

Separate Volume I

**SEMI-ANNUAL FINANCIAL DATA
FOR THE SIX MONTHS ENDED
SEPTEMBER 30, 2005**

THE HACHIJUNI BANK, LTD.

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I. FINANCIAL REVIEW (The first half fiscal year ended September 30, 2005)

1. Summary (Non-consolidated)

(1) Breakdown of income

(A) Net business profit

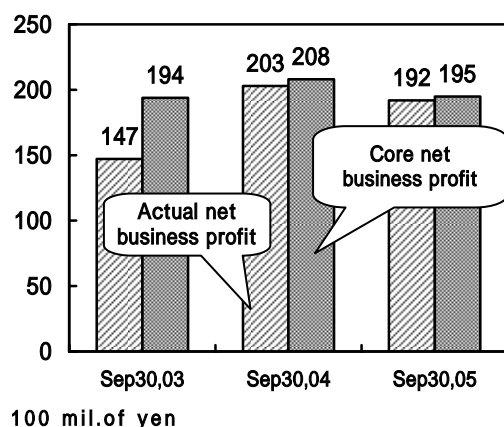
(Millions of yen)

	First half of FY 2005(A)		First half of FY 2004(B)
		Inc/Dec (A-B)	
Gross business profit	49,425	(1,388)	50,813
Profit on interest	41,795	(2,428)	44,223
Profit on fees and commissions.	6,801	412	6,388
Other business profit	672	707	(35)
Gains (losses) related to bonds	(275)	261	(536)
General & administrative expenses	30,129	(354)	30,484
Personnel expenses	14,702	(565)	15,268
Non personnel expenses	13,718	331	13,386
Core net business profit (Note)	19,570	(1,295)	20,866
Actual net business profit (Note)	19,295	(1,033)	20,329
Transfer to general reserve for possible loan losses	(4,429)	3,386	(7,816)
Net business profit	23,725	(4,420)	28,145

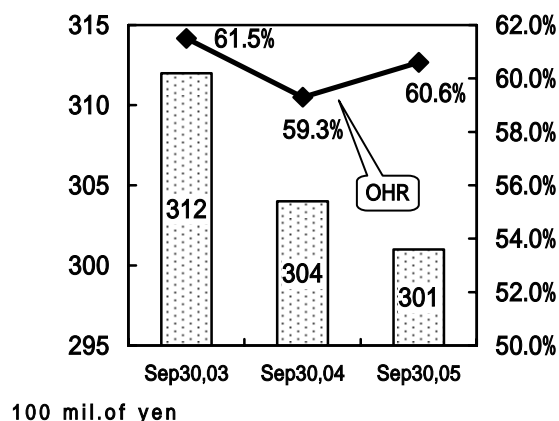
- Note: 1. Core net business profit means a net business profit minus gains (losses) related to bonds.
 2. Actual net business profit means a net business profit before transfer to general reserve for possible loan losses.

- (a) Core net business profit decreased ¥1.2 billion from the previous corresponding period to ¥19.5 billion due to a decrease in profit on interest, although profit on fees and commissions increased and expenses decreased.
 (b) Actual net business profit marked ¥19.2 billion, down ¥1.0 billion from the previous corresponding period although losses related to bonds edged down.
 (c) Net business profit amounted to ¥23.7 billion, down ¥4.4 billion from the previous corresponding period because the reversal amount from reserve for possible loan loss declined from the year-earlier level.
 (d) Profit on interest decreased 2.4 billion to ¥41.7 billion due to an increase in funding cost caused by declines in yields of securities and loans, and rises in overseas interest rates.
 (e) Profit on fees and commissions increased ¥0.4 billion to ¥6.8 billion owing to gains in handling commissions on investment trusts and personal pension insurances.
 (f) General and administrative expenses was ¥30.1 billion, down ¥0.3 billion from the previous corresponding period, since personnel expenses declined although non-personnel expenses showed an increase.
 (g) Reversal entry made for the account of “transfer to general reserve for possible loan losses” declined ¥3.3 billion from the year-earlier level due to a decline in loan balances for which a reserve should be provided, and also to a decline in historical loan loss rate (number-of-customers basis).

(Changes in core net business profit and actual net business profit)



(Changes in G&A expenses and core gross business profit OHR)



Note: Core business gross profit OHR = G&A Expenses ÷ Core gross business profit

(B) Operating profit

(Millions of yen)

	First half of FY 2005		First half of FY 2004
		Inc/Dec (A-B)	
Temporary profit (losses)	(11,007)	(1,242)	(9,765)
Net gains (losses) related to equity securities	386	392	(6)
Profit (losses) on money in trust	784	1,025	(241)
Disposal of nonperforming loans	12,005	1,668	10,336
Operating profit	12,709	(5,647)	18,357

- (a) Operating profit decreased ¥5.6 billion from the previous corresponding period to ¥12.7 billion because temporary losses increased ¥1.2 billion and also net business profit marked a decrease.
- (b) The amount of nonperforming loan disposal increased ¥1.6 billion from the year-earlier level to ¥12.0 billion.
- (c) Profit on money in trust expanded ¥1 billion from the same period a year earlier to 0.7 billion.

(C) Semi-annual net income

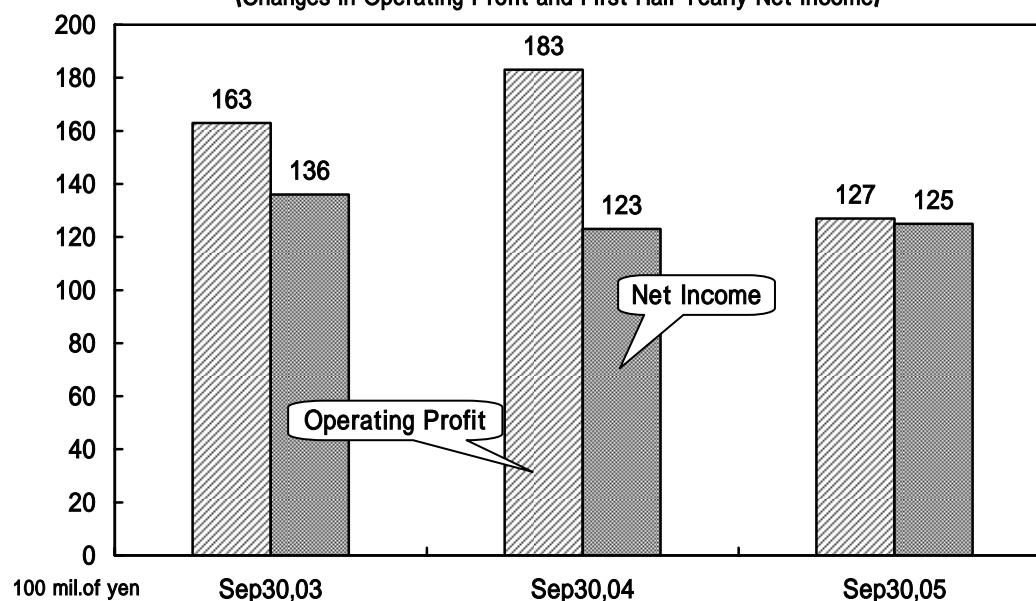
(Millions of yen)

	First half of FY 2005		First half of FY 2004
		Inc/Dec (A-B)	
Extraordinary income (losses)	8,496	6,387	2,109
Profit on unrecognized pension assets	8,251	8,251	-
Gains related to retirement benefit	-	(1,575)	1,575
Impairment losses	843	843	-
Income before income tax	21,206	739	20,466
Income taxes-current	2,202	(1,829)	4,031
Income taxes-deferred	6,407	2,345	4,061
Net income (losses)	12,596	223	12,373

Extraordinary income increased ¥6.3 billion from the previous corresponding period to ¥8.4 billion because “profit on unrecognized pension assets” in the amount of ¥8.2 billion was stated in extraordinary income account due to change of accounting standards for retirement benefit although impairment loss of ¥0.8 billion was stated in extraordinary loss account in line with the implementation of impairment accounting of fixed assets.

As a result, net income for the current semi-annual fiscal year marked ¥12.5 billion, up 0.2 billion from the year-earlier level.

(Changes in Operating Profit and First Half Yearly Net Income)



(Reference)

Credit related expenses (Millions of yen)

	First half of FY 2005		First half of FY 2004
		Inc/Dec (A-B)	
Transfer to general reserve (a)	(4,429)	3,386	(7,816)
Disposal of nonperforming loans (b)	12,005	1,668	10,336
Credit related expenses (a)+(b)	7,575	5,055	2,520

Credit related expenses totaling the amounts of transfer to general reserve and nonperforming loan disposal was ¥7.5 billion, up ¥5.0 billion from the previous corresponding period.

Effective from the current semi-annual fiscal period, the Bank has adopted more conservative policy concerning general reserve for loan losses for large-lot substandard assets. (Estimated losses calculated using the DCF method had been provided for general reserve for a substandard asset of ¥ 10.0 billion or more until the previous fiscal period. Effective from the current semi-annual fiscal period, a scope of target assets has been expanded to include substandard asset of which unsecured amount is ¥3.0 billion or more.)

(2) Major accounts (Non-consolidated)

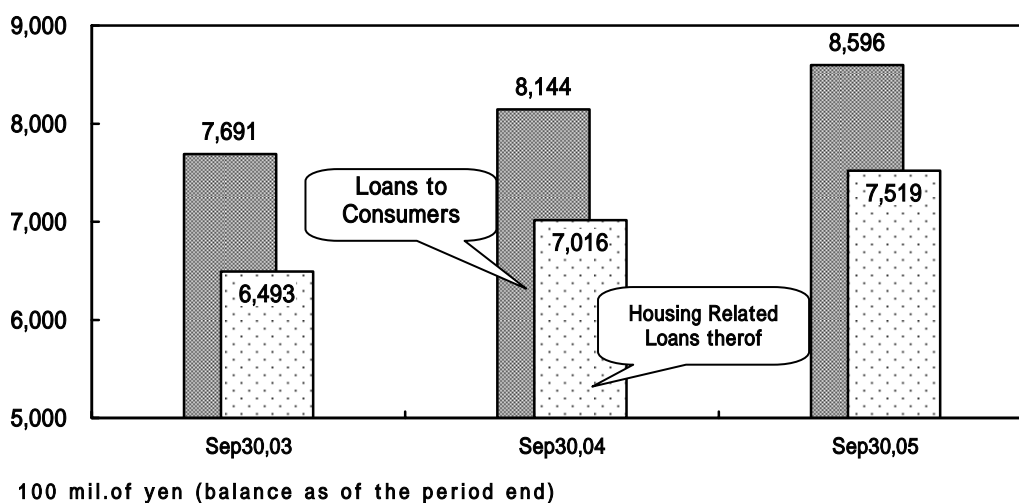
A. Loans

(100 millions of yen)

	First half of FY 2005 (A)			FY 2004(B)	First half of FY2004(C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
For entire offices (outstanding balance as of the end of the period)	38,154	596	809	37,558	37,345
Loans to general corporations	26,708	389	435	26,318	26,272
Loans to consumers	8,596	247	451	8,348	8,144
For entire offices (average balance of the period)	37,931	374	462	37,557	37,469
Loans to general corporations	26,679	26	56	26,652	26,623
Loans to consumers	8,407	317	426	8,090	7,980

- (a) The outstanding balance increased ¥80.9 billion, or 2.1 % from the same period a year earlier to ¥3,815.4 billion due to increases both in loans to corporations and to consumers.
- (b) The average balance increased ¥46.2 billion, or 1.2% from the same period a year earlier to ¥3,793.1 billion.

(Change in Loans to Consumers)



B. Securities

(100 millions of yen)

	First half of FY 2005 (A)		FY 2004(B)	First half of FY2004(C)	
	Inc/Dec (A-B)	Inc/Dec (A-C)			
For entire offices (outstanding balance as of the end of the period)	16,122	780	1,141	15,342	14,980
Bonds	9,942	276	325	9,665	9,616
JGB	6,190	7	(14)	6,182	6,204
Stocks	2,788	420	576	2,367	2,211
For entire offices (average balance of the period)	14,109	443	515	13,665	13,594
Bonds	9,839	212	230	9,627	9,609
JGB	6,265	95	62	6,169	6,203
Stocks	998	0	(2)	999	1,000

- (a) The outstanding balance increased ¥114.1 billion, or 7.6% from the same period a year earlier to ¥1,612.2 billion due to increases in bonds and stocks caused by a rise in stock prices at the semi-annual period end.
- (b) The average balance increased ¥51.5 billion or 3.7% from the same period a year earlier to ¥1,410.9 billion.

C. Deposits

(100 millions of yen)

	First half of FY 2005 (A)		FY 2004(B)	First half of FY2004(C)	
	Inc/Dec (A-B)	Inc/Dec (A-C)			
For entire offices (outstanding balance as of the end of the period)	51,628	609	882	51,019	50,746
Deposits from Individuals	35,192	65	119	35,127	35,073
Deposits from Corporations	11,841	(128)	65	11,970	11,775
For entire offices (average balance of the period)	51,490	799	747	50,691	50,742
Deposits from Individuals	35,194	(26)	13	35,220	35,180
Deposits from Corporations	11,801	204	163	11,596	11,637

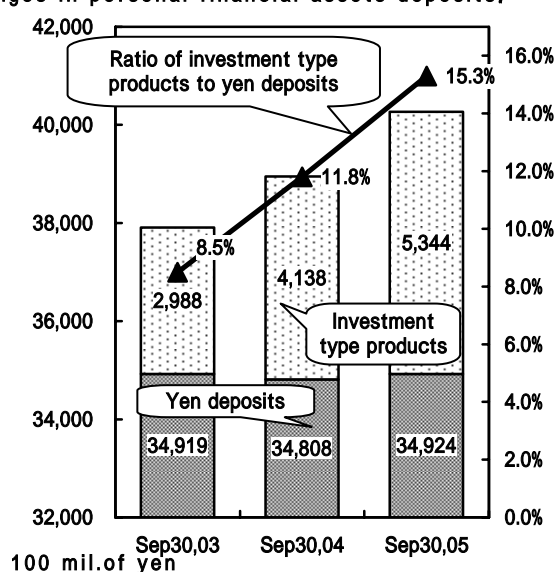
- (a) The outstanding balance increased ¥88.2 billion or 1.7% from the same period a year earlier to ¥5,162.8 billion due to increases in deposits of public money and deposits from corporations.
- (b) The average balance increased by ¥74.7 billion or 1.4% from the same period a year earlier to ¥5,149.0 billion.

D. Personal financial assets deposited (outstanding balance) (100 millions of yen)

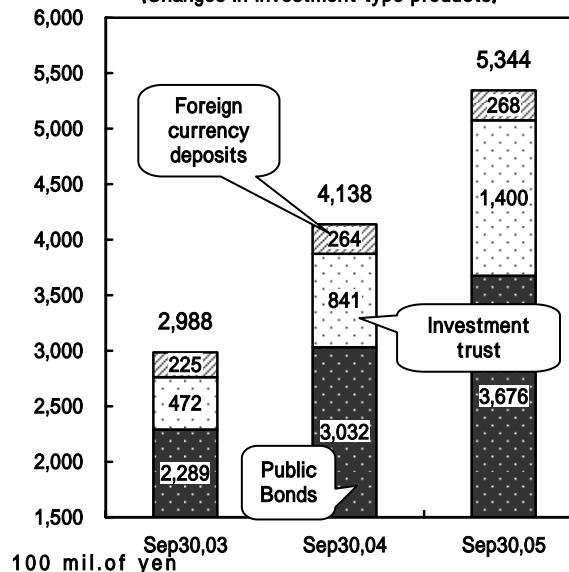
	First half of FY 2005 (A)		FY 2003(B)	First half of FY2004(C)
	Inc/Dec (A-B)	Inc/Dec (A-C)		
Yen deposits	34,924	109	34,814	34,808
Foreign currency deposits	268	(43)	312	264
Investment trusts	1,400	357	1,042	841
Public bonds (Government bonds, and other bonds)	3,676	317	3,358	3,032
Total	40,268	740	39,528	38,947

Outstanding balance increased ¥132.1billion, or 3.3% from a year earlier to ¥4,026.8 billion owing mainly to increases in public bonds and investment trusts.

(Changes in personal financial assets deposits)



(Changes in investment type products)



(3) Risk adjusted capital ratio

(Consolidated)

(%)

	First half of FY 2005 (A)		FY 2004(B)	First half of FY2004(C)
	(Preliminary basis)	Inc/Dec (A-B)		
Risk adjusted capital ratio (BIS standard)	12.56	0.38	12.18	11.51
Tier I risk adjusted ratio	8.94	0.05	8.89	8.46

(100 millions of yen)

Tier I (1)	3,271	137	257	3,133	3,013
Tax effect equivalent	417	(66)	(147)	483	564
Tier II (2)	1,325	164	236	1,160	1,088
Deduction (3)	2	-	-	2	2
Risk adjusted capital (1) + (2) - (3)	4,594	302	494	4,292	4,100
Risk assets	36,568	1,339	972	35,229	35,596

- (a) Risk adjusted capital ratio jumped 0.38% from fiscal year ended March 31, 2005 to 12.56%, due to an increase in Tier I caused by the posting of a positive income and an increase in gains on valuation on securities due to stock price rises.
- (b) Tax effect equivalent amounted to ¥41.7billion, which accounts for 12.7% of Tier I, and 9.0% of risk adjusted capital.
- (c) Risk adjusted capital ratio exceeds 8% required by the BIS standards.

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

Valuation gains (losses)

(100 millions of yen)

	As of Sept. 30, 2005			
	Valuation gains (losses)		Valuation gains	Valuation losses
		Change from Mar.31,2005		
Securities held to maturity	0	0	0	-
Other securities	1,911	345	1,959	47
Equity shares	1,786	415	1,790	3
Bonds	50	(97)	82	31
Others	74	26	86	12

Net valuation gains on other securities amounted to ¥191.1 billion, increased by ¥34.5 billion from March 31, 2005.

(5) Status of Assets (Non-consolidated)

Disclosure of loans based on the Financial Revitalization Law

(100 millions of yen, %)

	First half of FY 2005 (A)			FY 2004(B)	First half of FY2004(C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Bankrupt and quasi-bankrupt assets	524	(14)	13	539	511
Doubtful assets	942	(73)	(398)	1,015	1,340
Substandard assets	835	(121)	(133)	956	969
Total	2,302	(209)	(518)	2,511	2,820
As a percentage of total credits	5.88	(0.63)	(1.47)	6.51	7.35

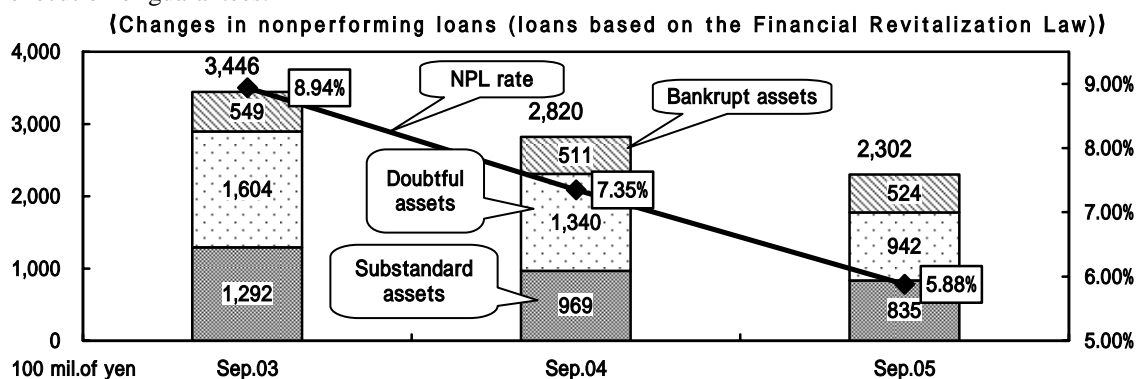
Coverage ratio	75.7	0.9	(0.5)	74.8	76.2
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- (a) Disclosed loans based on the Financial Revitalization Law decreased ¥20.9 billion (down 18.3%) from the same period a year earlier to ¥230.2 billion as a result of efforts made to improve the quality of assets.
- (b) Ratio to total credits fell 0.63% from a year earlier to 5.88%.
- (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, %)

	First half of FY 2005 (A)			FY 2004(B)	First half of FY2004(C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Bankrupt and quasi-bankrupt assets	281	(21)	(30)	302	311
Doubtful assets	942	(73)	(398)	1,015	1,340
Substandard assets	835	(121)	(133)	956	969
Total	2,059	(215)	(562)	2,274	2,621
As a percentage of total credits	5.29	(0.64)	(1.58)	5.93	6.87

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. Earnings projections for FY2005

(1) Earning projections for FY2005 (Non-consolidated)

(100 millions of yen)

	First half of FY 2005	Projection for FY2005 (A)	(A-B)	FY2004 (B)
Profit on interest	417	834	(48)	882
Fees and commissions	68	135	10	125
Other business profit	6	12	5	7
(Bond (JGB etc.) related profit)	(2)	(4)	0	(4)
General and administration expenses	301	599	7	592
(Personnel expenses)	147	287	(9)	296
(Non-personnel expenses)	137	282	14	268
Core net business profit	195	390	(42)	432
Actual net business profit	192	386	(41)	427
Transfer to general reserve for loan losses (a)	(44)	(92)	(92)	-
Net business profit	237	478	51	427
Gains/losses on sales of securities	4	12	2	10
Write-down of equity shares etc.	0	0	(4)	4
Profit (losses) on money in trust	7	17	1	16
Disposal of nonperforming loans (b)	120	182	120	62
Operating income	127	325	(71)	396
Extraordinary gains	93	96	66	30
(Reversal of reserve for possible loan losses) (c)	-	-	(3)	3
(Profit on unrecognized pension assets)	82	82	82	-
Extraordinary losses	8	13	7	6
Impairment losses	8	8	8	-
Net income	125	245	(10)	255

Credit related expenses (a)+(b)-(c)	75	90	32	58
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(2) Estimated risk adjusted capital ratio of fiscal year ending March 31, 2006 (BIS Standards) (Consolidated)

(%)

	Sept. 30, 2005 (Preliminary)	Mar. 31, 2006 (Estimate)	Mar. 31, 2005
Capital ratio (BIS)	12.56	Approx.12.8	12.18
Tier I ratio	8.94	Approx. 9.2	8.89

3. Breakdown of income

(Non-consolidated)

(Millions of yen)

	First half of FY 2005(A)		First half of 2004 (B)
		Inc/Dec (A-B)	
Gross business profit	49,425	(1,388)	50,813
(Excluding net gains/losses related to bonds)	49,700	(1,649)	51,350
Gross domestic business profit	46,773	(331)	47,104
(Excluding net gains/losses related to bonds)	46,920	(714)	47,634
Profit on interest	39,903	(1,442)	41,345
Profit on fees and commissions	6,537	424	6,113
Trading profit	142	(41)	184
Other business profit	188	728	(539)
Net gains/losses related to bonds	(147)	383	(530)
Gross international business profit	2,652	(1,056)	3,709
(Excluding net gains/losses related to bonds)	2,780	(935)	3,715
Profit on interest	1,891	(986)	2,877
Profit on fees and commissions	263	(11)	274
Trading profit	14	(39)	53
Other business profit	483	(20)	503
Net gains/losses related to bonds	(128)	(121)	(6)
General & administrative expenses	30,129	(354)	30,484
(Excluding incidental expenses)			
Personnel expenses	14,702	(565)	15,268
Non personnel expenses	13,718	331	13,386
Taxes	1,709	(120)	1,829
Actual net business profit	19,295	(1,033)	20,329
Core net business profit	19,570	(1,295)	20,866
(Excluding net gains/losses related to bonds)			
Transfer to general reserve for possible loan losses	(4,429)	3,386	(7,816)
Net business profit	23,725	(4,420)	28,145
Net gains/losses related to bonds	(275)	261	(536)
Temporary profit /losses	(11,007)	(1,242)	(9,765)
Net gains/losses related to the equity securities	386	392	(6)
Profit (loss) on money in trust	784	1,025	(241)
Disposal of nonperforming loans	12,005	1,668	10,336
Charge-off amount of loans	29	(35)	64
Transfer to specific reserve for loan losses	10,600	1,668	8,932
Losses on sales of past due loans	1,375	36	1,339
Other temporary profit/losses	(172)	(991)	818
Operating income	12,709	(5,647)	18,357
Extraordinary income/losses	8,496	6,387	2,109
Gains 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	1,070	538	531
Impairment losses	843	843	-
Income before income taxes	21,206	739	20,466
Income taxes-current	2,202	(1,829)	4,031
Income taxes-deferred	6,407	2,345	4,061
Net income	12,596	223	12,373

(Consolidated)

(Based on consolidated statements of income)

(Millions of yen)

	First half of FY 2005(A)		First half of 2004(B)
		Inc/Dec (A-B)	
Consolidated gross profit	54,079	(762)	54,842
Profit on interest	41,949	(2,377)	44,327
Profit on fees and commissions	8,987	533	8,453
Trading profit	157	(80)	237
Other business profit	2,985	1,161	1,823
Business expenses	32,606	(178)	32,785
Charge-off and transfer to reserve	6,546	4,561	1,984
Charge-off of loans	30	(39)	69
Transfer to specific reserve	11,290	1,626	9,664
Transfer to general reserve	(4,774)	2,974	(7,749)
Gains/losses related to equity securities	476	312	164
Equity method investment gains (losses)	-	-	-
Others	(5)	310	(316)
Operating income	15,397	(4,522)	19,919
Extraordinary income (losses)	8,496	6,069	2,427
Income before tax adjustment	23,893	1,547	22,346
Income taxes-current	3,080	(1,765)	4,845
Income taxes-deferred	6,672	2,658	4,013
Minority interests in net income	1,081	172	908
Net income	13,060	481	12,578

Note: Consolidated gross 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 equity method companies	-	-	-

4. Net business profit (Non-consolidated)

(Millions of yen)

	First half of FY 2005(A)		First half of 2004 (B)
		Inc/Dec(A-B)	
(1) Core net business profit	19,570	(1,295)	20,866
Per employee (thousands of yen)	6,886	(144)	7,030
(2) Actual net business profit	19,295	(1,033)	20,329
Per employee (thousands of yen)	6,789	(60)	6,849
(3) Net business profit	23,725	(4,420)	28,145
Per employee (thousands of yen)	8,348	(1,135)	9,483

Note: Average number of employees for a period is used.

Average number of employees for the first half of FY 2005: 2,842

Average number of employees for the first half of FY 2004: 2,968

5. Average interest rate spread (Non-consolidated)

(1) For entire offices

(%)

	First half of FY 2005(A)		First half of 2004 (B)
		Inc/Dec(A-B)	
(1) Total average interest rate on interest earning assets (A)	1.77	(0.03)	1.80
Average interest rate on loans and bills discounted	1.84	(0.06)	1.90
Average interest rate on securities	1.60	(0.16)	1.76
(2) Total average interest rate on interest bearing liabilities (B)	0.26	0.09	0.17
Average interest rate on deposits and NCD	0.13	0.07	0.06
Average interest rate on external liabilities	1.83	0.25	1.58
(3) Expenses as a percentage of total interest earning assets (C)	1.14	(0.03)	1.17
(4) Total average interest spread (A)-(B)-(C)	0.37	(0.09)	0.46

(2) Domestic offices

(%)

	First half of FY 2005(A)		First half of 2004 (B)
		Inc/Dec (A-B)	
(1) Total average interest rate on interest earning assets (A)	1.59	(0.06)	1.65
Average interest rate on loans and bills discounted	1.82	(0.08)	1.90
Average interest rate on securities	1.26	(0.12)	1.38
(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	(0.05)	0.06
(3) Expenses as a percentage of total interest earning assets (C)	1.16	(0.02)	1.18
(4) Total average interest spread (A)-(B)-(C)	0.36	(0.05)	0.41

6. Gains and losses related to securities (Non-consolidated)

(millions of yen)

	First half of FY 2005(A)		First half of 2004 (B)
		Inc/Dec (A-B)	
Gains and losses related to bonds	(275)	261	(536)
Gains on sales	367	93	273
Gains on redemption	125	125	-
Losses on sales	768	29	738
Losses on redemption	-	-	-
Write-off	-	(71)	71
Gains and losses related to the equity securities	386	392	(6)
Gains on sales	503	256	247
Losses on sales	79	(19)	99
Write-off	37	(116)	154

7. Risk adjusted capital ratio (BIS standards)

(Consolidated)

(Millions of yen)

	First half FY 2005(A) (Preliminary)			FY 2004(B)	First half FY 2004(C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
(1) Risk adjusted capital ratio	12.56%	0.38%	1.05%	12.18%	11.51%
Tier I risk adjusted capital ratio	8.94	0.05	0.48	8.89	8.46
(2) Tier I capital	327,102	13,750	25,703	313,352	301,399
Tax effect equivalent	41,705	(6,672)	(14,749)	48,377	56,455
(3) Tier II capital	132,544	16,469	23,698	116,075	108,845
(a) 45% of the allocated amount of other securities in the consolidated balance sheet deducted by its book values	87,582	15,543	23,231	72,038	64,350
(b) The amount equivalent to 45% of difference between the revaluated value and the latest book value before evaluation	-	-	-	-	-
(c) General loan loss reserve	44,962	925	467	44,037	44,495
(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)	459,446	30,219	49,402	429,227	410,044
(6) Risk assets	3,656,875	133,907	97,254	3,522,968	3,559,620
					(%)
Ratio of tax effect equivalent to Tier I	12.7	(2.7)	(6.0)	15.4	18.7
Ratio of tax effect equivalent to equity	9.0	(2.2)	(4.7)	11.2	13.7

Risk adjusted capital ratio marked 12.56%, up 0.38% from that as of March 31, 2005, mainly because Tier I increased helped by net income and so did Tier II due to an increase in gains on valuation on securities helped by stock price hikes.

(Non-consolidated)

(Millions of yen)

	First half FY 2005 (A) (Preliminary)			FY2004(B)	First half FY 2004 (C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
(1) Risk adjusted capital ratio	12.24%	0.30%	0.92%	11.94%	11.32%
Tier I risk adjusted capital ratio	8.68	0.02	0.40	8.66	8.28
(2) Tier I capital	312,124	12,066	22,409	300,057	289,714
Tax effect amount	38,521	(6,407)	(14,549)	44,929	53,071
(3) Tier II capital	128,239	14,465	21,754	113,774	106,485
(a) 45% of the allocated amount of other securities in the consolidated balance sheet deducted by its book values	86,031	15,525	23,254	70,506	62,777
(b) The amount equivalent to 45% of difference between the revaluated value and the latest book value before evaluation	-	-	-	-	-
(c) General loan loss reserve	42,207	(1,060)	(1,499)	43,268	43,707
(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)	440,163	26,532	44,164	413,631	395,999
(6) Risk assets	3,594,898	133,430	98,275	3,461,468	3,496,623
					(%)
Ratio of tax effect equivalent to Tier I	12.3	(2.6)	(6.0)	14.9	18.3
Ratio of tax effect equivalent to equity	8.7	(2.1)	(4.7)	10.8	13.4

Note: Banks engaging in international businesses (subject to BIS standards) are required to maintain 8% or more of risk adjusted capital ratio both on consolidated and non-consolidated basis.

8. ROE (Non-consolidated)

(%)

	First half of FY 2005(A)		First half of FY 2004 (B)
		Inc/Dec (A-B)	
On the basis of core net business profit	9.4	(1.7)	11.1
On the basis of actual net business profit	9.3	(1.5)	10.8
On the basis of net business profit	11.4	(3.5)	14.9
On the basis of net income	6.1	(0.4)	6.5

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 profit on other securities, "Gains on valuation on other securities" included in the shareholders' equity are as follows:

First half of FY 2005: ¥ 114.1 billion, FY 2005: ¥93.5 billion

First half of FY 2004: ¥83.2 billion, FY2004: ¥94.2 billion

(Reference)

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

Real ROE (Non-consolidated)

(%)

	First half of FY 2005(A)		First half of FY 2004 (B)
		Inc/Dec (A-B)	
On the basis of core net business profit	12.6	(1.9)	14.5
On the basis of actual net business profit	12.4	(1.7)	14.1
On the basis of net business profit	15.3	(4.3)	19.6
On the basis of net income	8.1	(0.5)	8.6

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 Sept. 30, 2005 (A)			As of Mar. 31, 2005 (B)	As of Sept. 30, 2004 (C)
			Inc/Dec(A-B)	Inc/Dec(A-C)		
Loans under risk management	Loans to customers in bankruptcy	17,175	5,062	6,369	12,113	10,806
	Past due loans	125,996	(14,764)	(44,507)	140,761	170,504
	Loans contractually past due 3months or more	796	313	572	483	224
	Restructured loans	82,747	(12,429)	(13,961)	95,177	96,709
	Total	226,716	(21,819)	(51,527)	248,535	278,243

Outstanding balance of loans & bills discounted	3,815,480	59,617	80,970	3,755,863	3,734,510
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(%)

As percentage of loans and bills discounted	Loans to customers in bankruptcy	0.45	0.13	0.17	0.32	0.28
	Past due loans	3.30	(0.44)	(1.26)	3.74	4.56
	Loans contractually past due 3months or more	0.02	0.01	0.02	0.01	0.00
	Restructured loans	2.16	(0.37)	(0.42)	2.53	2.58
	Total	5.94	(0.67)	(1.51)	6.61	7.45

<Reference>

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

(Non-consolidated)

(Millions of yen)

		Before partial direct charge-off as of Sept. 30, 2005 (A)		
			Partial direct charge-off amount	Balances after partial direct charge-off
Loans under risk management	Loans to customers in bankruptcy	17,175	11,603	5,572
	Past due loans	125,996	11,267	114,729
	Loans contractually past due 3months or more	796	-	796
	Restructured loans	82,747	-	82,747
	Total	226,716	22,870	203,846

Outstanding balance of loans & bills discounted	3,815,480	22,870	3,792,610
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(%)

As percentage of loans and bills discounted	Loans to customers in bankruptcy	0.45	0.14
	Past due loans	3.30	3.02
	Loans contractually past due 3months or more	0.02	0.02
	Restructured loans	2.16	2.18
	Total	5.94	5.37

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 Sept. 30, 2005 (A)			As of Mar. 31, 2005 (B)	As of Sept. 30, 2004 (C)
			Inc/Dec (A-B)	Inc/Dec (A-C)		
Loans under risk management	Loans to customers in bankruptcy	17,300	5,070	6,283	12,230	11,016
	Past due loans	126,737	(14,729)	(44,262)	141,467	171,000
	Loans contractually past due 3months or more	952	328	590	623	362
	Restructured loans	83,064	(12,518)	(14,296)	95,583	97,361
	Total	228,055	(21,850)	(51,685)	249,905	279,741

Outstanding balance of loans & bills discounted	3,757,721	59,159	79,484	3,698,562	3,678,237
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(%)

As a percentage of loans and bills discounted	Loans to customers in bankruptcy	0.46	0.13	0.17	0.33	0.29
	Past due loans	3.37	(0.45)	(1.27)	3.82	4.64
	Loans contractually past due 3months or more	0.02	0.01	0.02	0.01	0.00
	Restructured loans	2.21	(0.37)	(0.43)	2.58	2.64
	Total	6.06	(0.69)	(1.54)	6.75	7.60

2. Reserve for possible loan losses

(Non-consolidated) (Millions of yen)

		As of Sept. 30, 2005 (A)			As of Mar. 31, 2005 (B)	As of Sept. 30, 2004 (C)
			Inc/Dec (A-B)	Inc/Dec (A-C)		
Reserve for possible loan losses		90,447	(5,352)	(25,885)	95,799	116,332
	General reserve	42,207	(4,429)	(4,600)	46,637	46,808
	Specific reserve	48,239	(922)	(21,284)	49,161	69,524

Charge-off / reserve criteria

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	Charge-off and reserve criteria
Loans to customers likely to become bankrupt	For the remaining amount of claims, 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 legally bankrupt	

C. Common standards for general reserve and specific reserve

Debtor classification	Charge-off and reserve criteria
Substandard loans out of loans under close observation	For substandard assets and loans to customers likely to become bankrupt of which unsecured portion is in excess of ¥3.0 billion, estimated loss amount calculated using the Discount Cash Flow method is to be provided as a reserve in principle.
Loans to customers likely to become bankrupt	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.

(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 reserve as a percentage of unsecured portions of loans is as follows.

(%)

	As of Sept. 30, 2005 (A)			As of Mar. 31, 2005 (B)	As of Sept. 30, 2004 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Substandard loans	29.9	3.1	7.6	26.8	22.3
Other loans under close observation	4.7	(0.3)	(1.0)	5.0	5.7

(Consolidated)

(Millions of yen)

	As of Sept. 30, 2005 (A)			As of Mar. 31, 2005 (B)	As of Sept. 30, 2004 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Reserve for possible loan losses	96,120	(5,190)	(26,349)	101,311	122,470
General reserve	44,962	(4,773)	(5,089)	49,736	50,051
Specific reserve	51,158	(416)	(21,259)	51,574	72,418

3. Coverage ratio on loans under risk management

(Non-consolidated)

(Millions of yen, %)

	As of Sept. 30, 2005 (A)			As of Mar. 31, 2005 (B)	As of Sept. 30, 2004 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Loans under risk management (A)	226,716	(21,819)	(51,527)	248,535	278,243
Secured balance (B)	110,065	(12,109)	(20,072)	122,174	130,138
Outstanding balance of specific reserve for possible loan losses (C)	46,278	(1,687)	(21,878)	47,965	68,156
Percentage of reserve C/(A-B)	39.6	1.7	(6.4)	37.9	46.0
Coverage ratio (B + C)/A	68.9	0.5	(2.3)	68.4	71.2

Breakdown as of September 30, 2005

(Millions of yen, %)

	Loans to customers in bankruptcy	Past due loans	Loans contractually past due 3 months or more	Restructured loans	Total
Outstanding balance of loans (A)	17,175	125,996	796	82,747	226,716
Secured balance (B)	4,024	73,022	314	32,703	110,065
Outstanding balance of specific reserve for possible loan losses (C)	13,151	33,127	-	-	46,278
Percentage of reserve C/(A-B)	100.0	62.5	-	-	39.6
Coverage ratio (B + C)/A	100.0	84.2	39.5	39.5	68.9

4. Disclosure of loans based on the Financial Revitalization Law (Non-consolidated)

(Millions of yen)

	As of Sept. 30, 2005 (A)			As of Mar. 31, 2005(B)	As of Sept. 30, 2004(C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
Bankrupt and quasi-bankrupt assets(A)	52,453	(1,476)	1,330	53,929	51,122
Doubtful assets (B)	94,230	(7,319)	(39,810)	101,550	134,041
Substandard assets (C)	83,544	(12,116)	(13,389)	95,660	96,933
Loans contractually past due 3 months or more (D)	796	313	572	483	224
Restructured loans (E)	82,747	(12,429)	(13,961)	95,177	96,709
Total (F)	230,228	(20,912)	(51,869)	251,141	282,097

Total balance of loans and bills discounted (G)	3,912,937	58,191	79,821	3,854,745	3,833,116
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(Millions of yen, %)

As a percentage of total balance of loans and bills discounted	As of Sept. 30, 2005 (A)			As of Mar. 31, 2005(B)	As of Sept. 30, 2004(C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
Bankrupt and quasi-bankrupt assets A/G	1.34	(0.05)	0.01	1.39	1.33
Doubtful assets B/G	2.40	(0.23)	(1.09)	2.63	3.49
Substandard assets C/G	2.13	(0.35)	(0.39)	2.48	2.52
Loans contractually past due 3 months or more D/G	0.02	0.01	0.02	0.01	0.00
Restructured loans E/G	2.11	(0.35)	(0.41)	2.46	2.52
Total F/G	5.88	(0.63)	(1.47)	6.51	7.35

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

Doubtful assets: Loans to customers who are likely to become bankrupt.

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

<Reference>

Loans based on Revitalization Law in case partial direct charge-off of claims is executed.

(Non-consolidated)

(Millions of yen)

	Before partial direct charge-off as of Sept. 30, 2005		
		Partial direct charge-off amount	Balances after partial direct charge-off
Bankrupt and quasi-bankrupt assets	52,453	24,306	28,147
Doubtful assets	94,230	-	94,230
Substandard assets	83,544	-	83,544
Total	230,228	24,306	205,922

Outstanding balance of loans & bills discounted	3,912,937	24,306	3,888,631
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(%)

As percentage of loans and bills discounted	Bankrupt and quasi-bankrupt assets	1.34	0.72
	Doubtful assets	2.40	2.42
	Substandard assets	2.13	2.14
	Total	5.88	5.29

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.

5. Coverage status of loans based on the Financial Revitalization Law

(Non-consolidated)

(Millions of yen, %)

	As of Sept. 30, 2005 (A)			As of Mar. 31, 2005 (B)	As of Sept. 30, 2004 (C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
The amount of coverage (H)	174,438	(13,590)	(40,611)	188,028	215,049
Secured values	111,238	(11,993)	(21,007)	123,231	132,245
Reserve for possible loan losses	63,199	(1,596)	(19,603)	64,796	82,803
					(%)
Coverage ratio (H)/(F)	75.7	0.9	(0.5)	74.8	76.2

Breakdown as of September 30, 2005

(Millions of yen, %)

	Bankrupt and quasi bankrupt assets	Doubtful assets	Substandard assets	Total
Assessed amount (1)	52,453	94,230	83,544	230,228
Secured balance (2)	21,719	56,500	33,018	111,238
Reserve for possible loan losses (3)	30,733	17,505	14,960	63,199
Percentage of reserve (3)/(1)-(2)	100.0	46.3	29.6	53.1
Coverage ratio (2)+(3)/(1)	100.0	78.5	57.4	75.7
Change from 3/31/2005	0.0	(1.3)	2.1	0.9
Change from 9/30/2004	0.0	(5.9)	5.2	(0.5)

Increase/decrease of nonperforming assets

(Millions of yen)

Classification	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)
Doubtful assets (2)	101,550	16,235	23,555	94,230	(7,319)
Total	155,480	37,176	45,972	146,684	(8,796)

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 (C)	Decrease (D)	Classification change (1) to (2) (E)	Classification change (2) to (1) (F)	Increase/Decrease (C)-(D)+(E)+(F)
Bankrupt and quasi-bankrupt assets (1)	10,979	21,616	(799)	9,960	(1,476)
Doubtful assets (2)	15,436	13,595	799	(9,960)	(7,319)
Total	26,415	35,212	-	-	(8,796)

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 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 174	145	29	-	-	Bankrupt and quasi-bankrupt assets 524	217	307	100.0	Loans to customers legally bankrupt	171
Loans to customers virtually bankrupt 350	245	104	-	-						
Loans to customers likely to become bankrupt 942	453	286	202		Doubtful assets 942	565	175	78.5	Past due loans	1,259
Loans under close observation	Substandard 1,573	238	1,335		Substandard assets 835	330	(Note) 149	57.4	Loans contractually past due 3 months or more	7
	Loans under close observation not classified as substandard 5,384	1,805	3,579		Sub-total 2,302	1,112	631	75.7	Restructured loans	827
Loans to customers in normal operations 30,704	30,704				Normal assets 36,827				Total	2,267
Total 39,129	33,592	5,334	202	-	Total 39,129					

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 Sept. 30, 2005 (A)			As of Mar. 31, 2005(B)	As of Sept. 30, 2004(C)
		Inc/Dec (A)-(B)	Inc/Dec(A)-(C)		
Domestic (except for JOM)	3,806,957	58,361	75,958	3,748,595	3,730,998
Manufacturing industry	732,199	13,785	4,815	718,413	727,383
Agriculture	25,093	2,828	349	22,265	24,743
Forestry	525	(25)	101	551	424
Fishery	235	(1,081)	(1,115)	1,316	1,350
Mining industry	5,083	(145)	(39)	5,229	5,123
Construction	200,695	(15,548)	(24,446)	216,244	225,141
Electricity, gas, waterworks	26,287	3,665	1,558	22,622	24,728
Information and telecommunications	34,472	1,490	8,445	32,982	26,027
Transportation	120,368	4,591	3,894	115,776	116,474
Wholesale and retail businesses	532,114	(4,620)	(22,631)	536,734	554,745
Banks and other financial institutions	241,806	19,159	50,396	222,647	191,410
Real estate	329,492	23,760	36,186	305,731	293,306
Various services	569,605	(6,434)	(856)	576,039	570,461
Local public sector	172,890	(21,960)	3,885	194,851	169,004
Others	816,086	38,897	15,413	777,189	800,672
(For personal customers)	773,553	24,574	45,177	748,978	728,375
(For central government)	36,019	13,973	(30,215)	22,046	66,234

(2) Breakdown of loans under risk management by type of industry of borrower

(a) The amount of loans under risk management

(Millions of yen)

	As of Sept. 30, 2005 (A)			As of Mar. 31, 2005(B)	As of Sept. 30, 2004(C)
		Inc/Dec (A)-(B)	Inc/Dec(A)-(C)		
Domestic (except for JOM)	226,716	(21,819)	(51,527)	248,535	278,243
Manufacturing industry	37,914	4,811	(1,043)	33,102	38,957
Agriculture	607	(5)	(840)	612	1,447
Forestry	54	0	15	54	39
Fishery	34	1	0	32	33
Mining industry	554	(56)	8	610	546
Construction	29,817	(5,613)	(5,888)	35,431	35,706
Electricity, gas, waterworks	-	-	-	-	-
Information and telecommunications	673	(348)	(235)	1,022	908
Transportation	11,287	(1,993)	(1,200)	13,280	12,488
Wholesale and retail businesses	54,266	(4,630)	(15,164)	58,897	69,430
Banks and other financial institutions	129	(4)	(180)	133	310
Real estate	21,330	(8,493)	(16,878)	29,824	38,208
Various services	58,701	(4,823)	(8,254)	63,525	66,955
Local public sector	-	-	-	-	-
Others	11,344	(662)	(1,865)	12,007	13,209

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

	As of Sept. 30, 2005 (A)			As of Mar. 31, 2005(B)	As of Sept. 30, 2004(C)
		Inc/Dec (A)-(B)	Inc/Dec(A)-(C)		
Domestic (except for JOM)	100.0	-	-	100.0	100.0
Manufacturing industry	16.7	3.4	2.7	13.3	14.0
Agriculture	0.2	0.0	(0.3)	0.2	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	0.0	0.1	0.2	0.1
Construction	13.1	(1.1)	0.3	14.2	12.8
Electricity, gas, waterworks	-	-	-	-	-
Information and telecommunications	0.2	(0.2)	(0.1)	0.4	0.3
Transportation	4.9	(0.4)	0.5	5.3	4.4
Wholesale and retail businesses	23.9	0.3	(1.0)	23.6	24.9
Banks and other financial institutions	0.0	0.0	(0.1)	0.0	0.1
Real estate	9.4	(2.6)	(4.3)	12.0	13.7
Various services	25.8	0.3	1.8	25.5	24.0
Local public sector	-	-	-	-	-
Others	5.0	0.2	0.3	4.8	4.7

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

	As of Sept. 30, 2005 (A)			As of Mar. 31, 2005(B)	As of Sept. 30, 2004(C)
		Inc/Dec (A)-(B)	Inc/Dec(A)-(C)		
Domestic (except for JOM)	5.9	(0.7)	(1.5)	6.6	7.4
Manufacturing industry	5.1	0.5	(0.2)	4.6	5.3
Agriculture	2.4	(0.3)	(3.4)	2.7	5.8
Forestry	10.3	0.5	1.2	9.8	9.1
Fishery	14.4	12.0	12.0	2.4	2.4
Mining industry	10.9	(0.7)	0.3	11.6	10.6
Construction	14.8	(1.5)	(1.0)	16.3	15.8
Electricity, gas, waterworks	-	-	-	-	-
Information and telecommunications	1.9	(1.1)	(1.5)	3.0	3.4
Transportation	9.3	(2.1)	(1.4)	11.4	10.7
Wholesale and retail businesses	10.1	(0.8)	(2.4)	10.9	12.5
Banks and other financial institutions	0.0	0.0	(0.1)	0.0	0.1
Real estate	6.4	(3.3)	(6.6)	9.7	13.0
Various services	10.3	(0.7)	(1.4)	11.0	11.7
Local public sector	-	-	-	-	-
Others	1.3	(0.2)	(0.3)	1.5	1.6

(3) Consumer loans (Millions of yen)

	As of Sept.30, 2005(A)			As of Mar. 31, 2005(B)	As of Sept. 30, 2004(C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
Outstanding balance of consumer loans	859,620	24,746	45,121	834,874	814,499
Housing loans	751,960	26,321	50,306	725,639	701,654
Other consumer loans	107,660	(1,575)	(5,185)	109,235	112,845

(4) Loans to small and medium sized companies as a percentage of total loans

(Millions of yen, %)

	As of Sept. 30, 2005 (A)		As of Mar. 31, 2005 (B)	As of Sept. 30, 2004 (C)
	In/Dec (A-B)	In/Dec (A-C)		
Outstanding balance of loans to small/medium companies	2,562,482	23,267	59,234	2,539,214
As a percentage of total outstanding loans	67.3	(0.4)	0.3	67.7

7. Loan breakdown by domicile of borrowers (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 Sept. 30, 2005 (A)		As of Mar. 31, 2005 (B)	As of Sept. 30, 2004 (C)
	In/Dec (A-B)	In/Dec (A-C)		
Hong Kong	7,805	859	3,648	6,946
Malaysia	1,516	15	1,009	1,501
Indonesia	818	192	247	625
Others	688	230	221	457
Total	10,830	1,297	5,127	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 loans and deposits (Non-consolidated)

(1) Total

(100 millions of yen)

	As of Sept. 30, 2005 (A)		As of Mar. 31, 2005 (B)	As of Sept. 30, 2004 (C)
	In/Dec (A-B)	In/Dec (A-C)		
Deposits (end balance)	51,628	609	882	51,019
Deposits (average balance)	51,490	799	747	50,691
Loans and bills discounted (end balance)	38,154	596	809	37,558
Loans and bills discounted (average balance)	37,931	374	462	37,557

(2) Nagano prefecture

(100 millions of yen)

	As of Sept. 30, 2005 (A)		As of Mar. 31, 2005 (B)	As of Sept. 30, 2004 (C)
	In/Dec (A-B)	In/Dec (A-C)		
Deposits (end balance)	46,168	342	306	45,825
Deposits (average balance)	46,310	545	495	45,764
Loans and bills discounted (end balance)	25,583	(320)	(152)	25,904
Loans and bills discounted (average balance)	25,472	(174)	(144)	25,646

(3) Share in Nagano prefecture

(%)

	As of Sept. 30, 2005 (A)		As of Mar. 31, 2005 (B)	As of Sept. 30, 2004 (C)
	(Preliminary)	In/Dec (A-B)		
Deposits (end balance)	28.8	(0.1)	0.5	28.9
Loans and bills discounted (end balance)	40.2	(0.2)	0.1	40.4

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

(100 millions of yen)

	As of Sept. 30, 2005 (A)			As of Mar. 31, 2005 (B)	As of Sept. 30, 2004 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Yen deposits	34,924	109	115	34,814	34,808
Foreign currencies deposits	268	(43)	3	312	264
Investment trusts	1,400	357	558	1,042	841
Public bonds (Government bonds, etc.)	3,676	317	643	3,358	3,032
Total	40,268	740	1,321	39,528	38,947

III. OTHERS

1. Gains and losses on valuation of securities

(1) Valuation standards of securities

(a) 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

(b) 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 Sept. 30, 2005 (A)				As of Mar. 31, 2005 (B)		
	Gains and losses on valuation				Gains and losses on valuation		
		Year-on-Year Comparison	Gains	Losses		Gains	Losses
Held-to-maturity	26	(63)	78	51	90	136	45
Other securities	194,626	34,541	199,441	4,815	160,084	162,492	2,407
Total	194,653	34,478	199,520	4,867	160,175	162,629	2,453
Equity shares	182,060	41,567	182,483	423	140,492	141,622	1,129
Bonds	5,035	(9,757)	8,209	3,174	14,792	14,898	105
Others	7,557	2,667	8,827	1,269	4,890	6,108	1,218

Note:

1. Since "Other securities" are evaluated using the market value method, the difference between the amounts on the half-year period consolidated balance sheet and the acquisition cost is stated in the above table.
2. The market values as of the end of half-year period are used for valuation.

(Non-consolidated)

(Millions of yen)

	As of Sept. 30, 2005 (A)				As of Mar.31, 2005(B)		
	Gains and losses on valuation				Gains and losses on valuation		
		Year-on-Year Comparison	Gains	Losses		Gains	Losses
Held to maturity	52	(19)	52	-	72	85	13
Other securities	191,181	34,501	195,952	4,770	156,680	159,054	2,374
Total	191,234	34,482	196,005	4,770	156,752	159,140	2,388
Equity shares	178,690	41,548	179,085	394	137,142	138,255	1,112
Bonds	5,037	(9,746)	8,209	3,171	14,784	14,889	105
Others	7,505	2,680	8,709	1,203	4,825	5,995	1,169

Note:

1. Since "Other securities" are evaluated using the market value method, the difference between the amounts on the half-year period balance sheet and the acquisition cost are stated in the above table.

2. The market values as of the end of half-year period are used for valuation.

2. Retirement benefit (Retirement benefit cost)

(Non-consolidated)

(Millions of yen)

	First half of FY 2005	First half of FY 2004
Retirement benefit cost (A+B+C+D+E+F)	(6,749)	221
Service cost (A)	666	825
Interest expense (B)	462	685
Expected income on investment (C)	(340)	(335)
Past service liabilities recognized as profit (D)	(8,251)	(1,575)
Expenses for actuarial differences (E)	523	480
Others (F)	189	141

(Note) With the change in retirement benefit accounting standard, unrecognized pension asset of ¥8,251 million was stated as profit for the current period.

(Consolidated)

(Millions of yen)

	First half of FY 2005	First half of FY 2004
Retirement benefit cost	(6,478)	38

3. Earnings projections

(Non-consolidated)

(Millions of yen)

	Fiscal year 2005	
		Year-on-year comparison
Operating income	128,500	2,380
Core net business profit	39,000	(4,279)
Actual net business profit	38,600	(4,199)
Net business profit	47,800	5,001
Operating profit	32,500	(7,180)
Net income	24,500	(1,025)

(Consolidated)

(Millions of yen)

	Fiscal year 2005	
		Year-on-year comparison
Operating income	178,500	2,970
Operating profit	36,500	(7,686)
Net income	25,200	(938)