

**ANNUAL FINANCIAL DATA
FOR THE FISCAL YEAR
ENDED MARCH 31, 2005**

THE HACHIJUNI BANK, LTD

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I FINANCIAL REVIEW

1. Summary (Non-consolidated)

(1) Breakdown of income

(A) Net business profit

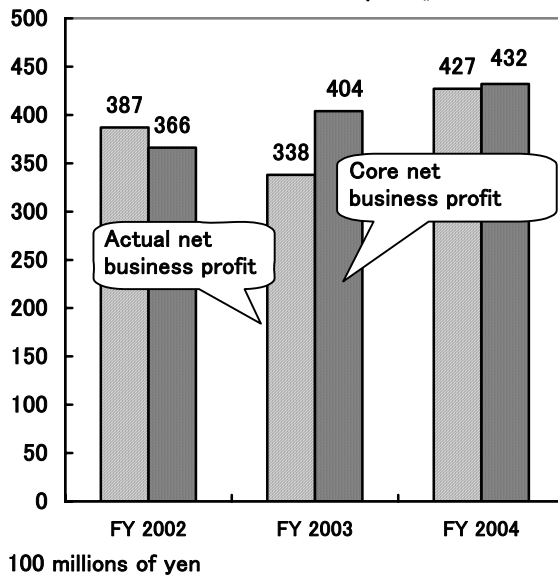
(Millions of yen)

	FY ended March 31, 2005 (A)		FY ended March 31, 2004 (B)
		Inc/Dec (A-B)	
Gross business profit	102,064	6,995	95,068
Profit on interest	88,265	(514)	88,779
Profit on fees and commissions.	12,517	1,166	11,351
Profit from other business transactions	708	6,123	(5,415)
Gains (losses) related to debt securities	(480)	6,043	(6,524)
General & administrative expenses	59,264	(1,920)	61,185
Personnel expenses	29,616	(1,609)	31,225
Non personnel expenses	26,800	(632)	27,432
Core net business profit (Note)	43,279	2,872	40,407
Actual net business profit (Note)	42,799	8,916	33,883
Transfer to general reserve for possible loan losses	—	6,550	(6,550)
Net business profit	42,799	2,365	40,433

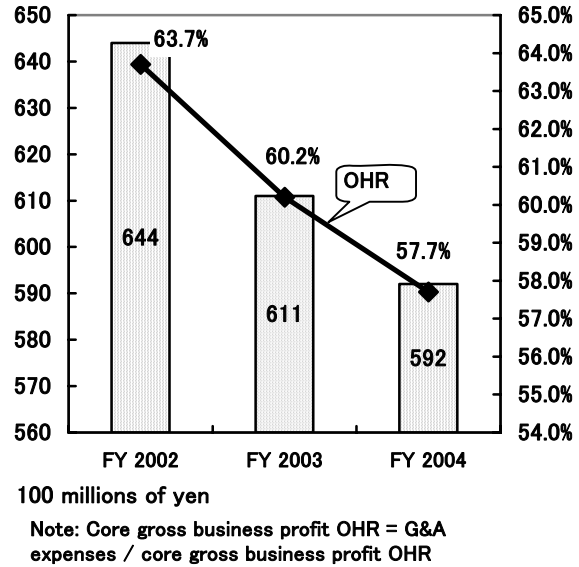
- Note: 1. Core net business profit means a net business profit minus gains (losses) related to debt securities.
2. Actual net business profit means a net business profit before transfer to general reserve for possible loan losses
3. The amounts of ¥7.9 billion and ¥7.6 billion were stated as reversal of general reserve for possible loan losses and transfer to specific reserve for possible loan losses respectively, and therefore, in accordance with the accounting principles, ¥0.3 billion (net of both figures) was included in extraordinary gains as reversal of reserve for possible loan losses.

- (a) Core net business profit increased ¥2.8 billion year-on-year to ¥43.2 billion helped by an increase in profit on fees and commissions and decreases in general & administrative expenses although profit on interest declined only slightly.
(b) Actual net business profit marked ¥42.7 billion, up ¥8.9 billion year-on-year, owing to soared gains related to bonds.
(c) Net business profit increased ¥2.3 billion year-on-year to ¥42.7 billion.
(d) Profit on fees and commissions increased ¥1.1 billion over the previous term to ¥12.5 billion due to an increases in handling commissions for investment trust and personal annuity insurance businesses.
(e) General & administration expenses decreased ¥1.9 billion to ¥59.2 billion mainly owing to continuous efforts of cost reduction.
(f) Reversal entry was made for general reserve for possible loan losses because loans subject to provision of reserve and loan loss rate (number-of-customers basis) has declined (transferred amount was stated as extraordinary gains as mentioned in the above Note 3.).

《Changes in core net business profit and actual net business profit》



《Changes in G&A expenses and core gross business profit OHR》



B. Operating profit

(Millions of yen)

	Fiscal year ended March 31, 2005 (A)		Fiscal year ended March 31, 2004 (B)
		Increase/(Decrease) (A)-(B)	
Temporary profit (losses)	(3,086)	2,909	(5,996)
Net gains (losses) related to equity securities	568	209	358
Profit (losses) on money in trust	1,614	(2,514)	4,129
Disposal of nonperforming loans	6,245	(3,788)	10,033
Operating profit (losses)	39,680	5,289	34,390

- (a) Operating profit increased ¥5.2 billion to ¥39.6 billion, since net business profit soared ¥ 2.3 billion from a year earlier, and temporary profit expanded by ¥2.9 billion as indicated above.
- (b) Profit on money in trust decreased ¥2.5 billion to ¥1.6 billion.
- (c) Disposal of nonperforming loans was ¥6.2 billion, down ¥3.7 billion from a year earlier (amount transferred to specific reserve for possible loan losses was included in extraordinary gains as mentioned in the above Note 3.).

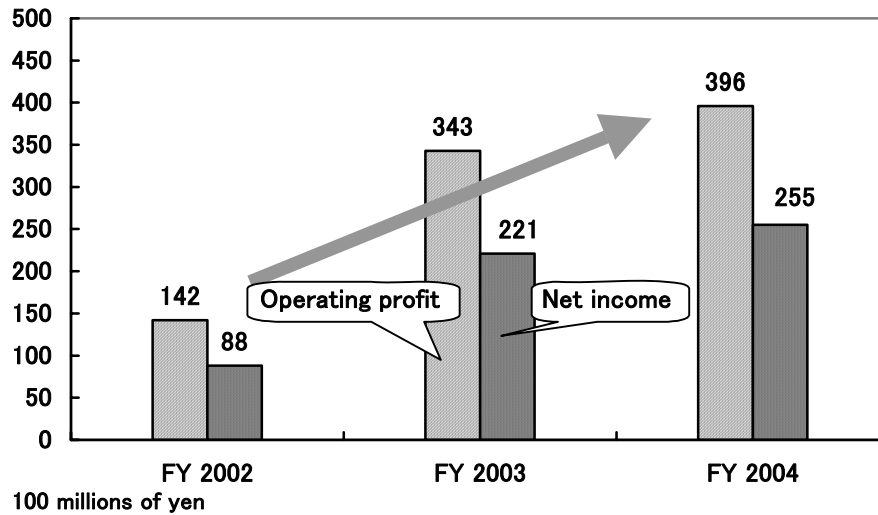
C. Current net income

(Millions of yen)

	Fiscal year ended March 31, 2005 (A)		Fiscal year ended March 31, 2004 (B)
		Increase/(Decrease) (A)-(B)	
Extraordinary gains (losses)	2,387	74	2,313
Reversal of reserves for possible loan losses	369	369	—
Gains (losses) related to retirement benefit	1,575	1,575	—
Gains on substitutional portion of pension funds transferred to the government	—	(2,098)	2,098
Gains (losses) on disposal of premises and equipment	435	500	(65)
Net income before income taxes	42,067	5,363	36,704
Income taxes-current	4,338	(1,648)	5,987
Income taxes-deferred	12,204	3,649	8,554
Net income (losses)	25,525	3,362	22,162

Net extraordinary gains marked ¥ 2.3 billion, little change from a year earlier, as there were reversal of possible loan losses for ¥0.3 billion and extraordinary gains for ¥1.5 billion due to a change in retirement benefit system. As a result, net income increased ¥3.3 billion from a year earlier to ¥25.5 billion. The amount was larger by ¥3.5 billion than the forecasted amount (¥22.0 billion) released in November.

《Changes in Operating Profit and Net Income》



(Reference)

1. Credit related expenses

(Millions of yen)

	Fiscal year ended March 31, 2005 (A)		Fiscal year ended March 31, 2004 (B)
		Increase/(Decrease) (A)-(B)	
Transfer to general reserve (a)	—	6,550	(6,550)
Disposal of nonperforming loans (b)	6,245	(3,788)	10,033
Reversal of reserves for possible loan losses (c)	369	369	—
Credit related expenses (a)+(b)-(c)	5,875	2,392	3,483

Credit related expenses totaling the amounts of transfer to general reserve and disposal of nonperforming loans and reversal of reserves for possible loan losses increased ¥2.3 billion from a year earlier.

2. For fiscal year ended March 31, 2005, as the amount of reversal of general reserve for possible loan losses exceeded that of transfer to specific reserve, a net amount was stated in extraordinary gains as reversal of reserve for possible loan losses in accordance with the accounting principle.

Credit related expenses would have been shown as follows if the amount of reversal of loan loss reserve were not stated in extraordinary gains.

(Millions of yen)

	Fiscal year ended March 31, 2005 (A)		Fiscal year ended March 31, 2004 (B)
		Inc/Dec (A-B)	
Transfer to general reserve (a)	(7,986)	(1,435)	(6,550)
Disposal of nonperforming loans (b)	13,862	3,828	10,033
Loan write-off	232	(66)	298
Transfer to specific reserve	7,616	(488)	8,104
Loss on sales of past due loans	6,013	4,382	1,630
Total (a)+(b)	5,875	2,392	3,483

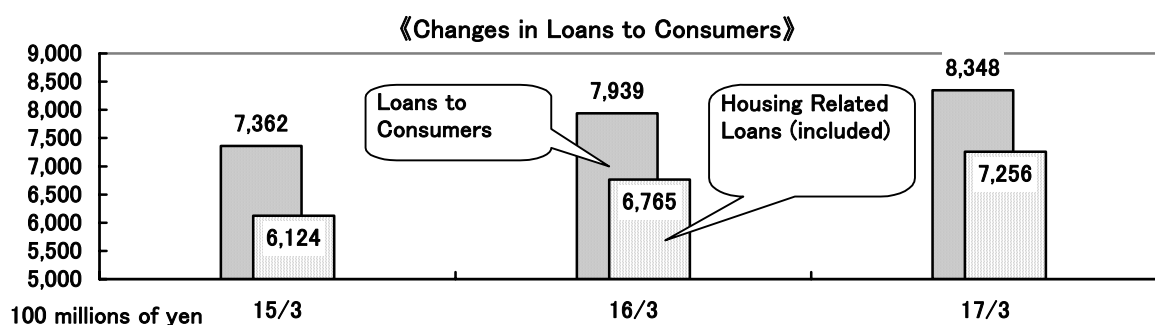
(2) Major accounts (non-consolidated)

A. Loans

(100 millions of yen)

	For the fiscal year ended March 31, 2005 (A)		For the first half year ended Sept. 30, 2004 (B)	For the fiscal year ended March 31, 2004 (C)
		Increase/ (Decrease) (A)-(B)		
For entire offices (outstanding balance as of the end of the period)	37,558	213	18	37,345
Loans to general corporations	26,318	45	(275)	26,272
Loans to consumers	8,348	203	409	8,144
For entire Offices (average balance for the period)	37,557	87	(13)	37,469
Loans to general corporations	26,652	29	(449)	26,623
Loans to consumers	8,090	109	469	7,980

- (a) Outstanding balance marked ¥3,755.8 billion, little change from a year earlier (0.0%) because loans to general corporations edged down due to weak fund demand, although loans to consumers increased.
- (b) Average balance was ¥ 3,755.7 billion, also almost the same as a year earlier (0.0%).



B. Securities

(100 millions of yen)

	For the fiscal year ended March 31, 2005 (A)		For the first half year ended Sept. 30, 2004 (B)	For the fiscal year ended March 31, 2004 (C)
		Increase/ (Decrease) (A)-(B)		
For entire offices (outstanding balance as of the end of the period)	15,342	361	329	14,980
Bonds	9,665	49	(26)	9,616
Japanese government bonds	6,182	(22)	(23)	6,204
Equities	2,367	156	(11)	2,211
For entire Offices (average balance for the period)	13,665	71	127	13,594
Bonds	9,627	17	172	9,609
Japanese government bonds	6,169	(33)	304	6,203
Equities	999	(1)	33	1,000

- (a) Outstanding balance marked ¥1,534.2 billion, up ¥32.9 billion year-on-year (or 2.1%) due mainly to an increase in other securities such as foreign securities.
- (b) Average balance increased by ¥ 12.7 billion (or 0.9%) from a year earlier to ¥1,366.5 billion.

C. Deposits

(100 millions of yen)

	For the fiscal year ended March 31, 2005 (A)		For the first half year ended Sept. 30, 2004 (B)	For the fiscal year ended March 31, 2004 (C)
	Increase/ (Decrease) (A)-(B)	Increase/ (Decrease) (A)-(C)		
For entire offices (outstanding balance as of the end of the period)	51,019	272	384	50,746
Deposits from individuals	35,127	53	50	35,073
Deposits from corporations	11,970	194	510	11,775
For entire Offices (average balance for the period)	50,691	(51)	510	50,742
Deposits from individuals	35,220	39	(99)	35,180
Deposits from corporations	11,596	(41)	303	11,637

- (a) Outstanding balance increased ¥38.4 billion or 0.7% from a year earlier to ¥51,01.9 billion due mainly to an increase in deposits from corporations.
 (b) Average balance increased ¥51.0 billion or 1.0% from a year earlier to ¥5,069.1 billion.

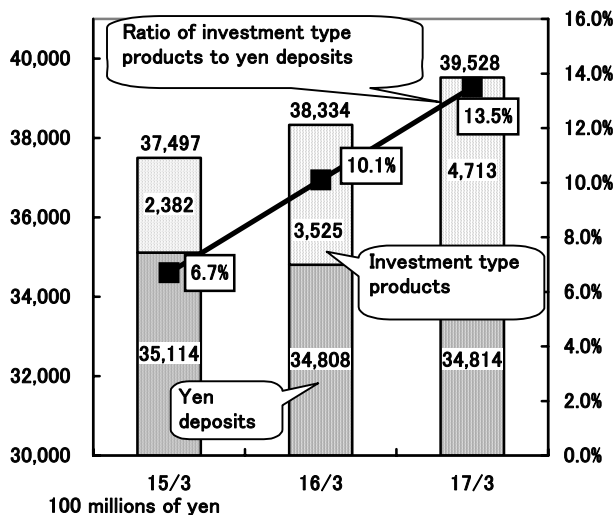
D. Personal financial assets deposited (outstanding balance)

(100 millions of yen)

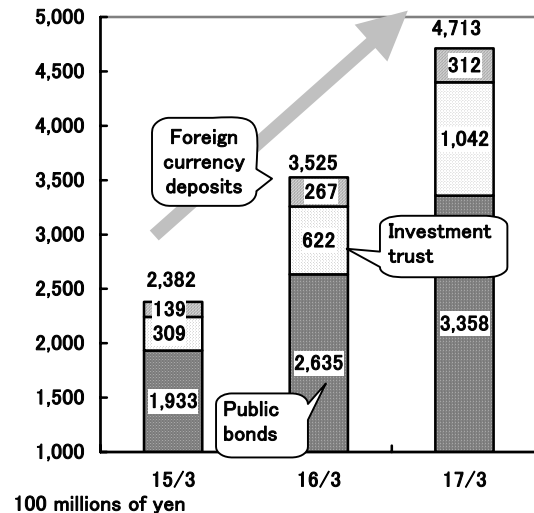
	For the fiscal year ended March 31, 2005 (A)		For the first half year ended Sept. 30, 2004 (B)	For the fiscal year ended March 31, 2004 (C)
	Increase/ (Decrease) (A)-(B)	Increase/ (Decrease) (A)-(C)		
Yen deposits	34,814	6	6	34,808
Foreign currency deposits	312	47	44	267
Investment trusts	1,042	201	420	622
Public bonds (Government bonds, and other bonds)	3,358	326	723	3,032
Total	39,528	581	1,193	38,947

Outstanding balance increased ¥119.3 billion, up 3.1% from a year earlier to ¥3,952.8 billion due mainly to increases in public bonds such as Japanese government bonds and investment trusts.

《Changes in personal financial assets deposited》



《Changes in investment type products》



(3) Risk adjusted capital ratio

(Consolidated)

(%)

	For the fiscal year ended March 31,2005(A)			For the first half year ended Sept. 30, 2004 (B)	For the fiscal year ended March 31, 2004 (C)
	(Preliminary)	Increase/ (Decrease) (A)-(B)	Increase/ (Decrease) (A)-(C)		
Risk adjusted capital ratio (BIS standard)	12.18	0.67	0.82	11.51	11.36
Tier I risk adjusted ratio	8.89	0.43	0.80	8.46	8.09

(100 millions of yen)

Tier I (1)	3,133	119	233	3,013	2,899
Tax effect equivalent	483	(80)	(120)	564	604
Tier II (2)	1,160	72	(11)	1,088	1,172
Deduction (3)	2	—	—	2	2
Shareholders' equity (1)+(2)-(3)	4,292	191	222	4,100	4,069
Risk assets	35,229	(366)	(585)	35,596	35,814

- (a) Risk adjusted capital ratio went up 0.82% from a year earlier due to an increase in Tier I risk adjusted ratio helped mainly by an increase in net income. Tier I ratio rose 0.80% year-on-year.
- (b) Tax effect equivalent amounted to ¥48.3 billion, which accounts for 15.4% of Tier I, and 11.2% of risk-adjusted capital.
- (c) Risk adjusted capital ratio exceeds 8.0% required by the BIS standards.

(4) Booking of valuation gains (losses) (Non-consolidated)

Valuation gains (losses)

(100 millions of yen)

	For the fiscal year ended March 31,2005				
	Valuation gains (losses)			Valuation gains	Valuation losses
		Change from Sept. 30, 2004	Change from Mar. 31, 2004		
Securities held to maturity	0	(1)	(2)	0	0
Other securities	1,566	171	(11)	1,590	23
Equity shares	1,371	157	(11)	1,382	11
Bonds	147	9	24	148	1
Others	47	4	(24)	59	11

Valuation gains on other securities decreased ¥1.1billion from a year earlier to ¥156.6 billion.

(5) Status of Assets (Non-consolidated)

Disclosure of loans based on Revitalization Law

(100 millions of yen, %)

	For the fiscal year ended March 31,2005(A)			For the first half year ended Sept. 30, 2004 (B)	For the fiscal year ended March 31, 2004 (C)
		Increase/ (Decrease) (A)-(B)	Increase/ (Decrease) (A)-(C)		
Bankrupt and quasi-bankrupt assets	539	28	84	511	454
Doubtful assets	1,015	(324)	(476)	1,340	1,491
Substandard assets	956	(12)	(246)	969	1,203
Total	2,511	(309)	(638)	2,820	3,149
As a percentage of total credits	6.51	(0.84)	(1.67)	7.35	8.18

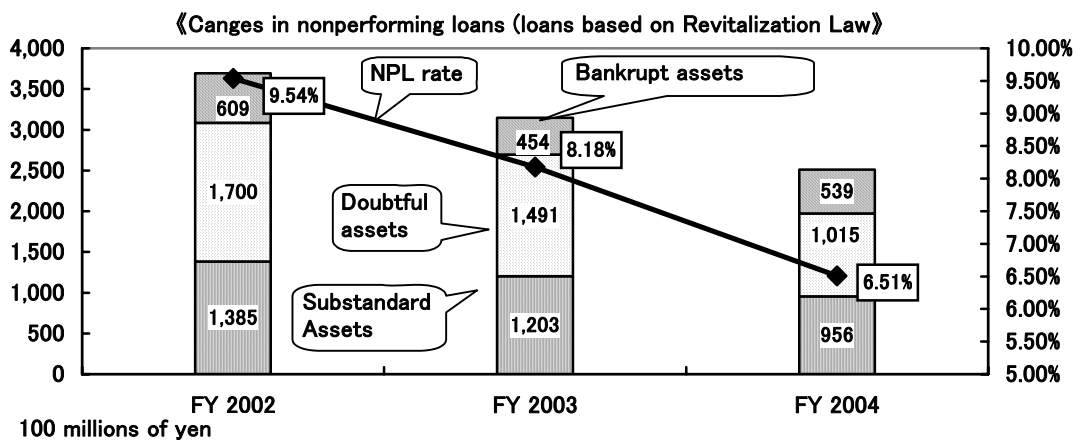
Coverage ratio	74.8	(1.4)	(3.3)	76.2	78.1
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- (a) Loans based on Revitalization Law declined ¥63.8 billion, or 20.2% from a year earlier to ¥251.1 billion resulting from an effort to improve quality of assets.
- (b) Loans based on Revitalization Law as a percentage of total credits decreased 1.67% to 6.51%.
- (c) Although partial direct charge-off was not executed, the above table would have been shown as follows if it were performed.

(100 millions of yen, %)

	For the fiscal year ended March 31, 2005(A)		For the first half year ended Sept. 30, 2004 (B)	For the fiscal year ended March 31, 2004 (C)
	Increase/ (Decrease) (A)-(B)	Increase/ (Decrease) (A)-(C)		
Bankrupt and quasi-bankrupt assets	302	(9)	311	306
Doubtful assets	1,015	(324)	1,340	1,491
Substandard assets	956	(12)	969	1,203
Total	2,274	(347)	2,621	3,001
As a percentage of total credits	5.93	(0.94)	6.87	7.82

Note: Partial direct charge-off means an execution of direct charge-off of the claims secured by collaterals and guarantees that are determined ultimately uncollectible or valueless by the internal self-assessment (classified as Category IV), deducted by the amount estimated to be collectible through the disposal of such collateral and execution of guarantees.



2. Earning projections for the fiscal year ending March 31, 2006

(1) Earning projections for the fiscal year ending March 31, 2006 (Non-consolidated)

(100 millions of yen)

	Projection for half year ending 2005/9/30	Projection for FY ending 2006/3/31 (A)	(A-B)	Result of FY ended 2005/3/31 (B)
Profit on interest	420	845	(37)	882
Fees and commissions	64	124	(1)	125
Other business profit	4	10	3	7
(Bond (JGB etc.) related profit)	(1)	(1)	3	(4)
General and administration expenses	302	595	3	592
Personnel expenses	146	286	(10)	296
Non-personnel expense	137	279	11	268
Core net business profit	190	390	(42)	432
Actual net business profit	189	389	(38)	427
Transfer to general reserve for loan losses (a)	5	(35)	(35)	—
Net business profit	184	424	(3)	427
Gains/losses on sales of securities	1	2	(8)	10
Write-down of equity shares etc.	—	—	(4)	4
Profit (losses) on money in trust	(8)	(8)	(24)	16
Disposal of nonperforming loans (b)	32	84	22	62
Operating income	140	325	(71)	396
Extraordinary income	94	94	64	30
Reversal of reserves for possible loan losses (c)	—	—	(3)	3
Income on unrecognized pension assets	82	82	82	—
Extraordinary loss	9	10	4	6
Impairment loss	8	8	8	—
Net profit	130	245	(10)	255
Credit related expenses (a)+(b)-(c)	37	49	(9)	58

(2) Estimated risk adjusted capital ratio of fiscal year ending March 31, 2006 (BIS Standards) (Consolidated)

(%)

	Sept. 30, 2005 (Estimate)	March 31, 2006 (Estimate)	March 31, 2005 (Preliminary)
Capital ratio (BIS)	Approx. 12.5	Approx. 12.8	12.18
Tier I ratio	Approx. 9.2	Approx. 9.5	8.89

3. Breakdown of income

<Non-consolidated>

(Millions of yen)

	Fiscal year ended March 31, 2005 (A)		Fiscal year ended March 31, 2004 (B)
		Increase/(Decrease) (A)-(B)	
Gross profit on business transactions	102,064	6,995	95,068
(Excluding net gains related to bonds)	102,544	951	101,592
Profit on domestic business transactions	93,942	4,698	89,244
(Excluding net gains related to bonds)	94,373	(729)	95,102
Profit on interest	82,037	(2,055)	84,092
Profit on fees & commissions	11,970	1,097	10,872
Trading profit	391	87	303
Profit from other businesses	(456)	5,567	(6,024)
Net gains (losses) related to bonds	(430)	5,427	(5,858)
Profit on international business transactions	8,121	2,297	5,824
(Excluding net gains related to the bonds)	8,171	1,681	6,489
Profit on interest	6,227	1,540	4,686
Profit on fees & commissions	547	69	478
Trading profit	181	132	49
Profit from other businesses	1,164	555	609
Net gains (losses) related to bonds	(49)	615	(665)
General & Administration expenses (excluding incidental expenses)	59,264	(1,920)	61,185
Personnel expenses	29,616	(1,609)	31,225
Non-personnel expenses	26,800	(632)	27,432
Taxes	2,848	321	2,527
Actual business profit	42,799	8,916	33,883
Core net business profit (Excluding net gains related to bonds)	43,279	2,872	40,407
Transfer to general reserve for possible loan losses	—	(6,550)	(6,550)
Net business profit	42,799	2,365	40,433
(Excluding net gains related to bonds)	(480)	6,043	(6,524)
Temporary profit (losses)	(3,086)	2,909	(5,996)
(Excluding net gains related to bonds)	568	209	358
Gain on investment of money in trust	1,614	(2,514)	4,129
Disposal of non-performing loans	6,245	(3,788)	10,033
Charge-off amount of loans	232	(66)	298
Transfer to specific reserve	—	(8,104)	8,104
Losses on delinquent receivable sold	6,013	4,382	1,630
Other temporary profit (losses)	976	1,426	(450)
Operating profit	39,680	5,289	34,390
Extraordinary profit (losses)	2,387	74	2,313
Reversal of reserves for possible loan losses	369	369	—
Gains (losses) related to retirement benefits	1,575	1,575	—
Gain on substitutional portion of employee pension	—	(2,098)	2,098
Gains (losses) on sale of premises & equipment	435	500	(65)
Income before income taxes	42,067	5,363	36,704
Income taxes - current	4,338	(1,648)	5,987
Income taxes - deferred	12,204	3,649	8,554
Net income	25,525	3,362	22,162

(Reference)

For fiscal year ended March 31, 2005, as the amount of reversal of general reserve for possible loan losses exceeded that of transfer to specific reserve, a net amount was stated in extraordinary gains as reversal of reserve for possible loan losses in accordance with the accounting principle.

Credit related expenses would have been shown as follows if the amount of reversal of loan loss reserve were not stated in extraordinary gains

(Non-consolidated)

(Millions of yen)

	Fiscal year ended March 31, 2005 (A)		Fiscal year ended March 31, 2004 (B)
		Inc/Dec (A-B)	
Transfer to general reserve	(7,986)	(1,435)	(6,550)
Disposal of nonperforming loan	13,862	3,828	10,033
Charge-off of loans	232	(66)	298
Transfer to specific reserve (net)	7,616	(488)	8,104
Losses on sales of delinquent assets	6,013	4,382	1,630
Total	5,875	2,392	3,483

<Consolidated>

< Based on consolidated statement of incomes >

(Millions of yen)

	Fiscal year ended March 31, 2005 (A)		Fiscal year ended March 31, 2004 (B)
		Increase/(Decrease) (A)-(B)	
Consolidated gross profit	110,184	7,278	102,905
Profit on interest	88,483	(559)	89,043
Profit on fees & commissions	16,919	1,691	15,227
Trading profit	572	220	352
Profit from other businesses	4,207	5,926	(1,718)
General and administration expenses	63,640	(3,954)	67,594
Charge-off and transfer to reserve	876	(2,875)	3,751
Charge-off amount of loans	239	(369)	609
Transfer to specific reserve	8,700	(591)	9,291
Transfer to general reserve for possible loan losses	(8,064)	(1,914)	(6,150)
Gains (losses) related to equity securities	807	(502)	1,310
Equity method investment gains (losses)	—	—	—
Others	(2,288)	(7,038)	4,750
Operating profit	44,186	6,567	37,619
Extraordinary profit (losses)	2,321	(944)	3,266
Income before income taxes	46,508	5,622	40,886
Income taxes- current	6,057	(1,358)	7,416
Income taxes -deferred	12,091	3,083	9,008
Minority interest	2,219	707	1,512
Net income (losses)	26,138	3,190	22,948

Note: Consolidated profit = (Interest income – Interest expenses) + (Fees and commissions income – Fees and commissions expenses) + (Trading income – Trading expenses) + (Other operating income – Other operating expenses)

(Scope of consolidation)

(Number of companies)

Number of consolidated subsidiaries	10	—	10
Number of unconsolidated subsidiaries accounted for using equity method	—	—	—

4. Net business profit <Non-consolidated>

(Millions of yen)

	Fiscal year ended March 31, 2005 (A)		Fiscal year ended March 31, 2004 (B)
		Increase/(Decrease) (A)-(B)	
(1) Actual net business profit	43,279	2,872	40,407
Per employee (thousands of yen)	14,821	1,727	13,093
(2) Core net business profit	42,799	8,916	33,883
Per employee (thousands of yen)	14,657	3,677	10,979
Net business profit	42,799	2,365	40,433
Per employee (thousands of yen)	14,657	1,554	13,102

Note: Average number of employees is used.

Average number of employees for FY ended March 31, 2005: 2,920

Average number of employees for FY ended March 31, 2004: 3,086

5. Average interest rate spread <Non-consolidated>

(1) Total business transactions

(%)

		Fiscal year ended March 31, 2005 (A)		Fiscal year ended March 31, 2004 (B)
			Increase/ (Decrease) (A)-(B)	
(1) Total average interest rate on interest earning assets	(A)	1.82	0.00	1.82
Average interest rate on loans & bills discounted		1.90	(0.03)	1.93
Average interest rate on securities		1.79	0.09	1.70
(2) Total average interest rate on interest-bearing liabilities	(B)	0.20	0.04	0.16
Average interest rate on deposits and NCD		0.07	0.02	0.05
Average interest rate on external liabilities		1.15	0.07	1.08
(3) Expenses as a percentage of total interest earning assets	(C)	1.13	(0.06)	1.19
(4) Total average interest rate spread	(A)-(B)-(C)	0.49	0.02	0.47

(2) Domestic business transactions

(%)

		Fiscal year ended March 31, 2005 (A)		Fiscal year ended March 31, 2004 (B)
			Increase/ (Decrease) (A)-(B)	
(1) Total average interest rate on interest earning assets	(A)	1.64	(0.03)	1.67
Average interest rate on loans & bills discounted		1.89	(0.04)	1.93
Average interest rate on securities		1.35	0.00	1.35
(2) Total average interest rate on interest-bearing liabilities	(B)	0.06	0.01	0.05
Average interest rate on deposits and NCD		0.02	(0.01)	0.03
Average interest rate on external liabilities		0.01	0.00	0.01
(3) Expenses as a percentage of total interest earning assets	(C)	1.15	(0.05)	1.20
(4) Total average interest rate spread	(A)-(B)-(C)	0.43	0.01	0.42

6. Gains and losses related to securities <Non-consolidated>

(Millions of yen)

	Fiscal year ended March 31, 2005 (A)	Increase/ (Decrease) (A)-(B)	Fiscal year ended March 31, 2004 (B)
Gains and losses related to bonds	(480)	6,043	(6,524)
Gains on sales	505	(1,399)	1,904
Gains on redemption	0	0	—
Losses on sales	875	(7,292)	8,168
Losses on redemption	38	(174)	212
Write-off	71	23	48
Gains and losses related to equity securities	568	209	358
Gains on sales	1,164	8	1,156
Losses on sales	133	(393)	527
Write-off	462	192	269

7. Risk-adjusted capital ratio based on the standards of the BIS

<Consolidated>

(Millions of yen)

	As of March 31, 2005 (A)			As of Sept.30, 2004 (B)	As of March 31, 2004 (C)
	(Preliminary basis)	Increase/ (Decrease) (A)-(B)	Increase/ (Decrease) (A)-(C)		
(1) Risk-adjusted capital ratio	12.18%	0.67%	0.82%	11.51%	11.36%
Tier I risk adjusted capital ratio	8.89	0.43	0.80	8.46	8.09
(2) Tier I capital	313,352	11,952	23,389	301,399	289,962
Tax effect equivalent	48,377	(8,077)	(12,091)	56,455	60,469
(3) Tier II capital	116,075	7,229	(1,138)	108,845	117,213
45% of the allocated amount of other (a) securities in the consolidated balance sheet deducted by its book value	72,038	7,687	(407)	64,350	72,445
(b) The amount equivalent to 45% of difference between the revaluated value and the latest book value before evaluation	—	—	—	—	—
(c) General loan loss reserve	44,037	(458)	(731)	44,495	44,768
(d) Subordinated debts	—	—	—	—	—
(4) Deduction	200	—	—	200	200
Investment in the capital of other banks and financial institutions	200	—	—	200	200
(5) Risk adjusted capital(2)+(3)-(4)	429,227	19,182	22,250	410,044	406,976
(6) Risk assets	3,522,968	(36,652)	(58,520)	3,559,620	3,581,489
Tax effect equivalent as a percentage of Tier I risk-adjusted capital	15.4%	(3.3%)	(5.4%)	18.7%	20.8%
Tax effect equivalent as a percentage of risk-adjusted capital	11.2	(2.5)	(3.6)	13.7	14.8

Risk adjusted capital ratio went up 0.82% from a year earlier to 12.18% due mainly to an increase in net profit.

<Non-consolidated>

(Millions of yen)

	As of March 31, 2005 (A)			As of Sept 30, 2004 (B)	As of March 31, 2004 (C)
	(Preliminary basis)	Increase/ (Decrease) (A)-(B)	Increase/ (Decrease) (A)-(C)		
(1) Risk-adjusted capital ratio	11.94%	0.62%	0.74%	11.32%	11.20%
Tier I risk adjusted capital ratio	8.66	0.38	0.72	8.28	7.94
(2) Tier I capital	300,057	10,342	20,681	289,714	279,375
Tax effect equivalent	44,929	(8,142)	(12,204)	53,071	57,133
(3) Tier II capital	113,774	7,289	(1,213)	106,485	114,988
45% of the allocated amount of other securities in the consolidated balance sheet deducted by its book value	70,506	7,728	(525)	62,777	71,031
The amount equivalent to 45% of difference between the revaluated value and the latest book value before evaluation	—	—	—	—	—
(c) General loan loss reserve	43,268	(439)	(688)	43,707	43,956
(d) Subordinated debts	—	—	—	—	—
(4) Deduction	200	—	—	200	200
Investment in the capital of other banks and financial institutions	200	—	—	200	200
(5) Risk adjusted capital(2)+(3)-(4)	413,631	17,632	19,467	395,999	394,163
(6) Risk assets	3,461,468	(35,154)	(55,046)	3,496,623	3,516,514

Tax effect equivalent as a percentage of Tier I risk-adjusted capital	14.9%	(3.4%)	(5.5%)	18.3%	20.4%
Tax effect equivalent as a percentage of risk-adjusted capital	10.8	(2.6)	(3.6)	13.4	14.4

Note: Banks, which operate overseas, are required to keep 8% or more risk adjusted capital ratio both on consolidated and non-consolidated basis by the Japanese Banking Law.

8.ROE <Non-consolidated>

(%)

	Fiscal year ended March 31, 2005 (A)		Fiscal year ended March 31, 2004 (B)
		Increase/(Decrease) (A)-(B)	
On the basis of core net business profit	11.2	(0.3)	11.5
On the basis of actual net business profit	11.0	1.4	9.6
On the basis of net business profit	11.0	(0.5)	11.5
On the basis of net income	6.6	0.3	6.3

Note: 1. Average shareholders' equity as the denominator used to calculate ROE is computed as follows:

((Balance of shareholders' equity at the beginning of the period + Balance of shareholders' equity at the end of the period) / 2)

2. Of unrealized gains on other securities, the amounts stated in the account of "Valuation gains on other securities" as a part of shareholders' equity were as follows:

(¥93.5 billion for FY ended March 31, 2005; ¥94.2 billion for FY ended March 31, 2004; ¥53.6 billion for FY ended March 31, 2003)

(Reference)

If average shareholders' equity excluding "Valuation gains on other securities" is used as the denominator for calculation, ROE is as follows:

Real ROE (Non-consolidated)

(%)

	Fiscal year ended March 31, 2005 (A)		Fiscal year ended March 31, 2004 (B)
		Inc/Dec (A-B)	
On the basis of core net business profit	14.8	0.3	14.5
On the basis of actual net business profit	14.6	2.4	12.2
On the basis of net business profit	14.6	0.0	14.6
On the basis of net income	8.7	0.7	8.0

II LOANS AND OTHER ASSETS

1. Loans under risk management

Partial direct charge-off of claims.....not being executed

<Non-consolidated>

(Millions of yen)

		As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans under risk management	Loans to customers in bankruptcy	12,113	1,307	4,624	10,806	7,488
	Past due loans	140,761	(29,742)	(42,184)	170,504	182,946
	Loans contractually past due 3 months or more	483	258	(195)	224	678
	Restructured loans	95,177	(1,531)	(24,475)	96,709	119,653
	Total	248,535	(29,708)	(62,230)	278,243	310,766

Outstanding balance of loans and bills discounted	3,755,863	21,353	1,884	3,734,510	3,753,978
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(%)

As a percentage of loans and bills discounted	Loans to customers in bankruptcy	0.32	0.04	0.13	0.28	0.19
	Past due loans	3.74	(0.82)	(1.13)	4.56	4.87
	Loans contractually past due 3 months or more	0.01	0.01	0.00	0.00	0.01
	Restructured loans	2.53	(0.05)	(0.65)	2.58	3.18
	Total	6.61	(0.84)	(1.66)	7.45	8.27

<Reference>

Loans under risk management in case partial direct charge-off is executed.

(Non-consolidated)

(Millions of yen)

		As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans under risk management	Loans to customers in bankruptcy	5,656	913	1,178	4,742	4,477
	Past due loans	124,224	(32,464)	(46,925)	156,688	171,149
	Loans contractually past due 3 months or more	483	258	(195)	224	678
	Restructured loans	95,177	(1,531)	(24,475)	96,709	119,653
	Total	225,541	(32,823)	(70,417)	258,365	295,958

Outstanding balance of loans and bills discounted	3,732,869	18,237	(6,301)	3,714,631	3,739,171
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(%)

As a percentage of loans and bills discounted	Loans to customers in bankruptcy	0.15	0.03	0.04	0.12	0.11
	Past due loans	3.32	(0.89)	(1.25)	4.21	4.57
	Loans contractually past due 3 months or more	0.01	0.01	0.00	0.00	0.01
	Restructured loans	2.54	(0.06)	(0.66)	2.60	3.20
	Total	6.04	(0.91)	(1.87)	6.95	7.91

Note: Partial direct charge-off means an execution of direct charge-off of the claims secured by collaterals and guarantees that are determined ultimately uncollectible or valueless by the internal self-assessment (classified as Category IV), deducted by the amount estimated to be collectible through the disposal of such collateral and execution of guarantees.

<Consolidated>

(Millions of yen)

		As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Risk management asset	Loans to customers legally bankrupt	12,230	1,213	4,534	11,016	7,695
	Past due loans	141,467	(29,532)	(46,134)	171,000	187,602
	Loans contractually past due 3 months or more	623	261	(166)	362	790
	Restructured loans	95,583	(1,778)	(26,900)	97,361	122,483
	Total	249,905	(29,835)	(68,666)	279,741	318,572

Outstanding loans and bills discounted	3,698,562	20,324	(3,342)	3,678,237	3,701,904
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(%)

As a percentage of loans and bills discounted	Loans to customers legally bankrupt	0.33	0.04	0.13	0.29	0.20
	Past due loans	3.82	(0.82)	(1.24)	4.64	5.06
	Loans contractually past due 3 months or more	0.01	0.01	(0.01)	0.00	0.02
	Restructured loans	2.58	(0.06)	(0.72)	2.64	3.30
	Total	6.75	(0.85)	(1.85)	7.60	8.60

2. Reserve for possible loan losses

<Non-consolidated>

(Millions of yen)

		As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Reserve for possible loan losses		95,799	(20,532)	(31,713)	116,332	127,512
	General reserve	46,637	(170)	(7,986)	46,808	54,624
	Specific reserve	49,161	(20,362)	(23,726)	69,524	72,888

○ Criteria for write-off and reserve

A. General reserve

Debtor classification	Reserve criteria
Loans to customers in normal operation	Estimated loss amount for one year based upon historical loan loss rate (the number-of-customers basis) is to be provided for a reserve.
Loans under close observation	For substandard loans and general loans under close observation not classified as substandard loans, estimated loss amounts separately calculated for each type of business using historical loan loss rate (the number-of-customers basis) for the period corresponding to the average remaining period of such loans are to be provided for reserve.

B. Specific reserve

Debtor classification	Charge-off and reserve criteria
Loans to customers likely to become bankrupt	The amount deemed necessary based on historical loan loss rate (the number-of-customers basis), net of the expected amount of recoveries from collateral and guarantees, or the amount after taking into consideration the expected amount of recoveries using Discount Cash Flow method for loan claims is to be provided for reserve.
Loans to customers being virtually bankrupt	100% of the amount of claims, net of amounts expected to be collected through the disposal of collaterals or execution of guarantees is to be provided for a reserve.
Loans to customers being legally bankrupt	

C. Common standards for general reserve and specific reserve

Debtor classification	Charge-off and reserve criteria
Substandard assets out of loans under close observation	In case of claims exceeding ¥10 billion, estimated loss amount calculated using Discount Cash Flow method is to be provided as a reserve for substandard assets and loans to customers likely to become bankrupt.
Loans to customers likely to become bankrupt	Estimated loss amount by DCF method is to be provided for loans to customers upgraded to loans under close observation, for which reserve used to be provided for the amount calculated using DCF method in and before the previous term.

(Note): DCF method = A method to estimate present value of credit claims based on their future cash flows, and net of such estimated amount and credit claims amount is provided as a reserve.

<Reference>

General reserves as a percentage of unsecured portions of loans are as follows: (%)

	As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Substandard loans	26.8	4.5	2.5	22.3	24.3
Other loans under close observation	5.0	(0.7)	(0.6)	5.7	5.6

<Consolidated>

(Millions of yen)

	As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Reserve for possible loan losses	101,311	(21,159)	(32,542)	122,470	133,853
General reserve	49,736	(315)	(8,064)	50,051	57,800
Specific reserve	51,574	(20,843)	(24,477)	72,418	76,052

3. Coverage ratio on loans on risk management

<Non-consolidated>

(Millions of yen, %)

		As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans under risk management	(A)	248,535	(29,708)	(62,230)	278,243	310,766
Secured balance	(B)	122,174	(7,963)	(32,997)	130,138	155,172
Outstanding balance of specific reserve	(C)	47,965	(20,191)	(24,121)	68,156	72,086
Percentage of reserve	C/(A-B)	37.9	(8.1)	(8.4)	46.0	46.3
Coverage ratio	(B+C)/A	68.4	(2.8)	(4.7)	71.2	73.1

Breakdown as of March 31, 2005

(Millions of yen, %)

		Loans to customers legally bankrupt	Past due loans	Loans contractually past due 3 months or more	Restructured loans	Total
Loans under risk management	(A)	12,113	140,761	483	95,177	248,535
Secured balance	(B)	4,165	80,669	305	37,033	122,174
Outstanding balance of specific reserve	(C)	7,948	40,017	—	—	47,965
Percentage of reserve	C/(A-B)	100.0	66.5	—	—	37.9
Coverage ratio	(B+C)/A	100.0	85.7	63.2	38.9	68.4

4. Disclosure of loans based on the Revitalization Law <Non-consolidated>

(Millions of yen)

		As of March 31, 2005 (A)		As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)	
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)			
Bankrupt and quasi-bankrupt assets	(A)	53,929	2,807	8,452	51,122	45,477
Doubtful assets	(B)	101,550	(32,490)	(47,601)	134,041	149,152
Substandard assets	(C)	95,660	(1,272)	(24,670)	96,933	120,331
Assets contractually past due 3 months or more	(D)	483	258	(195)	224	678
Restructured assets	(E)	95,177	(1,531)	(24,475)	96,709	119,653
Total	(F)	251,141	(30,956)	(63,820)	282,097	314,961

Total balance of loans and bills discounted	(G)	3,854,745	21,629	4,367	3,833,116	3,850,378
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(%)

As a percentage of total balance of loans and bills discounted		As of March 31, 2005 (A)		As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)	
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)			
Bankrupt and quasi-bankrupt assets	A/G	1.39	0.06	0.21	1.33	1.18
Doubtful assets	B/G	2.63	(0.86)	(1.24)	3.49	3.87
Substandard assets	C/G	2.48	(0.04)	(0.64)	2.52	3.12
Assets contractually past due 3 months or more	D/G	0.01	0.01	0.00	0.00	0.01
Restructured assets	E/G	2.46	(0.06)	(0.64)	2.52	3.10
Total	F/G	6.51	(0.84)	(1.67)	7.35	8.18

Note: Bankrupt and quasi-bankrupt assets: Loans to customers legally bankrupt and virtually bankrupt

Doubtful assets: Loans to customers likely to become bankrupt.

Substandard assets: Of loans classified by self-assessment of asset quality as loans under close observation, loans contractually past due 3 months or more and restructured loans.

<Reference>

Loans under risk management in case partial direct charge-off of claims is executed.

(Non-consolidated)

(Millions of yen)

		As of March 31, 2005 (A)		As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)	
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)			
Bankrupt and quasi-bankrupt assets	(A)	30,256	(939)	(381)	31,195	30,637
Doubtful assets	(B)	101,550	(32,490)	(47,601)	134,041	149,152
Substandard assets	(C)	95,660	(1,272)	(24,670)	96,933	120,331
Assets contractually past due 3 months or more	(D)	483	258	(195)	224	678
Restructured assets	(E)	95,177	(1,531)	(24,475)	96,709	119,653
Total	(F)	227,467	(34,703)	(72,653)	262,170	300,121

Total balance of loans and bills discounted	(G)	3,831,072	17,882	(4,465)	3,813,189	3,835,538
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(%)

As a percentage of total balance of loans and bills discounted	As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Bankrupt and quasi-bankrupt assets A/G	0.78	(0.03)	(0.01)	0.81	0.79
Doubtful assets B/G	2.65	(0.86)	(1.23)	3.51	3.88
Substandard assets C/G	2.49	(0.05)	(0.64)	2.54	3.13
Assets contractually past due 3 months or more D/G	0.01	0.01	0.00	0.00	0.01
Restructured assets E/G	2.48	(0.05)	(0.63)	2.53	3.11
Total F/G	5.93	(0.94)	(1.89)	6.87	7.82

5. Preservation of loans based on the Revitalization Law <Non-consolidated>

(Millions of yen)

	As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
The amount of preservation (H)	188,028	(27,021)	(72,081)	215,049	260,110
Secured values	123,231	(9,013)	(34,830)	132,245	158,062
Reserve for possible loan losses	64,796	(18,007)	(37,251)	82,803	102,047

(%)

Coverage ratio (H)/(F)	74.8	(1.4)	(7.7)	76.2	82.5
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Note:

1. Of reserves for possible loan losses, although reserves for all loans to substandard customers had been provided up to fiscal year ended March 31, 2004, from the six months ended September 30, 2004, reserves for pro-rated portion of substandard loans to loans to substandard customers has been provided.
2. If the method as mentioned above were applied to the fiscal year ended March 31, 2004, a table would have been shown as follows.

(Millions of yen)

	As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
The amount of preservation (H)	188,028	(27,021)	(58,097)	215,049	246,125
Secured values	123,231	(9,013)	(34,830)	132,245	158,062
Reserve for possible loan losses	64,796	(18,007)	(23,267)	82,803	88,063

(%)

Coverage ratio (H)/(F)	74.8	(1.4)	(3.3)	76.2	78.1
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Breakdown as of March 31, 2005

(Millions of yen, %)

	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard assets	Total
Assessed amount (1)	53,929	101,550	95,660	251,141
Secured balance (2)	22,800	63,091	37,339	123,231
Reserve for possible loan losses (3)	31,129	18,032	15,634	64,796
Percentage of reserve (3)/((1)-(2))	100.0	46.8	26.8	50.6
Coverage ratio ((2)+(3))/(1)	100.0	79.8	55.3	74.8
Change from 9/30/2004	—	(4.6)	3.1	(1.4)
Change from 3/31/2004	—	(5.7)	(5.4)	(3.3)

Note: Figures stated in a table shown for the above Note 2. are used to calculate “Percentage of reserve” and “Coverage ratio” for Substandard assets as of March 31, 2004.

Increase/decrease of nonperforming assets (Millions of yen)

	Balance as of March 31, 2004	Increase (A)	Decrease (B)	Balance as of Sept 30,2004	(A)–(B)
Bankrupt and quasi-bankrupt assets (1)	45,477	18,997	13,352	51,122	5,644
Doubtful assets (2)	149,152	33,976	49,087	134,041	(15,110)
Total	194,630	52,973	62,439	185,164	(9,465)

	Balance as of Sept 30,2004	Increase (C)	Decrease (D)	Balance as of March 31, 2005	(C)–(D)
Bankrupt and quasi-bankrupt assets (1)	51,122	22,077	19,270	53,929	2,807
Doubtful assets (2)	134,041	13,023	45,514	101,550	(32,490)
Total	185,164	35,100	64,784	155,480	(29,683)

Note: 1. Decreases are attributed to direct charge-offs, sale of assets, collection, and business result improvement of debtors.

2. A table in which transfers either from classification (1) to (2) or from (2) to (1) are indicated is as follows.

(Millions of yen)

Classification	Increase (E)	Decrease (F)	Classification change (1) to (2) (G)	Classification change (2) to (1) (H)	Increase/Decrease (E)-(F)+(G)+(H)
Bankrupt and quasi-bankrupt assets (1)	5,637	18,506	(763)	16,439	2,807
Doubtful assets (2)	12,259	29,074	763	(16,439)	(32,490)
Total	17,897	47,581	—	—	(29,683)

Status of preservation of loans based on the Revitalization Law and loans under risk management

<Non-consolidated>

(100 millions of yen)

Self-assessed classified assets (by debtor) After charge-off and transfer to reserve (Re: Assets related to loans)					Revitalization law disclosure basis (Re: Assets related to loans)				Assets under risk management (Re: Loans)	
Classified credit balance	Not-classified	II	III	IV	Classified balance	Secured balance	Reserve amount	Coverage (%)	Classification	Loan balance
Loans to customers legally bankrupt 121	86	35	—	—	Bankrupt and quasi-bankrupt assets 539	228	311	100.0	Loans to customers legally bankrupt	121
Loans to customers virtually bankrupt 417	296	121	—	—					Past due loans	1,407
Loans to customers likely to become bankrupt 1,015	504	306	204	—	Doubtful assets 1,015	630	180	79.8		
Loans under close observation	Substandard 1,803	254	1,549	—	Substandard assets 956	373	(Note) 156	55.3	Loans contractually past due 3 months or more	4
	Loans under close observation not classified as substandard 5,686	1,702	3,984	—					Restructured loans	951
Loans to customers in normal operation 29,502	29,502	—	—	—	Sub-total 2,511	1,232	647	74.8	Total	2,485
Total 38,547	32,346	5,997	204	—	Normal assets 36,036	Note: General reserve for possible loan losses prorated by percentage of sub-standard assets to substandard loans				
					Total 38,547					

6. Loan breakdown by type of industry (Non-consolidated)

(1) Loan breakdown by type of industry of borrower

(Millions of yen, %)

	As of March 31	2005 (A)		As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Domestic (except for JOM)	3,748,595	17,596	(1,038)	3,730,998	3,749,633
Manufacturing industry	718,413	(8,970)	(20,345)	727,383	738,758
Agriculture	22,265	(2,478)	3,334	24,743	18,930
Forestry	551	127	63	424	487
Fishery	1,316	(33)	(58)	1,350	1,375
Mining industry	5,229	106	(457)	5,123	5,686
Construction	216,244	(8,897)	(30,556)	225,141	246,800
Electricity, gas, waterworks	22,622	(2,106)	(7,195)	24,728	29,817
Information and telecommunications	32,982	6,954	2,954	26,027	30,027
Transportation	115,776	(697)	903	116,474	114,873
Wholesale and retail businesses	536,734	(18,010)	(16,891)	554,745	553,625
Banks and other financial institutions	222,647	31,237	18,911	191,410	203,736
Real estate	305,731	12,425	10,522	293,306	295,209
Various services	576,039	5,577	14,608	570,461	561,430
Local public sector	194,851	25,846	15,233	169,004	179,618
Others	777,189	(23,483)	7,934	800,672	769,254
(For personal customers)	748,978	20,602	41,885	728,375	707,092
(For central government)	22,046	(44,188)	(34,280)	66,234	56,326

(2) Loans under risk management breakdown by type of industry of borrower

(i) The amount of loans under risk management

(Millions of yen, %)

	As of March 31	2005 (A)		As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Domestic (except for JOM)	248,535	(29,708)	(62,230)	278,243	310,766
Manufacturing industry	33,102	(5,855)	(17,095)	38,957	50,198
Agriculture	612	(835)	(1,029)	1,447	1,642
Forestry	54	15	16	39	38
Fishery	32	0	(109)	33	142
Mining industry	610	64	(473)	546	1,084
Construction	35,431	(275)	(12,143)	35,706	47,575
Electricity, gas, waterworks	—	—	—	—	—
Information and telecommunications	1,022	113	(273)	908	1,295
Transportation	13,280	792	2,224	12,488	11,056
Wholesale and retail businesses	58,897	(10,533)	(11,353)	69,430	70,250
Banks and other financial institutions	133	(176)	(558)	310	691
Real estate	29,824	(8,384)	(12,472)	38,208	42,296
Various services	63,525	(3,430)	(4,938)	66,955	68,463
Local public sector	—	—	—	—	—
Others	12,007	(1,202)	(4,024)	13,209	16,031

(ii) Loans under risk management by industries as a percentage of the total loans under risk management

(%)

	As of March 31	2005 (A)		As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Domestic (except for JOM)	100.0	—	—	100.0	100.0
Manufacturing industry	13.3	(0.7)	(2.8)	14.0	16.1
Agriculture	0.2	(0.3)	(0.3)	0.5	0.5
Forestry	0.0	0.0	0.0	0.0	0.0
Fishery	0.0	0.0	0.0	0.0	0.0
Mining industry	0.2	0.1	(0.1)	0.1	0.3
Construction	14.2	1.4	(1.1)	12.8	15.3
Electricity, gas, waterworks	—	—	—	—	—
Information and telecommunications	0.4	0.1	0.0	0.3	0.4
Transportation	5.3	0.9	1.8	4.4	3.5
Wholesale and retail businesses	23.6	(1.3)	1.0	24.9	22.6
Banks and other financial institutions	0.0	(0.1)	(0.2)	0.1	0.2
Real estate	12.0	(1.7)	(1.6)	13.7	13.6
Various services	25.5	1.5	3.5	24.0	22.0
Local public sector	—	—	—	—	—
Others	4.8	0.1	(0.3)	4.7	5.1

(iii) Loans under risk management by industries as a percentage of total loans by industries

(%)

	As of March 31	2005 (A)		As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Domestic (except for JOM)	6.6	(0.8)	(1.6)	7.4	8.2
Manufacturing industry	4.6	(0.7)	(2.1)	5.3	6.7
Agriculture	2.7	(3.1)	(5.9)	5.8	8.6
Forestry	9.8	0.7	2.0	9.1	7.8
Fishery	2.4	0.0	(7.9)	2.4	10.3
Mining industry	11.6	1.0	(7.4)	10.6	19.0
Construction	16.3	0.5	(2.9)	15.8	19.2
Electricity, gas, waterworks	—	—	—	—	—
Information and telecommunications	3.0	(0.4)	(1.3)	3.4	4.3
Transportation	11.4	0.7	1.8	10.7	9.6
Wholesale and retail businesses	10.9	(1.6)	(1.7)	12.5	12.6
Banks and other financial institutions	0.0	(0.1)	(0.3)	0.1	0.3
Real estate	9.7	(3.3)	(4.6)	13.0	14.3
Various services	11.0	(0.7)	(1.1)	11.7	12.1
Local public sector	—	—	—	—	—
Others	1.5	(0.1)	(0.5)	1.6	2.0

(3) Consumer loans <Non-consolidated>

(Millions of yen)

	As of March 31, 2005 (A)		As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
	Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Outstanding balance of consumer loans	834,874	20,375	40,955	814,499
Housing loans	725,639	23,985	49,087	701,654
Other loans	109,235	(3,610)	(8,132)	112,845

(4) Loans to small and medium-sized companies as a percentage of total loans <Non-consolidated>

(Millions of yen, %)

	As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Outstanding balance of loans to small/medium companies	2,539,214	35,966	25,503	2,503,247	2,513,710
As a percentage of total outstanding loans	67.7	0.7	0.7	67.0	67.0

7. Loan breakdown by domicile of borrower<Non-consolidated>

(1) Outstanding balance of loans to refinancing countries
Not applicable

(2) Outstanding balance of loans to Asia

(Millions of yen)

	As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Hong Kong	6,946	2,789	2,094	4,157	4,852
Malaysia	1,501	994	980	507	520
Indonesia	625	54	296	571	329
Others	457	(8)	96	466	361
Total	9,532	3,829	3,467	5,702	6,064

(Note) There is no risk management asset.

(3) Outstanding balance of loans to Latin America
Not applicable

(4) Outstanding balance of loans to Russia
Not applicable

8. The outstanding balance of deposits and loans <Non-consolidated>

(1) Total

(100 millions of yen)

	As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Deposits (balance at fiscal year end)	51,019	272	384	50,746	50,635
(Average balance for fiscal year)	50,691	(51)	510	50,742	50,181
Loans and bills discounted (balance at fiscal year end)	37,558	213	18	37,345	37,539
(Average balance for fiscal year)	37,557	87	(13)	37,469	37,570

(2) Nagano prefecture

(100 millions of yen)

	As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Deposits (balance at fiscal year end)	45,825	(35)	6	45,861	45,818
(Average balance for fiscal year)	45,764	(49)	193	45,814	45,571
Loans and bills discounted (balance at fiscal year end)	25,904	167	(141)	25,736	26,046
(Average balance for fiscal year)	25,646	30	(226)	25,616	25,873

(3) Share in Nagano prefecture

(%)

	As of March 31, 2005 (A)			As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
	(Preliminary)	Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Deposits (balance at fiscal year end)	28.8	0.05	0.02	28.3	28.6
Loans and bills discounted (balance at fiscal year end)	40.2	0.01	0.03	40.1	39.9

9. The outstanding balance of personal financial assets (Non-consolidated)

(100 millions of yen)

	As of March 31, 2005 (A)		As of Sept. 30, 2004 (B)	As of March 31, 2004 (C)
		Inc/Dec (A) - (B)		
Yen deposits	34,814	6	6	34,808
Foreign currency deposits	312	47	44	264
Investment trusts	1,042	201	420	841
Public bonds (Japanese government bonds, etc.)	3,358	326	723	3,032
Total	39,528	581	1,193	38,947

III OTHERS

1. Gains and losses on valuation of securities

(1) Valuation standards of securities

(i) Securities

Securities for trading	Market value method (variances are recognized as profit/losses)
Securities held-to-maturity	Amortized cost method
Other securities	Market value method (All gains/losses are transferred directly to shareholders' equity account)
Shares of subsidiaries and affiliates	Cost method

(ii) Securities in money held in trust

Money held in trust for investment	Market value method (variances are recognized as profit/losses)
Money held in trust held-to-maturity	Amortized cost method

(2) Gains and losses on valuation

<Consolidated>

(millions of yen)

	As of March 31, 2005				As of March 31, 2004		
	Valuation gains and losses			Gains	Losses	Valuation gains and losses	
		Year-to-year comparison				Gains	Losses
Held-to-maturity	90	(342)	136	45	433	450	16
Available-for-sale [Equivalent to variances]	160,084 [94,015]	(904)	162,492	2,407	160,989 [94,696]	163,140	2,151
Total	160,175	(1,247)	162,629	2,453	161,423	163,591	2,168
Equity securities	140,492	(925)	141,622	1,129	141,418	141,855	437
Bonds	14,792	2,427	14,898	105	12,364	13,451	1,087
Others	4,890	(2,749)	6,108	1,218	7,639	8,283	643

Note: 1. "Other securities" are evaluated using the market value method and the variance between the amounts included in the balance sheet and the acquisition cost are stated in the above table.

2. The market values as of the fiscal year end are used for valuation.

<Non-consolidated>

(millions of yen)

	As of March 31, 2005				As of March 31, 2004		
	Valuation gains and losses			Gains	Losses	Valuation gains and losses	
		Year-to-year comparison				Gains	Losses
Held-to-maturity	72	(256)	85	13	328	342	13
Available-for-sale [Equivalent to variances]	156,680 [93,553]	(1,168)	159,054	2,374	157,848 [94,251]	159,975	2,126
Total	156,752	(1,425)	159,140	2,388	158,177	160,317	2,140
Equity securities	137,142	(1,171)	138,255	1,112	138,313	138,731	417
Bonds	14,784	2,415	14,889	105	12,368	13,451	1,083
Others	4,825	(2,669)	5,995	1,169	7,495	8,134	638

Note: 1. "Other securities" are evaluated using the market value method and the variance between the amounts included in the balance sheet and the acquisition cost are stated in the above table.

2. The market values as of the fiscal year end are used for valuation.

2. Retirement benefit

(1) Retirement benefit liabilities

<Non-consolidated>

(Millions of yen)

		Fiscal year ended March 31, 2005	Fiscal year ended March 31, 2004
Liabilities for retirement benefit	(A)	(46,287)	(56,541)
Pension assets	(B)	47,222	47,144
Unfunded retirement benefit liabilities	(C)=(A+B)	935	(9,396)
Unrecognized pension assets	(D)	(8,251)	—
Unrecognized net obligations at transition	(E)	—	—
Unrecognized actuarial differences	(F)	5,965	6,064
Unrecognized past service liabilities	(G)	—	—
Net amount stated in consolidated B/S	(H)=(C+D+E+F+G)	(1,350)	(3,331)
Prepaid pension expenses	(I)	11,064	10,759
Reserve for retirement benefit	(H-I)	(12,414)	(14,091)

<Consolidated>

(Millions of yen)

		Fiscal year ended March 31, 2005	Fiscal year ended March 31, 2004
Liabilities for retirement benefit	(A)	(52,627)	(61,351)
Pension assets	(B)	51,113	49,655
Unfunded retirement benefit liabilities	(C)=(A+B)	(1,514)	(11,703)
Unrecognized pension assets	(D)	(8,251)	—
Unrecognized net obligations at transition	(E)	—	—
Unrecognized actuarial differences	(F)	6,792	6,587
Unrecognized past service liabilities	(G)	—	—
Net amount stated in consolidated B/S	(H)=(C+D+E+F+G)	(2,972)	(5,116)
Prepaid pension expenses	(I)	11,064	10,759
Reserve for retirement benefit	(H-I)	(14,037)	(15,875)

(2) Retirement benefit cost

<Non-consolidated>

(Millions of yen)

		Fiscal year ended March 31, 2005	Fiscal year ended March 31, 2004
Retirement benefit cost	(A+B+C+D+E+F+G)	1,675	5,845
Service cost	(A)	1,447	1,959
Interest expense	(B)	1,216	1,655
Expected income on investment	(C)	(671)	(660)
Expenses for past service liabilities	(D)	(1,575)	—
Expenses for actuarial differences	(E)	960	2,509
Expenses at transition	(F)	—	—
Others	(G)	298	380

<Consolidated>

(Millions of yen)

		Fiscal year ended March 31, 2005	Fiscal year ended March 31, 2004
Retirement benefit cost		1,696	6,454

3. Earnings projections for the fiscal year ending March 31, 2006

<Non-consolidated>

(Millions of yen)

	Half year		Full year	
		Year-on-year		Year-on-year
Operating income	60,500	(2,634)	119,000	(7,170)
Core net business profit	19,000	(1,866)	39,000	(4,279)
Actual net business profit	18,900	(1,429)	38,900	(3,899)
Net business profit	18,400	(9,745)	42,400	(399)
Operating profit	14,000	(4,357)	32,500	(7,180)
Net income	13,000	627	24,500	(1,025)

<Consolidated>

(Millions of yen)

	Half year		Full year	
		Year-on-year		Year-on-year
Operating income	85,500	(2,131)	169,000	(6,530)
Operating profit	15,500	(4,419)	35,500	(8,686)
Net income	13,200	622	25,000	(1,138)