

**ANNUAL FINANCIAL DATA
FOR THE FISCAL YEAR
ENDED MARCH 31, 2006**

THE HACHIJUNI BANK, LTD

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FINANCIAL REVIEW

1. Summary <Non-consolidated>

(1) Breakdown of income

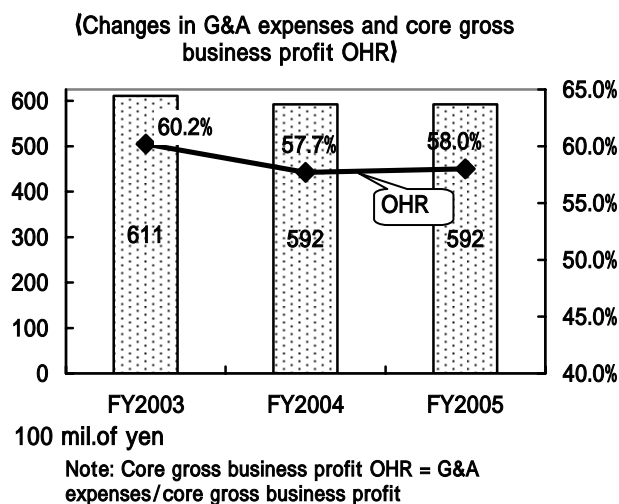
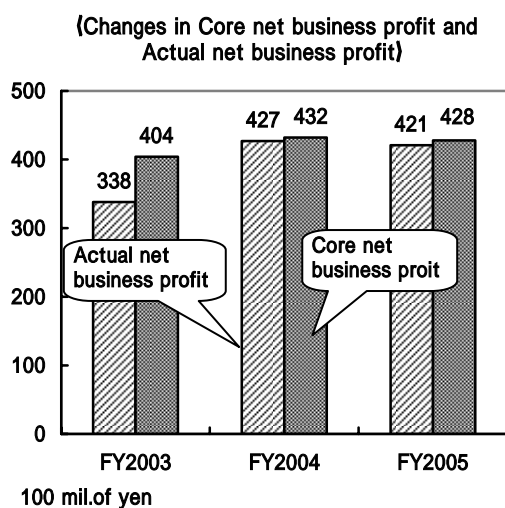
(A) Net business profit

(Millions of yen)

	FY ended Mar. 31, 2006 (A)		FY ended Mar. 31, 2005 (B)
		Inc/Dec (A-B)	
Gross business profit	101,427	(637)	102,064
Profit on interest	85,247	(3,017)	88,265
Profit on fees and commissions.	14,527	2,009	12,517
Profit from other business transactions	1,137	429	708
Gains (losses) related to bonds	(691)	(210)	(480)
General & administrative expenses	59,262	(2)	59,264
Personnel expenses	28,814	(801)	29,616
Non personnel expenses	27,736	936	26,800
Core net business profit (Note 1)	42,856	(423)	43,279
Actual net business profit (Note 2)	42,165	(634)	42,799
Transfer to general reserve for possible loan losses	(8,018)	(8,018)	-
Net business profit	50,183	7,383	42,799

- Note: 1. Core net business profit means an actual net business profit minus gains (losses) related to bonds.
2. Actual net business profit means a net business profit before transfer to general reserve for possible loan losses.
3. In the fiscal year ended March 31, 2005, the amount of ¥7.9 billion carried back from general reserve surpassed the amount of ¥7.6 billion transferred to specific reserve for possible loan losses, and therefore, in accordance with the accounting principles, ¥0.3 billion (net of both figures) was stated in extraordinary gains as reversal of reserve for possible loan losses.

- (a) Core net business profit decreased ¥0.4 billion from a year earlier to ¥42.8 billion due to a decline in profit on interest although profit on fees and commissions increased.
(b) Actual net business profit marked ¥42.1 billion, down ¥0.6 billion from a year earlier, owing to a slight decline in gains related to bonds.
(c) Net business profit amounted to ¥50.1 billion, up ¥7.3 billion from the previous year because the reversal amount from general reserve for possible loan losses increased from the year-earlier level (the reversal amount of the previous year was stated in extraordinary gains as mentioned in the above Note 3).
(d) Profit on interest decreased 3.0 billion to ¥85.2 billion due to an increase in funding cost caused by rises in overseas interest rates and declines in yields of securities.
(e) Profit on fees and commissions increased ¥2.0 billion to ¥14.5 billion owing to gains in handling commissions on investment trusts and personal pension insurances.
(f) General and administrative expenses were ¥59.2 billion, almost the same as the previous year, because non-personnel expenses edged up although personnel expenses declined.
(g) The amount of transfer to general reserve for possible loan losses stood at minus ¥8.0 billion mainly because outstanding balances of loans to be covered by the reserve declined.



B. Operating profit

(Millions of yen)

	FY ended Mar. 31, 2006 (A)		FY ended Mar. 31, 2005 (B)
		Inc/Dec (A-B)	
Temporary profit (losses)	(13,996)	(10,909)	(3,086)
Net gains (losses) related to equity securities	3,716	3,147	568
Profit (losses) on money in trust	1,701	87	1,614
Disposal of nonperforming loans	19,487	13,241	6,245
Operating profit (losses)	36,174	(3,505)	39,680

- (a) Operating profit decreased ¥3.5 billion to ¥36.1 billion, because temporary losses increased ¥10.9 billion, although net business profit went up ¥7.3 billion from a year earlier as indicated above.
- (b) Net gains related to equity securities rose ¥3.1 billion to ¥3.7 billion as income on sale of equity shares, etc. increased.
- (c) Disposal of nonperforming loans amounted to ¥19.4 billion, up ¥13.2 billion from a year earlier as a result of aggressive efforts to dispose of bad debts (the amount transferred to specific reserve for possible loan losses for the previous year was included in extraordinary gains as mentioned in the above Note 3.).

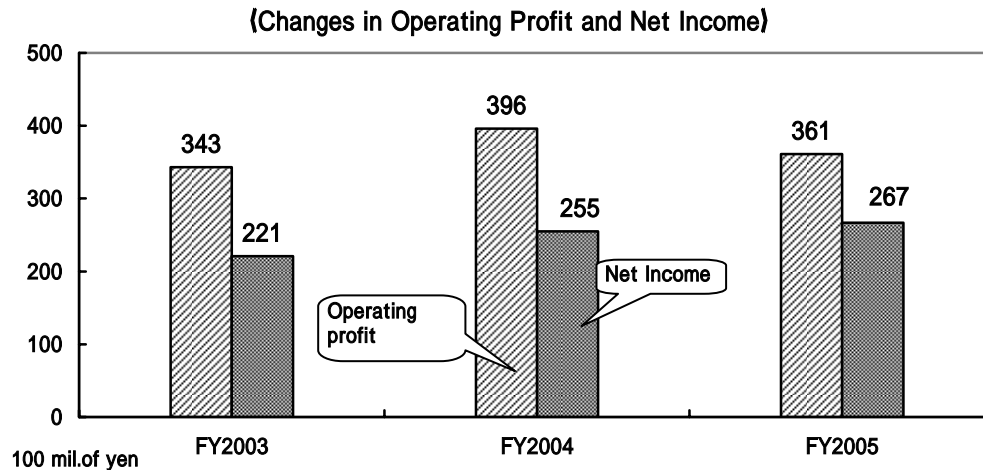
C. Current net income

(Millions of yen)

	FY ended Mar. 31, 2006 (A)		FY ended Mar. 31, 2005 (B)
		Inc/Dec (A-B)	
Extraordinary gains (losses)	8,322	5,934	2,387
Reversal of reserves for possible loan losses	-	(369)	369
Gains (losses) related to retirement benefit	-	(1,575)	1,575
Profit on unrecognized pension assets	8,251	8,251	-
Gains (losses) on disposal of premises and equipment	904	469	435
Impairment losses	896	896	-
Net income before income taxes	44,496	2,429	42,067
Income taxes-current	2,597	(1,740)	4,338
Income taxes-deferred	15,179	2,975	12,204
Net income (losses)	26,719	1,194	25,525

Extraordinary gains increased ¥5.9 billion from the previous year to ¥8.3 billion, because “profit on unrecognized pension assets” in the amount of ¥8.2 billion was stated in extraordinary gains due to change of accounting standards for retirement benefit although impairment loss of ¥0.8 billion was carried in extraordinary losses in line with the implementation of impairment accounting of fixed assets.

As a result, net income for the current fiscal year marked ¥26.7 billion, up 1.1 billion from the year-earlier level.



(Reference)

1. Credit related expenses

(Millions of yen)

	FY ended Mar. 31, 2006 (A)		FY ended Mar. 31, 2005 (B)
		Inc/Dec (A-B)	
Transfer to general reserve (a)	(8,018)	(8,018)	-
Disposal of nonperforming loans (b)	19,487	13,241	6,245
Reversal of reserves for possible loan losses (c)	-	(369)	369
Credit related expenses (a)+(b)-(c)	11,469	5,593	5,875

Credit related expenses totaling the amounts of transfer to general reserve, disposal of nonperforming loans, and reversal of reserves for possible loan losses increased ¥5.5 billion from a year earlier.

Effective from the current fiscal year, the Bank has adopted more conservative method of setting aside general reserve for loan losses for large-lot substandard assets, and specific reserve for loan losses for loans to customers likely to become bankrupt, and has changed historical loan loss rate (number-of-customers basis) that is used for the calculation of estimated loss rate for general reserve, and specific reserve covering loans to customers likely to become bankrupt.

Details of changes made are as follows:

FY ended March 31, 2006	FY ended March 31, 2005
Estimated losses calculated using the DCF method had been provided for reserve, in principle, for substandard assets and loans to customers likely to become bankrupt, unsecured assets of which were ¥3.0 billion or more.	Estimated losses calculated using the DCF method had been provided for reserve, in principle, for substandard assets and loans to customers likely to become bankrupt of which assets were 10.0 billion or more.
Either average value of the past three calculation target periods or average value of the whole calculation target periods, whichever higher was used.	Average value of the past three calculation target periods was used.

2. For the fiscal year ended March 31, 2005, as the amount of reversal from general reserve for possible loan losses exceeded that of transfer to specific reserve, a net amount was stated in extraordinary gains as reversal from 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 had not been stated in extraordinary gains.

(Million of yen)

	Fiscal year ended Mar. 31, 2006 (A)		Fiscal year ended Mar. 31, 2005 (B)
		Inc/Dec (A)-(B)	
Transfer to general reserve (a)	(8,018)	(31)	(7,986)
Disposal of nonperforming loans(b)	19,487	5,624	13,862
Loan write-off	159	(72)	232
Transfer to specific reserve	9,630	2,013	7,616
Loss on sales of past due loans	9,697	3,683	6,013
Total (a)+(b)	11,469	5,593	5,875

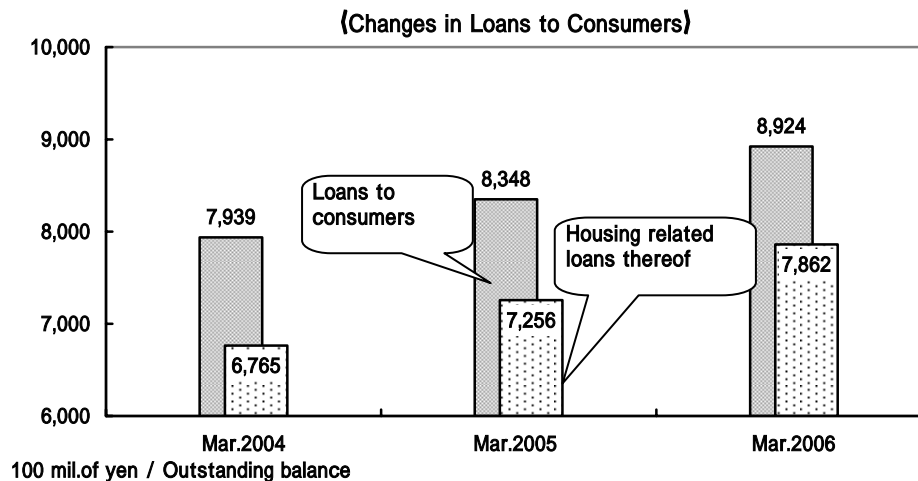
(2) Major accounts<non-consolidated>

A. Loans

(100 millions of yen)

	Fiscal year ended Mar. 31,2006 (A)			First half year ended Sept. 30, 2005 (B)	Fiscal year ended Mar. 31, 2005 (C)
		Inc/Dec (A)-(B)	Inc/Dec (A)-(C)		
For entire offices (outstanding balance as of the end of the period)	38,364	209	805	38,154	37,558
Loans to general corporations	26,795	86	476	26,708	26,318
Loans to consumers	8,924	328	575	8,596	8,348
For entire Offices (average balance for the period)	38,119	187	561	37,931	37,557
Loans to general corporations	26,869	190	216	26,679	26,652
Loans to consumers	8,551	144	461	8,407	8,090

- (a) The outstanding balance increased ¥80.5 billion, or 2.1 % from a year earlier to ¥3,836.4 billion due to increases both in loans to corporations and to consumers.
- (b) Average balance was ¥ 3,811.9 billion, up ¥56.1 billion, or 1.4 % from a year earlier.



B. Securities

(100 millions of yen)

	Fiscal year ended Mar. 31,2006 (A)		First half year ended Sept. 30, 2005 (B)	Fiscal year ended Mar. 31, 2005 (C)	
		Inc/Dec (A)-(B)			Inc/Dec (A)-(C)
For entire offices (outstanding balance as of the end of the period)	16,562	439	1,219	16,122	15,342
Bonds	9,752	(189)	87	9,942	9,665
JGB	5,980	(209)	(202)	6,190	6,182
Stocks	3,600	812	1,232	2,788	2,367
For entire offices (average balance of the period)	14,170	60	504	14,109	13,665
Bonds	9,956	117	329	9,839	9,627
JGB	6,265	0	95	6,265	6,169
Stocks	1,020	22	21	998	999

- (a) The outstanding balance increased ¥121.9 billion, or 7.9% from a year earlier to ¥1,656.2 billion due to increases in stocks caused by a rise in stock prices.
- (b) Average balance increased ¥ 50.4 billion (or 3.6%) from a year earlier to ¥1,417.0 billion.

C. Deposits

(100 millions of yen)

	Fiscal year ended Mar. 31,2006 (A)		First half year ended Sept. 30, 2005 (B)	Fiscal year ended Mar. 31, 2005 (C)	
		Inc/Dec (A)-(B)			Inc/Dec (A)-(C)
For entire offices (outstanding balance as of the end of the period)	51,514	(114)	495	51,628	51,019
Individuals	35,355	163	228	35,192	35,127
Corporations	12,036	195	66	11,841	11,970
For entire offices (average balance of the period)	51,300	(189)	609	51,490	50,691
Individuals	35,286	92	66	35,194	35,220
Corporations	11,811	9	214	11,801	11,596

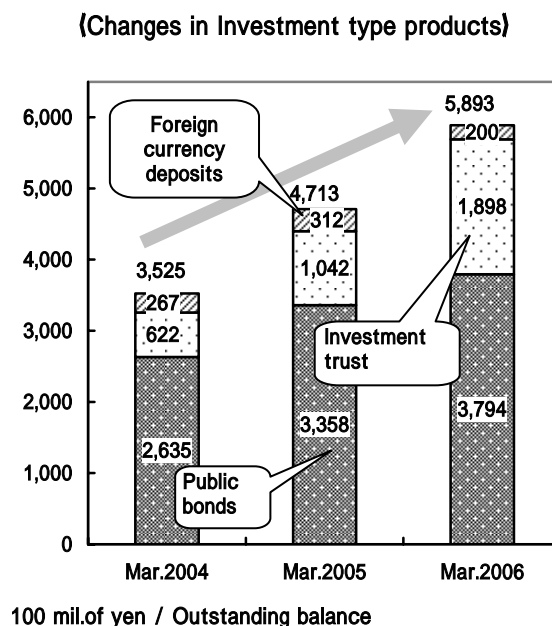
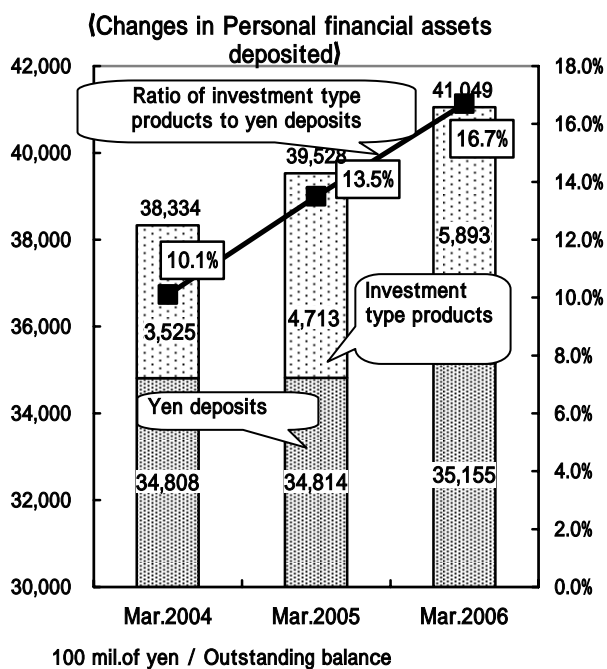
- (a) The outstanding balance increased ¥49.5billion or 0.9% from a year earlier to ¥5,151.4 billion due to increases in deposits of individual customers and deposits from financial institutions.
- (b) Average balance increased ¥60.9 billion or 1.2% from a year earlier to ¥5,130.0 billion.

D. Personal financial assets deposited (outstanding balance)

(100 millions of yen)

	Fiscal year ended Mar. 31,2006 (A)		First half year ended Sept. 30, 2005 (B)	Fiscal year ended Mar. 31, 2005 (C)	
		Inc/Dec (A)-(B)			Inc/Dec (A)-(C)
Yen deposits	35,155	231	340	34,924	34,814
Foreign currency deposits	200	(68)	(112)	268	312
Investment trusts	1,898	498	855	1,400	1,042
Public bonds (Government bonds, and other bonds)	3,794	118	436	3,676	3,358
Total	41,049	780	1,520	40,268	39,528

The outstanding balance increased ¥152.0 billion, up 3.8% from a year earlier to ¥4,104.9 billion due mainly to increases in investment trusts and public bonds such as Japanese government bonds.



(3) Risk adjusted capital ratio

<Consolidated>

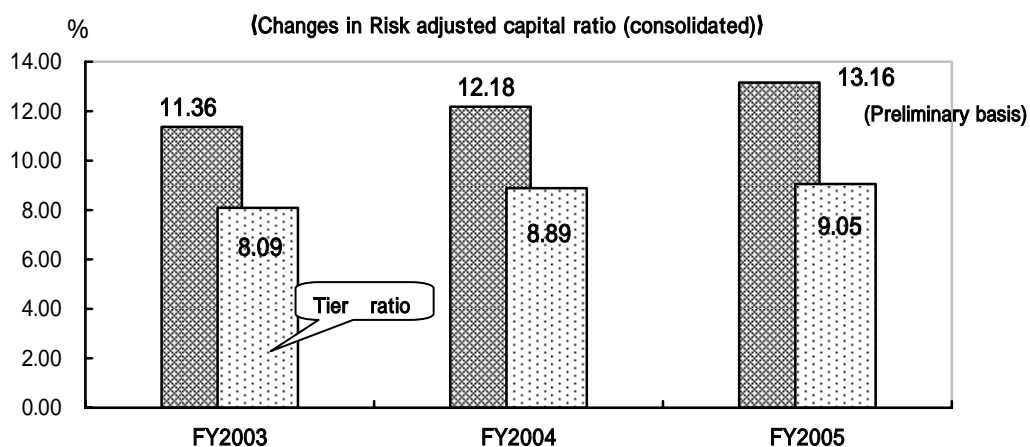
(%)

	Fiscal year ended Mar. 31, 2006 (A)			First half year ended Sept. 30, 2005 (B)	Fiscal year ended Mar. 31, 2005 (C)
	(Preliminary)	Inc/Dec (A)-(B)	Inc/Dec (A)-(C)		
Risk adjusted capital ratio (BIS standard)	13.16	0.60	0.98	12.56	12.18
Tier I risk adjusted ratio	9.05	0.11	0.16	8.94	8.89

(100 millions of yen)

Tier I (1)	3,425	154	292	3,271	3,133
Tax effect equivalent	329	(87)	(154)	417	483
Tier II (2)	1,558	232	397	1,325	1,160
Deduction (3)	2	-	-	2	2
Risk adjusted capital (1)+(2)-(3)	4,982	387	689	4,594	4,292
Risk assets	37,844	1,275	2,614	36,568	35,229

- (a) Risk adjusted capital ratio went up 0.98% from a year earlier due to an increase in Tier I helped by an increase in net income as well as to an increase in Tier II owing to a rise in "Valuation gains on other securities". Tier I ratio rose 0.16% on the year.
- (b) Tax effect equivalent amounted to ¥32.9 billion, which accounts for 9.6% of Tier I, and 6.6% 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 Mar. 31,2006				
	Valuation gains (losses)			Valuation gains	Valuation losses
		Change from Sept. 30, 2005	Change from Mar. 31, 2005		
Securities held to maturity	0	0	0	0	-
Other securities	2,495	583	928	2,677	182
Equity shares	2,567	780	1,195	2,569	2
Bonds	(150)	(201)	(298)	12	163
Others	79	4	31	96	16

Valuation gains on other securities increased ¥92.8 billion from a year earlier to ¥249.5 billion.

(5) Status of Assets <Non-consolidated>

Disclosure of loans based on the Financial Revitalization Law

(100 millions of yen, %)

	Fiscal year ended Mar. 31,2006 (A)		First half year ended Sept. 30, 2005 (B)	Fiscal year ended Mar. 31, 2005 (C)	
		Inc/Dec (A)-(B)			Inc/Dec (A)-(C)
Bankrupt and quasi-bankrupt assets	255	(268)	(283)	524	539
Doubtful assets	810	(132)	(205)	942	1,015
Substandard assets	457	(378)	(499)	835	956
Total	1,522	(779)	(988)	2,302	2,511
As a percentage of total credits	3.87	(2.01)	(2.64)	5.88	6.51

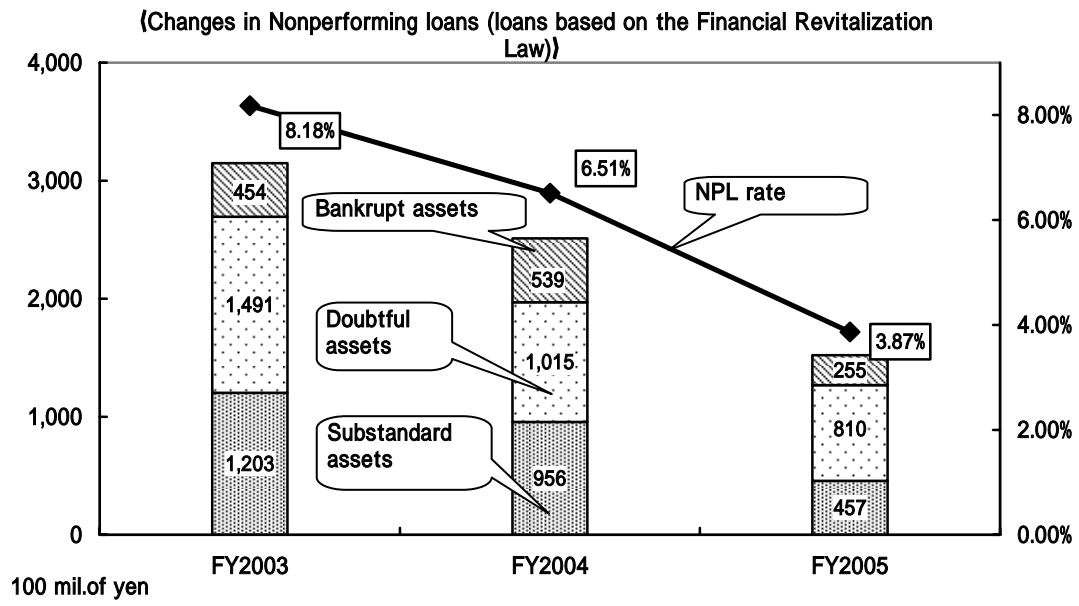
Coverage ratio	74.7	(1.0)	(0.1)	75.7	74.8
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- (a) Disclosed loans based on the Financial Revitalization Law decreased ¥98.8 billion , or 39.3% from a year earlier to ¥152.2 billion as a result of aggressive efforts to improve the quality of assets.
- (b) Disclosed loans based on the Financial Revitalization Law as a percentage of total credits decreased 2.64 % to 3.87% as a result of proactive efforts to dispose of them, against a target of 4.0 % to be achieved by March 31, 2006.
- (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, %)

	Fiscal year ended Mar. 31,2006 (A)		First half year ended Sept. 30, 2005 (B)	Fiscal year ended Mar. 31, 2005 (C)	
		Inc/Dec (A)-(B)			Inc/Dec (A)-(C)
Bankrupt and quasi-bankrupt assets	162	(118)	(139)	281	302
Doubtful assets	810	(132)	(205)	942	1,015
Substandard assets	457	(378)	(499)	835	956
Total	1,429	(629)	(844)	2,059	2,274
As a percentage of total credits	3.64	(1.65)	(2.29)	5.29	5.93

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, 2007

(1) Earning projections for the fiscal year ending March 2007 <Non-consolidated>

(100 millions of yen)

	Projection for half year ending Sept.30, 2006	Projection for FY ending Mar.31, 2007 (A)	(A-B)	Result of FY ended Mar.31, 2006 (B)
Profit on interest	409	833	(19)	852
Fees and commissions	77	154	9	145
Other business profit	6	13	2	11
(Bond (JGB etc.) related profit)	0	(1)	5	(6)
General and administration expenses	301	590	(2)	592
Personnel expenses	145	283	(5)	288
Non-personnel expense	137	277	0	277
Core net business profit	195	418	(10)	428
Actual net business profit	194	416	(5)	421
Transfer to general reserve for loan losses (a)	(25)	(32)	48	(80)
Net business profit	219	448	(53)	501
Gains/losses on sales of securities	32	33	(4)	37
Write-down of equity shares etc.	-	-	0	0
Profit (losses) on money in trust	0	0	(17)	17
Disposal of nonperforming loans (b)	102	147	(47)	194
Operating income	165	360	(1)	361
Extraordinary income	1	5	(91)	96
Income on unrecognized pension assets	-	-	(82)	82
Extraordinary loss	1	3	(9)	12
Impairment loss	0	0	(8)	8
Net profit	100	220	(47)	267
Credit related expenses (a)+(b)	77	115	1	114

(2) Estimated risk adjusted capital ratio of fiscal year ending March 31, 2007 (BIS Standards) <Consolidated>

(%)

	Sept. 30, 2006 (Estimate)	Mar. 31, 2007 (Estimate)	Mar. 31, 2006 (Preliminary)
Capital ratio (BIS)	Approx.13.3	Approx.13.6	13.16
Tier I ratio	Approx. 9.2	Approx. 9.5	9.05

3. Breakdown of income

<Non-consolidated>

(Millions of yen)

	Fiscal year ended Mar. 31, 2006 (A)		Fiscal year ended Mar. 31, 2005 (B)
		Increase/(Decrease) (A)-(B)	
Gross profit on business transactions	101,427	(637)	102,064
(Excluding net gains related to bonds)	102,118	(426)	102,544
Profit on domestic business transactions	93,893	(49)	93,942
(Excluding net gains related to bonds)	94,251	(122)	94,373
Profit on interest	79,576	(2,461)	82,037
Profit on fees & commissions	14,024	2,054	11,970
Trading profit	324	(67)	391
Profit from other businesses	(31)	425	(456)
Net gains (losses) related to bonds	(357)	73	(430)
Profit on international business transactions	7,533	(588)	8,121
(Excluding net gains related to bonds)	7,867	(303)	8,171
Profit on interest	5,671	(555)	6,227
Profit on fees & commissions	503	(44)	547
Trading profit	189	8	181
Profit from other businesses	1,169	4	1,164
Net gains (losses) related to bonds	(333)	(284)	(49)
General & Administration expenses (excluding incidental expenses)	59,262	(2)	59,264
Personnel expenses	28,814	(801)	29,616
Non-personnel expenses	27,736	936	26,800
Taxes	2,711	(137)	2,848
Actual business profit	42,165	(634)	42,799
Core net business profit (Excluding net gains related to bonds)	42,856	(423)	43,279
Transfer to general reserve for possible loan Losses	(8,018)	(8,018)	-
Net business profit	50,183	7,383	42,799
(Excluding net gains related to bonds)	(691)	(210)	(480)
Temporary profit (losses)	(13,996)	(10,909)	(3,086)
Net gains (losses) related to equity securities	3,716	3,147	568
Gain on investment of money in trust	1,701	87	1,614
Disposal of non-performing loans	19,487	13,241	6,245
Charge-off amount of loans	159	(72)	232
Transfer to specific reserve	9,630	9,630	-
Losses on delinquent receivable sold	9,697	3,683	6,013
Other temporary profit (losses)	73	(902)	976
Operating profit	36,174	(3,505)	39,680
Extraordinary profit (losses)	8,322	5,934	2,387
Reversal of reserves for possible loan losses	-	(369)	369
Gains (losses) related to retirement benefits	-	(1,575)	1,575
Income on unrecognized pension assets	8,251	8,251	-
Gains (losses) on sale of premises & equipment	904	469	435
Impairment loss	896	896	-
Income before income taxes	44,496	2,429	42,067
Income taxes - current	2,597	(1,740)	4,338
Income taxes - deferred	15,179	2,975	12,204
Net income	26,719	1,194	25,525

(Reference)

For the fiscal year ended March 31, 2006, as the amount of reversal from 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 Mar. 31, 2006 (A)		Fiscal year ended Mar. 31, 2005 (B)
		Inc/Dec (A-B)	
Transfer to general reserve	(8,018)	(31)	(7,986)
Disposal of nonperforming loan	19,487	5,624	13,862
Charge-off of loans	159	(72)	232
Transfer to specific reserve (net)	9,630	2,013	7,616
Losses on sales of delinquent assets	9,697	3,683	6,013
Total	11,469	5,593	5,875

<Consolidated>

< Based on consolidated statements of income>

(Millions of yen)

	Fiscal year ended Mar. 31, 2006 (A)		Fiscal year ended Mar. 31, 2005 (B)
		Inc/Dec (A)-(B)	
Consolidated gross profit	110,590	406	110,184
Profit on interest	85,444	(3,039)	88,483
Profit on fees & commissions	18,791	1,871	16,919
Trading profit	514	(58)	572
Profit from other businesses	5,840	1,632	4,207
General and administration expenses	64,120	480	63,640
Charge-off and transfer to reserve	2,189	1,312	876
Charge-off amount of loans	183	(56)	239
Transfer to specific reserve	10,412	1,711	8,700
Transfer to general reserve for possible loan losses	(8,406)	(342)	(8,064)
Gains (losses) related to equity securities	3,818	3,010	807
Equity method investment gains (losses)	-	-	-
Others	(6,717)	(4,428)	(2,288)
Operating profit	41,381	(2,805)	44,186
Extraordinary profit (losses)	7,699	5,377	2,321
Income before income taxes	49,081	2,572	46,508
Income taxes- current	4,271	(1,786)	6,057
Income taxes –deferred	15,435	3,343	12,091
Minority interest	1,734	(485)	2,219
Net income (losses)	27,639	1,500	26,138

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

(Scope of consolidation)

(Number of companies)

Number of consolidated subsidiaries	11	1	10
Number of unconsolidated subsidiaries accounted for using equity method	-	-	-

4. Net business profit <Non-consolidated>

(Millions of yen)

	Fiscal year ended Mar. 31, 2006 (A)		Fiscal year ended Mar. 31, 2005 (B)
		Increase/(Decrease) (A)-(B)	
(1) Core net business profit	42,856	(423)	43,279
Per employee (thousands of yen)	15,256	434	14,821
(2) Actual net business profit	42,165	(634)	42,799
Per employee (thousands of yen)	15,010	353	14,657
(3) Net business profit	50,183	7,383	42,799
Per employee (thousands of yen)	17,865	3,207	14,657

Note: Average number of employees is used.

Average number of employees for FY ended March 31, 2006: 2,809

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

5. Average interest rate spread <Non-consolidated>

(1) Total business transactions

(%)

		Fiscal year ended Mar. 31, 2006 (A)		Fiscal year ended Mar. 31, 2005 (B)
			Inc/Dec (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		1.84	(0.06)	1.90
Average interest rate on securities		1.71	(0.08)	1.79
(2) Total average interest rate on interest-bearing liabilities (B)		0.27	0.07	0.20
Average interest rate on deposits and NCD		0.13	0.06	0.07
Average interest rate on external liabilities		1.54	0.39	1.15
(3) Expenses as a percentage of total interest earning assets (C)		1.12	(0.01)	1.13
(4) Total average interest rate spread (A)-(B)-(C)		0.42	(0.07)	0.49

(2) Domestic business transactions

(%)

		Fiscal year ended Mar. 31, 2006 (A)		Fiscal year ended Mar. 31, 2005 (B)
			Inc/Dec (A-B)	
(1) Total average interest rate on interest earning assets (A)		1.58	(0.06)	1.64
Average interest rate on loans & bills discounted		1.81	(0.08)	1.89
Average interest rate on securities		1.21	(0.14)	1.35
(2) Total average interest rate on interest-bearing liabilities (B)		0.06	0.00	0.06
Average interest rate on deposits and NCD		0.02	0.00	0.02
Average interest rate on external liabilities		0.01	0.00	0.01
(3) Expenses as a percentage of total interest earning assets (C)		1.14	(0.01)	1.15
(4) Total average interest rate spread (A)-(B)-(C)		0.38	(0.05)	0.43

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

(Millions of yen)

	Fiscal year ended Mar. 31, 2006 (A)		Fiscal year ended Mar. 31, 2005 (B)
		Inc/Dec (A-B)	
Gains and losses related to the debt securities	(691)	(210)	(480)
Gains on sales	1,168	663	505
Gains on redemption	125	125	0
Losses on sales	1,985	1,109	875
Losses on redemption	-	(38)	38
Write-off	-	(71)	71
Gains and losses related to equity securities	3,716	3,147	568
Gains on sales	3,926	2,762	1,164
Losses on sales	150	17	133
Write-off	59	(402)	462

7. Risk adjusted capital ratio (BIS standard)

<Consolidated>

(Millions of yen)

	As of Mar. 31, 2006 (A) (Preliminary basis)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A)-(B)	Inc/Dec (A)-(C)		
(1) Risk adjusted capital ratio	13.16%	0.60%	0.98%	12.56%	12.18%
Tier I risk adjusted capital ratio	9.05	0.11	0.16	8.94	8.89
(2) Tier I capital	342,593	15,491	29,241	327,102	313,352
Tax effect equivalent	32,942	(8,763)	(15,435)	41,705	48,377
(3) Tier II capital	155,831	23,287	39,756	132,544	116,075
45% of the allocated amount of other securities in the consolidated balance sheet deducted by its book value	114,501	26,919	42,462	87,582	72,038
The amount equivalent to 45% of difference between the revaluated value and the latest book value before evaluation	-	-	-	-	-
(c) General loan loss reserve	41,330	(3,631)	(2,706)	44,962	44,037
(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)	498,225	38,778	68,998	459,446	429,227
(6) Risk assets	3,784,460	127,584	261,492	3,656,875	3,522,968

Tax effect equivalent as a percentage of Tier I risk-adjusted capital	9.6%	(3.1%)	(5.8%)	12.7%	15.4%
Tax effect equivalent as a percentage of risk-adjusted capital	6.6	(2.4)	(4.6)	9.0	11.2

Risk adjusted capital ratio marked 13.16%, up 0.98% from March 31, 2005, due mainly to an increase in gains on valuation on securities helped by stock price hikes as well as to net income growth.

<Non-consolidated>

(Millions of yen)

	As of Mar. 31, 2006 (A) (Preliminary basis)			As of Sept 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A)-(B)	Inc/Dec (A)-(C)		
(1) Risk adjusted capital ratio	12.81%	0.57%	0.87%	12.24%	11.94%
Tier I risk adjusted capital ratio	8.76	0.08	0.10	8.68	8.66
(2) Tier I capital	326,353	14,229	26,295	312,124	300,057
Tax effect equivalent	29,749	(8,772)	(15,179)	38,521	44,929
(3) Tier II capital	150,905	22,665	37,130	128,239	113,774
45% of the allocated amount of other securities in the consolidated balance sheet deducted by its book value	112,285	26,253	41,779	86,031	70,506
The amount equivalent to 45% of difference between the revaluated value and the latest book value before evaluation	-	-	-	-	-
(c) General loan loss reserve	38,619	(3,588)	(4,648)	42,207	43,268
(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)	477,058	36,894	63,426	440,163	413,631
(6) Risk assets	3,721,560	126,661	260,091	3,594,898	3,461,468
Tax effect equivalent as a percentage of Tier I risk-adjusted capital	9.1%	(3.2%)	(5.8%)	12.3%	14.9%
Tax effect equivalent as a percentage of risk-adjusted capital	6.2	(2.5)	(4.6)	8.7	10.8

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 Mar. 31, 2006 (A)		Fiscal year ended Mar. 31, 2005 (B)
		Increase/(Decrease) (A)-(B)	
On the basis of core net business profit	9.8	(1.4)	11.2
On the basis of actual net business profit	9.6	(1.4)	11.0
On the basis of net business profit	11.4	0.4	11.0
On the basis of net income	6.1	(0.5)	6.6

- 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 valuation 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:
 (¥148.9 billion for FY ended Mar.31, 2006; ¥93.5 billion for FY ended Mar.31, 2005; ¥94.2 billion for FY ended Mar.31, 2004)

(Reference)

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

Actual ROE <Non-consolidated>

(%)

	Fiscal year ended Mar. 31, 2006 (A)		Fiscal year ended Mar. 31, 2005 (B)
		Inc/Dec (A-B)	
On the basis of core net business profit	13.5	(1.3)	14.8
On the basis of actual net business profit	13.3	(1.3)	14.6
On the basis of net business profit	15.9	1.3	14.6
On the basis of net income	8.4	(0.3)	8.7

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 Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans under risk management	Loans to customers in bankruptcy	2,692	(14,483)	(9,421)	17,175	12,113
	Past due loans	102,537	(23,459)	(38,223)	125,996	140,761
	Loans contractually past due 3 months or more	477	(318)	(5)	796	483
	Restructured loans	45,222	(37,525)	(49,955)	82,747	95,177
	Total	150,930	(75,786)	(97,605)	226,716	248,535

Outstanding balance of loans and bills discounted	3,836,450	20,969	80,586	3,815,480	3,755,863
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(%)

As a percentage of loans and bills discounted	Loans to customers in bankruptcy	0.07	(0.38)	(0.25)	0.45	0.32
	Past due loans	2.67	(0.63)	(1.07)	3.30	3.74
	Loans contractually past due 3 months or more	0.01	(0.01)	0.00	0.02	0.01
	Restructured loans	1.17	(0.99)	(1.36)	2.16	2.53
	Total	3.93	(2.01)	(2.68)	5.94	6.61

(Reference)

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

<Non-consolidated>

(Millions of yen)

		As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans under risk management	Loans to customers in bankruptcy	1,190	(4,382)	(4,466)	5,572	5,656
	Past due loans	94,857	(19,871)	(29,366)	114,729	124,224
	Loans contractually past due 3 months or more	477	(318)	(5)	796	483
	Restructured loans	45,222	(37,525)	(49,955)	82,747	95,177
	Total	141,748	(62,098)	(83,793)	203,846	225,541

Outstanding balance of loans and bills discounted	3,827,268	34,657	94,398	3,792,610	3,732,869
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(%)

As a percentage of loans and bills discounted	Loans to customers in bankruptcy	0.03	(0.11)	(0.12)	0.14	0.15
	Past due loans	2.47	(0.55)	(0.85)	3.02	3.32
	Loans contractually past due 3 months or more	0.01	(0.01)	0.00	0.02	0.01
	Restructured loans	1.18	(1.00)	(1.36)	2.18	2.54
	Total	3.70	(1.67)	(2.34)	5.37	6.04

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 Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Risk management asset	Loans to customers legally bankrupt	2,821	(14,478)	(9,408)	17,300	12,230
	Past due loans	103,443	(23,294)	(38,024)	126,737	141,467
	Loans contractually past due 3 months or more	637	(314)	14	952	623
	Restructured loans	45,522	(37,542)	(50,061)	83,064	95,583
	Total	152,425	(75,629)	(97,479)	228,055	249,905

Outstanding loans and bills discounted	3,777,737	20,015	79,175	3,757,721	3,698,562
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(%)

As a percentage of loans and bills discounted	Loans to customers legally bankrupt	0.07	(0.39)	(0.26)	0.46	0.33
	Past due loans	2.73	(0.64)	(1.09)	3.37	3.82
	Loans contractually past due 3 months or more	0.01	(0.01)	0.00	0.02	0.01
	Restructured loans	1.20	(1.01)	(1.38)	2.21	2.58
	Total	4.03	(2.03)	(2.72)	6.06	6.75

2. Reserve for possible loan losses

<Non-consolidated>

(Millions of yen)

		As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Reserve for possible loan losses		66,546	(23,900)	(29,253)	90,447	95,799
	General reserve	38,619	(3,588)	(8,018)	42,207	46,637
	Specific reserve	27,926	(20,312)	(21,234)	48,239	49,161

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 (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 (number-of-customers basis) for the period corresponding to the average remaining period of such loans are to be provided for a reserve.

B. Specific reserve

Debtor classification	Write-off and reserve criteria
Loans to customers likely to become bankrupt	For the remaining amount of the claim, net of the expected amount of recoveries from collateral and guarantees, the amount deemed necessary based on historical loan loss rate (number-of-customers basis) 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 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	Write-off and reserve criteria
Substandard assets out of loans under close observation	Estimated losses calculated using the DCF method had been provided for reserve, in principle, for substandard assets and loans to customers likely to become bankrupt, unsecured assets of which were ¥3.0 billion or more. Even in case where loans to customers for which reserve had been provided for the amount calculated using the DCF method in and before the previous term are upgraded to loans under close observation or substandard assets, estimated loss amount calculated using the DCF method is to be provided as a reserve for such loans in principle.
Loans to customers likely to become bankrupt	

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

(Reference)

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

	As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Substandard loans	26.1	(3.8)	(0.7)	29.9	26.8
Other loans under close observation	6.5	1.8	1.5	4.7	5.0

<Consolidated>

(Millions of yen)

	As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Reserve for possible loan losses	71,764	(24,355)	(29,546)	96,120	101,311
General reserve	41,330	(3,631)	(8,405)	44,962	49,736
Specific reserve	30,434	(20,724)	(21,140)	51,158	51,574

3. Coverage ratio on loans under risk management

<Non-consolidated>

(Millions of yen, %)

		As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans under risk management	(A)	150,930	(75,786)	(97,605)	226,716	248,535
Secured balance	(B)	77,159	(32,905)	(45,015)	110,065	122,174
Outstanding balance of specific reserve	(C)	27,503	(18,774)	(20,461)	46,278	47,965
Percentage of reserve	C/(A-B)	37.2	(2.4)	(0.7)	39.6	37.9
Coverage ratio	(B + C)/A	69.3	0.4	0.9	68.9	68.4

Breakdown as of March 31, 2006

(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)	2,692	102,537	477	45,222	150,930
Secured balance	(B)	973	61,826	150	14,209	77,159
Outstanding balance of specific reserve	(C)	1,718	25,785	-	-	27,503
Percentage of reserve	C/(A-B)	100.0	63.3	-	-	37.2
Coverage ratio	(B + C)/A	100.0	85.4	31.4	31.4	69.3

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

(Millions of yen)

	As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Bankrupt and quasi-bankrupt assets (A)	25,560	(26,892)	(28,368)	52,453	53,929
Doubtful assets (B)	81,026	(13,204)	(20,523)	94,230	101,550
Substandard assets (C)	45,700	(37,844)	(49,960)	83,544	95,660
Assets contractually past due 3 months or more (D)	477	(318)	(5)	796	483
Restructured assets (E)	45,222	(37,525)	(49,955)	82,747	95,177
Total (F)	152,287	(77,940)	(98,853)	230,228	251,141

Total balance of loans and bills discounted (G)	3,933,746	20,808	79,000	3,912,937	3,854,745
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(%)

As a percentage of total balance of loans and bills discounted	As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Bankrupt and quasi-bankrupt assets A/G	0.64	(0.70)	(0.75)	1.34	1.39
Doubtful assets B/G	2.05	(0.35)	(0.58)	2.40	2.63
Substandard assets C/G	1.16	(0.97)	(1.32)	2.13	2.48
Assets contractually past due 3 months or more D/G	0.01	(0.01)	0.00	0.02	0.01
Restructured assets E/G	1.14	(0.97)	(1.32)	2.11	2.46
Total F/G	3.87	(2.01)	(2.64)	5.88	6.51

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: Loans contractually past due 3 months or more and restructured loans out of loans classified as loans under close observation.

(Reference)

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

<Non-consolidated>

(Millions of yen)

	As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Bankrupt and quasi-bankrupt assets (A)	16,269	(11,877)	(13,986)	28,147	30,256
Doubtful assets (B)	81,026	(13,204)	(20,523)	94,230	101,550
Substandard assets (C)	45,700	(37,844)	(49,960)	83,544	95,660
Assets contractually past due 3 months or more (D)	477	(318)	(5)	796	483
Restructured assets (E)	45,222	(37,525)	(49,955)	82,747	95,177
Total (F)	142,997	(62,925)	(84,470)	205,922	227,467

Total balance of loans and bills discounted (G)	3,924,455	35,824	93,383	3,888,631	3,831,072
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(%)

As a percentage of total balance of loans and bills discounted		As of Mar. 31, 2006 (A)		As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)	
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)			
Bankrupt and quasi-bankrupt assets	A/G	0.41	(0.31)	(0.37)	0.72	0.78
Doubtful assets	B/G	2.06	(0.36)	(0.59)	2.42	2.65
Substandard assets	C/G	1.16	(0.98)	(1.33)	2.14	2.49
Assets contractually past due 3 months or more	D/G	0.01	(0.01)	0.00	0.02	0.01
Restructured assets	E/G	1.15	(0.97)	(1.33)	2.12	2.48
Total	F/G	3.64	(1.65)	(2.29)	5.29	5.93

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

(Millions of yen)

	As of Mar. 31, 2006 (A)		As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)	
	Inc/Dec (A) - (B)	Inc/Dec (A) - (C)			
The amount of preservation (H)	113,864	(60,573)	(74,163)	174,438	188,028
Secured values	77,868	(33,369)	(45,362)	111,238	123,231
Reserve for possible loan losses	35,995	(27,204)	(28,801)	63,199	64,796

(%)

Coverage ratio	(H)/(F)	74.7	(1.0)	(0.1)	75.7	74.8
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Breakdown as of March 31, 2006

(Millions of yen, %)

	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard assets	Total
Assessed amount	25,560	81,026	45,700	152,287
Secured balance	13,157	50,352	14,359	77,868
Reserve for possible loan losses	12,403	15,523	8,068	35,995
Percentage of reserve / (-)	100.0	50.6	25.7	48.3
Coverage ratio (+) /	100.0	81.3	49.0	74.7
Change from Sept. 30, 2005	-	2.8	(8.4)	(1.0)
Change from Mar. 31, 2005	-	1.5	(6.3)	(0.1)

Increase/decrease of nonperforming assets

(Millions of yen)

	Balance as of Mar. 31, 2005	Increase (A)	Decrease (B)	Balance as of Sept 30, 2005	(A) - (B)
Bankrupt and quasi-bankrupt assets (1)	53,929	20,940	22,416	52,453	(1,476)
Total	155,480	37,176	45,972	146,684	(8,796)

	Balance as of Sept 30,2005	Increase (C)	Decrease (D)	Balance as of Mar. 31, 2006	(C) - (D)
Bankrupt and quasi-bankrupt assets (1)	52,453	7,706	34,599	25,560	(26,892)
Doubtful assets (2)	94,230	16,474	29,678	81,026	(13,204)
Total	146,684	24,181	64,278	106,587	(40,096)

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 (1) assets	3,066	34,200	(398)	4,640	(26,892)
Doubtful assets (2)	16,076	25,038	398	(4,640)	(13,204)
Total	19,142	59,239	-	-	(40,096)

Status of Self-assessed classified assets, Assets based on The Financial Revitalization Law and Assets under risk management

<Non-consolidated>

(100 millions of yen)

Self-assessed classified assets (by debtor) After write-off and transfer to reserve (Re: Assets related to loans)					Assets based on The Financial Revitalization Law (Re: Assets related to loans)				Assets under risk management (Re: Loans)	
Classified credit balance	Not- classified				Classified balance	Secured balance	Reserve amount	Coverage (%)	Classification	Loan balance
Loans to customers legally bankrupt 28	20	7	-	-	Bankrupt and quasi-bankrupt assets 255	131	124	100.0	Loans to customers legally bankrupt	26
Loans to customers virtually bankrupt 227	170	56	-	-						
Loans to customers likely to become bankrupt 810	410	248	151		Doubtful assets 810	503	155	81.3	Past due loans	1,025
Loans under close observation	Substandard 948	109	838		Substandard assets 457	143	(Note) 80	49.0	Loans contractually past due 3 months or more	4
	Loans under close observation not classified as substandard 5,959	1,901	4,058		Sub-total 1,522	778	359	74.7	Restructured loans	452
Loans to customers in normal operation 31,364	31,364				Normal assets 37,814				Total	1,509
Total 39,337	33,977	5,208	151	-	Total 39,337					

Note: General reserve for loan loss pro-rated by a portion of substandard loans to loans to substandard customers.

6. Loan breakdown by type of industry <Non-consolidated>

(1) Loan breakdown by type of industry of borrower

(Millions of yen)

	As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Domestic (except for JOM)	3,828,231	21,273	79,635	3,806,957	3,748,595
Manufacturing industry	716,615	(15,583)	(1,797)	732,199	718,413
Agriculture	11,012	(14,081)	(11,253)	25,093	22,265
Forestry	504	(21)	(47)	525	551
Fishery	2,197	1,961	880	235	1,316
Mining industry	6,268	1,184	1,039	5,083	5,229
Construction	186,614	(14,081)	(29,629)	200,695	216,244
Electricity, gas, waterworks	31,038	4,750	8,416	26,287	22,622
Information and telecommunications	39,551	5,078	6,568	34,472	32,982
Transportation	126,322	5,954	10,545	120,368	115,776
Wholesale and retail businesses	530,944	(1,169)	(5,790)	532,114	536,734
Banks and other financial institutions	234,370	(7,436)	11,722	241,806	222,647
Real estate	302,798	(26,693)	(2,932)	329,492	305,731
Various services	540,491	(29,114)	(35,548)	569,605	576,039
Local public sector	177,209	4,319	(17,641)	172,890	194,851
Others	922,292	106,205	145,103	816,086	777,189
(For personal customers)	900,454	126,900	151,475	773,553	748,978
(For central government)	15,000	(21,019)	(7,046)	36,019	22,046

From as of March 31, 2006, loans for consumer loans to the self-employed company owner were included in loans for personal customers.

Figures as of both September 30, 2005 and March 31, 2005 would have been as follows if the above standard were adopted.

(Millions of yen)

	As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Domestic (except for JOM)	3,828,231	21,273	79,635	3,806,957	3,748,595
Manufacturing industry	716,615	(10,794)	2,945	727,410	713,670
Agriculture	11,012	(2,837)	98	13,849	10,913
Forestry	504	17	(15)	487	519
Fishery	2,197	1,999	919	197	1,277
Mining industry	6,268	1,189	1,043	5,078	5,224
Construction	186,614	(7,365)	(22,911)	193,980	209,526
Electricity, gas, waterworks	31,038	4,849	8,497	26,188	22,540
Information and telecommunications	39,551	5,280	6,752	34,270	32,798
Transportation	126,322	6,912	11,460	119,409	114,861
Wholesale and retail businesses	530,944	5,563	1,030	525,381	529,914
Banks and other financial institutions	234,370	(7,074)	12,007	241,444	222,362
Real estate	302,798	4,387	28,033	298,411	274,764
Various services	540,491	3,567	(3,039)	536,924	543,531
Local public sector	177,209	4,319	(17,641)	172,890	194,851
Others	922,292	11,259	50,453	911,032	871,839
(For personal customers)	900,454	31,952	56,824	868,501	843,629
(For central government)	15,000	(21,019)	(7,046)	36,019	22,046

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

The standard adopted for the above table (1) is not applied to figures as of September 30, 2005 and March 31, 2005.

(i) The amount of loans under risk management (Millions of yen)

	As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Domestic (except for JOM)	150,930	(75,786)	(97,605)	226,716	248,535
Manufacturing industry	24,520	(13,393)	(8,582)	37,914	33,102
Agriculture	342	(265)	(270)	607	612
Forestry	16	(37)	(37)	54	54
Fishery	24	(10)	(8)	34	32
Mining industry	321	(233)	(289)	554	610
Construction	19,662	(10,155)	(15,769)	29,817	35,431
Electricity, gas, waterworks	32	32	32	-	-
Information and telecommunications	618	(54)	(403)	673	1,022
Transportation	6,424	(4,863)	(6,856)	11,287	13,280
Wholesale and retail businesses	35,386	(18,880)	(23,510)	54,266	58,897
Banks and other financial institutions	76	(53)	(57)	129	133
Real estate	15,923	(5,406)	(13,900)	21,330	29,824
Various services	38,720	(19,981)	(24,804)	58,701	63,525
Local public sector	-	-	-	-	-
Others	8,860	(2,483)	(3,146)	11,344	12,007

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

(%)

	As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Domestic (except for JOM)	100.0	-	-	100.0	100.0
Manufacturing industry	16.2	(0.5)	2.9	16.7	13.3
Agriculture	0.2	0.0	0.0	0.2	0.2
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	0.0	0.0	0.2	0.2
Construction	13.0	(0.1)	(1.2)	13.1	14.2
Electricity, gas, waterworks	0.0	0.0	0.0	-	-
Information and telecommunications	0.4	0.2	0.0	0.2	0.4
Transportation	4.2	(0.7)	(1.1)	4.9	5.3
Wholesale and retail businesses	23.4	(0.5)	(0.2)	23.9	23.6
Banks and other financial institutions	0.0	0.0	0.0	0.0	0.0
Real estate	10.5	1.1	(1.5)	9.4	12.0
Various services	25.6	(0.2)	0.1	25.8	25.5
Local public sector	-	-	-	-	-
Others	5.8	0.8	1.0	5.0	4.8

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

(%)

	As of Mar. 31, 2006(A)			As of Sept. 30, 2005(B)	As of Mar. 31, 2005(C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Domestic (except for JOM)	3.9	(2.0)	(2.7)	5.9	6.6
Manufacturing industry	3.4	(1.7)	(1.2)	5.1	4.6
Agriculture	3.1	0.7	0.4	2.4	2.7
Forestry	3.3	(7.0)	(6.5)	10.3	9.8
Fishery	1.0	(13.4)	(1.4)	14.4	2.4
Mining industry	5.1	(5.8)	(6.5)	10.9	11.6
Construction	10.5	(4.3)	(5.8)	14.8	16.3
Electricity, gas, waterworks	0.1	0.1	0.1	-	-
Information and telecommunications	1.5	(0.4)	(1.5)	1.9	3.0
Transportation	5.0	(4.3)	(6.4)	9.3	11.4
Wholesale and retail businesses	6.6	(3.5)	(4.3)	10.1	10.9
Banks and other financial institutions	0.0	0.0	0.0	0.0	0.0
Real estate	5.2	(1.2)	(4.5)	6.4	9.7
Various services	7.1	(3.2)	(3.9)	10.3	11.0
Local public sector	-	-	-	-	-
Others	0.9	(0.4)	(0.6)	1.3	1.5

(3) Consumer loans

(Millions of yen)

	As of Mar. 31, 2006(A)			As of Sept. 30, 2005(B)	As of Mar. 31, 2005(C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Outstanding balance of consumer loans	892,429	32,809	57,555	859,620	834,874
Housing loans	786,269	34,309	60,630	751,960	725,639
Other loans	106,160	(1,500)	(3,075)	107,660	109,235

(4) Loans to small and medium-sized companies

(Millions of yen, %)

	As of Mar. 31, 2006(A)			As of Sept. 30, 2005(B)	As of Mar. 31, 2005(C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Outstanding balance of loans to small/medium-sized companies	2,629,856	67,373	90,641	2,562,482	2,539,214
As a percentage of total outstanding loans	68.6	1.3	0.9	67.3	67.7

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

(1) Outstanding balance of loans to specific overseas countries

Not applicable

(2) Outstanding balance of loans to Asia

(Millions of yen)

	As of Mar. 31, 2006(A)			As of Sept. 30, 2005(B)	As of Mar. 31, 2005(C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Hong Kong	8,002	196	1,056	7,805	6,946
Malaysia	1,505	(11)	4	1,516	1,501
Indonesia	705	(112)	79	818	625
Others	715	26	257	688	457
Total	10,930	99	1,397	10,830	9,532

(Note) There was no outstanding balance of loans under risk management.

(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 Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Deposits (end balance)	51,514	(114)	495	51,628	51,019
Deposits (average balance)	51,300	(189)	609	51,490	50,691
Loans and bills discounted (end balance)	38,364	209	805	38,154	37,558
Loans and bills discounted (average balance)	38,119	187	561	37,931	37,557

(2) Branches in Nagano prefecture (100 millions of yen)

	As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Deposits (end balance)	46,288	119	462	46,168	45,825
Deposits (average balance)	46,189	(120)	424	46,310	45,764
Loans and bills discounted (end balance)	25,498	(85)	(406)	25,583	25,904
Loans and bills discounted (average balance)	25,515	43	(130)	25,472	25,646

(3) Share in Nagano prefecture (%)

	As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
	(Preliminary)	Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Deposits (end balance)	29.5	0.6	0.6	28.9	28.9
Loans and bills discounted (end balance)	40.5	0.1	0.1	40.4	40.4

9. The outstanding balance of personal financial assets <Non-consolidated>

(100 millions of yen)

	As of Mar. 31, 2006 (A)			As of Sept. 30, 2005 (B)	As of Mar. 31, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Yen deposits	35,155	231	340	34,924	34,814
Foreign currency deposits	200	(68)	(112)	268	312
Investment trusts	1,898	498	855	1,400	1,042
Public bonds (Japanese government bonds, etc.)	3,794	118	436	3,676	3,358
Total	41,049	780	1,520	40,268	39,528

OTHERS

1. Gains and losses on valuation of securities

(1) Valuation standards of securities

(i) Securities

Securities for trading	Market value method (net valuation gains/losses are recognized in income statement)
Securities held-to-maturity	Amortized cost method
Other securities	Market value method (net valuation gains/losses are directly included in shareholders' equity)
Shares of subsidiaries and affiliates	Cost method

(ii) Securities in money held in trust

Money held in trust for investment	Market value method (net valuation gains/losses are recognized in income statement)
Other money held in trust	Market value method (net valuation gains/losses are directly included in shareholders' equity)

(2) Gains and losses on valuation

<Consolidated>

(millions of yen)

	As of March 31, 2006				As of March 31, 2005		
	Valuation gains and losses				Valuation gains and losses		
		Year-to-year comparison	Gains	Losses		Gains	Losses
Held-to-maturity	(28)	(119)	42	71	90	136	45
Other securities	254,446	94,362	272,733	18,287	160,084	162,492	2,407
Total	254,418	94,242	272,776	18,358	160,175	162,629	2,453
Equity securities	261,547	121,054	261,769	222	140,492	141,622	1,129
Bonds	(15,151)	(29,943)	1,246	16,397	14,792	14,898	105
Others	8,021	3,131	9,760	1,738	4,890	6,108	1,218

Note: 1. "Other securities" are evaluated using the market value method and the difference 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, 2006				As of March 31, 2005		
	Valuation gains and losses				Valuation gains and losses		
		Year-to-year comparison	Gains	Losses		Gains	Losses
Held-to-maturity	30	(41)	30	-	72	85	13
Other securities	249,523	92,843	267,764	18,240	156,680	159,054	2,374
Total	249,554	92,801	267,795	18,240	156,752	159,140	2,388
Equity securities	256,706	119,564	256,914	207	137,142	138,255	1,112
Bonds	(15,090)	(29,874)	1,246	16,336	14,784	14,889	105
Others	7,937	3,111	9,634	1,696	4,825	5,995	1,169

Note: 1. "Other securities" are evaluated using the market value method and the difference 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 Mar. 31, 2006	Fiscal year ended Mar. 31, 2005
Liabilities for retirement benefit	(A)	(45,414)	(46,287)
Pension assets	(B)	62,673	47,222
Unfunded retirement benefit liabilities	(C)=(A+B)	17,258	935
Unrecognized pension assets	(D)	-	(8,251)
Unrecognized net obligations at transition	(E)	-	-
Unrecognized actuarial differences	(F)	(10,168)	5,965
Unrecognized past service liabilities	(G)	-	-
Net amount stated in consolidated B/S	(H)=(C+D+E+F+G)	7,090	(1,350)
Prepaid pension expenses	(I)	19,485	11,064
Reserve for retirement benefit	(H-I)	(12,395)	(12,414)

<Consolidated>

(Millions of yen)

		Fiscal year ended Mar. 31, 2006	Fiscal year ended Mar. 31, 2005
Liabilities for retirement benefit	(A)	(53,521)	(52,627)
Pension assets	(B)	68,502	51,113
Unfunded retirement benefit liabilities	(C)=(A+B)	14,980	(1,514)
Unrecognized pension assets	(D)	-	(8,251)
Unrecognized net obligations at transition	(E)	-	-
Unrecognized actuarial differences	(F)	(9,790)	6,792
Unrecognized past service liabilities	(G)	-	-
Net amount stated in consolidated B/S	(H)=(C+D+E+F+G)	5,190	(2,972)
Prepaid pension expenses	(I)	19,485	11,064
Reserve for retirement benefit	(H-I)	(14,294)	(14,037)

(2) Retirement benefit cost

<Non-consolidated>

(Millions of yen)

		Fiscal year ended Mar. 31, 2006	Fiscal year ended Mar. 31, 2005
Retirement benefit cost	(A+B+C+D+E+F+G)	(5,281)	1,675
Service cost	(A)	1,354	1,447
Interest expense	(B)	925	1,216
Expected income on investment	(C)	(681)	(671)
Expenses for past service liabilities	(D)	(8,251)	(1,575)
Expenses for actuarial differences	(E)	1,047	960
Expenses at transition	(F)	-	-
Others	(G)	322	298

(Note) Unrecognized pension assets in the amount of ¥8,251 million were stated in income in accordance with the change in retirement benefit accounting standard for the fiscal year ended March 31, 2006.

<Consolidated>

(Millions of yen)

		Fiscal year ended Mar. 31, 2006	Fiscal year ended Mar. 31, 2005
Retirement benefit cost		(4,934)	1,696

3. Earnings projections for the fiscal year ending March 31, 2007

<Non-consolidated>

(Millions of yen)

	Half year		Full year	
		Year-on-year		Year-on-year
Operating income	70,000	3,882	136,000	1,017
Core net business profit	19,500	(70)	41,800	(1,056)
Actual net business profit	19,400	105	41,600	(565)
Net business profit	21,900	(1,825)	44,800	(5,383)
Operating profit	16,500	3,791	36,000	(174)
Net income	10,000	(2,596)	22,000	(4,719)

<Consolidated>

(Millions of yen)

	Half year		Full year	
		Year-on-year		Year-on-year
Operating income	95,000	4,071	186,000	928
Operating profit	19,000	3,603	41,000	(381)
Net income	10,700	(2,360)	23,500	(4,139)