50)	5,434
Restructured loans	貸出条件緩和債権	68,086	(33,251)	101,337
Total Risk managed loans	リスク管理債権合計	187,845	(2,644)	190,489

[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 March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	61,101	10,082	51,019
General reserve for possible loan losses	一般貸倒引当金	23,468	(7,311)	30,779
Specific reserve for possible loan losses	個別貸倒引当金	37,632	17,393	20,239
Reserve for specific foreign borrowers / countries	特定海外債権引当勘定	—	—	—

(Consolidated)

Item	科目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	61,105	10,086	51,019
General reserve for possible loan losses	一般貸倒引当金	23,468	(7,311)	30,779
Specific reserve for possible loan losses	個別貸倒引当金	37,636	17,397	20,239
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 March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	47.6%	0.4%	47.2%
After partial direct write-off	部分直接償却後	32.5%	5.7%	26.8%

(Consolidated)

Item	科目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	47.6%	0.4%	47.2%
After partial direct write-off	部分直接償却後	32.5%	5.7%	26.8%

5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2005		As of March 31,2004(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	27,097	(8,321)	35,418
Doubtful loans	危険債権	88,721	39,646	49,075
Substandard loans	要管理債権	73,470	(33,301)	106,771
total ①	合計	189,289	(1,975)	191,264

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

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Coverage amount ②	カバー額	134,470	4,106	130,364
Portion covered by reserve ③	貸倒引当金	52,761	12,550	40,211
Portion covered by collateral	担保保証等による保全部分	81,709	(8,444)	90,153
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 /	71.0%	2.8%	68.2%
Coverage ratio before partial direct write-off	(参考:部分直接償却前のカバー率)	77.5%	0.5%	77.0%
Excluding collateral and guarantees ④	担保保証等による保全のない部分	107,580	6,469	101,111
Coverage ratio ③/④	引当率 /	49.0%	9.2%	39.8%

7. Loans to Entities Overseas by Country

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

Item	科目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Malaysia	マ レ ー シ ア	162	(49)	211
Risk-managed loans	(うち リスク管理債権)	—	—	—

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

Item	科目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
The Federative Republic of Brazil	ブラジル連邦共和国	0	—	0
Risk-managed loans	(うち リスク管理債権)	—	—	—

8. Loan Portfolio

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

Item	科目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店舗 (除く特別国際金融取引勘定)	3,869,115	37,450	3,831,665
Manufacturing	製 造 業	652,120	(41,095)	693,215
Agriculture	農 業	3,244	(783)	4,027
Forestry	林 業	441	(132)	573
Fishery	漁 業	885	(152)	1,037
Mining	鉱 業	2,773	128	2,645
Construction	建 設 業	212,332	(16,618)	228,950
Electricity, gas and water	電気・ガス・熱供給・水道業	20,689	(2,968)	23,657
Telecommunication	情 報 通 信 業	16,218	(4,714)	20,932
Transportation	運 輸 業	176,981	9,479	167,502
Wholesale	卸 売 業	245,284	(19,491)	264,775
Retail services	小 売 業	230,831	(14,953)	245,784
Financial and insurance services	金 融 ・ 保 険 業	268,919	23,510	245,409
Retail estate	不 動 産 業	508,789	34,760	474,029
Services	各 種 サ ー ビ ス	441,120	11,401	429,719
Municipal government	地 方 公 共 団 体	122,378	(3,239)	125,617
Others	そ の 他	966,100	62,315	903,785

(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	2,697.2	253.5	124.3	246.8
Manufacturing	製造業	431.6	52.2	27.4	40.3
Agriculture	農業	2.9	0.1	0	0.3
Forestry	林業	0.4	0	0	0
Fishery	漁業	0.5	0	0	0.4
Mining	鉱業	2.0	0.1	0.3	0
Construction	建設業	155.9	19.6	11.1	8.9
Electricity, gas and water	電気・ガス・熱供給・水道業	16.4	0.1	0.3	1.5
Telecommunication	情報通信業	11.5	0.9	0.2	0.2
Transportation	運輸業	101.9	7.1	4.4	45.2
Wholesale	卸売業	163.7	20.5	11.0	17.7
Retail services	小売業	153.5	21.1	15.5	18.3
Financial and insurance services	金融・保険業	89.4	2.5	0	0.4
Retail estate	不動産業	404.1	31.6	7.0	12.3
Services	各種サービス	321.5	32.2	14.9	23.3
Municipal government	地方公共団体	67.9	0.1	0	0
Others	その他	774.0	65.4	32.2	78.0

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

Item	科目 (Japanese only)	As of March 31, 2005		As of March 31, 2004(B)
		(A)	(A)-(B)	
		(Millions of yen)		
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	187,845	(2,644)	190,489
Manufacturing	製造業	51,351	(452)	51,803
Agriculture	農業	502	(509)	1,011
Forestry	林業	7	(4)	11
Fishery	漁業	347	(14)	361
Mining	鉱業	210	18	192
Construction	建設業	14,512	3,454	11,058
Electricity, gas and water	電気・ガス・熱供給・水道業	—	—	—
Telecommunication	情報通信業	120	(2,896)	3,016
Transportation	運輸業	6,429	(1,335)	7,764
Wholesale	卸売業	23,864	3,897	19,967
Retail services	小売業	6,554	(4,133)	10,687
Financial and insurance services	金融・保険業	367	(351)	718
Real estate	不動産業	48,799	3,844	44,955
Services	各種サービス	27,470	(2,973)	30,443
Municipal government	地方公共団体	—	—	—
Others	その他	7,305	(1,191)	8,496

[Deposits and Other Liabilities Information]

1. Deposits outstanding

(1) Deposits outstanding (Non-Consolidated)

Item	科目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Deposits outstanding (term-end balance)	預金残高(末残)	5,131.3	85.1	5,046.2
Deposits outstanding (average balance)	預金残高(平残)	5,054.0	68.0	4,986.0

(2) Breakdown of Deposits outstanding for our Hometown Area

Item	科目 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,405.4	90.2	4,315.2
Shares in Hiroshima Prefecture	県内における預金シェア	37.5%	0.1%	37.4%
Deposits outstanding in Okayama Prefecture	岡山県	265.5	1.2	264.3
Deposits outstanding in Yamaguchi Prefecture	山口県	154.6	(2.9)	157.5
Deposits outstanding in Ehime Prefecture	愛媛県	153.0	0.4	152.6
Total	合計	4,978.5	88.9	4,889.6

[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 March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	3,778.2	153.0	3,625.2
Individual deposits	うち個人預金残高	3,429.5	3.9	3,425.6
Investment trusts	うち投資信託残高	139.6	26.3	113.3
Public bonds (National government bonds, etc.)	うち公共債(国債等)残高	150.7	94.7	56.0
Pension insurance	うち年金保険残高	58.4	28.1	30.3

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

(Billions of yen)

Hiroshima Prefecture	【広島県】 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	3,286.6	141.0	3,145.6
Individual deposits	うち個人預金残高	2,982.7	9.3	2,973.4
Investment trusts	うち投資信託残高	120.7	22.4	98.3
Public bonds (National government bonds, etc.)	うち公共債(国債等)残高	131.8	83.6	48.2
Pension insurance	うち年金保険残高	51.4	25.7	25.7

(Billions of yen)

Okayama Prefecture	【岡山県】 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	203.9	5.5	198.4
Individual deposits	うち個人預金残高	187.1	0.1	187.0
Investment trusts	うち投資信託残高	8.3	1.5	6.8
Public bonds (National government bonds, etc.)	うち公共債(国債等)残高	5.3	3.1	2.2
Pension insurance	うち年金保険残高	3.2	0.8	2.4

(Billions of yen)

Yamaguchi Prefecture	【山口県】 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	133.7	7.9	125.8
Individual deposits	うち個人預金残高	116.9	0.5	116.4
Investment trusts	うち投資信託残高	6.9	1.8	5.1
Public bonds (National government bonds, etc.)	うち公共債(国債等)残高	7.3	4.4	2.9
Pension insurance	うち年金保険残高	2.6	1.2	1.4

(Billions of yen)

Ehime Prefecture	【愛媛県】 (Japanese only)	As of March 31,2005		As of March 31,2004(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	101.0	2.1	98.9
Individual deposits	うち個人預金残高	92.0	(1.9)	93.9
Investment trusts	うち投資信託残高	2.9	0.5	2.4
Public bonds (National government bonds, etc.)	うち公共債(国債等)残高	5.0	3.1	1.9
Pension insurance	うち年金保険残高	1.1	0.4	0.7