

Separate Version

**SEMI-ANNUAL FINANCIAL DATA
FOR THE SIX MONTHS ENDED
SEPTEMBER 30, 2006**

THE HACHIJUNI BANK, LTD.

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I. FINANCIAL REVIEW (The first half fiscal year ended September 30, 2006)

1. Summary (Non-consolidated)

(1) Breakdown of income

(A) Net business profit

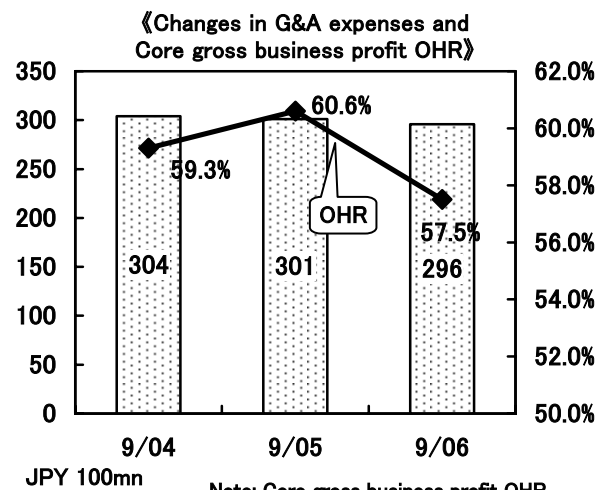
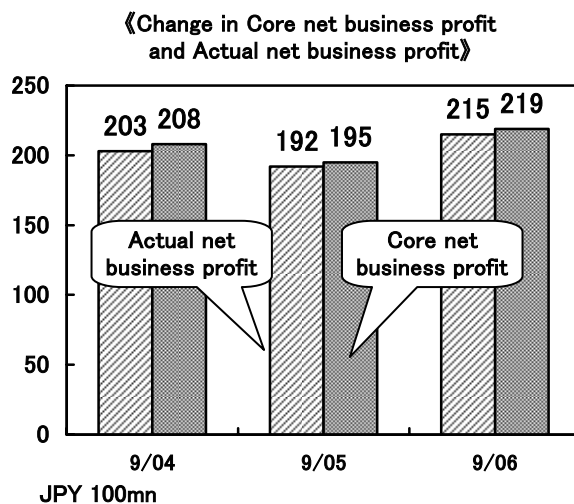
(Millions of yen)

	First half of FY 2006(A)		First half of FY 2005(B)
		Inc/Dec (A-B)	
Gross business profit	51,240	1,814	49,425
Profit on interest	42,856	1,061	41,795
Profit on fees and commissions.	7,298	497	6,801
Trading profit	464	307	157
Other business profit	620	(51)	672
Gains (losses) related to bonds	(316)	(40)	(275)
General & administrative expenses	29,652	(477)	30,129
Personnel expenses	14,476	(225)	14,702
Non personnel expenses	13,377	(341)	13,718
Core net business profit (Note)	21,904	2,333	19,570
Actual net business profit (Note)	21,588	2,292	19,295
Transfer to general reserve for possible loan losses	(5,325)	(895)	(4,429)
Net business profit	26,913	3,188	23,725

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.

- (a) Core net business profit increased ¥2.3 billion from the same period a year earlier to ¥21.9 billion helped by increases in profit on interest and on fees and commissions as well as a decline in general & administrative expenses.
- (b) Actual net business profit increased ¥2.2 billion from the same period a year earlier to ¥21.5 billion as losses related to bonds remained in almost the same level as the same period a year earlier.
- (c) Net business profit amounted to ¥26.9 billion, up ¥3.1 billion from the same period a year earlier because the reversal amount from reserve for possible loan loss went up ¥0.8 billion from the year-earlier level.
- (d) Profit on interest increased ¥1.0 billion to ¥42.8 billion due to robust yields of securities and loans although funding cost for deposits rose due to interest hike caused by the end of zero-interest rate policy.
- (e) Profit on fees and commissions increased ¥0.4 billion to ¥7.2 billion owing to increases in handling commissions on investment trusts and personal pension insurances.
- (f) General and administrative expenses were ¥29.6 billion, down ¥0.4 billion from the same period a year earlier, since both personnel expenses and non-personnel expenses showed decreases.
- (g) Reversal entry to the account of “transfer to general reserve for possible loan losses” increased ¥0.8 billion on the year-over-year basis to ¥5.3 billion due to a decline in historical loan loss rate (number-of-customers basis).



Note: Core gross business profit OHR

=G&A expenses/Core gross business profit

(B) Operating profit

(Millions of yen)

	First half of FY 2006		First half of FY 2005
		Inc/Dec (A-B)	
Temporary profit (losses)	(8,924)	2,083	(11,007)
Net gains (losses) related to equity securities	1,875	1,489	386
Profit (losses) on money held in trust	(595)	(1,379)	784
Disposal of nonperforming loans	11,096	(908)	12,005
Operating profit	17,983	5,273	12,709

- (a) Operating profit increased ¥5.2 billion from the same period a year earlier to ¥17.9 billion because temporary losses declined ¥2.0 billion and also net business profit increased.
- (b) The amount of nonperforming loan disposal decreased ¥0.9 billion from the year-earlier level to ¥11.0 billion.
- (c) Losses on money held in trust in the amount of ¥0.5 billion were recognized in this term, a drop of ¥1.3 billion from the same period a year earlier due to falls in share prices.

(C) Semi-annual net income

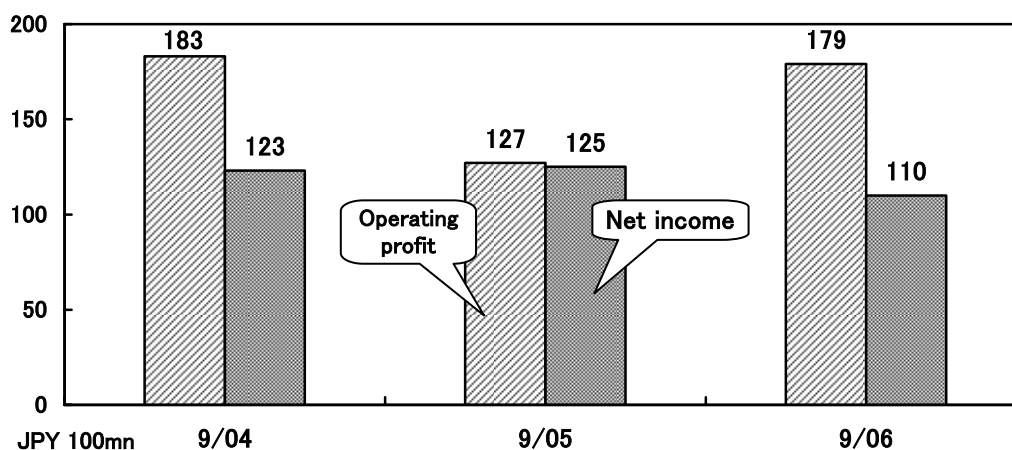
(Millions of yen)

	First half of FY 2006		First half of FY 2005
		Inc/Dec (A-B)	
Extraordinary income (losses)	(169)	(8,666)	8,496
Profit on unrecognized pension assets	—	(8,251)	8,251
Impairment losses	8	(835)	843
Income before income tax	17,813	(3,392)	21,206
Income taxes-current	7,564	5,362	2,202
Income taxes-deferred	(807)	(7,215)	6,407
Net income (losses)	11,056	(1,539)	12,596

“Unrecognized pension assets” in the amount of ¥8.2 billion was stated in extraordinary income in the same term a year earlier due to change in accounting standards for retirement benefit, in reaction to which extraordinary income shrank ¥8.6 billion to a negative ¥0.1 billion in this semi-annual period.

As a result, net income for the current semi-annual fiscal year was ¥11.0 billion, down ¥1.5 billion from the same period a year earlier.

《Changes in Operating profit and Net income》



(Reference)

Credit related expenses	First half of FY 2006		First half of FY 2005
		Inc/Dec (A-B)	
Transfer to general reserve (a)	(5,325)	(895)	(4,429)
Disposal of nonperforming loans (b)	11,096	(908)	12,005
Credit related expenses (a)+(b)	5,771	(1,804)	7,575

Credit related expenses totaling the amounts of transfer to general reserve and nonperforming loan disposal were ¥5.7 billion, down ¥1.8 billion from the same period a year earlier.

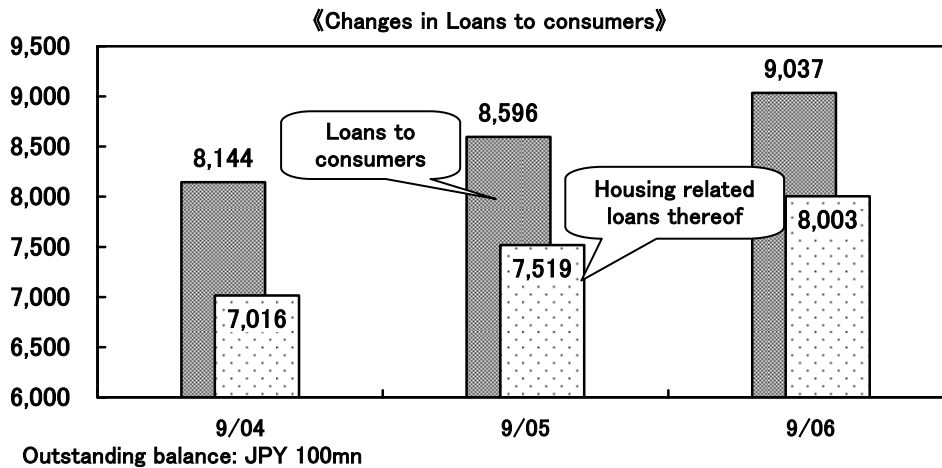
(2) Major accounts (Non-consolidated)

A. Loans

(100 millions of yen)

	First half of FY 2006 (A)			FY 2005 (B)	First half of FY2005(C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
For entire offices (outstanding balance as of the end of the period)	39,208	844	1,053	38,364	38,154
Thereof general corporations	27,331	536	622	26,795	26,708
Thereof consumers	9,037	113	441	8,924	8,596
For entire offices (average balance of the period)	38,682	562	750	38,119	37,931
Thereof general corporations	27,086	217	407	26,869	26,679
Thereof consumers	8,943	391	535	8,551	8,407

- (a) The outstanding balance increased ¥105.3 billion, or 2.7 % from the same period a year earlier to ¥3,920.8 billion due to increases both in loans to corporations and to consumers.
- (b) The average balance increased ¥75.0 billion, or 1.9% from the same period a year earlier to ¥3,868.2 billion.



B. Securities

(100 millions of yen)

	First half of FY 2006 (A)		FY 2005 (B)	First half of FY2005(C)	
	Inc/Dec (A-B)	Inc/Dec (A-C)			
For entire offices (outstanding balance as of the end of the period)	16,438	(123)	316	16,562	16,122
Bonds thereof	9,798	46	(143)	9,752	9,942
JGB thereof	6,039	59	(150)	5,980	6,190
Stocks thereof	3,505	(94)	717	3,600	2,788
For entire offices (average balance of the period)	14,101	(68)	(8)	14,170	14,109
Bonds thereof	9,946	(10)	106	9,956	9,839
JGB thereof	6,162	(102)	(102)	6,265	6,265
Stocks thereof	1,119	99	121	1,020	998

- (a) The outstanding balance increased ¥31.6 billion, or 1.9% from the same period a year earlier to ¥1,643.8 billion due to increases in bonds and stocks.
- (b) The average balance edged down ¥0.8 billion, or 0.0% from the same period a year earlier to ¥1,410.1 billion.

C. Deposits

(100 millions of yen)

	First half of FY 2006 (A)		FY 2005 (B)	First half of FY2005(C)	
	Inc/Dec (A-B)	Inc/Dec (A-C)			
For entire offices (outstanding balance as of the end of the period)	51,373	(141)	(255)	51,514	51,628
Individuals thereof	35,397	41	205	35,355	35,192
Corporations thereof	12,165	128	323	12,036	11,841
For entire offices (average balance of the period)	51,068	(232)	(422)	51,300	51,490
Individuals thereof	35,402	115	208	35,286	35,194
Corporations thereof	11,870	58	68	11,811	11,801

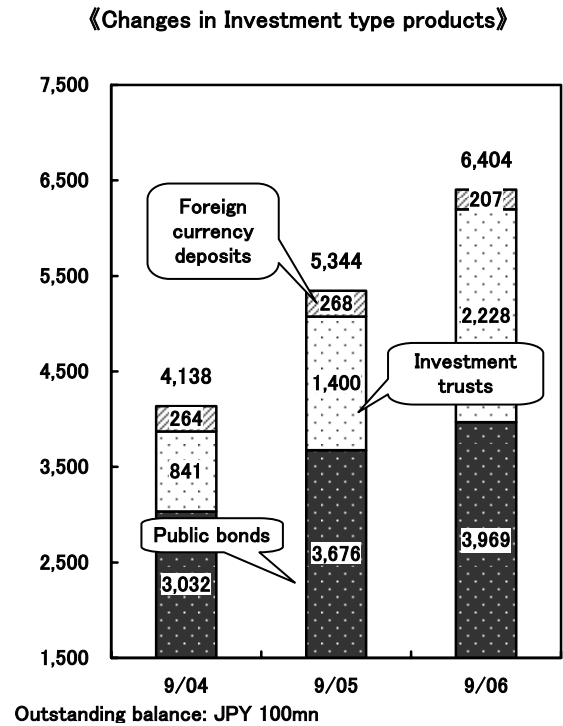
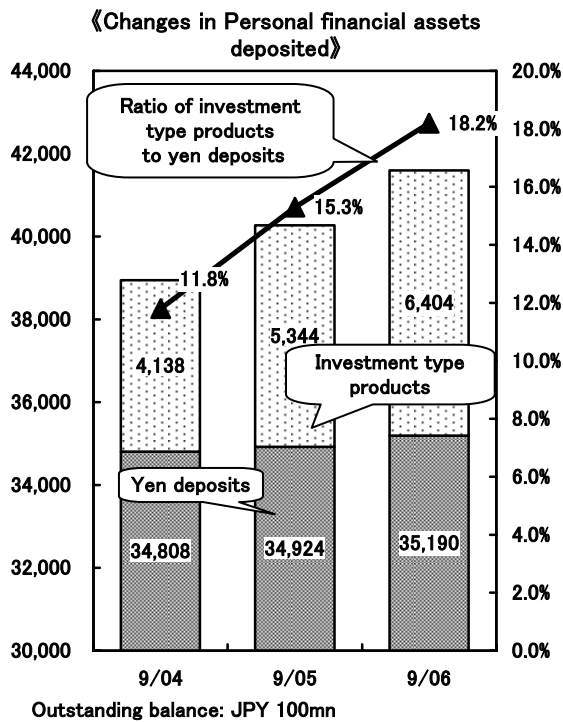
- (a) The outstanding balance decreased ¥25.5 billion or 0.4% from the same period a year earlier to ¥5,137.3 billion due to decreases in inter-bank deposit amount in the off-shore markets.
- (b) The average balance decreased ¥42.2 billion or 0.8% from the same period a year earlier to ¥5,106.8 billion.

D. Personal financial assets deposited (outstanding balance)

(100 millions of yen)

	First half of FY 2006 (A)		FY 2005(B)	First half of FY2005(C)	
	Inc/Dec (A-B)	Inc/Dec (A-C)			
Yen deposits	35,190	34	265	35,155	34,924
Foreign currency deposits	207	7	(60)	200	268
Investment trusts	2,228	329	828	1,898	1,400
Public bonds (Government bonds, and other bonds)	3,969	174	292	3,794	3,676
Total	41,594	545	1,325	41,049	40,268

Outstanding balance of financial assets deposited increased ¥132.5 billion, or 3.2% from a year earlier to ¥4,159.4 billion owing to soared public bonds and investment trusts.



(3) Risk adjusted capital ratio

(Consolidated)

(%)

	First half of FY 2006 (A)			FY 2005(B)	First half of FY2005(C)
	(Preliminary basis)	Inc/Dec (A-B)	Inc/Dec (A-C)		
Risk adjusted capital ratio (BIS standard)	12.68	(0.48)	0.12	13.16	12.56
Tier I risk adjusted ratio	9.10	0.05	0.16	9.05	8.94

(100 millions of yen)

Tier I (1)	3,546	120	275	3,425	3,271
Tax effect equivalent	346	17	(70)	329	417
Tier II (2)	1,489	(69)	163	1,558	1,325
Deduction (3)	94	92	92	2	2
Shareholders' equity (1)+(2)-(3)	4,940	(41)	346	4,982	4,594
Risk assets	38,944	1,100	2,375	37,844	36,568

- (a) Consolidated risk adjusted capital ratio fell 0.48% from fiscal year ended March 31, 2006 to 12.68%, due to an increase in risk assets caused by increased loan amounts and also an increase in deduction although Tier I climbed owing to growth in net income.
- (b) Tax effect equivalent (included in capital) amounted to ¥34.6 billion, which accounts for 9.7% of Tier I, and 7.0% of risk adjusted capital.
- (c) Risk adjusted capital ratio exceeds 8% required by the BIS standard.

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

Valuation gains (losses)

(100 millions of yen)

	As of Sept 30, 2006			
	Valuation gains (losses)		Valuation gains	Valuation losses
		From March 31, 2006		
Securities held to maturity	0	0	0	—
Other securities	2,447	(47)	2,566	118
Equity shares	2,453	(114)	2,458	5
Bonds	(57)	93	25	83
Others	52	(26)	82	29

Net valuation gains on other securities amounted to ¥244.7 billion, decreased by ¥4.7 billion from March 31, 2006.

(5) Status of Assets (Non-consolidated)

Disclosure of loans based on the Financial Revitalization Law

(100 millions of yen, %)

	First half of FY 2006 (A)		FY 2005(B)	First half of FY2005(C)
	Inc/Dec (A-B)	Inc/Dec (A-C)		
Bankrupt and quasi-bankrupt assets	397	(126)	255	524
Doubtful assets	862	(80)	810	942
Substandard assets	405	(429)	457	835
Total	1,666	(636)	1,522	2,302
As a percentage of total credits	4.14	(1.74)	3.87	5.88

Coverage ratio	78.7	4.0	3.0	74.7	75.7
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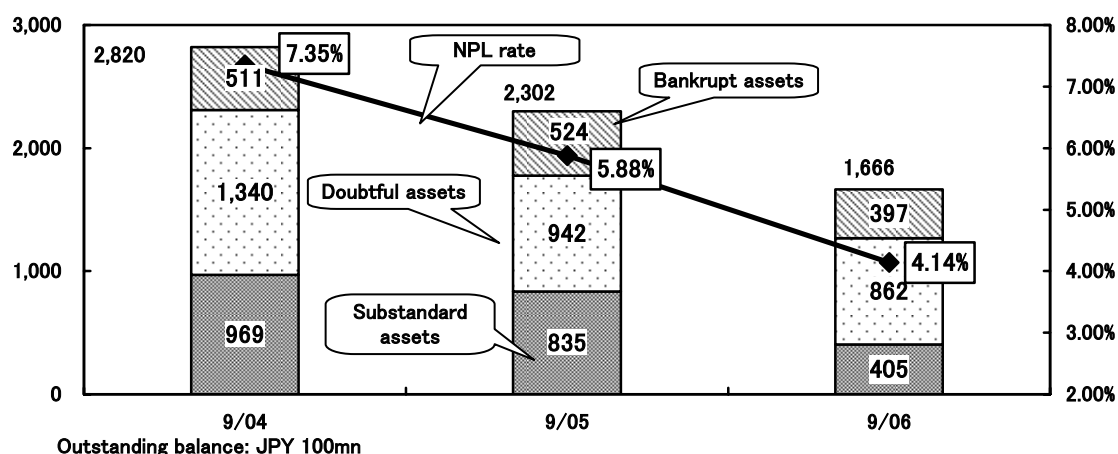
- (a) Disclosed loans based on the Financial Revitalization Law increased ¥14.3 billion from March 31, 2006 to ¥166.6 billion (down 27.6% on the year-on-year basis).
- (b) Disclosed loans ratio to total credits rose 0.27% from March 31, 2006 to 4.14%.
- (c) Although partial direct charge-off was not executed, the above table would have been shown as follows if it were performed.

(100 millions of yen, %)

	First half of FY 2006 (A)		FY 2005(B)	First half of FY2005(C)
	Inc/Dec (A-B)	Inc/Dec (A-C)		
Bankrupt and quasi-bankrupt assets	218	(63)	162	281
Doubtful assets	862	(80)	810	942
Substandard assets	405	(429)	457	835
Total	1,486	(572)	1,429	2,059
As a percentage of total credits	3.71	(1.58)	3.64	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.

《Changes in Nonperforming loans (loans based on the Financial Revitalization law)》



2. Earnings projections for FY2006

Earning projections for FY2006 (Non-consolidated)

(100 millions of yen)

	First half of FY 2006	Projection for FY2006 (A)	(A-B)	FY2005 (B)
Profit on interest	428	846	(6)	852
Profit on fees and commissions	72	147	2	145
Other business profit	6	13	2	11
(Bond (JGB etc.) related profit)	(3)	(3)	3	(6)
General and administrative expenses	296	591	(1)	592
(Thereof, Personnel expenses)	144	286	(2)	288
(Non-personnel expenses)	133	274	(3)	277
Core net business profit	219	427	(1)	428
Actual net business profit	215	423	2	421
Transfer to general reserve for loan losses (a)	(53)	(58)	22	(80)
Net business profit	269	481	(20)	501
Gains/losses on sales of securities	19	36	(1)	37
Write-down of equity shares etc.	0	0	0	0
Profit (losses) on money held in trust	(5)	(5)	(22)	17
Disposal of nonperforming loans (b)	110	172	(22)	194
Operating income	179	360	(1)	361
Extraordinary income	0	4	(92)	96
(Thereof, Profit on unrecognized pension assets)	—	—	(82)	82
Extraordinary losses	2	5	(7)	12
(Thereof, Impairment losses)	0	0	(8)	8
Net income	110	220	(47)	267
Credit related expenses (a)+(b)	57	114	0	114

3. Breakdown of income

(Non-consolidated)

(Millions of yen)

	First half of FY 2006(A)		First half of FY2005 (B)
		Inc/Dec (A-B)	
Gross business profit	51,240	1,814	49,425
(Excluding net gains related to bonds)	51,556	1,855	49,700
Gross domestic business profit	47,896	1,123	46,773
(Excluding net gains related to bonds)	47,887	967	46,920
Profit on interest	40,396	492	39,903
Profit on fees and commissions	7,057	519	6,537
Trading profit	311	168	142
Other business profit	131	(57)	188
Net gains/losses related to bonds	8	156	(147)
Gross international business profit	3,344	691	2,652
(Excluding net gains related to bonds)	3,669	888	2,780
Profit on interest	2,460	568	1,891
Profit on fees and commissions	241	(22)	263
Trading profit	152	138	14
Other business profit	489	6	483
Net gains/losses related to bonds	(325)	(196)	(128)
General & administrative expenses	29,652	(477)	30,129
(Excluding incidental expenses)			
Personnel expenses	14,476	(225)	14,702
Non personnel expenses	13,377	(341)	13,718
Taxes	1,798	89	1,709
Actual net business profit	21,588	2,292	19,295
Core net business profit	21,904	2,333	19,570
(Excluding net gains/losses related to bonds)			
Transfer to general reserve for possible loan losses	(5,325)	(895)	(4,429)
Net business profit	26,913	3,188	23,725
Net gains/losses related to bonds	(316)	(40)	(275)
Temporary profit /losses	(8,924)	2,083	(11,007)
Net gains/losses related to equity securities	1,875	1,489	386
Profit (loss) on money in trust	(595)	(1,379)	784
Disposal of nonperforming loans	11,096	(908)	12,005
Charge-off amount of loans	12	(16)	29
Transfer to specific reserve for loan losses	10,791	190	10,600
Losses on sales of past due loans	292	(1,083)	1,375
Other temporary profit/losses	892	1,064	(172)
Operating income	17,983	5,273	12,709
Extraordinary income/losses	(169)	(8,666)	8,496
Profit on unrecognized pension assets	—	(8,251)	8,251
Gains (losses) on disposal of fixed assets	(162)	(1,232)	1,070
Impairment losses	8	(835)	843
Income before income taxes	17,813	(3,392)	21,206
Income taxes-current	7,564	5,362	2,202
Income taxes-deferred	(807)	(7,215)	6,407
Net income	11,056	(1,539)	12,596

(Consolidated)

(Based on consolidated statements of income)

(Millions of yen)

	First half of FY 2006(A)		First half of FY2005(B)
		Inc/Dec (A-B)	
Consolidated gross profit	55,776	1,697	54,079
Profit on interest	43,278	1,328	41,949
Profit on fees and commissions	10,161	1,174	8,987
Trading profit	470	312	157
Other business profit	1,866	(1,118)	2,985
Business expenses	31,319	(1,286)	32,606
Charge-off and transfer to reserve	7,434	888	6,546
Charge-off of loans	13	(16)	30
Transfer to specific reserve	12,020	730	11,290
Transfer to general reserve	(4,599)	174	(4,774)
Gains/losses related to equity securities	1,842	1,365	476
Equity method investment gains (losses)	—	—	—
Others	(49)	(44)	(5)
Operating income	18,814	3,416	15,397
Extraordinary income (losses)	(211)	(8,708)	8,496
Income before tax adjustment	18,602	(5,291)	23,893
Income taxes-current	8,743	5,662	3,080
Income taxes-deferred	(1,569)	(8,241)	6,672
Minority interests in net income	(214)	(1,295)	1,081
Net income	11,643	(1,416)	13,060

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 company)

Number of consolidated subsidiaries	12	2	10
Number of equity method companies	—	—	—

4. Net business profit (Non-consolidated)

(Millions of yen)

	First half of FY 2006(A)		First half of FY2005 (B)
		Inc/Dec (A-B)	
(1) Core net business profit	21,904	2,333	19,570
Per employee (thousands of yen)	7,800	914	6,886
(2) Actual net business profit	21,588	2,292	19,295
Per employee (thousands of yen)	7,688	898	6,789
(2) Net business profit	26,913	3,188	23,725
Per employee (thousands of yen)	9,584	1,236	8,348

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

Average number of employees for the first half of FY 2006: 2,808

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

5. Average interest spread (Non-consolidated)

(1) For entire offices

(%)

	First half of FY 2006(A)		First half of FY2005 (B)
		Inc/Dec (A-B)	
(1) Total average interest rate on interest earning assets (A)	1.84	0.07	1.77
Average interest rate on loans and bills discounted	1.83	(0.01)	1.84
Average interest rate on securities	1.78	0.18	1.60
(2) Total average interest rate on interest bearing liabilities (B)	0.29	0.03	0.26
Average interest rate on deposits and NCD	0.15	0.02	0.13
Average interest rate on external liabilities	1.77	(0.06)	1.83
(3) Expenses as a percentage of total interest earning assets (C)	1.12	(0.02)	1.14
(4) Total average interest spread (A)-(B)-(C)	0.42	0.05	0.37

(2) Domestic offices

(%)

	First half of FY 2006(A)		First half of FY2005 (B)
		Inc/Dec (A-B)	
(1) Total average interest rate on interest earning assets (A)	1.59	0.00	1.59
Average interest rate on loans and bills discounted	1.80	(0.02)	1.82
Average interest rate on securities	1.30	0.04	1.26
(2) Total average interest rate on interest bearing liabilities(B)	0.07	0.01	0.06
Average interest rate on deposits and NCD	0.04	0.02	0.02
Average interest rate on external liabilities	0.15	0.14	0.01
(3) Expenses as a percentage of total interest earning assets (C)	1.13	(0.03)	1.16
(4) Total average interest spread (A)-(B)-(C)	0.38	0.02	0.36

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

(Millions of yen)

	First half of FY 2006(A)		First half of FY2005 (B)
		Inc/Dec (A-B)	
Gains and losses related to debt securities	(316)	(40)	(275)
Gains on sales	197	(169)	367
Gains on redemption	—	(125)	125
Losses on sales	513	(254)	768
Losses on redemption	—	—	—
Write-off	—	—	—
Gains and losses related to the equity securities	1,875	1,489	386
Gains on sales	2,422	1,919	503
Losses on sales	510	430	79
Write-off	37	0	37

7. Risk adjusted capital ratio (BIS standard)

(Consolidated)

(Millions of yen)

	As of Sept 30, 2006(A) (Preliminary basis)			As of March 31, 2006(B)	As of Sept 30, 2005 (C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
(1) Risk-adjusted capital ratio	12.68%	(0.48%)	0.12%	13.16%	12.56%
Tier I risk adjusted capital ratio	9.10	0.05	0.16	9.05	8.94
(2) Tier I capital	354,668	12,074	27,566	342,593	327,102
Tax effect equivalent	34,676	1,734	(7,028)	32,942	41,705
(3) Tier II capital	148,902	(6,929)	16,357	155,831	132,544
(a) 45% of the amount stated as Other securities in the consolidated balance sheet deducted by its book values	112,171	(2,329)	24,589	114,501	87,582
(b) The amount equivalent to 45% of difference between the revaluated value and the latest book value before evaluation	—	—	—	—	—
(c) General loan loss reserve	36,730	(4,600)	(8,231)	41,330	44,962
(d) Subordinated debts	—	—	—	—	—
(4) Deduction item	9,490	9,290	9,290	200	200
(5) Shareholders' equity (2)+(3)-(4)	494,080	(4,145)	34,633	498,225	459,446
(6) Risk assets	3,894,473	110,012	237,597	3,784,460	3,656,875
					(%)
Ratio of tax effect equivalent to Tier I	9.7%	0.1%	(3.0%)	9.6%	12.7%
Ratio of tax effect equivalent to shareholders' equity	7.0	0.4	(2.0)	6.6	9.0

Consolidated risk adjusted capital ratio fell 0.48% from fiscal year ended March 31, 2006 to 12.68%, due to an increase in risk assets caused by increased loan amounts and also an increase in deduction item although Tier I increased owing to growth in net income.

(Non-consolidated)

(Millions of yen)

	As of Sept 30, 2006 (A) (Preliminary basis)			As of March 31, 2006(B)	As of Sept 30, 2005 (C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
(1) Risk adjusted capital ratio	12.55%	(0.26%)	0.31%	12.81%	12.24%
Tier I risk adjusted capital ratio	8.82	0.06	0.14	8.76	8.68
(2) Tier I capital	338,341	11,987	26,217	326,353	312,124
Tax effect amount	30,557	807	(7,964)	29,749	38,521
(3) Tier II capital	143,452	(7,453)	15,212	150,905	128,239
(a) 45% of the amount stated as Other securities in the consolidated balance sheet deducted by its book values	110,157	(2,127)	24,125	112,285	86,031
(b) The amount equivalent to 45% of difference between the revaluated value and the latest book value before evaluation	—	—	—	—	—
(c) General loan loss reserve.	33,294	(5,325)	(8,913)	38,619	42,207
(d) Subordinated debts	—	—	—	—	—
(4) Deduction	200	—	—	200	200
(5) Shareholders' equity (2)+(3)-(4)	481,593	4,534	41,429	477,058	440,163
(6) Risk assets	3,835,472	113,912	240,574	3,721,560	3,594,898
					(%)
Ratio of tax effect equivalent to Tier I	9.0%	(0.1%)	(3.3%)	9.1%	12.3%
Ratio of tax effect equivalent to shareholders' equity	6.3	0.1	(2.4)	6.2	8.7

Note: Banks engaging in international businesses (subject to BIS standard) 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 2006(A)		First half of FY 2005 (B)
		Inc/Dec (A-B)	
On the basis of core net business profit	9.0	(0.4)	9.4
On the basis of actual net business profit	8.9	(0.4)	9.3
On the basis of net business profit	11.1	(0.3)	11.4
On the basis of net income	4.5	(1.6)	6.1

Note: 1. Average shareholders' equity used as the denominator to calculate ROE is as follows : { (Balance of Net assets at the beginning of the period – Stock acquisition rights) + (Balance of Net assets at the end of the period – Stock acquisition rights) /2}

2. Of valuation profit on “Other securities”, “Valuation gains (losses) on securities” included in the Net assets are as follows:

First half of FY 2006: ¥ 146.1 billion, FY 2005: ¥148.9 billion

First half of FY 2005: ¥114.1 billion, FY2004: ¥93.5billion

3. The amount included as “Deferred hedge losses” in Net assets as of September 30, 2006 was ¥1.5 billion.

(Reference)

If average shareholders' equity excluding “Valuation gains (losses) on securities” and “deferred hedge gains (losses)” were used as the denominator for calculation, ROE would be as follows:

Actual ROE (Non-consolidated)

(%)

	First half of FY 2006(A)		First half of FY 2005 (B)
		Inc/Dec (A-B)	
On the basis of core net business profit	13.0	0.4	12.6
On the basis of actual net business profit	12.8	0.4	12.4
On the basis of net business profit	16.0	0.7	15.3
On the basis of net income	6.5	(1.6)	8.1

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, 2006 (A)			As of March 31, 2006(B)	As of Sept 30, 2005(C)
			Inc/Dec(A-B)	Inc/Dec(A-C)		
Loans under risk management	Loans to customers in bankruptcy	7,692	5,000	(9,483)	2,692	17,175
	Past due loans	116,293	13,755	(9,703)	102,537	125,996
	Loans contractually past due 3months or more	307	(170)	(488)	477	796
	Restructured loans	40,288	(4,934)	(42,459)	45,222	82,747
	Total	164,582	13,651	(62,134)	150,930	226,716

Outstanding balance of loans & bills discounted	3,920,865	84,415	105,384	3,836,450	3,815,480
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(%)

As percentage of loans and bills discounted	Loans to customers in bankruptcy	0.19	0.12	(0.26)	0.07	0.45
	Past due loans	2.96	0.29	(0.34)	2.67	3.30
	Loans contractually past due 3months or more	0.00	(0.01)	(0.02)	0.01	0.02
	Restructured loans	1.02	(0.15)	(1.14)	1.17	2.16
	Total	4.19	0.26	(1.75)	3.93	5.94

<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, 2006 (A)		
			Partial direct charge-off amount	Balances after partial direct charge-off
Loans under risk management	Loans to customers in bankruptcy	7,692	4,549	3,143
	Past due loans	116,293	13,272	103,020
	Loans contractually past due 3months or more	307	—	307
	Restructured loans	40,288	—	40,288
	Total	164,582	17,821	146,760

Outstanding balance of loans & bills discounted	3,920,865	17,821	3,903,043
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(%)

As percentage of loans and bills discounted	Loans to customers in bankruptcy	0.19	0.08
	Past due loans	2.96	2.63
	Loans contractually past due 3months or more	0.00	0.00
	Restructured loans	1.02	1.03
	Total	4.19	3.76

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, 2006 (A)			As of March 31, 2006(B)	As of Sept 30, 2005(C)
			Inc/Dec(A-B)	Inc/Dec(A-C)		
Loans under risk management	Loans to customers in bankruptcy	7,962	5,140	(9,337)	2,821	17,300
	Past due loans	117,419	13,976	(9,318)	103,443	126,737
	Loans contractually past due 3months or more	476	(161)	(475)	637	952
	Restructured loans	40,533	(4,989)	(42,531)	45,522	83,064
	Total	166,392	13,966	(61,663)	152,425	228,055

Outstanding balance of loans & bills discounted	3,860,111	82,373	102,389	3,777,737	3,757,721
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(%)

As a percentage of loans and bills discounted	Loans to customers in bankruptcy	0.20	0.13	(0.26)	0.07	0.46
	Past due loans	3.04	0.31	(0.33)	2.73	3.37
	Loans contractually past due 3months or more	0.01	0.00	(0.01)	0.01	0.02
	Restructured loans	1.05	(0.15)	(1.16)	1.20	2.21
	Total	4.31	0.28	(1.75)	4.03	6.06

2. Reserve for possible loan losses

(Non-consolidated)

(Millions of yen)

		As of Sept 30, 2006(A)			As of March 31, 2006(B)	As of Sept 30, 2005(C)
			Inc/Dec(A-B)	Inc/Dec(A-C)		
Reserve for possible loan losses		70,030	3,484	(20,416)	66,546	90,447
	General reserve	33,294	(5,325)	(8,913)	38,619	42,207
	Specific reserve	36,736	8,809	(11,502)	27,926	48,239

○ 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 assets out of loans under close observation	For substandard assets and loans to customers likely to become bankrupt of which unsecured portion is ¥3.0 billion or more, 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 sub-standard 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 credit claims, net of such estimated amount is provided as a reserve.

<Reference>

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

(%)

	As of Sept 30, 2006 (A)		As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
	Inc/Dec (A-B)	Inc/Dec (A-C)		
Substandard loans	26.6	0.5	26.1	29.9
Other loans under close observation	6.3	(0.2)	6.5	4.7

(Consolidated)

(Millions of yen)

	As of Sept 30, 2006 (A)		As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
	Inc/Dec (A-B)	Inc/Dec (A-C)		
Reserve for possible loan losses	76,868	5,103	71,764	96,120
General reserve	36,730	(4,600)	41,330	44,962
Specific reserve	40,137	9,703	30,434	51,158

3. Coverage ratio on loans under risk management

(Non-consolidated)

(Millions of yen, %)

	As of Sept 30, 2006 (A)		As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
	Inc/Dec (A-B)	Inc/Dec (A-C)		
Loans under risk management (A)	164,582	13,651	150,930	226,716
Secured balance (B)	86,044	8,885	77,159	110,065
Outstanding balance of specific reserve for possible loan losses (C)	36,287	8,784	27,503	46,278
Percentage of reserve C/(A-B)	46.2	9.0	37.2	39.6
Coverage ratio (B+C)/A	74.3	5.0	69.3	68.9

Breakdown as of September 30, 2006

(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)	7,692	116,293	307	40,288	164,582
Secured balance (B)	2,940	69,263	255	13,586	86,044
Outstanding balance of specific reserve for possible loan losses (C)	4,751	31,536	—	—	36,287
Percentage of reserve C/(A-B)	100.0	67.0	—	—	46.2
Coverage ratio (B+C)/A	100.0	86.6	82.8	33.7	74.3

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

(Millions of yen)

	As of Sept 30, 2006 (A)			As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
Bankrupt and quasi-bankrupt assets (A)	39,799	14,239	(12,653)	25,560	52,453
Doubtful assets (B)	86,211	5,184	(8,019)	81,026	94,230
Substandard assets (C)	40,596	(5,104)	(42,948)	45,700	83,544
Assets contractually past due 3 months or more (D)	307	(170)	(488)	477	796
Restructured loans (E)	40,288	(4,934)	(42,459)	45,222	82,747
Total (F)	166,608	14,320	(63,620)	152,287	230,228

Total balance of loans and bills discounted (G)	4,019,344	85,597	106,406	3,933,746	3,912,937
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(%)

As a percentage of total balance of loans and bills discounted	As of Sept 30, 2006 (A)			As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
Bankrupt and quasi-bankrupt assets A/G	0.99	0.35	(0.35)	0.64	1.34
Doubtful assets B/G	2.14	0.09	(0.26)	2.05	2.40
Substandard assets C/G	1.01	(0.15)	(1.12)	1.16	2.13
Accruing loans contractually past due 3 months or more D/G	0.00	(0.01)	(0.02)	0.01	0.02
Restructured loans E/G	1.00	(0.14)	(1.11)	1.14	2.11
Total F/G	4.14	0.27	(1.74)	3.87	5.88

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 the Financial Revitalization Law in case partial direct charge-off of claims are executed.

(Non-consolidated)

(Millions of yen)

	Before partial direct charge-off as of Sept 30, 2006		
		Partial direct charge-off amount	Balances after partial direct charge-off
Bankrupt and quasi-bankrupt assets	39,799	17,984	21,815
Doubtful assets	86,211	—	86,211
Substandard assets	40,596	—	40,596
Total	166,608	17,984	148,623

Outstanding balance of loans & bills discounted	4,019,344	17,984	4,001,360
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(%)

As percentage of loans and bills discounted	Bankrupt and quasi-bankrupt assets	0.99	0.54
	Doubtful assets	2.14	2.15
	Substandard assets	1.01	1.01
	Total	4.14	3.71

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, 2006 (A)			As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
The amount of coverage (H)	131,121	17,257	(43,316)	113,864	174,438
Reserve for possible loan losses	87,328	9,459	(23,910)	77,868	111,238
Secured values	43,793	7,797	(19,406)	35,995	63,199
					(%)
Coverage ratio (H)/(F)	78.7	4.0	3.0	74.7	75.7

Breakdown as of September 30, 2006

(Millions of yen, %)

	Bankrupt and quasi bankrupt assets	Doubtful assets	Substandard assets	Total
Assessed amount ①	39,799	86,211	40,596	166,608
Secured balance ②	17,622	55,864	13,841	87,328
Reserve for possible loan losses ③	22,177	14,559	7,056	43,793
Percentage of reserve ③/(①-②)	100.0	47.9	26.3	55.2
Coverage ratio (②+③)/①	100.0	81.6	51.4	78.7
Inc/Dec from 3/31/2006	—	0.3	2.4	4.0
Inc/Dec from 9/30/2005	—	3.1	(6.0)	3.0

Increase/decrease of nonperforming assets

(Millions of yen)

Classification	Balance as of March 31, 2006	Increase (A)	Decrease (B)	Balance as of Sept 30, 2006	(A) - (B)
Bankrupt and quasi-bankrupt assets (1)	25,560	21,798	7,558	39,799	14,239
Doubtful assets (2)	81,026	27,642	22,457	86,211	5,184
Total	106,587	49,440	30,015	126,011	19,424

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)	10,638	6,655	(903)	11,159	14,239
Doubtful assets (2)	26,738	11,297	903	(11,159)	5,184
Total	37,377	17,952	—	—	19,424

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)					Assets based on the Financial Revitalization law (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 77	65	11	—	—	Bankrupt and quasi-bankrupt assets 397	176	221	100.0	Loans to customers legally bankrupt	76
Loans to customers virtually bankrupt 320	249	71	—	—					Past due loans	1,162
Loans to customers likely to become bankrupt 862	452	251	157	—	Doubtful assets 862	558	145	81.6		
Loans under close observation	Substandard 776	88	688	—	Substandard assets 405	138	(Note) 70	51.4	Total	1,645
	Loans under close observation not classified as substandard 5,668	1,950	3,717	—	Sub-total 1,666	873	437	78.7		
Loans to customers in normal operations 32,488	32,488	—	—	—	Normal assets 38,527	—	—	—	Note: General reserve for loan loss pro-rated by a portion of substandard loans to loans to substandard customers.	
Total 40,193	35,295	4,739	157	—	Total 40,193	—	—	—		

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, 2006 (A)		As of March 31, 2006 (B)	As of Sept 30, 2005 (C)	
		Inc/Dec (A)-(B)			Inc/Dec (A)-(C)
Domestic (except for JOM)	3,913,076	84,845	106,119	3,828,231	3,806,957
Manufacturing industry	739,985	23,369	12,574	716,615	727,410
Agriculture	16,522	5,509	2,672	11,012	13,849
Forestry	420	(83)	(66)	504	487
Fishery	2,177	(19)	1,980	2,197	197
Mining industry	6,164	(103)	1,085	6,268	5,078
Construction	177,071	(9,543)	(16,908)	186,614	193,980
Electricity, gas, waterworks	30,913	(124)	4,724	31,038	26,188
Information and telecommunications	43,648	4,097	9,377	39,551	34,270
Transportation	129,409	3,087	9,999	126,322	119,409
Wholesale and retail businesses	532,712	1,767	7,331	530,944	525,381
Banks and other financial institutions	253,732	19,361	12,287	234,370	241,444
Real estate	299,484	(3,314)	1,072	302,798	298,411
Various services	540,248	(243)	3,324	540,491	536,924
Local public sector	181,848	4,639	8,958	177,209	172,890
Others	958,737	36,445	47,704	922,292	911,032
(For personal customers)	911,133	10,679	42,632	900,454	868,501
(For central government)	40,000	25,000	3,981	15,000	36,019

Note: Loans used for consumption by the self-employed company owner were included in the above loans for personal customers.

(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, 2006 (A)		As of March 31, 2006 (B)	As of Sept 30, 2005 (C)	
		Inc/Dec (A)-(B)			Inc/Dec (A)-(C)
Domestic (except for JOM)	164,582	13,651	(62,134)	150,930	226,716
Manufacturing industry	36,893	12,373	(1,020)	24,520	37,914
Agriculture	280	(61)	(326)	342	607
Forestry	94	78	40	16	54
Fishery	24	—	(10)	24	34
Mining industry	317	(4)	(237)	321	554
Construction	21,352	1,690	(8,464)	19,662	29,817
Electricity, gas, waterworks	1	(30)	1	32	—
Information and telecommunications	633	15	(39)	618	673
Transportation	7,150	726	(4,137)	6,424	11,287
Wholesale and retail businesses	34,757	(629)	(19,509)	35,386	54,266
Banks and other financial institutions	53	(22)	(76)	76	129
Real estate	16,000	76	(5,330)	15,923	21,330
Various services	37,109	(1,611)	(21,592)	38,720	58,701
Local public sector	—	—	—	—	—
Others	9,911	1,051	(1,432)	8,860	11,344

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

(%)

	As of Sept 30, 2006 (A)		As of March 31, 2006 (B)	As of Sept 30, 2005 (C)	
		Inc/Dec(A)-(B)			Inc/Dec(A)-(C)
Domestic (except for JOM)	100.0	—	—	100.0	100.0
Manufacturing industry	22.4	6.2	5.7	16.2	16.7
Agriculture	0.1	(0.1)	(0.1)	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	0.1	(0.1)	(0.1)	0.2	0.2
Construction	12.9	(0.1)	(0.2)	13.0	13.1
Electricity, gas, waterworks	0.0	0.0	0.0	0.0	—
Information and telecommunications	0.3	(0.1)	0.1	0.4	0.2
Transportation	4.3	0.1	(0.6)	4.2	4.9
Wholesale and retail businesses	21.1	(2.3)	(2.8)	23.4	23.9
Banks and other financial institutions	0.0	0.0	0.0	0.0	0.0
Real estate	9.7	(0.8)	0.3	10.5	9.4
Various services	22.5	(3.1)	(3.3)	25.6	25.8
Local public sector	—	—	—	—	—
Others	6.0	0.2	1.0	5.8	5.0

(3) Consumer loans

(Millions of yen)

	As of Sept 30, 2006(A)		As of March 31, 2006(B)	As of Sept 30, 2005(C)	
		Inc/Dec(A-B)			Inc/Dec(A-C)
Outstanding balance of consumer loans	903,733	11,304	44,113	892,429	859,620
Housing loans	800,361	14,092	48,401	786,269	751,960
Other consumer loans	103,372	(2,788)	(4,288)	106,160	107,660

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

(Millions of yen, %)

	As of Sept 30, 2006 (A)		As of March 31, 2006(B)	As of Sept 30, 2005 (C)	
		Inc/Dec(A-B)			Inc/Dec(A-C)
Outstanding balance of loans to small/medium sized companies	2,621,779	(8,076)	59,297	2,629,856	2,562,482
As a percentage of total outstanding loans	67.0	(1.6)	(0.3)	68.6	67.3

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, 2006 (A)		As of March 31, 2006(B)	As of Sept 30, 2005 (C)	
		Inc/Dec(A-B)			Inc/Dec(A-C)
Hong Kong	7,675	(327)	(130)	8,002	7,805
Malaysia	1,522	16	5	1,505	1,516
Indonesia	712	6	(106)	705	818
Others	783	67	94	715	688
Total	10,693	(236)	(136)	10,930	10,830

Note: Loans under risk management amounting to ¥545 million to Hong Kong, ¥332 million to Indonesia, and ¥53 million to Others are included in the above outstanding balance of loans as of September 30, 2006.

(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, 2006 (A)		As of March 31, 2006(B)	As of Sept 30,2005(C)
	Inc/Dec(A-B)	Inc/Dec(A-C)		
Deposits (end balance)	51,373	(141)	51,514	51,628
Deposits (average balance)	51,068	(232)	51,300	51,490
Loans and bills discounted (end balance)	39,208	844	38,364	38,154
Loans and bills discounted (average balance)	38,682	562	38,119	37,931

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

	As of Sept 30, 2006 (A)		As of March 31, 2006(B)	As of Sept 30,2005(C)
	Inc/Dec(A-B)	Inc/Dec(A-C)		
Deposits (end balance)	46,321	33	46,288	46,168
Deposits (average balance)	46,328	138	46,189	46,310
Loans and bills discounted (end balance)	25,505	6	25,498	25,583
Loans and bills discounted (average balance)	25,127	(388)	25,515	25,472

(3) Share in Nagano prefecture (%)

	As of Sept 30, 2006 (A)		As of March 31, 2006(B)	As of Sept 30,2005(C)
	(Preliminary)	Inc/Dec(A-B)		
Deposits (end balance)	29.3	(0.2)	29.5	28.9
Loans and bills discounted (end balance)	40.5	0.0	40.5	40.4

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

(100 millions of yen)

	As of Sept 30, 2006 (A)		As of March 31, 2006(B)	As of Sept 30,2005(C)
	Inc/Dec(A-B)	Inc/Dec(A-C)		
Yen deposits	35,190	34	35,155	34,924
Foreign currencies deposits	207	7	200	268
Investment trusts	2,228	329	1,898	1,400
Public bonds (Government bonds, etc.)	3,969	174	3,794	3,676
Total	41,594	545	41,049	40,268

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 net assets)
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 net assets)

(2) Valuation gains (losses)

(Consolidated)

(Millions of yen)

	As of Sept 30, 2006 (A)				As of March 31, 2006(B)		
	Valuation gains (losses)				Valuation gains (losses)		
		Inc/Dec(A-B)	Gains	Losses		Gains	Losses
Held-to-maturity	(3)	25	30	33	(28)	42	71
Other securities	249,270	(5,176)	261,217	11,947	254,446	272,733	18,287
Total	249,267	(5,151)	261,247	11,980	254,418	272,776	18,358
Equity shares	249,754	(11,792)	250,278	523	261,547	261,769	222
Bonds	(5,810)	9,340	2,593	8,404	(15,151)	1,246	16,397
Others	5,322	(2,699)	8,375	3,052	8,021	9,760	1,738

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 or fiscal year period are used for valuation.

(Non-consolidated)

(Millions of yen)

	As of Sept 30, 2006 (A)				As of March 31, 2006(B)		
	Valuation gains (losses)				Valuation gains (losses)		
		Inc/Dec(A-B)	Gains	Losses		Gains	Losses
Held to maturity	5	(25)	5	—	30	30	—
Other securities	244,794	(4,728)	256,673	11,878	249,523	267,764	18,240
Total	244,800	(4,753)	256,679	11,878	249,554	267,795	18,240
Equity shares	245,301	(11,405)	245,804	502	256,706	256,914	207
Bonds	(5,785)	9,304	2,593	8,378	(15,090)	1,246	16,336
Others	5,283	(2,653)	8,281	2,997	7,937	9,634	1,696

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 or fiscal year period are used for valuation.

2. Retirement benefit (Retirement benefit cost)

(Non-consolidated)

(Millions of yen)

	First half of FY 2006	First half of FY 2005
Retirement benefit cost (A+B+C+D+E+F)	524	(6,749)
Service cost (A)	687	666
Interest expense (B)	454	462
Expected income on investment (C)	(432)	(340)
Past service liabilities recognized as profit (D)	—	(8,251)
Expenses for actuarial differences (E)	(230)	523
Others (F)	45	189

Note: With the change in retirement benefit accounting standard, unrecognized pension asset of ¥8,251 million was stated as profit for the fiscal half fiscal year ended September 30, 2005.

(Consolidated)

(Millions of yen)

	First half of FY 2006	First half of FY 2005
Retirement benefit cost	139	(6,478)

3. Earnings projections

(Non-consolidated)

(Millions of yen)

	Fiscal year 2006	
		Inc/Dec from FY 2005
Operating income	135,000	17
Core net business profit	42,700	(156)
Actual net business profit	42,300	135
Net business profit	48,100	(2,083)
Operating profit	36,000	(174)
Net income	22,000	(4,719)

(Consolidated)

(Millions of yen)

	Fiscal year 2006	
		Inc/Dec from FY2005
Operating income	185,000	(72)
Operating profit	37,000	(4,381)
Net income	22,500	(5,139)

IV. Statistics for regional businesses

1. Credit facilities provided to the regional community

(1) Overall loan business

(a) Loans and bills discounted (outstanding balances)

(100 millions of yen, %)

	As of Sept 30, 2006 (A)			As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Total loans and bills discounted ①	39,208	844	1,053	38,364	38,154
By branches in Nagano ②	25,505	6	(78)	25,498	25,583
Share of Nagano ②/①	65.0	(1.4)	(2.0)	66.4	67.0

(b) Loan breakdown by type of industry of borrower

Domestic branches

(100 millions of yen)

	As of Sept 30, 2006 (A)			As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans by domestic branches	39,130	848	1,061	38,282	38,069
Manufacturing industry	7,399	233	125	7,166	7,274
Agriculture	165	55	26	110	138
Forestry	4	(0)	(0)	5	4
Fishery	21	(0)	19	21	1
Mining industry	61	(1)	10	62	50
Construction	1,770	(95)	(169)	1,866	1,939
Electricity, gas, waterworks	309	(1)	47	310	261
Information and telecommunications	436	40	93	395	342
Transportation	1,294	30	99	1,263	1,194
Wholesale and retail businesses	5,327	17	73	5,309	5,253
Banks and other financial institutions	2,537	193	122	2,343	2,414
Real estate	2,994	(33)	10	3,027	2,984
Various services	5,402	(2)	33	5,404	5,369
Local public sector	1,818	46	89	1,772	1,728
Others	9,587	364	477	9,222	9,110
(For personal customers)	9,111	106	426	9,004	8,685
(For central government)	400	250	39	150	360

Note: Loans by overseas branches and for JOM are not included in the above outstanding balances.

Loans used for consumption by the self-employed company owner were included in the above loans for personal customers.

Loans by branches in Nagano Prefecture

(100 millions of yen)

	As of Sept 30, 2006 (A)			As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans by branches in Nagano	25,505	6	(78)	25,498	25,583
Manufacturing industry	4,743	4	(97)	4,738	4,840
Agriculture	159	52	24	107	135
Forestry	3	(1)	(1)	5	4
Fishery	1	(0)	(0)	1	1
Mining industry	32	(1)	(3)	34	36
Construction	1,374	(128)	(171)	1,502	1,546
Electricity, gas, waterworks	51	(1)	3	53	47
Information and telecommunications	166	(9)	1	175	165
Transportation	554	16	(52)	538	607
Wholesale and retail businesses	3,010	(91)	(161)	3,102	3,172
Banks and other financial institutions	481	207	219	274	261
Real estate	1,333	(154)	(144)	1,488	1,478
Various services	3,528	(14)	(153)	3,543	3,682
Local public sector	1,584	43	63	1,541	1,521
Others	8,478	85	397	8,392	8,081
(For personal customers)	8,454	85	398	8,369	8,056

(2) Loan business for small and medium sized companies

(a) Loans to small and medium sized companies

Loans by domestic branches

(100 millions of yen)

	As of Sept 30, 2006 (A)			As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Outstanding balance of loans to small & midsize companies (A)	26,217	(80)	592	26,298	25,624
Total outstanding loans (B)	39,130	848	1,061	38,282	38,069
As a percentage of total outstanding loans (A)/(B) (%)	67.0	(1.6)	(0.3)	68.6	67.3

The number of small & midsize borrowers (C)	231,771	(3,524)	(3,319)	235,295	235,090
The number of all borrowers (D)	232,558	(3,522)	(3,325)	236,080	235,883
Ratio of small and midsize borrowers (C)/(D) (%)	99.6	0.0	0.0	99.6	99.6

Note: 1. Loans by overseas branches and for JOM are not included in the above outstanding balances.

2. Small and medium sized company means a company with a capital of ¥300 million or less (provided, that in case of wholesaler, ¥100 million, and in case of retailer and service company, ¥50 million), or with permanent employees of 300 or less (likewise in case of wholesaler, 100, in case of retailer, 50 and for service company, 100).

Loans by branches in Nagano

(100 millions of yen)

	As of Sept 30, 2006 (A)			As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Outstanding balance of loans to small & midsize companies (A)	21,315	(266)	(101)	21,581	21,416
Total outstanding loans (B)	25,505	6	(78)	25,498	25,583
As a percentage of total outstanding loans (A)/(B) (%)	83.5	(1.1)	(0.2)	84.6	83.7

The number of small & midsize borrowers (C)	220,688	(3,642)	(3,385)	224,330	224,073
The number of all borrowers (D)	220,925	(3,652)	(3,420)	224,577	224,345
Ratio of small and midsize borrowers (C)/(D) (%)	99.8	0.0	0.0	99.8	99.8

(b) Outstanding balance of loans guaranteed by Credit Guarantee Association

Loans by branches in Nagano

(100 millions of yen)

	As of Sept 30, 2006 (A)			As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans guaranteed by Credit Guarantee Association	2,863	(91)	(91)	2,954	2,954

(3) Personal loan businesses

Outstanding balance of consumer loans

Total

(100 millions of yen)

	As of Sept 30, 2006 (A)			As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Balance of consumer loans ①	9,037	113	441	8,924	8,596
Housing loans	8,003	140	484	7,862	7,519
Other consumer loans	1,033	(27)	(42)	1,061	1,076

Loans by branches in Nagano

(100 millions of yen)

	As of Sept 30, 2006 (A)			As of March 31, 2006 (B)	As of Sept 30, 2005 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Balance of consumer loans ②	8,389	88	410	8,300	7,979
Housing loans	7,447	113	448	7,334	6,998
Other consumer loans	941	(24)	(38)	966	980
					(%)
Share of Nagano ②/①	92.8	(0.2)	0.0	93.0	92.8

2. Convenience made available to customers in the regional community

(1) Deposits (outstanding balances) (100 millions of yen, %)

		As of Sept 30, 2006 (A)		As of March 31, 2006 (B)	As of Sept 30, 2005 (C)	
			Inc/Dec (A) - (B)			Inc/Dec (A) - (C)
Total deposits	①	51,373	(141)	(255)	51,514	51,628
With branches in Nagano	②	46,321	33	153	46,288	46,168
Share of Nagano branches	②/①	90.1	0.3	0.7	89.8	89.4

(2) Personal financial assets (outstanding balance) (100 millions of yen, %)

		As of Sept 30, 2006 (A)		As of March 31, 2006 (B)	As of Sept 30, 2005 (C)	
			Inc/Dec (A) - (B)			Inc/Dec (A) - (C)
Balance of Personal financial assets	①	41,594	545	1,325	41,049	40,268
With branches in Nagano	②	38,837	536	1,292	38,301	37,545
Share of Nagano branches	②/①	93.3	0.0	0.1	93.3	93.2

Breakdown of outstanding balance of financial assets with branches in Nagano (100 millions of yen)

	As of Sept 30, 2006 (A)		As of March 31, 2006 (B)	As of Sept 30, 2005 (C)	
		Inc/Dec (A) - (B)			Inc/Dec (A) - (C)
Yen deposits	32,810	60	300	32,749	32,510
Foreign currency deposits	198	6	(56)	191	255
Investment trusts	2,132	313	789	1,819	1,343
Public bonds (Government bonds, etc.)	3,695	155	258	3,540	3,436
Total	38,837	536	1,292	38,301	37,545