

Financial Results for the first half of Fiscal 2005 (ended September 30, 2005)

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Consolidated Financial Information for the first half of Fiscal 2005

1. Consolidated Balance Sheets

(Millions of yen)

| Item | 科目 (Japanese only) | As of September 30,2005 (A) | As of September 30,2004 (B) | (A)-(B) | As of March 31,2005 (C) | (A)-(C) |
|---|--------------------------|--------------------------------------|--------------------------------------|----------------|-------------------------------|----------------|
| Assets | (資産の部) | | | | | |
| Cash and due from banks | 現金預け金 | 190,898 | 280,713 | (89,815) | 247,294 | (56,396) |
| Call loans and bills purchased | コールローン及び買入手形 | 9,849 | 9,516 | 333 | 12,561 | (2,712) |
| Financial receivables purchased | 買入金銭債権 | 14,860 | 6,413 | 8,447 | 9,789 | 5,071 |
| Trading assets | 特定取引資産 | 8,184 | 7,570 | 614 | 12,862 | (4,678) |
| Securities | 有価証券 | 1,833,699 | 1,478,904 | 354,795 | 1,602,371 | 231,328 |
| Loans and bills discounted | 貸出金 | 3,882,730 | 3,812,428 | 70,302 | 3,885,115 | (2,385) |
| Foreign exchanges | 外国為替 | 5,019 | 4,975 | 44 | 4,033 | 986 |
| Other assets | その他資産 | 42,363 | 33,981 | 8,382 | 38,155 | 4,208 |
| Premises and equipment | 動産不動産 | 89,106 | 91,030 | (1,924) | 89,764 | (658) |
| Deferred tax assets | 繰延税金資産 | 17,049 | 38,132 | (21,083) | 24,190 | (7,141) |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 86,266 | 89,189 | (2,923) | 88,034 | (1,768) |
| Reserve for possible loan losses | 貸倒引当金 | (56,425) | (56,745) | 320 | (61,105) | 4,680 |
| Allowance for investment losses | 投資損失引当金 | — | (8) | 8 | — | — |
| Total Assets | 資産の部合計 | 6,123,603 | 5,796,102 | 327,501 | 5,953,068 | 170,535 |
| Liabilities | (負債の部) | | | | | |
| Deposits | 預金 | 5,104,809 | 5,022,424 | 82,385 | 5,130,825 | (26,016) |
| Negotiable certificates of deposit | 譲渡性預金 | 74,321 | 65,362 | 8,959 | 76,421 | (2,100) |
| Call money and bills sold | コールマネー及び売渡手形 | 176,173 | 9,259 | 166,914 | 49,252 | 126,921 |
| Deposits received for bonds lending / borrowing transactions | 債券貸借取引受入担保金 | 121,830 | 74,831 | 46,999 | 59,999 | 61,831 |
| Trading liabilities | 特定取引負債 | 5,162 | 5,142 | 20 | 9,992 | (4,830) |
| Borrowed money | 借入金 | 85,214 | 98,182 | (12,968) | 91,284 | (6,070) |
| Foreign exchanges | 外国為替 | 318 | 258 | 60 | 177 | 141 |
| Bonds | 社債 | 154,000 | 151,000 | 3,000 | 149,000 | 5,000 |
| Due to trust account | 信託勘定借 | 26 | 23 | 3 | 32 | (6) |
| Other liabilities | その他負債 | 30,114 | 26,998 | 3,116 | 30,060 | 54 |
| Allowance for severance and retirement benefits | 退職給付引当金 | 77 | 1,219 | (1,142) | 604 | (527) |
| Deferred tax liabilities for land revaluation reserve | 再評価に係る繰延税金負債 | 17,870 | 18,180 | (310) | 17,983 | (113) |
| Acceptances and guarantees | 支払承諾 | 86,266 | 89,189 | (2,923) | 88,034 | (1,768) |
| Total liabilities | 負債の部合計 | 5,856,185 | 5,562,073 | 294,112 | 5,703,667 | 152,518 |
| 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 | — | 54,573 | — |
| Capital surplus | 資本剰余金 | 30,636 | 30,635 | 1 | 30,636 | — |
| Retained earnings | 利益剰余金 | 114,697 | 100,196 | 14,501 | 105,929 | 8,768 |
| Land revaluation reserve, net of tax | 土地再評価差額金 | 25,715 | 26,162 | (447) | 25,878 | (163) |
| Net unrealized holding gains on securities available for sale | その他有価証券評価差額金 | 42,164 | 22,698 | 19,466 | 32,699 | 9,465 |
| Foreign currency translation adjustments | 為替換算調整勘定 | (0) | (0) | — | (0) | — |
| Common stock in treasury | 自己株式 | (370) | (238) | (132) | (316) | (54) |
| Total stockholders' equity | 資本の部合計 | 267,417 | 234,029 | 33,388 | 249,401 | 18,016 |
| 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 | 5,796,102 | 327,501 | 5,953,068 | 170,535 |

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 2005 (A) | First half of FY 2004 (B) | (A)-(B) | FY 2004 |
|--|-----------------------|---------------------------------|---------------------------------|----------------|----------------|
| Operating income | 経常収益 | 72,268 | 72,047 | 221 | 143,926 |
| Interest income | 資金運用収益 | 54,211 | 52,294 | 1,917 | 103,187 |
| Interest on loans and discounts | (うち貸出金利息) | 40,160 | 41,497 | (1,337) | 82,406 |
| Interest and dividends on securities | (うち有価証券利息配当金) | 10,357 | 9,063 | 1,294 | 17,211 |
| Trust fees | 信託報酬 | 28 | 12 | 16 | 33 |
| Fees and commissions | 役務取引等収益 | 11,649 | 10,965 | 684 | 21,676 |
| Trading income | 特定取引収益 | 778 | 711 | 67 | 1,994 |
| Other operating income | その他業務収益 | 3,153 | 3,579 | (426) | 6,823 |
| Other income | その他経常収益 | 2,448 | 4,484 | (2,036) | 10,211 |
| Operating Expenses | 経常費用 | 56,053 | 59,112 | (3,059) | 118,765 |
| Interest expense | 資金調達費用 | 9,329 | 6,152 | 3,177 | 12,732 |
| Interest on deposits | (うち預金利息) | 4,788 | 2,362 | 2,426 | 5,056 |
| Fees and commissions | 役務取引等費用 | 3,719 | 3,748 | (29) | 7,971 |
| Other operating expenses | その他業務費用 | 1,178 | 3,604 | (2,426) | 5,099 |
| General and administrative expenses | 営業経費 | 30,307 | 30,549 | (242) | 59,976 |
| Other expenses | その他経常費用 | 11,518 | 15,056 | (3,538) | 32,985 |
| Operating Profits | 経常利益 | 16,214 | 12,935 | 3,279 | 25,161 |
| Extraordinary gains | 特別利益 | 111 | 5,604 | (5,493) | 5,836 |
| Extraordinary losses | 特別損失 | 236 | 4,633 | (4,397) | 5,153 |
| Income before income taxes | 税金等調整前中間(当期)純利益 | 16,089 | 13,906 | 2,183 | 25,844 |
| Provision for income taxes and others | 法人税、住民税及び事業税 | 5,728 | 2,067 | 3,661 | 201 |
| Deferred income taxes | 法人税等調整額 | 467 | 3,409 | (2,942) | 10,201 |
| Net income | 中間(当期)純利益 | 9,893 | 8,430 | 1,463 | 15,441 |

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 2005 (A) | First half of FY 2004 (B) | (A)-(B) | FY 2004 |
|--|---------------------------------|---------------------------------|---------------------------------|---------|---------|
| 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 | 30,635 |
| Increase in capital surplus | 資 本 剩 余 金 増 加 高 | 0 | 0 | — | 1 |
| Gains on disposition of common stock in treasury | 自 己 株 式 処 分 差 益 | 0 | 0 | — | 1 |
| Decrease in capital surplus | 資 本 剩 余 金 減 少 高 | — | — | — | — |
| Capital surplus at term-end | 資 本 剩 余 金 中 間 期 末 (期 末) 残 高 | 30,636 | 30,635 | 1 | 30,636 |
| 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 | 91,164 |
| Increase in retained earnings | 利 益 剩 余 金 増 加 高 | 10,328 | 10,593 | (265) | 17,888 |
| Net income | 中 間 (当 期) 純 利 益 | 9,893 | 8,430 | 1,463 | 15,441 |
| Increase in affiliated companies applicable to the equity method | 持 分 法 適 用 会 社 の 増 加 に よ る 増 加 高 | 272 | — | 272 | — |
| Reversal of land revaluation reserve | 土 地 再 評 価 差 額 金 取 崩 額 | 162 | 2,163 | (2,001) | 2,446 |
| Decrease in retained earnings | 利 益 剩 余 金 減 少 高 | 1,561 | 1,561 | — | 3,123 |
| Cash dividends paid | 配 当 金 | 1,561 | 1,561 | — | 3,123 |
| Consolidated retained earnings balance at term-end | 利 益 剩 余 金 中 間 期 末 (期 末) 残 高 | 114,697 | 100,196 | 14,501 | 105,929 |

Amounts less than one millions have been omitted.

4. Consolidated Statements of Cash Flows

(Millions of yen)

| Item | 科目 (Japanese only) | First half of FY 2005 (A) | First half of FY 2004 (B) | (A)-(B) | FY 2004 |
|---|-------------------------|---------------------------------|---------------------------------|-----------|-------------|
| Cash flows from operating activities | 営業活動によるキャッシュ・フロー | | | | |
| Income before income taxes | 税金等調整前中間(当期)純利益 | 16,089 | 13,906 | 2,183 | 25,844 |
| Depreciation and amortization | 減価償却費 | 1,934 | 1,699 | 235 | 3,561 |
| Impairment losses | 減損損失 | 100 | 3,976 | (3,876) | 4,186 |
| Equity in losses (gains) of affiliated companies | 持分法による投資損益 | (434) | (30) | (404) | (61) |
| Net change in reserve for possible loan losses | 貸倒引当金の増加額 | (4,679) | 5,726 | (10,405) | 10,085 |
| Net change in allowance for losses on sale of securities | 投資損失引当金の増加額 | — | (0) | 0 | (9) |
| Net change in allowance for severance and retirement benefits | 退職給付引当金の増加額 | (526) | (2,707) | 2,181 | (3,322) |
| Interest income | 資金運用収益 | (54,211) | (52,294) | (1,917) | (103,187) |
| Interest expenses | 資金調達費用 | 9,329 | 6,152 | 3,177 | 12,732 |
| Net (gains) losses on securities transactions | 有価証券関係損益 | (1,503) | (2,817) | 1,314 | (5,366) |
| Net (gains) losses from disposition of premises and equipment | 動産不動産処分損益 | 21 | 653 | (632) | 724 |
| The amount of securities contributed to severance and retirement benefit trust | 退職給付信託解除額 | — | (9,414) | 9,414 | (9,414) |
| Net change in trading assets | 特定取引資産の純増減 | 4,678 | 3,619 | 1,059 | (1,672) |
| Net change in trading liabilities | 特定取引負債の純増減 | (4,829) | (2,907) | (1,922) | 1,942 |
| Net change in loans | 貸出金の純増減 | 2,384 | 38,236 | (35,852) | (34,449) |
| Net change in deposits | 預金の純増減 | (26,016) | (23,374) | (2,642) | 85,025 |
| Net change in negotiable certificates of deposit | 譲渡性預金の純増減 | (2,099) | (3,577) | 1,478 | 7,481 |
| 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 | (4,069) | (4,939) | 870 | (3,837) |
| 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 | 4,085 | (3,962) | 8,047 | (3,420) |
| Net change in call loans and bills purchased | コールローン等の純増減 | (2,358) | 1,349 | (3,707) | (5,071) |
| Net change in call money and bills sold | コールマネー等の純増減 | 126,921 | (7,080) | 134,001 | 32,911 |
| 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 | 61,830 | (3,243) | 65,073 | (18,075) |
| Net change in foreign exchanges (asset account) | 外国為替(資産)の純増減 | (985) | (1,048) | 63 | (106) |
| Net change in foreign exchanges (liability account) | 外国為替(負債)の純増減 | 141 | 21 | 120 | (59) |
| Interest received | 資金運用による収入 | 55,632 | 55,180 | 452 | 107,940 |
| Interest paid | 資金調達による支出 | (8,329) | (6,257) | (2,072) | (13,331) |
| Other-net | その他 | (19,742) | (15,554) | (4,188) | (13,242) |
| Sub total | 小計 | 153,363 | (8,687) | 162,050 | 77,809 |
| Income taxes paid | 法人税等の支払額 | (191) | (22) | (169) | (144) |
| Net cash provided by operating activities | 営業活動によるキャッシュ・フロー | 153,172 | (8,710) | 161,882 | 77,665 |
| 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 | (593,614) | (688,607) | 94,993 | (1,275,588) |
| Proceeds from sales of securities | 有価証券の売却による収入 | 319,161 | 497,674 | (178,513) | 766,723 |
| Proceeds from maturity of securities | 有価証券の償還による収入 | 67,804 | 222,803 | (154,999) | 432,977 |
| Purchases of premises and equipment | 動産不動産の取得による支出 | (700) | (844) | 144 | (1,880) |
| Proceeds from sales of premises and equipment | 動産不動産の売却による収入 | 428 | 505 | (77) | 1,728 |
| Net cash used in investing activities | 投資活動によるキャッシュ・フロー | (206,920) | 31,531 | (238,451) | (76,039) |
| Cash flows from financing activities | 財務活動によるキャッシュ・フロー | | | | |
| Proceeds from subordinated loans | 劣後特約借入金の返済による支出 | (2,000) | — | (2,000) | (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 | 20,000 | 12,000 | 8,000 | 12,000 |
| 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 | (15,000) | (1,000) | (14,000) | (3,000) |
| Dividends paid | 配当金支払額 | (1,559) | (1,560) | 1 | (3,120) |
| Purchases of common stock in treasury | 自己株式の取得による支出 | (38) | (39) | 1 | (121) |
| Proceeds from sale of common stock in treasury | 自己株式の売却による収入 | 1 | 3 | (2) | 8 |
| Net cash used in financing activities | 財務活動によるキャッシュ・フロー | 1,402 | 9,403 | (8,001) | (2,234) |
| Foreign currency translation adjustments | 現金及び現金同等物に係る換算差額 | 35 | 62 | (27) | 19 |
| Net change in cash and cash equivalents | 現金及び現金同等物の増加額 | (52,310) | 32,287 | (84,597) | (588) |
| Cash and cash equivalents at beginning of period | 現金及び現金同等物の期首残高 | 242,103 | 242,692 | (589) | 242,692 |
| Cash and cash equivalents at term-end | 現金及び現金同等物の中間期末(期末)残高 | 189,793 | 274,980 | (85,187) | 242,103 |

Amounts less than one million have been omitted

Non-Consolidated Financial Information for the first half Fiscal 2005

1. Non-Consolidated Balance Sheets

(Millions of yen)

| Item | 科目 (Japanese only) | As of September 30,2005(A) | As of September 30,2004(B) | (A)-(B) | As of March 31,2005 (C) | (A)-(C) |
|---|-----------------------|----------------------------------|----------------------------------|----------------|-------------------------------|----------------|
| Assets | (資産の部) | | | | | |
| Cash and due from banks | 現金預け金 | 190,898 | 280,713 | (89,815) | 247,294 | (56,396) |
| Call loans | コールローン | 9,849 | 9,516 | 333 | 12,561 | (2,712) |
| Financial receivables purchased | 買入金銭債権 | 14,860 | 6,413 | 8,447 | 9,789 | 5,071 |
| Trading assets | 特定取引資産 | 8,184 | 7,570 | 614 | 12,862 | (4,678) |
| Securities | 有価証券 | 1,833,400 | 1,479,357 | 354,043 | 1,602,797 | 230,603 |
| Loans and bills discounted | 貸出金 | 3,882,730 | 3,812,428 | 70,302 | 3,885,115 | (2,385) |
| Foreign exchanges | 外国為替 | 5,019 | 4,975 | 44 | 4,033 | 986 |
| Other assets | その他資産 | 41,821 | 33,700 | 8,121 | 37,629 | 4,192 |
| Premises and equipment | 動産不動産 | 89,039 | 90,969 | (1,930) | 89,698 | (659) |
| Deferred tax assets | 繰延税金資産 | 16,973 | 38,055 | (21,082) | 24,106 | (7,133) |
| Customers' liabilities for acceptances and guarantees | 支払承諾見返 | 110,266 | 110,189 | 77 | 107,034 | 3,232 |
| Reserve for possible loan losses | 貸倒引当金 | (56,424) | (56,745) | 321 | (61,101) | 4,677 |
| Allowance for investment losses | 投資損失引当金 | — | (8) | 8 | — | — |
| Total Assets | 資産の部合計 | 6,146,619 | 5,817,136 | 329,483 | 5,971,822 | 174,797 |
| Liabilities | (負債の部) | | | | | |
| Deposits | 預金 | 5,105,250 | 5,022,981 | 82,269 | 5,131,326 | (26,076) |
| Negotiable certificates of deposit | 譲渡性預金 | 74,456 | 65,602 | 8,854 | 76,611 | (2,155) |
| Call money | コールマネー | 37,273 | 9,259 | 28,014 | 48,752 | (11,479) |
| Deposits received for bonds lending/borrowing transactions | 債券貸借取引受入担保金 | 121,830 | 74,831 | 46,999 | 59,999 | 61,831 |
| Bills sold | 売渡手形 | 138,900 | — | 138,900 | 500 | 138,400 |
| Trading liabilities | 特定取引負債 | 5,162 | 5,142 | 20 | 9,992 | (4,830) |
| Borrowed money | 借入金 | 109,214 | 119,182 | (9,968) | 110,284 | (1,070) |
| Foreign exchanges | 外国為替 | 318 | 258 | 60 | 177 | 141 |
| Bonds | 社債 | 130,000 | 130,000 | — | 130,000 | — |
| Due to trust account | 信託勘定借 | 26 | 23 | 3 | 32 | (6) |
| Other liabilities | その他負債 | 29,989 | 26,840 | 3,149 | 29,814 | 175 |
| Allowance for severance and retirement benefits | 退職給付引当金 | — | 1,149 | (1,149) | 531 | (531) |
| Deferred tax liabilities for land revaluation reserve | 再評価に係る繰延税金負債 | 17,870 | 18,180 | (310) | 17,983 | (113) |
| Acceptances and guarantees | 支払承諾 | 110,266 | 110,189 | 77 | 107,034 | 3,232 |
| Total liabilities | 負債の部合計 | 5,880,560 | 5,583,642 | 296,918 | 5,723,040 | 157,520 |
| Stockholders' equity | (資本の部) | | | | | |
| Common stock | 資本金 | 54,573 | 54,573 | — | 54,573 | — |
| Capital surplus | 資本剰余金 | 30,636 | 30,635 | 1 | 30,636 | — |
| Capital reserve | 資本準備金 | 30,634 | 30,634 | — | 30,634 | — |
| Other capital surplus | その他資本剰余金 | 1 | 0 | 1 | 1 | — |
| Gains on disposition of common stock in treasury | 自己株式処分差益 | 1 | 0 | 1 | 1 | — |
| Retained earnings | 利益剰余金 | 113,347 | 99,665 | 13,682 | 105,309 | 8,038 |
| Legal earned reserve | 利益準備金 | 40,153 | 40,153 | — | 40,153 | — |
| Voluntary reserve | 任意積立金 | 61,604 | 47,104 | 14,500 | 47,104 | 14,500 |
| Unappropriated profit | 中間(当期)末処分利益 | 11,590 | 12,408 | (818) | 18,052 | (6,462) |
| Net income | 中間(当期)純利益 | 9,436 | 8,292 | 1,144 | 15,215 | (5,779) |
| Land revaluation reserve, net of tax | 土地再評価差額金 | 25,715 | 26,162 | (447) | 25,878 | (163) |
| Net unrealized holding gains on securities available for sale | その他有価証券評価差額金 | 42,134 | 22,689 | 19,445 | 32,694 | 9,440 |
| Common stock in treasury | 自己株式 | (348) | (232) | (116) | (310) | (38) |
| Total Stockholders' equity | 資本の部合計 | 266,058 | 233,494 | 32,564 | 248,782 | 17,276 |
| Total liabilities and stockholders' equity | 負債及び資本の部合計 | 6,146,619 | 5,817,136 | 329,483 | 5,971,822 | 174,797 |

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 2005 (A) | First half of FY 2004 (B) | (A)-(B) | FY 2004 |
|--|-----------------------|---------------------------------|---------------------------------|----------------|----------------|
| Operating Income | 経常収益 | 71,634 | 71,665 | (31) | 143,136 |
| Interest income | 資金運用収益 | 54,213 | 52,295 | 1,918 | 103,188 |
| Interest on loans and discounts | (うち貸出金利息) | 40,160 | 41,497 | (1,337) | 82,406 |
| Interest and dividends on securities | (うち有価証券利息配当金) | 10,359 | 9,064 | 1,295 | 17,212 |
| Trust fees | 信託報酬 | 28 | 12 | 16 | 33 |
| Fees and commissions | 役務取引等収益 | 11,447 | 10,614 | 833 | 20,949 |
| Trading income | 特定取引収益 | 778 | 711 | 67 | 1,994 |
| Other operating income | その他業務収益 | 3,153 | 3,579 | (426) | 6,823 |
| Other income | その他経常収益 | 2,014 | 4,451 | (2,437) | 10,147 |
| Operating Expenses | 経常費用 | 55,898 | 58,944 | (3,046) | 118,333 |
| Interest expense | 資金調達費用 | 9,354 | 6,174 | 3,180 | 12,773 |
| Interest on deposits | (うち預金利息) | 4,788 | 2,362 | 2,426 | 5,056 |
| Fees and commissions | 役務取引等費用 | 3,667 | 3,546 | 121 | 7,567 |
| Other operating expenses | その他業務費用 | 1,178 | 3,604 | (2,426) | 5,099 |
| General and administrative expenses | 営業経費 | 30,267 | 30,574 | (307) | 59,920 |
| Other expenses | その他経常費用 | 11,431 | 15,044 | (3,613) | 32,972 |
| Operating Profits | 経常利益 | 15,736 | 12,720 | 3,016 | 24,803 |
| Extraordinary gains | 特別利益 | 111 | 5,604 | (5,493) | 5,836 |
| Extraordinary losses | 特別損失 | 234 | 4,629 | (4,395) | 5,136 |
| Income before income taxes | 税引前中間(当期)純利益 | 15,614 | 13,695 | 1,919 | 25,503 |
| Provision for income taxes and others | 法人税、住民税及び事業税 | 5,718 | 2,006 | 3,712 | 92 |
| Deferred income taxes | 法人税等調整額 | 459 | 3,395 | (2,936) | 10,195 |
| Net income | 中間(当期)純利益 | 9,436 | 8,292 | 1,144 | 15,215 |
| Unappropriated profit brought forward | 前期繰越利益 | 1,991 | 1,952 | 39 | 1,952 |
| Reversal of land revaluation excess | 土地再評価差額金取崩額 | 162 | 2,163 | (2,001) | 2,446 |
| Cash dividends paid | 中間配当額 | — | — | — | 1,561 |
| Unappropriated profit | 中間(当期)未処分利益 | 11,590 | 12,408 | (818) | 18,052 |

Amounts less than one millions have been omitted.

Financial Data for the first half of Fiscal 2005

1. Income Status

(Non-Consolidated)

(Millions of yen)

| Item | 科目 (Japanese only) | First half of FY 2005 | | First half of FY 2004 (B) |
|--|-------------------------------|-----------------------|----------|---------------------------------|
| | | (A) | (A)-(B) | |
| Gross banking profit | 業 務 粗 利 益 | 55,420 | 1,532 | 53,888 |
| Core gross banking profit | (うちコア業務粗利益) | 54,442 | (310) | 54,752 |
| Domestic gross banking profit | 国 内 業 務 粗 利 益 | 50,676 | 910 | 49,766 |
| Core gross banking profit | (うちコア業務粗利益) | 49,822 | (123) | 49,945 |
| Interest income | 資 金 利 益 | 41,888 | (810) | 42,698 |
| Fees and commissions | 役 務 取 引 等 利 益 | 7,517 | 704 | 6,813 |
| Trading income | 特 定 取 引 利 益 | 142 | (163) | 305 |
| Other operating income | そ の 他 業 務 利 益 | 1,128 | 1,178 | (50) |
| Gains (losses) from securities | (うち債券関係損益) | 854 | 1,032 | (178) |
| International gross banking profit | 国 際 業 務 粗 利 益 | 4,743 | 622 | 4,121 |
| Core gross banking profit | (うちコア業務粗利益) | 4,620 | (187) | 4,807 |
| Interest income | 資 金 利 益 | 2,970 | (452) | 3,422 |
| Fees and commissions | 役 務 取 引 等 利 益 | 291 | 24 | 267 |
| Trading income | 特 定 取 引 利 益 | 636 | 230 | 406 |
| Other operating income | そ の 他 業 務 利 益 | 845 | 820 | 25 |
| Gains (losses) from securities | (うち債券関係損益) | 123 | 808 | (685) |
| Expenses | 経 費 (除 く 臨 時 処 理 分) | 29,868 | (341) | 30,209 |
| Personnel expenses | 人 件 費 | 14,430 | (5) | 14,435 |
| Non-personnel expenses | 物 件 費 | 13,640 | (170) | 13,810 |
| Taxes | 税 金 | 1,797 | (167) | 1,964 |
| Banking profit (before transfer to general reserve for possible loan losses) | 実 質 業 務 純 益 | 25,551 | 1,873 | 23,678 |
| Core banking profit | (コア業務純益) | 24,573 | 30 | 24,543 |
| Transfer to general reserve for possible loan losses ① | 一 般 貸 倒 引 当 金 繰 入 額 | 6,745 | 8,659 | (1,914) |
| Banking profit(after transfer to general reserve for possible loan losses) | 業 務 純 益 | 18,805 | (6,788) | 25,593 |
| Gains (losses) from securities | (うち債券関係損益) | 977 | 1,841 | (864) |
| Non-recurrent (gains) losses | 臨 時 損 益 | (3,069) | 9,803 | (12,872) |
| Gains (losses) on stocks | 株 式 等 関 係 損 益 | 525 | (2,833) | 3,358 |
| Gains on sales of stocks | 株 式 等 売 却 益 | 1,958 | (2,215) | 4,173 |
| Losses on sales of stocks | 株 式 等 売 却 損 | 1,388 | 643 | 745 |
| Write-off amount of stocks | 株 式 等 償 却 | 44 | (25) | 69 |
| Disposal of non-performing loans② | 不 良 債 権 処 理 額 | 2,901 | (12,811) | 15,712 |
| Write-off amount of loans | 貸 出 金 償 却 | 3,339 | 620 | 2,719 |
| Net transfer to specific reserve for possible loan losses | 個 別 貸 倒 引 当 金 繰 入 額 | (3,336) | (13,230) | 9,894 |
| Losses on sales of loans to credit | 貸 出 債 権 売 却 損 等 | 2,898 | (200) | 3,098 |
| Credit cost(①+②) | (与 信 費 用 +) | 9,647 | (4,150) | 13,797 |
| Other non-recurrent (gains) losses | そ の 他 臨 時 損 益 | (693) | (174) | (519) |
| Operating Profits | 経 常 利 益 | 15,736 | 3,016 | 12,720 |
| Extraordinary gains (losses) | 特 別 損 益 | (122) | (1,096) | 974 |
| Net gains (losses) on severance and retirement benefits | う ち 退 職 給 付 関 係 損 益 | - | (5,600) | 5600 |
| 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 benefits | 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 | (121) | 4,508 | (4,629) |
| Net gains from disposition of premises and equipment | 動 産 不 動 産 処 分 益 | 105 | 105 | 0 |
| Net losses from disposition of premises and equipment | 動 産 不 動 産 処 分 損 | 126 | (527) | 653 |
| Impairment losses | 減 損 損 失 | 100 | (3,876) | 3,976 |
| Income before income taxes | 税 引 前 中 間 純 利 益 | 15,614 | 1,919 | 13,695 |
| Provision for income taxes and others | 法 人 税、住 民 税 及 び 事 業 税 | 5,718 | 3,712 | 2,006 |
| Deferred income taxes | 法 人 税 等 調 整 額 | 459 | (2,936) | 3,395 |
| Net income | 中 間 純 利 益 | 9,436 | 1,144 | 8,292 |

[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 2005 | | First half of FY 2004 (B)* |
|---|-----------------------|-----------------------|----------|----------------------------------|
| | | (A) | (A)-(B) | |
| Consolidated gross banking profit | 連 結 粗 利 益 | 55,592 | 1,535 | 54,057 |
| Interest income | 資 金 利 益 | 44,881 | (1,260) | 46,141 |
| Fees and commissions | 役 務 取 引 等 利 益 | 7,957 | 729 | 7,228 |
| Trading income | 特 定 取 引 利 益 | 778 | 67 | 711 |
| Other operating income | そ の 他 業 務 利 益 | 1,974 | 1,998 | (24) |
| General and administrative expenses | 営 業 経 費 | 30,307 | (242) | 30,549 |
| Write-off and reserve expenses | 貸 倒 償 却 引 当 費 用 | 9,644 | (4,153) | 13,797 |
| Write-off amount of loans | 貸 出 金 償 却 | 3,339 | 620 | 2,719 |
| Net transfer to specific reserve for possible loan losses | 個 別 貸 倒 引 当 金 繰 入 額 | (3,339) | (13,233) | 9,894 |
| Net transfer to general reserve for possible loan losses | 一 般 貸 倒 引 当 金 繰 入 額 | 6,745 | 8,659 | (1,914) |
| Losses on sales of loans to credit | 貸 出 債 権 売 却 損 等 | 2,898 | (200) | 3,098 |
| Gains (losses) on stocks | 株 式 等 関 係 損 益 | 525 | (2,833) | 3,358 |
| Equity in gains (losses) of affiliated companies | 持 分 法 に よ る 投 資 損 益 | 434 | 404 | 30 |
| Others | そ の 他 | (385) | (222) | (163) |
| Operating Profits | 経 常 利 益 | 16,214 | 3,279 | 12,935 |
| Extraordinary gains (losses) | 特 別 損 益 | (124) | (1,095) | 971 |
| Income before income taxes | 税 金 等 調 整 前 中 間 純 利 益 | 16,089 | 2,183 | 13,906 |
| Provision for income taxes and others | 法 人 税、住 民 税 及 び 事 業 税 | 5,728 | 3,661 | 2,067 |
| Deferred income taxes | 法 人 税 等 調 整 額 | 467 | (2,942) | 3,409 |
| Net income | 中 間 純 利 益 | 9,893 | 1,463 | 8,430 |

[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 2005 | | First half of FY 2004 (B) |
|----------------------------------|-----------------------|-----------------------|---------|---------------------------------|
| | | (A) | (A)-(B) | |
| Consolidated core banking profit | 連 結 コア 業 務 純 益 | 24,705 | (32) | 24,737 |

[Note] Consolidated core banking profit = Non-consolidated core banking profit+Subsidiaries' gross banking profit-Subsidiaries' general and administrative expenses-internal trading

[Reference : Number of Consolidated Subsidiaries]

(Number of companies)

| Item | 科目 (Japanese only) | First half of FY 2005 | | First half of FY 2004 (B) |
|--|-----------------------|-----------------------|---------|---------------------------------|
| | | (A) | (A)-(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 | 5 | 2 | 3 |

2. Banking Profit (Non-Consolidated)

(Millions of yen)

| Item | 科目 (Japanese only) | First half of FY 2005 | | First half of FY 2004 (B)* |
|--|-----------------------|-----------------------|---------|----------------------------------|
| | | (A) | (A)-(B) | |
| Core banking profit | コア業務純益 | 24,573 | 30 | 24,543 |
| Per head (in thousands of yen) | 職員一人当たり(千円) | 8,757 | 387 | 8,370 |
| Banking profit (before transfer to general reserve for possible loan losses) | 実質業務純益 | 25,551 | 1,873 | 23,678 |
| Per head (in thousands of yen) | 職員一人当たり(千円) | 9,106 | 1,031 | 8,075 |
| Banking profit | 業務純益 | 18,805 | (6,788) | 25,593 |
| Per head (in thousands of yen) | 職員一人当たり(千円) | 6,701 | (2,027) | 8,728 |

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

| Item | 科目 (Japanese only) | First half of FY 2005 | | First half of FY 2004 (B)* |
|--|-----------------------|-----------------------|---------|----------------------------------|
| | | (A) | (A)-(B) | |
| Average yield on interest earnings assets ① | 資金運用利回 | 1.70% | (0.08%) | 1.78% |
| Average yield on loans and bills discounted | 貸出金利回 | 2.02% | (0.08%) | 2.10% |
| Average yield on securities | 有価証券利回 | 0.93% | (0.03%) | 0.96% |
| Average yield on interest bearing liabilities ② | 資金調達原価 | 1.24% | (0.05%) | 1.29% |
| Average yield on deposits and negotiable certificates of deposit | 預金等利回 | 0.05% | - | 0.05% |
| Average interest rate spread on loans and deposits | 預貸金利鞘 | 0.81% | (0.05%) | 0.86% |
| Average interest rate spread ①-② | 総資金利鞘 | 0.46% | (0.03%) | 0.49% |

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

(Millions of yen)

| Item | 科目 (Japanese only) | First half of FY 2005 | | First half of FY 2004 (B)* |
|---|-----------------------|-----------------------|---------|----------------------------------|
| | | (A) | (A)-(B) | |
| (Gains) losses on bonds (National government bonds, etc.) | 国債等債券関係損益 | 977 | 1,841 | (864) |
| Gains on sales | 売却益 | 2,156 | (584) | 2,740 |
| Losses on sales | 売却損 | 1,178 | (2,426) | 3,604 |
| Write-offs | 償却 | - | - | - |

(Millions of yen)

| Item | 科目 (Japanese only) | First half of FY 2005 | | First half of FY 2004 (B)* |
|--------------------------|-----------------------|-----------------------|---------|----------------------------------|
| | | (A) | (A)-(B) | |
| Gains (losses) on stocks | 株式等関係損益 | 525 | (2,833) | 3,358 |
| Gains on sales | 売却益 | 1,958 | (2,215) | 4,173 |
| Losses on sales | 売却損 | 1,388 | 643 | 745 |
| Write-offs | 償却 | 44 | (25) | 69 |

5. Capital Adequacy Ratio (Consolidated)

(Billions of yen)

| Item | 科目 (Japanese only) | As of September 30,2005 | | As of March 31,2005 (B) |
|---|---------------------------|-------------------------|---------|-------------------------------|
| | | (A) | (A)-(B) | |
| Capital adequacy ratio | 自己資本比率 | 9.54% | 0.18% | 9.36% |
| TierI capital adequacy ratio | うち基本的項目比率 | 5.54% | 0.20% | 5.34% |
| Tier | 基本的項目 | 197.9 | 8.7 | 189.2 |
| Tier | 補完的項目 | 143.0 | 0.7 | 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 | 19.6 | (0.1) | 19.7 |
| Subordinated loans | うち劣後ローン(債券)残高 | 101.1 | 0.6 | 100.5 |
| 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 + - | 340.7 | 9.3 | 331.4 |
| Risk assets | リスクアセット | 3,568.6 | 30.6 | 3,538.0 |

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

(Billions of yen)

| Item | 科目 (Japanese only) | As of September 30,2005 | | As of March 31,2005 (B) |
|---|---------------------------|-------------------------|---------|-------------------------------|
| | | (A) | (A)-(B) | |
| Capital adequacy ratio | 自己資本比率 | 9.51% | 0.16% | 9.35% |
| TierI capital adequacy ratio | うち基本的項目比率 | 5.51% | 0.18% | 5.33% |
| Tier | 基本的項目 | 196.6 | 8.0 | 188.6 |
| Tier | 補完的項目 | 143.0 | 0.7 | 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 | 19.6 | (0.1) | 19.7 |
| Subordinated loans (bonds) | うち劣後ローン(債券)残高 | 101.1 | 0.6 | 100.5 |
| 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 + - | 339.4 | 8.7 | 330.7 |
| Risk assets | リスクアセット | 3,567.6 | 29.9 | 3,537.7 |

6. Return On Equity (Non-Consolidated)

| Item | 科目 (Japanese only) | First half of FY 2005 | | First half of FY 2004 (B) |
|--|-----------------------|-----------------------|---------|---------------------------------|
| | | (A) | (A)-(B) | |
| Core banking profit basis | コア業務純益ベース | 19.04% | (2.17%) | 21.21% |
| Banking profit basis (before transfer to general reserve for possible loan losses) | 実質業務純益ベース | 19.79% | (0.67%) | 20.46% |
| Banking profit basis | 業務純益ベース | 14.57% | (7.54%) | 22.11% |
| Net income basis | 中間純利益ベース | 7.31% | 0.15% | 7.16% |

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

7. Deferred Tax Assets (Non-Consolidated)

(Billions of yen)

| Item | 科目 (Japanese only) | As of September 30, 2005 | | As of March 31, 2005 |
|--|-------------------------|--------------------------|------------|----------------------|
| | | (A) | (A)-(B) | (B) |
| Total deferred tax assets | 税効果資本にかかる繰延税金資産 | 46.3 | (0.5) | 46.8 |
| 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 | 112.8 | (1.4) | 114.2 |
| Core banking profit | コア業務純益 | 49.0 | 1.2 | 47.8 |
| Balance of taxable reserve for possible loan losses and write-down of securities, etc./Core banking profit ÷ | 繰延税金資産の対象額/コア業務純益 ÷ | 2.3years | (0.1years) | 2.4years |

[Breakdown of cause of deferred tax assets and liabilities]

(Billions of yen)

| Item | 科目 (Japanese only) | As of September 30, 2005 | | As of March 31, 2005 |
|--|-----------------------|--------------------------|---------|----------------------|
| | | (A) | (A)-(B) | (B) |
| Reserve for possible loan losses | 貸倒引当金 | 40.2 | 0.4 | 39.8 |
| Write-down of securities | 有価証券評価損 | 2.9 | (0.2) | 3.1 |
| Allowance for severance and retirement benefit | 退職給付引当金 | 1.7 | (0.6) | 2.3 |
| Net operating losses carry forward | 税務上の繰越欠損金 | - | (0.4) | 0.4 |
| Others | その他 | 4.1 | 0.2 | 3.9 |
| Deferred tax assets | 将来減算一時差異にかかる繰延税金資産合計 | 48.9 | (0.6) | 49.5 |
| Losses 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 | 将来加算一時差異にかかる繰延税金負債合計 | (2.6) | 0.1 | (2.7) |
| Total deferred tax assets | 税効果資本にかかる繰延税金資産 | 46.3 | (0.5) | 46.8 |
| 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 | (29.3) | (6.6) | (22.7) |
| Net deferred tax assets | 繰延税金資産の純額 | 17.0 | (7.1) | 24.1 |

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 September 30,2005 | | | | 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 | 71,413 | 15,999 | 79,902 | 8,488 | 55,414 | 60,529 | 5,114 |
| Total | 合計 | 71,413 | 15,999 | 79,902 | 8,488 | 55,414 | 60,529 | 5,114 |
| Stocks | 株式 | 61,847 | 23,821 | 64,179 | 2,331 | 38,026 | 40,814 | 2,787 |
| Bonds | 債券 | 935 | (11,135) | 5,397 | 4,462 | 12,070 | 12,146 | 76 |
| Others | その他 | 8,630 | 3,313 | 10,325 | 1,694 | 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" are 42,164 million yen as of September 30,2005.

(Non-Consolidated)

(Millions of yen)

| Item | 科目 (Japanese only) | As of September 30,2005 | | | | 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 | 71,413 | 15,999 | 79,902 | 8,488 | 55,414 | 60,529 | 5,114 |
| Total | 合計 | 71,413 | 15,999 | 79,902 | 8,488 | 55,414 | 60,529 | 5,114 |
| Stocks | 株式 | 61,847 | 23,821 | 64,179 | 2,331 | 38,026 | 40,814 | 2,787 |
| Bonds | 債券 | 935 | (11,135) | 5,397 | 4,462 | 12,070 | 12,146 | 76 |
| Others | その他 | 8,630 | 3,313 | 10,325 | 1,694 | 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" are 42,134 million yen as of September 30,2005.

[Loans and Other Assets Information]

1. Loans outstanding

(1) Loans outstanding (Non-Consolidated)

(Billions of yen)

| Item | 科 目 (Japanese only) | As of September 30,2005 | | As of March 31,2005(B) |
|--------------------------------------|------------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| Loans outstanding (term-end balance) | 貸 出 金 残 高 (未 残) | 3,882.7 | (2.4) | 3,885.1 |
| Loans outstanding (average balance) | 貸 出 金 残 高 (平 残) | 3,942.0 | (16.9) | 3,958.9 |

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

(Billions of yen)

| Item | 科 目 (Japanese only) | As of September 30,2005 | | As of March 31,2005(B) |
|---|------------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| Loans outstanding in Hiroshima Prefecture | 広 島 県 | 2,685.3 | (11.9) | 2,697.2 |
| Shares in Hiroshima prefecture | 県内における貸出シェア | 33.6% | (0.1%) | 33.7% |
| Loans outstanding in Okayama Prefecture | 岡 山 県 | 255.1 | 1.6 | 253.5 |
| Loans outstanding in Yamaguchi Prefecture | 山 口 県 | 124.1 | (0.2) | 124.3 |
| Loans outstanding in Ehime Prefecture | 愛 媛 県 | 245.5 | (1.3) | 246.8 |
| Total | 合 計 | 3,310.0 | (11.8) | 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 September 30,2005 | | As of March 31,2005(B) |
|------------------|------------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| Individual loans | 個 人 ロ ー ン 残 高 | 965.0 | 11.5 | 953.5 |
| Housing loans | う ち 住 宅 ロ ー ン 残 高 | 689.0 | 9.5 | 679.5 |
| Other loans | う ち そ の 他 ロ ー ン 残 高 | 276.0 | 2.0 | 274.0 |

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

(Billions of yen)

| Item | 科 目 (Japanese only) | As of September 30,2005 | | As of March 31,2005(B) |
|--|------------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| Individual loans in Hiroshima Prefecture | 広 島 県 | 826.4 | 9.0 | 817.4 |
| Individual loans in Okayama Prefecture | 岡 山 県 | 76.1 | 1.9 | 74.2 |
| Individual loans in Yamaguchi Prefecture | 山 口 県 | 33.4 | 1.3 | 32.1 |
| Individual loans in Ehime Prefecture | 愛 媛 県 | 19.9 | 0.1 | 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 September 30,2005 | | 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 | 3,052.0 | (10.1) | 3,062.1 |
| Ratio to total loans and bill discounted | 中 小 企 業 等 貸 出 比 率 | 79.0% | (0.1%) | 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 September 30,2005 | | 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 | 2,305.5 | (8.3) | 2,313.8 |
| Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture | 岡山県 | 230.0 | 2.4 | 227.6 |
| Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture | 山口県 | 116.2 | (0.2) | 116.4 |
| Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture | 愛媛県 | 218.2 | 0.7 | 217.5 |

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

| Item | 科目 (Japanese only) | As of September 30,2005 | | As of March 31,2005(B) |
|--|-----------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| | | (Billions of yen) | | |
| Loans outstanding insured by the Association in Hiroshima Prefecture | 広島県 | 188.2 | 8.0 | 180.2 |
| Loans outstanding insured by the Association in Okayama Prefecture | 岡山県 | 16.0 | 0.8 | 15.2 |
| Loans outstanding insured by the Association in Yamaguchi Prefecture | 山口県 | 8.5 | 0.3 | 8.2 |
| Loans outstanding insured by the Association in Ehime Prefecture | 愛媛県 | 5.4 | (0.1) | 5.5 |

2. Risk Managed Loans

(Non-Consolidated)

| Item | 科目 (Japanese only) | As of September 30,2005 | | As of March 31,2005(B) |
|-----------------------------------|-----------------------|-------------------------|----------|------------------------------|
| | | (A) | (A)-(B) | |
| Loans to debtors legally bankrupt | 破綻先債権 | 4,582 | (648) | 5,230 |
| Other delinquent loans | 延滞債権 | 83,479 | (25,665) | 109,144 |
| Loans past due 3 months or more | 3ヵ月以上延滞債権 | 4,846 | (538) | 5,384 |
| Restructured loans | 貸出条件緩和債権 | 79,783 | 11,697 | 68,086 |
| Total Risk managed loans | リスク管理債権合計 | 172,692 | (15,153) | 187,845 |

(Consolidated)

| Item | 科目 (Japanese only) | As of September 30,2005 | | As of March 31,2005(B) |
|-----------------------------------|-----------------------|-------------------------|----------|------------------------------|
| | | (A) | (A)-(B) | |
| Loans to debtors legally bankrupt | 破綻先債権 | 4,582 | (648) | 5,230 |
| Other delinquent loans | 延滞債権 | 83,479 | (25,665) | 109,144 |
| Loans past due 3 months or more | 3ヵ月以上延滞債権 | 4,846 | (538) | 5,384 |
| Restructured loans | 貸出条件緩和債権 | 79,783 | 11,697 | 68,086 |
| Total Risk managed loans | リスク管理債権合計 | 172,692 | (15,153) | 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 September 30,2005 | | As of March 31,2005(B) |
|--|-----------------------|-------------------------|----------|------------------------------|
| | | (A) | (A)-(B) | |
| Reserve for possible loan losses | 貸倒引当金 | 56,424 | (4,677) | 61,101 |
| General reserve for possible loan losses | 一般貸倒引当金 | 30,214 | 6,746 | 23,468 |
| Specific reserve for possible loan losses | 個別貸倒引当金 | 26,209 | (11,423) | 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 September 30,2005 | | As of March 31,2005(B) |
|--|-----------------------|-------------------------|----------|------------------------------|
| | | (A) | (A)-(B) | |
| Reserve for possible loan losses | 貸倒引当金 | 56,425 | (4,680) | 61,105 |
| General reserve for possible loan losses | 一般貸倒引当金 | 30,214 | 6,746 | 23,468 |
| Specific reserve for possible loan losses | 個別貸倒引当金 | 26,210 | (11,426) | 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 September 30,2005 | | As of March 31,2005(B) |
|---------------------------------|-----------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| Before partial direct write-off | 部分直接償却前 | 49.1% | 1.5% | 47.6% |
| After partial direct write-off | 部分直接償却後 | 32.6% | 0.1% | 32.5% |

(Consolidated)

| Item | 科目 (Japanese only) | As of September 30,2005 | | As of March 31,2005(B) |
|---------------------------------|-----------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| Before partial direct write-off | 部分直接償却前 | 49.1% | 1.5% | 47.6% |
| After partial direct write-off | 部分直接償却後 | 32.6% | 0.1% | 32.5% |

5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

| Item | 科目 (Japanese only) | As of September 30,2005 | | 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 | 26,891 | (206) | 27,097 |
| Doubtful loans | 危険債権 | 61,552 | (27,169) | 88,721 |
| Substandard loans | 要管理債権 | 84,629 | 11,159 | 73,470 |
| total ① | 合計 | 173,073 | (16,216) | 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 September 30,2005 | | As of March 31,2005(B) |
|--|-----------------------|-------------------------|----------|------------------------------|
| | | (A) | (A)-(B) | |
| Coverage amount ② | カバー額 | 123,221 | (11,249) | 134,470 |
| Portion covered by reserve ③ | 貸倒引当金 | 48,330 | (4,431) | 52,761 |
| Portion covered by collateral | 担保保証等による保全部分 | 74,890 | (6,819) | 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 / | 71.2% | 0.2% | 71.0% |
| Coverage ratio before partial direct write-off | (参考:部分直接償却前のカバー率) | 78.3% | 0.8% | 77.5% |
| Excluding collateral and guarantees ④ | 担保保証等による保全のない部分 | 98,183 | (9,397) | 107,580 |
| Coverage ratio ③/④ | 引当率 / | 49.2% | 0.2% | 49.0% |

7. Loans to Entities Overseas by Country

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

| Item | 科目 (Japanese only) | As of September 30, 2005 | | As of March 31, 2005(B) |
|--------------------|-----------------------|--------------------------|---------|-------------------------------|
| | | (A) | (A)-(B) | |
| Malaysia | マ レ ー シ ア | 141 | (21) | 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 September 30, 2005 | | 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 September 30, 2005 | | 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) | 3,861,730 | (7,385) | 3,869,115 |
| Manufacturing | 製 造 業 | 643,538 | (8,582) | 652,120 |
| Agriculture | 農 業 | 3,185 | (59) | 3,244 |
| Forestry | 林 業 | 500 | 59 | 441 |
| Fishery | 漁 業 | 847 | (38) | 885 |
| Mining | 鉱 業 | 2,934 | 161 | 2,773 |
| Construction | 建 設 業 | 194,569 | (17,763) | 212,332 |
| Electricity, gas and water | 電気・ガス・熱供給・水道業 | 17,901 | (2,788) | 20,689 |
| Telecommunication | 情 報 通 信 業 | 17,708 | 1,490 | 16,218 |
| Transportation | 運 輸 業 | 172,093 | (4,888) | 176,981 |
| Wholesale | 卸 売 業 | 244,282 | (1,002) | 245,284 |
| Retail services | 小 売 業 | 225,788 | (5,043) | 230,831 |
| Financial and insurance services | 金 融 ・ 保 険 業 | 292,285 | 23,366 | 268,919 |
| Retail estate | 不 動 産 業 | 498,502 | (10,287) | 508,789 |
| Services | 各 種 サ ー ビ ス | 430,708 | (10,412) | 441,120 |
| Municipal government | 地 方 公 共 団 体 | 128,818 | 6,440 | 122,378 |
| Others | そ の 他 | 988,064 | 21,964 | 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 | 2,685.3 | 255.1 | 124.1 | 245.5 |
| Manufacturing | 製造業 | 431.2 | 49.9 | 26.9 | 39.1 |
| Agriculture | 農業 | 2.5 | 0.1 | 0.2 | 0.4 |
| Forestry | 林業 | 0.4 | 0 | 0.1 | 0 |
| Fishery | 漁業 | 0.7 | 0 | 0 | 0.2 |
| Mining | 鉱業 | 2.4 | 0.2 | 0.3 | 0 |
| Construction | 建設業 | 139.8 | 19.1 | 10.6 | 9.6 |
| Electricity, gas and water | 電気・ガス・熱供給・水道業 | 13.7 | 0.1 | 0.2 | 1.5 |
| Telecommunication | 情報通信業 | 12.6 | 0.8 | 0.2 | 0.2 |
| Transportation | 運輸業 | 102.1 | 4.3 | 3.9 | 39.6 |
| Wholesale | 卸売業 | 162.7 | 24.9 | 11.4 | 14.0 |
| Retail services | 小売業 | 152.5 | 20.5 | 15.0 | 17.8 |
| Financial and insurance services | 金融・保険業 | 105.2 | 2.3 | 0 | 1.6 |
| Retail estate | 不動産業 | 391.6 | 32.6 | 6.8 | 11.2 |
| Services | 各種サービス | 317.3 | 31.1 | 15.1 | 23.0 |
| Municipal government | 地方公共団体 | 67.8 | 0.1 | 0 | 0 |
| Others | その他 | 782.8 | 69.1 | 33.4 | 87.3 |

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

| Item | 科目 (Japanese only) | As of September 30, 2005 | | As of March 31, 2005(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) | 172,692 | (15,153) | 187,845 |
| Manufacturing | 製造業 | 40,571 | (10,780) | 51,351 |
| Agriculture | 農業 | 164 | (338) | 502 |
| Forestry | 林業 | 14 | 7 | 7 |
| Fishery | 漁業 | 172 | (175) | 347 |
| Mining | 鉱業 | 0 | (210) | 210 |
| Construction | 建設業 | 6,690 | (7,822) | 14,512 |
| Electricity, gas and water | 電気・ガス・熱供給・水道業 | — | — | — |
| Telecommunication | 情報通信業 | 748 | 628 | 120 |
| Transportation | 運輸業 | 6,343 | (86) | 6,429 |
| Wholesale | 卸売業 | 22,381 | (1,483) | 23,864 |
| Retail services | 小売業 | 5,877 | (677) | 6,554 |
| Financial and insurance services | 金融・保険業 | 2,352 | 1,985 | 367 |
| Real estate | 不動産業 | 50,316 | 1,517 | 48,799 |
| Services | 各種サービス | 30,106 | 2,636 | 27,470 |
| Municipal government | 地方公共団体 | — | — | — |
| Others | その他 | 6,952 | (353) | 7,305 |

[Deposits and Other Liabilities Information]

1. Deposits outstanding

(1) Deposits outstanding (Non-Consolidated)

| Item | 科目 (Japanese only) | As of September 30,2005 | | As of March 31,2005(B) |
|---|-----------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| Deposits outstanding (term-end balance) | 預金残高(未残) | 5,105.3 | (26.0) | 5,131.3 |
| Deposits outstanding (average balance) | 預金残高(平残) | 5,148.3 | 94.3 | 5,054.0 |

(2) Breakdown of Deposits outstanding for our Hometown Area

| Item | 科目 (Japanese only) | As of September 30,2005 | | As of March 31,2005(B) |
|--|-----------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| Deposits outstanding in Hiroshima Prefecture | 広島県 | 4,389.4 | (16.0) | 4,405.4 |
| Shares in Hiroshima Prefecture | 県内における預金シェア | 37.4% | (0.1%) | 37.5% |
| Deposits outstanding in Okayama Prefecture | 岡山県 | 256.4 | (9.1) | 265.5 |
| Deposits outstanding in Yamaguchi Prefecture | 山口県 | 159.5 | 4.9 | 154.6 |
| Deposits outstanding in Ehime Prefecture | 愛媛県 | 148.4 | (4.6) | 153.0 |
| Total | 合計 | 4,953.7 | (24.8) | 4,978.5 |

[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 30,2005 | | As of March 31,2005(B) |
|--|-----------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| Outstanding individual custody assets | 個人預り資産残高 | 3,848.2 | 65.8 | 3,782.4 |
| Individual deposits | 個人預金 | 3,441.0 | 11.5 | 3,429.5 |
| Investment trusts | 投資信託 | 151.5 | 11.9 | 139.6 |
| Public bonds (National government bonds, etc.) | 公共債(国債等) | 176.4 | 25.7 | 150.7 |
| Pension insurance | 年金保険 | 74.4 | 16.0 | 58.4 |
| Foreign bonds, Structured bonds, etc. | 外債・仕組債等 | 4.9 | 0.7 | 4.2 |

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

(Billions of yen)

| Hiroshima Prefecture | 【広島県】 (Japanese only) | As of September 30,2005 | | As of March 31,2005(B) |
|--|--------------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| Outstanding individual custody assets | 個人預り資産残高 | 3,353.5 | 63.4 | 3,290.1 |
| Individual deposits | 個人預金 | 2,998.7 | 16.0 | 2,982.7 |
| Investment trusts | 投資信託 | 131.4 | 10.7 | 120.7 |
| Public bonds (National government bonds, etc.) | 公共債(国債等) | 153.3 | 21.5 | 131.8 |
| Pension insurance | 年金保険 | 66.0 | 14.6 | 51.4 |
| Foreign bonds, Structured bonds, etc. | 外債・仕組債等 | 4.1 | 0.6 | 3.5 |

(Billions of yen)

| Okayama Prefecture | 【岡山県】 (Japanese only) | As of September 30,2005 | | As of March 31,2005(B) |
|--|--------------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| Outstanding individual custody assets | 個人預り資産残高 | 202.8 | (1.2) | 204.0 |
| Individual deposits | 個人預金 | 183.2 | (3.9) | 187.1 |
| Investment trusts | 投資信託 | 9.0 | 0.7 | 8.3 |
| Public bonds (National government bonds, etc.) | 公共債(国債等) | 6.7 | 1.4 | 5.3 |
| Pension insurance | 年金保険 | 3.7 | 0.5 | 3.2 |
| Foreign bonds, Structured bonds, etc. | 外債・仕組債等 | 0.2 | 0.1 | 0.1 |

(Billions of yen)

| Yamaguchi Prefecture | 【山口県】 (Japanese only) | As of September 30,2005 | | As of March 31,2005(B) |
|--|--------------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| Outstanding individual custody assets | 個人預り資産残高 | 138.7 | 5.0 | 133.7 |
| Individual deposits | 個人預金 | 119.8 | 2.9 | 116.9 |
| Investment trusts | 投資信託 | 7.1 | 0.2 | 6.9 |
| Public bonds (National government bonds, etc.) | 公共債(国債等) | 8.5 | 1.2 | 7.3 |
| Pension insurance | 年金保険 | 3.2 | 0.6 | 2.6 |
| Foreign bonds, Structured bonds, etc. | 外債・仕組債等 | 0.1 | 0.1 | 0 |

(Billions of yen)

| Ehime Prefecture | 【愛媛県】 (Japanese only) | As of September 30,2005 | | As of March 31,2005(B) |
|--|--------------------------|-------------------------|---------|------------------------------|
| | | (A) | (A)-(B) | |
| Outstanding individual custody assets | 個人預り資産残高 | 102.0 | 0.8 | 101.2 |
| Individual deposits | 個人預金 | 91.2 | (0.8) | 92.0 |
| Investment trusts | 投資信託 | 3.0 | 0.1 | 2.9 |
| Public bonds (National government bonds, etc.) | 公共債(国債等) | 6.4 | 1.4 | 5.0 |
| Pension insurance | 年金保険 | 1.3 | 0.2 | 1.1 |
| Foreign bonds, Structured bonds, etc. | 外債・仕組債等 | 0.1 | (0.1) | 0.2 |