

Financial Results for Fiscal 2005 (from April 1, 2005 to March 31,2006)

Contents

I 決算情報(連結) Consolidated Financial Information for Fiscal 2005

1.Consolidated Balance Sheets	1
2.Consolidated Statements of Income	2
3.Consolidated Statements of Retained Earnings	3
4.Consolidated Statements of Cash Flows	4

II 決算情報(単体) Non-Consolidated Financial Information for Fiscal 2005

1.Non-Consolidated Balance Sheets	5
2.Non-Consolidated Statements of Income	6

III 決算付属資料 Financial Data for Fiscal 2005

1.Income Status	7
2.Banking Profit	9
3.Interest Rate Spread	9
4.Gains and Losses on Securities	9
5.Capital Adequacy Ratio	10
6.Return on Equity	10
7.Deferred Tax Assets	11
8.Gains and Losses on Valuation of Securities	12

[Loans and Other Assets Information]

1.Loans Outstanding	13
2.Risk Managed Loans	15
3.Reserve for Possible Loan Losses	15
4.Ratio to Reserve for Total Risk Managed Loans	16
5.Problem Loans Disclosed under the Financial Revitalization Law	16
6.Coverage of Problem Loans Disclosed under the Financial Revitalization Law	16
7.Loans to Entities Overseas by Country	17
8.Loan Portfolio	17

[Deposits and Other Liabilities Information]

1.Deposits Outstanding	19
2.Individual Custody Assets	19

Consolidated Financial Information for Fiscal 2005

1. Consolidated Balance Sheets

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31,2006 (A)	As of March 31,2005 (B)	(A)-(B)
Assets	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	142,808	247,294	(104,486)
Call loans and bills purchased	コ ー ル ロ ー ン 及 び 買 入 手 形	8,427	12,561	(4,134)
Financial receivables purchased	買 入 金 銭 債 権	18,486	9,789	8,697
Trading assets	特 定 取 引 資 産	9,341	12,862	(3,521)
Securities	有 価 証 券	1,810,850	1,602,371	208,479
Loans and bills discounted	貸 出 金	3,924,922	3,885,115	39,807
Foreign exchanges	外 国 為 替	4,993	4,033	960
Other assets	そ の 他 資 産	35,895	38,155	(2,260)
Premises and equipment	動 産 不 動 産	88,477	89,764	(1,287)
Deferred tax assets	繰 延 税 金 資 産	5,049	24,190	(19,141)
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	83,983	88,034	(4,051)
Reserve for possible loan losses	貸 倒 引 当 金	(44,331)	(61,105)	16,774
Total Assets	資 産 の 部 合 計	6,088,905	5,953,068	135,837
Liabilities	(負 債 の 部)			
Deposits	預 金	5,117,467	5,130,825	(13,358)
Negotiable certificates of deposit	譲 渡 性 預 金	87,699	76,421	11,278
Call money and bills sold	コ ー ル マ ネ ー 及 び 売 渡 手 形	179,224	49,252	129,972
Deposits received for bonds lending / borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	92,592	59,999	32,593
Trading liabilities	特 定 取 引 負 債	6,121	9,992	(3,871)
Borrowed money	借 用 金	61,918	91,284	(29,366)
Foreign exchanges	外 国 為 替	225	177	48
Bonds	社 債	134,000	149,000	(15,000)
Due to trust account	信 託 勘 定 借	34	32	2
Other liabilities	そ の 他 負 債	25,841	30,060	(4,219)
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	80	604	(524)
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,862	17,983	879
Acceptances and guarantees	支 払 承 諾	83,983	88,034	(4,051)
Total liabilities	負 債 の 部 合 計	5,808,051	5,703,667	104,384
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	30,637	30,636	1
Retained earnings	利 益 剰 余 金	122,206	105,929	16,277
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	24,583	25,878	(1,295)
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	49,290	32,699	16,591
Foreign currency translation adjustments	為 替 換 算 調 整 勘 定	(0)	(0)	-
Common stock in treasury	自 己 株 式	(438)	(316)	(122)
Total stockholders' equity	資 本 の 部 合 計	280,853	249,401	31,452
Total liabilities, minority interests and Stockholders' equity	負 債、少 数 株 主 持 分 及 び 資 本 の 部 合 計	6,088,905	5,953,068	135,837

Amounts less than one millions have been omitted.

2. Consolidated Statements of Income

(Millions of yen)

Item	科 目 (Japanese only)	FY 2005 (A)	FY 2004 (B)	(A)-(B)
Operating income	経 常 収 益	148,668	143,926	4,742
Interest income	資 金 運 用 収 益	109,600	103,187	6,413
Interest on loans and discounts	(うち貸出金利息)	79,808	82,406	(2,598)
Interest and dividends on securities	(うち有価証券利息配当金)	21,907	17,211	4,696
Trust fees	信 託 報 酬	50	33	17
Fees and commissions	役 務 取 引 等 収 益	24,306	21,676	2,630
Trading income	特 定 取 引 収 益	2,149	1,994	155
Other operating income	そ の 他 業 務 収 益	6,023	6,823	(800)
Other income	そ の 他 経 常 収 益	6,539	10,211	(3,672)
Operating expenses	経 常 費 用	116,733	118,765	(2,032)
Interest expense	資 金 調 達 費 用	20,495	12,732	7,763
Interest on deposits	(うち預金利息)	9,729	5,056	4,673
Fees and commissions	役 務 取 引 等 費 用	8,087	7,971	116
Other operating expenses	そ の 他 業 務 費 用	3,584	5,099	(1,515)
General and administrative expenses	営 業 経 費	60,557	59,976	581
Other expenses	そ の 他 経 常 費 用	24,007	32,985	(8,978)
Operating profits	経 常 利 益	31,935	25,161	6,774
Extraordinary gains	特 別 利 益	233	5,836	(5,603)
Extraordinary losses	特 別 損 失	758	5,153	(4,395)
Income before income taxes	税 金 等 調 整 前 当 期 純 利 益	31,411	25,844	5,567
Current	法 人 税 、 住 民 税 及 び 事 業 税	5,059	201	4,858
Deferred	法 人 税 等 調 整 額	7,457	10,201	(2,744)
Net income	当 期 純 利 益	18,894	15,441	3,453

Amounts less than one millions have been omitted.

3. Consolidated Statements of Retained Earnings

(Millions of yen)

Item	科 目 (Japanese only)	FY 2005 (A)	FY 2004 (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	30,636	30,635	1
Increase in capital surplus	資 本 剩 余 金 増 加 高	0	1	(1)
Gains on disposition of common stock in treasury	自 己 株 式 処 分 差 益	0	1	(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	30,637	30,636	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	105,929	91,164	14,765
Increase in retained earnings	利 益 剩 余 金 増 加 高	19,399	17,888	1,511
Net income	当 期 純 利 益	18,894	15,441	3,453
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	264	—	264
Reversal of land revaluation reserve	土 地 再 評 価 差 額 金 取 崩 額	241	2,446	(2,205)
Decrease in retained earnings	利 益 剩 余 金 減 少 高	3,122	3,123	(1)
Cash dividends paid	配 当 金	3,122	3,123	(1)
Consolidated retained earnings balance at term-end	利 益 剩 余 金 期 末 残 高	122,206	105,929	16,277

Amounts less than one millions have been omitted.

4. Consolidated Statements of Cash Flows

(Millions of yen)

Item	科目 (Japanese only)	FY 2005 (A)	FY 2004 (B)	(A)-(B)
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	税金等調整前当期純利益	31,411	25,844	5,567
Depreciation and amortization	減価償却費	5,688	3,561	2,127
Impairment losses	減損損失	208	4,186	(3,978)
Amortization of consolidation difference	連結調整勘定償却額	53	-	53
Equity in losses (gains) of affiliated companies	持分法による投資損益	(537)	(61)	(476)
Net change in reserve for possible loan losses	貸倒引当金の増加額	(16,774)	10,085	(26,859)
Net change in allowance for losses on sale of securities	投資損失引当金の増加額	-	(9)	9
Net change in allowance for severance and retirement benefits	退職給付引当金の増加額	(523)	(3,322)	2,799
Interest income	資金運用収益	(109,600)	(103,187)	(6,413)
Interest expenses	資金調達費用	20,495	12,732	7,763
Net (gains) losses on securities transactions	有価証券関係損益	(1,562)	(5,366)	3,804
Net (gains) losses from disposition of premises and equipment	動産不動産処分損益	327	724	(397)
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	3,521	(1,672)	5,193
Net change in trading liabilities	特定取引負債の純増減	(3,870)	1,942	(5,812)
Net change in loans	貸出金の純増減	(39,806)	(34,449)	(5,357)
Net change in deposits	預金の純増減	(13,358)	85,025	(98,383)
Net change in negotiable certificates of deposit	譲渡性預金の純増減	11,278	7,481	3,797
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	(5,366)	(3,837)	(1,529)
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	2,815	(3,420)	6,235
Net change in call loans and bills purchased	コールローン等の純増減	(4,563)	(5,071)	508
Net change in call money and bills sold	コールマネー等の純増減	129,971	32,911	97,060
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	32,592	(18,075)	50,667
Net change in foreign exchanges (asset account)	外国為替(資産)の純増減	(960)	(106)	(854)
Net change in foreign exchanges (liability account)	外国為替(負債)の純増減	47	(59)	106
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	114,575	107,940	6,635
Interest paid	資金調達による支出	(21,631)	(13,331)	(8,300)
Other-net	その他	(26,058)	(13,242)	(12,816)
Sub total	小計	88,373	77,809	10,564
Income taxes paid	法人税等の支払額	(637)	(144)	(493)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	87,736	77,665	10,071
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	(1,086,746)	(1,275,588)	188,842
Proceeds from sales of securities	有価証券の売却による収入	691,153	766,723	(75,570)
Proceeds from maturity of securities	有価証券の償還による収入	229,246	432,977	(203,731)
Purchases of premises and equipment	動産不動産の取得による支出	(1,895)	(1,880)	(15)
Proceeds from sales of premises and equipment	動産不動産の売却による収入	992	1,728	(736)
Net cash used in investing activities	投資活動によるキャッシュ・フロー	(167,249)	(76,039)	(91,210)
Cash flows from financing activities	III 財務活動によるキャッシュ・フロー			
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(24,000)	(8,000)	(16,000)
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	12,000	8,000
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)	(3,000)	(12,000)
Dividends paid	配当金支払額	(3,118)	(3,120)	2
Purchases of common stock in treasury	自己株式の取得による支出	(108)	(121)	13
Proceeds from sale of common stock in treasury	自己株式の売却による収入	3	8	(5)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(22,223)	(2,234)	(19,989)
Foreign currency translation adjustments	IV 現金及び現金同等物に係る換算差額	65	19	46
Net change in cash and cash equivalents	V 現金及び現金同等物の増加額	(101,671)	(588)	(101,083)
Cash and cash equivalents at beginning of period	VI 現金及び現金同等物の期首残高	242,103	242,692	(589)
Cash and cash equivalents at term-end	VII 現金及び現金同等物の期末残高	140,432	242,103	(101,671)

Amounts less than one million have been omitted

Non-Consolidated Financial Information for Fiscal 2005

1. Non-Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2006 (A)	As of March 31, 2005 (B)	(A)-(B)
Assets	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	142,808	247,294	(104,486)
Call loans	コ ー ル ロ ー ン	8,427	12,561	(4,134)
Financial receivables purchased	買 入 金 銭 債 権	18,486	9,789	8,697
Trading assets	特 定 取 引 資 産	9,341	12,862	(3,521)
Securities	有 価 証 券	1,810,481	1,602,797	207,684
Loans and bills discounted	貸 出 金	3,924,922	3,885,115	39,807
Foreign exchanges	外 国 為 替	4,993	4,033	960
Other assets	そ の 他 資 産	35,434	37,629	(2,195)
Premises and equipment	動 産 不 動 産	88,409	89,698	(1,289)
Deferred tax assets	繰 延 税 金 資 産	4,965	24,106	(19,141)
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	107,983	107,034	949
Reserve for possible loan losses	貸 倒 引 当 金	(44,318)	(61,101)	16,783
Total Assets	資 産 の 部 合 計	6,111,936	5,971,822	140,114
Liabilities	(負 債 の 部)			
Deposits	預 金	5,118,369	5,131,326	(12,957)
Negotiable certificates of deposit	譲 渡 性 預 金	87,819	76,611	11,208
Call money	コ ー ル マ ネ ー	69,224	48,752	20,472
Deposits received for bonds lending/borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	92,592	59,999	32,593
Bills sold	売 渡 手 形	110,000	500	109,500
Trading liabilities	特 定 取 引 負 債	6,121	9,992	(3,871)
Borrowed money	借 用 金	85,918	110,284	(24,366)
Foreign exchanges	外 国 為 替	225	177	48
Bonds	社 債	110,000	130,000	(20,000)
Due to trust account	信 託 勘 定 借	34	32	2
Other liabilities	そ の 他 負 債	25,401	29,814	(4,413)
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	-	531	(531)
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,862	17,983	879
Acceptances and guarantees	支 払 承 諾	107,983	107,034	949
Total liabilities	負 債 の 部 合 計	5,832,552	5,723,040	109,512
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	2	1	1
Gains on disposition of common stock in treasury	自 己 株 式 処 分 差 益	2	1	1
Retained earnings	利 益 剰 余 金	120,752	105,309	15,443
Legal earned reserve	利 益 準 備 金	40,153	40,153	-
Voluntary reserve	任 意 積 立 金	61,604	47,104	14,500
Unappropriated profit	当 期 未 処 分 利 益	18,995	18,052	943
Net income	当 期 純 利 益	18,323	15,215	3,108
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	24,583	25,878	(1,295)
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	49,254	32,694	16,560
Common stock in treasury	自 己 株 式	(416)	(310)	(106)
Total Stockholders' equity	資 本 の 部 合 計	279,383	248,782	30,601
Total liabilities and stockholders' equity	負 債 及 び 資 本 の 部 合 計	6,111,936	5,971,822	140,114

Amounts less than one millions have been omitted.

2. Non-Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	FY 2005 (A)	FY 2004 (B)	(A)-(B)
Operating income	経常収益	147,495	143,136	4,359
Interest income	資金運用収益	109,601	103,188	6,413
Interest on loans and discounts	(うち貸出金利息)	79,808	82,406	(2,598)
Interest and dividends on securities	(うち有価証券利息配当金)	21,909	17,212	4,697
Trust fees	信託報酬	50	33	17
Fees and commissions	役務取引等収益	23,645	20,949	2,696
Trading income	特定取引収益	2,149	1,994	155
Other operating income	その他業務収益	6,023	6,823	(800)
Other income	その他経常収益	6,026	10,147	(4,121)
Operating expenses	経常費用	116,214	118,333	(2,119)
Interest expense	資金調達費用	20,533	12,773	7,760
Interest on deposits	(うち預金利息)	9,729	5,056	4,673
Fees and commissions	役務取引等費用	7,781	7,567	214
Other operating expenses	その他業務費用	3,584	5,099	(1,515)
General and administrative expenses	営業経費	60,407	59,920	487
Other expenses	その他経常費用	23,907	32,972	(9,065)
Operating profits	経常利益	31,281	24,803	6,478
Extraordinary gains	特別利益	233	5,836	(5,603)
Extraordinary losses	特別損失	755	5,136	(4,381)
Income before income taxes	税引前当期純利益	30,759	25,503	5,256
Curret	法人税、住民税及び事業税	4,977	92	4,885
Deferred	法人税等調整額	7,458	10,195	(2,737)
Net income	当期純利益	18,323	15,215	3,108
Unappropriated profit brought forward	前期繰越利益	1,991	1,952	39
Reversal of land revaluation excess	土地再評価差額金取崩額	241	2,446	(2,205)
Interim dividends	中間配当額	1,561	1,561	-
Uhappropriated profit	当期末処分利益	18,995	18,052	943

Amounts less than one millions have been omitted.

Financial Data for Fiscal 2005

1. Income Status

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	FY 2005		FY 2004
		(A)	(A)-(B)	(B)
Gross banking profit	業 務 粗 利 益	109,570	2,021	107,549
Core gross banking profit	(うちコア業務粗利益)	109,615	2,552	107,063
Domestic gross banking profit	国 内 業 務 粗 利 益	101,069	2,897	98,172
Core gross banking profit	(うちコア業務粗利益)	99,989	2,831	97,158
Interest income	資 金 利 益	83,308	(670)	83,978
Fees and commissions	役 務 取 引 等 利 益	15,327	2,465	12,862
Trading income	特 定 取 引 利 益	331	(205)	536
Other operating income	そ の 他 業 務 利 益	2,101	1,306	795
Gains (losses) from securities	(うち債券関係損益)	1,080	67	1,013
International gross banking profit	国 際 業 務 粗 利 益	8,500	(877)	9,377
Core gross banking profit	(うちコア業務粗利益)	9,626	(278)	9,904
Interest income	資 金 利 益	5,758	(678)	6,436
Fees and commissions	役 務 取 引 等 利 益	587	34	553
Trading income	特 定 取 引 利 益	1,817	359	1,458
Other operating income	そ の 他 業 務 利 益	336	(592)	928
Gains (losses) from securities	(うち債券関係損益)	(1,126)	(599)	(527)
Expenses	経 費 (除く臨時処理分)	59,695	389	59,306
Personnel expenses	人 件 費	28,794	416	28,378
Non-personnel expenses	物 件 費	27,870	140	27,730
Taxes	税 金	3,031	(166)	3,197
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	49,874	1,631	48,243
Core banking profit	(コア業務純益)	49,920	(2,163)	47,757
Transfer to general reserve for possible loan losses ①	一般貸倒引当金繰入額①	(3,077)	4,233	(7,310)
Banking profit(after transfer to general reserve for possible loan losses)	業 務 純 益	52,951	(2,602)	55,553
Gains (losses) from securities	(うち債券関係損益)	(45)	(530)	485
Non-recurrent gains (losses)	臨 時 損 益	(21,669)	9,080	(30,749)
Gains (losses) on stocks	株 式 等 関 係 損 益	1,452	(3,109)	4,561
Gains on sales of stocks	株 式 等 売 却 益	4,320	(1,879)	6,199
Losses on sales of stocks	株 式 等 売 却 損	2,140	578	1,562
Write-off amount of stocks	株 式 等 償 却	727	652	75
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	21,764	(16,199)	37,963
Write-off amount of loans	貸 出 金 償 却	9,773	2,794	6,979
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	5,841	(21,879)	27,720
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	6,149	2,886	3,263
Credit cost(①+②)	(与信費用①+②)	18,687	(11,965)	30,652
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(1,357)	(4,008)	2,651
Operating profits	経 常 利 益	31,281	6,478	24,803
Extraordinary gains (losses)	特 別 損 益	(521)	(1,220)	699
Net gains (losses) on severance and retirement benefits	うち退職給付関係損益	-	(5,600)	5,600
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	(535)	4,375	(4,910)
Net gains from disposition of premises and equipment	動 産 不 動 産 処 分 益	213	-	213
Net losses from disposition of premises and equipment	動 産 不 動 産 処 分 損	540	(398)	938
Impairment losses	減 損 損 失	208	(3,978)	4,186
Income before income taxes	税 引 前 当 期 純 利 益	30,759	5,256	25,503
Current	法 人 税 、 住 民 税 及 び 事 業 税	4,977	4,885	92
Deferred	法 人 税 等 調 整 額	7,458	(2,737)	10,195
Net income	当 期 純 利 益	18,323	3,108	15,215

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

(Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	FY 2005		FY 2004
		(A)	(A)-(B)	(B)*
Consolidated gross banking profit	連結粗利益	109,961	2,049	107,912
Interest income	資金利益	89,104	(1,351)	90,455
Fees and commissions	役務取引等利益	16,269	2,531	13,738
Trading income	特定取引利益	2,149	155	1,994
Other operating income	その他業務利益	2,438	714	1,724
General and administrative expenses	営業経費	60,557	581	59,976
Write-off and reserve expenses	貸倒償却引当費用	18,687	(11,965)	30,652
Write-off amount of loans	貸出金償却	9,773	2,794	6,979
Net transfer to specific reserve for possible loan losses	個別貸倒引当金繰入額	5,841	(21,879)	27,720
Net transfer to general reserve for possible loan losses	一般貸倒引当金繰入額	(3,077)	4,233	(7,310)
Losses on sales of loans to credit	貸出債権売却損等	6,149	2,886	3,263
Gains (losses) on stocks	株式等関係損益	1,417	(3,144)	4,561
Equity in gains (losses) of affiliated companies	持分法による投資損益	537	476	61
Others	その他	(736)	(3,990)	3,254
Operating profits	経常利益	31,935	6,774	25,161
Extraordinary gains (losses)	特別損益	(524)	(1,207)	683
Income before income taxes	税金等調整前当期純利益	31,411	5,567	25,844
Current	法人税、住民税及び事業税	5,059	4,858	201
Deferred	法人税等調整額	7,457	(2,744)	10,201
Net income	当期純利益	18,894	3,453	15,441

[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 2005		FY 2004
		(A)	(A)-(B)	(B)
Consolidated core banking profit	連結コア業務純益	50,214	2,151	48,063

[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)	FY 2005		FY 2004
		(A)	(A)-(B)	(B)
Number of consolidated subsidiaries	連結子会社数	5	1	4
Number of affiliated companies applicable to the equity method	持分法適用会社数	6	3	3

2. Banking Profit (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	FY 2005		FY 2004
		(A)	(A)-(B)	(B)*
Core banking profit	コア業務純益	49,920	2,163	47,757
Per head (in thousands of yen)	職員一人当たり(千円)	18,272	1,427	16,845
Banking profit (before transfer to general reserve for possible loan losses)	実質業務純益	49,874	1,631	48,243
Per head (in thousands of yen)	職員一人当たり(千円)	18,255	1,239	17,016
Banking profit	業務純益	52,951	(2,602)	55,553
Per head (in thousands of yen)	職員一人当たり(千円)	19,381	(214)	19,595

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

Item	科目 (Japanese only)	FY 2005		FY 2004
		(A)	(A)-(B)	(B)*
Average yield on interest earnings assets ①	資金運用利回 ①	1.69%	(0.06%)	1.75%
Average yield on loans and bills discounted	貸出金利回	2.00%	(0.08%)	2.08%
Average yield on securities	有価証券利回	0.91%	—	0.91%
Average yield on interest bearing liabilities ②	資金調達原価 ②	1.23%	(0.04%)	1.27%
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.04%	(0.01%)	0.05%
Average interest rate spread on loans and deposits	預貸金利鞘	0.78%	(0.08%)	0.86%
Average interest rate spread ①-②	総資金利鞘 ①-②	0.46%	(0.02%)	0.48%

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

(Millions of yen)

Item	科目 (Japanese only)	FY 2005		FY 2004
		(A)	(A)-(B)	(B)*
Gains (losses) on bonds (National government bonds, etc.)	国債等債券関係損益	(45)	(530)	485
Gains on sales	売却益	3,539	(1,781)	5,320
Losses on sales	売却損	3,584	(1,250)	4,834
Write-offs	償却	—	—	—

(Millions of yen)

Item	科目 (Japanese only)	FY 2005		FY 2004
		(A)	(A)-(B)	(B)*
Gains (losses) on stocks	株式等関係損益	1,452	(3,109)	4,561
Gains on sales	売却益	4,320	(1,879)	6,199
Losses on sales	売却損	2,140	578	1,562
Write-offs	償却	727	652	75

5. Capital Adequacy Ratio (Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31, 2006		As of March 31, 2005 (B)
		(A)	(A)-(B)	
Capital adequacy ratio	自己資本比率	9.55%	0.19%	9.36%
Tier I capital adequacy ratio	うち基本的項目比率	5.77%	0.43%	5.34%
Tier I ①	基本的項目①	205.0	15.8	189.2
Tier II ②	補完的項目②	135.3	(7.0)	142.3
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	19.5	(0.2)	19.7
Subordinated loans	うち劣後ローン(債券)残高	95.4	(5.1)	100.5
Deduction ③	控除項目③	0.8	0.6	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	339.5	8.1	331.4
Risk assets	リスクアセット	3,553.2	15.2	3,538.0

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

(Billions of yen)

Item	科目 (Japanese only)	As of March 31, 2006		As of March 31, 2005 (B)
		(A)	(A)-(B)	
Capital adequacy ratio	自己資本比率	9.53%	0.18%	9.35%
Tier I capital adequacy ratio	うち基本的項目比率	5.73%	0.40%	5.33%
Tier I ①	基本的項目①	203.6	15.0	188.6
Tier II ②	補完的項目②	135.3	(7.0)	142.3
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	19.5	(0.2)	19.7
Subordinated loans (bonds)	うち劣後ローン(債券)残高	95.4	(5.1)	100.5
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	338.7	8.0	300.7
Risk assets	リスクアセット	3,552.2	14.5	3,537.7

6. Return On Equity (Non-Consolidated)

Item	科目 (Japanese only)	FY 2005		FY 2004 (B)
		(A)	(A)-(B)	
Core banking profit basis	コア業務純益ベース	18.90%	(1.12%)	20.02%
Banking profit basis (before transfer to general reserve for possible loan losses)	実質業務純益ベース	18.88%	(1.35%)	20.23%
Banking profit basis	業務純益ベース	20.05%	(3.24%)	23.29%
Net income basis	当期純利益ベース	6.93%	0.55%	6.38%

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

7. Deferred Tax Assets (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31, 2006		As of March
		(A)	(A)-(B)	31, 2005 (B)
Total deferred tax assets ①	税効果資本にかかる繰延税金資産①	39.2	(7.6)	46.8
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	95.6	(18.6)	114.2
Core banking profit ③	コア業務純益③	49.9	2.1	47.8
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	1.9years	(0.5years)	2.4years

[Breakdown of cause of deferred tax assets and liabilities]

(Billions of yen)

Item	科目 (Japanese only)	As of March 31, 2006		As of March
		(A)	(A)-(B)	31, 2005 (B)
Reserve for possible loan losses	貸倒引当金	33.3	(6.5)	39.8
Write-down of securities	有価証券評価損	3.1	—	3.1
Depreciation	減価償却	2.0	0.6	1.4
Allowance for severance and retirement benefit	退職給付引当金	1.4	(0.9)	2.3
Others	その他	2.5	(0.4)	2.9
Subtotal deferred tax assets ④	繰延税金資産小計	42.3	(7.2)	49.5
Valuation allowance ⑤	評価性引当金	(0.5)	(0.5)	—
Total deferred tax assets (④+⑤) ⑥	繰延税金資産合計	41.8	(7.7)	49.5
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)	0.1	(2.7)
Deferred tax liabilities of net unrealized holding gains on securities available for sale	その他有価証券評価差額金	(34.2)	(11.5)	(22.7)
Total deferred tax liabilities ⑦	繰延税金負債合計	(36.8)	(11.4)	(25.4)
Net deferred tax assets (⑥-⑦)	繰延税金資産の純額	5.0	(19.1)	24.1

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 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

② 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 31,2006				As of March 31,2005		
		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	83,482	28,068	115,204	31,722	55,414	60,529	5,114
Total	合計	83,482	28,068	115,204	31,722	55,414	60,529	5,114
Stocks	株式	98,748	60,722	99,411	663	38,026	40,814	2,787
Bonds	債券	(24,062)	(36,132)	2,342	26,404	12,070	12,146	76
Others	その他	8,795	3,478	13,450	4,654	5,317	7,568	2,250

[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" is 49,290 million yen as of March 31,2006.

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2006				As of March 31,2005		
		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	83,482	28,068	115,204	31,722	55,414	60,529	5,114
Total	合計	83,482	28,068	115,204	31,722	55,414	60,529	5,114
Stocks	株式	98,748	60,722	99,411	663	38,026	40,814	2,787
Bonds	債券	(24,062)	(36,132)	2,342	26,404	12,070	12,146	76
Others	その他	8,795	3,478	13,450	4,654	5,317	7,568	2,250

[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" is 49,254 million yen as of March 31,2006.

[Loans and Other Assets Information]

1. Loans outstanding

(1) Loans outstanding (Non-Consolidated)

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Loans outstanding (term-end balance)	貸 出 金 残 高 (未 残)	3,924.9	39.8	3,885.1
Loans outstanding (average balance)	貸 出 金 残 高 (平 残)	3,965.1	6.2	3,958.9

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

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	2,694.7	(2.5)	2,697.2
Shares in Hiroshima prefecture	県内における貸出シェア	33.1%	(0.6%)	33.7%
Loans outstanding in Okayama Prefecture	岡 山 県	225.9	2.4	253.5
Loans outstanding in Yamaguchi Prefecture	山 口 県	125.5	1.2	124.3
Loans outstanding in Ehime Prefecture	愛 媛 県	266.5	19.7	246.8
Total	合 計	3,342.6	20.8	3,321.8

[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 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Individual loans	個 人 ロ ー ン 残 高	984.1	30.6	953.5
Housing loans	う ち 住 宅 ロ ー ン 残 高	707.3	27.8	679.5
Other loans	う ち そ の 他 ロ ー ン 残 高	276.8	2.8	274.0

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

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Individual loans in Hiroshima Prefecture	広 島 県	843.8	26.4	817.4
Individual loans in Okayama Prefecture	岡 山 県	77.3	3.1	74.2
Individual loans in Yamaguchi Prefecture	山 口 県	34.6	2.5	32.1
Individual loans in Ehime Prefecture	愛 媛 県	19.6	(0.2)	19.8

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

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals	中 小 企 業 等 貸 出 残 高	3,089.5	27.4	3,062.1
Ratio to total loans and bill discounted	中 小 企 業 等 貸 出 比 率	79.1%	-	79.1%

(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 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
		(Billions of yen)		
Loans outstanding to small-and medium-sized businesses and individuals in Hiroshima Prefecture	広島県	2,324.3	10.5	2,313.8
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	岡山県	232.0	4.4	227.6
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	山口県	117.1	0.7	116.4
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	愛媛県	233.2	15.7	217.5

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

Item	科目 (Japanese only)	As of March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
		(Billions of yen)		
Loans outstanding insured by the Credit Guarantee Association in Hiroshima Prefecture	広島県	196.5	16.3	180.2
Loans outstanding insured by the Credit Guarantee Association in Okayama Prefecture	岡山県	16.3	1.1	15.2
Loans outstanding insured by the Credit Guarantee Association in Yamaguchi Prefecture	山口県	8.0	(0.2)	8.2
Loans outstanding insured by the Credit Guarantee Association in Ehime Prefecture	愛媛県	5.5	—	5.5

2. Risk Managed Loans

(Non-Consolidated)

Item	科目 (Japanese only)	As of March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	10,995	5,765	5,230
Other delinquent loans	延滞債権	65,140	(44,004)	109,144
Loans past due 3 months or more	3ヵ月以上延滞債権	4,466	(918)	5,384
Restructured loans	貸出条件緩和債権	47,498	(20,588)	68,086
Total Risk managed loans	リスク管理債権合計	128,100	(59,745)	187,845

(Consolidated)

Item	科目 (Japanese only)	As of March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	10,995	5,765	5,230
Other delinquent loans	延滞債権	65,140	(44,004)	109,144
Loans past due 3 months or more	3ヵ月以上延滞債権	4,466	(918)	5,384
Restructured loans	貸出条件緩和債権	47,498	(20,588)	68,086
Total Risk managed loans	リスク管理債権合計	128,100	(59,745)	187,845

[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 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	44,318	(16,783)	61,101
General reserve for possible loan losses	一般貸倒引当金	20,391	(3,077)	23,468
Specific reserve for possible loan losses	個別貸倒引当金	23,926	(13,706)	37,632
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 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	44,331	(16,774)	61,105
General reserve for possible loan losses	一般貸倒引当金	20,391	(3,077)	23,468
Specific reserve for possible loan losses	個別貸倒引当金	23,939	(13,697)	37,636
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, 2006		As of March 31, 2005(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	52.5%	4.9%	47.6%
After partial direct write-off	部分直接償却後	34.5%	2.0%	32.5%

(Consolidated)

Item	科目 (Japanese only)	As of March 31, 2006		As of March 31, 2005(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	52.5%	4.9%	47.6%
After partial direct write-off	部分直接償却後	34.5%	2.0%	32.5%

5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2006		As of March 31, 2005(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	23,890	(3,207)	27,097
Doubtful loans	危険債権	52,662	(36,059)	88,721
Substandard loans	要管理債権	51,964	(21,506)	73,470
total ①	合計 ①	128,518	(60,771)	189,289

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, 2006		As of March 31, 2005(B)
		(A)	(A)-(B)	
Coverage amount ②	カバー額 ②	99,473	(34,997)	134,470
Portion covered by reserve ③	貸倒引当金 ③	37,131	(15,630)	52,761
Portion covered by collateral	担保保証等による保全部分	62,341	(19,368)	81,709
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	77.4%	6.4%	71.0%
Coverage ratio before partial direct write-off	(参考:部分直接償却前のカバー率)	83.6%	6.1%	77.5%
Excluding collateral and guarantees ④	担保保証等による保全のない部分 ④	66,177	(41,403)	107,580
Coverage ratio ③/④	引当率 ③ / ④	56.1%	7.1%	49.0%
Ratio to total loans outstanding	総与信に占める開示額の割合	3.2%	(1.5%)	4.7%

7. Loans to Entities Overseas by Country

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

Item	科目 (Japanese only)	As of March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
The Federation of Malaysia	マ レ ー シ ア	115	(47)	162
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 31,2006		As of March 31,2005(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 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店舗(除く特別国際金融取引勘定)	3,904,922	35,807	3,869,115
Manufacturing	製 造 業	640,273	(11,847)	652,120
Agriculture	農 業	2,810	(434)	3,244
Forestry	林 業	500	59	441
Fishery	漁 業	632	(253)	885
Mining	鉱 業	2,929	156	2,773
Construction	建 設 業	194,239	(18,093)	212,332
Electricity, gas and water	電気・ガス・熱供給・水道業	18,618	(2,071)	20,689
Telecommunication	情 報 通 信 業	18,737	2,519	16,218
Transportation	運 輸 業	182,762	5,781	176,981
Wholesale	卸 売 業	244,632	(652)	245,284
Retail services	小 売 業	213,703	(17,128)	230,831
Financial and insurance services	金 融 ・ 保 険 業	301,252	32,333	268,919
Retail estate	不 動 産 業	500,274	(8,515)	508,789
Services	各 種 サ ー ビ ス	426,751	(14,369)	441,120
Municipal government	地 方 公 共 団 体	148,662	26,284	122,378
Others	そ の 他	1,008,138	42,038	966,100

(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	2,694.7	255.9	125.5	266.5
Manufacturing	製造業	422.0	49.2	29.2	45.1
Agriculture	農業	2.3	0.1	0.1	0.4
Forestry	林業	0.4	0	0.1	0
Fishery	漁業	0.4	0	0	0.2
Mining	鉱業	2.4	0.1	0.3	0.1
Construction	建設業	141.6	17.8	10.7	9.0
Electricity, gas and water	電気・ガス・熱供給・水道業	14.3	0.1	0.2	1.6
Telecommunication	情報通信業	13.9	0.9	0.2	0.2
Transportation	運輸業	105.5	5.3	4.8	48.7
Wholesale	卸売業	158.2	28.7	10.8	12.8
Retail services	小売業	144.0	19.0	14.5	17.7
Financial and insurance services	金融・保険業	112.4	0.4	0	1.3
Retail estate	不動産業	387.9	33.8	6.7	11.7
Services	各種サービス	311.4	31.2	14.2	22.3
Municipal government	地方公共団体	79.0	0.1	0	0
Others	その他	796.0	69.2	33.7	95.4

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

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2006		As of March 31, 2005(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	128,100	(59,745)	187,845
Manufacturing	製造業	26,852	(24,499)	51,351
Agriculture	農業	90	(412)	502
Forestry	林業	—	(7)	7
Fishery	漁業	149	(198)	347
Mining	鉱業	17	(193)	210
Construction	建設業	7,259	(7,253)	14,512
Electricity, gas and water	電気・ガス・熱供給・水道業	—	—	—
Telecommunication	情報通信業	77	(43)	120
Transportation	運輸業	5,943	(486)	6,429
Wholesale	卸売業	22,162	(1,702)	23,864
Retail services	小売業	5,865	(689)	6,554
Financial and insurance services	金融・保険業	211	(156)	367
Real estate	不動産業	26,814	(21,985)	48,799
Services	各種サービス	25,856	(1,614)	27,470
Municipal government	地方公共団体	—	—	—
Others	その他	6,798	(507)	7,305

[Deposits and Other Liabilities Information]

1. Deposits outstanding

(1) Deposits outstanding (Non-Consolidated)

Item	科目 (Japanese only)	As of March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Deposits outstanding (term-end balance)	預金残高(未残)	5,118.3	(13.0)	5,131.3
Deposits outstanding (average balance)	預金残高(平残)	5,122.5	68.5	5,054.0

(Billions of yen)

(2) Breakdown of Deposits outstanding for our Hometown Area

Item	科目 (Japanese only)	As of March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,421.3	15.9	4,405.4
Shares in Hiroshima Prefecture	県内における預金シェア	37.6%	0.1%	37.5%
Deposits outstanding in Okayama Prefecture	岡山県	254.9	(10.6)	265.5
Deposits outstanding in Yamaguchi Prefecture	山口県	159.7	5.1	154.6
Deposits outstanding in Ehime Prefecture	愛媛県	147.4	(5.6)	153.0
Total	合計	4,983.3	4.8	4,978.5

(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 March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	3,932.3	149.2	3,783.1
Individual deposits	うち個人預金残高	3,451.2	21.7	3,429.5
Public bonds (National government bonds, etc.)	うち公共債(国債等)残高	209.9	59.2	150.7
Investment trusts	うち投資信託残高	169.5	29.2	140.3
Pension insurance	うち年金保険残高	96.2	37.8	58.4
Foreign bonds and derivative bonds, etc.	うち外債・仕組債等残高	5.5	1.3	4.2

(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 March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	3,440.5	149.7	3,290.8
Individual deposits	うち個人預金残高	3,020.4	37.7	2,982.7
Public bonds (National government bonds, etc.)	うち公共債(国債等)残高	181.9	50.1	131.8
Investment trusts	うち投資信託残高	147.4	26.0	121.4
Pension insurance	うち年金保険残高	86.4	35.0	51.4
Foreign bonds and derivative bonds, etc.	うち外債・仕組債等残高	4.4	0.9	3.5

(Billions of yen)

Okayama Prefecture	【岡山県】 (Japanese only)	As of March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	203.2	(0.8)	204.0
Individual deposits	うち個人預金残高	180.1	(7.0)	187.1
Public bonds (National government bonds, etc.)	うち公共債(国債等)残高	8.7	3.4	5.3
Investment trusts	うち投資信託残高	9.9	1.6	8.3
Pension insurance	うち年金保険残高	4.1	0.9	3.2
Foreign bonds and derivative bonds, etc.	うち外債・仕組債等残高	0.4	0.3	0.1

(Billions of yen)

Yamaguchi Prefecture	【山口県】 (Japanese only)	As of March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	144.0	10.3	133.7
Individual deposits	うち個人預金残高	121.7	4.8	116.9
Public bonds (National government bonds, etc.)	うち公共債(国債等)残高	10.3	3.0	7.3
Investment trusts	うち投資信託残高	8.0	1.1	6.9
Pension insurance	うち年金保険残高	3.9	1.3	2.6
Foreign bonds and derivative bonds, etc.	うち外債・仕組債等残高	0.1	0.1	0

(Billions of yen)

Ehime Prefecture	【愛媛県】 (Japanese only)	As of March 31,2006		As of March 31,2005(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	94.6	(6.6)	101.2
Individual deposits	うち個人預金残高	82.5	(9.5)	92.0
Public bonds (National government bonds, etc.)	うち公共債(国債等)残高	7.3	2.3	5.0
Investment trusts	うち投資信託残高	3.2	0.3	2.9
Pension insurance	うち年金保険残高	1.5	0.4	1.1
Foreign bonds and derivative bonds, etc.	うち外債・仕組債等残高	0.1	(0.1)	0.2