

INTERIM REPORT(EXCERPT)

TRANSLATION

For six months ended September 30,2006

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. Digest of Interim Financial Results for six months ended September 30, 2006

1. Income status

For six months ended

(Unit: Billions of yen)

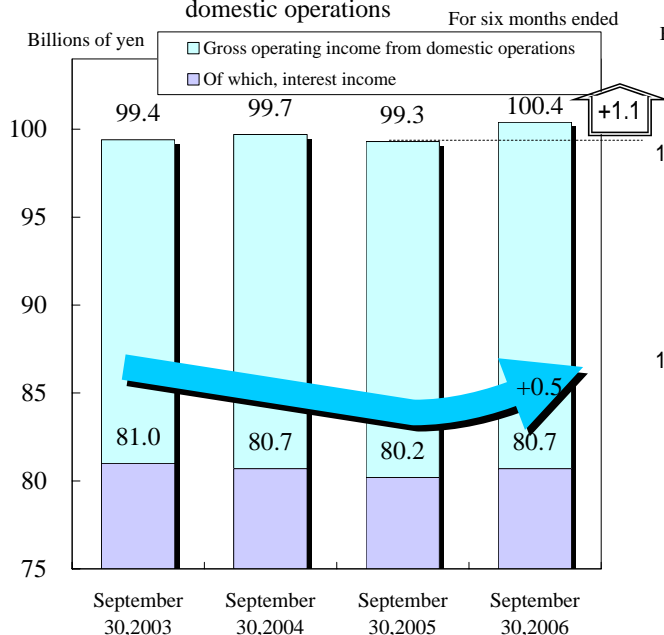
	September 30,2005	September 30,2006	Increase /(Decrease)	Ratio of Increase /(Decrease)
1 Gross operating income	101.3	102.2	0.9	0.8%
2 Gross operating income from domestic operations	99.3	100.4	1.1	1.1%
3 Interest income	80.2	80.7	0.5	
4 Fees and commissions	17.7	17.0	(0.7)	
5 Trading profits	0.1	0.4	0.3	
6 Other operating income	1.1	2.2	1.1	
7 Gross operating income from international operations	1.9	1.7	(0.2)	(14.7%)
8 Expenses	42.7	44.0	1.3	3.1%
9 Personnel	14.8	15.5	0.7	4.3%
10 Facilities	24.7	25.3	0.6	2.5%
11 Net business profit (before transfer to general allowance for possible loan losses) (1-8)	58.6	58.1	(0.5)	(0.8%)
12 Transfer to general allowance for possible loan losses	-	(0.2)	(0.2)	
13 Net business profit (after transfer to general allowance for possible loan losses) (1-8-12)	58.6	58.3	(0.3)	(0.3%)
14 Unusual profits and losses	(13.6)	(8.0)	5.6	
15 Disposal of bad debts	13.2	13.1	(0.1)	
16 (Reference) Of which, disposal of bad debts (Including transfer to general allowance for possible loan losses)	13.2	12.8	(0.4)	
17 Gains or losses on stock	(0.2)	6.7	6.9	
18 Losses on devaluation of stock	0.6	0.4	(0.2)	
19 Ordinary profit (13+14)	44.9	50.3	5.4	12.0%
20 Special gains and losses	2.7	1.4	(1.3)	
21 Loss on impairment of fixed assets	0.1	0.0	(0.1)	
22 Total income taxes	19.0	20.5	1.5	
23 Interim net income (19+20-22)	28.6	31.2	2.6	9.3%
Credit costs (Note)	11.7	12.8	1.1	9.4%

(Note) Credit costs=Disposal of bad debts+Transfer to general allowance for possible loan losses - Reversal of allowance for possible loan losses (Special gains)

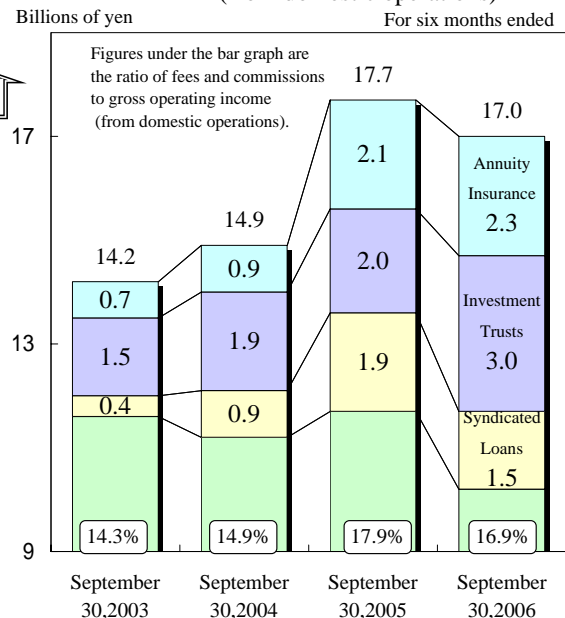
(1) Gross Operating Income : Gross operating income from domestic operations increased 1.1billion yen.

Loans increased mainly from SMEs, and interest income increased by 0.5billion yen. Gains and losses on government bonds and other securities improved, and gross operating income from domestic operations increased by 1.1billion yen. On the other hand, as gross operating income from international operations decreased by 0.2 billion yen, the total gross operating income was 102.2billion yen, an increase of 0.9billion yen as compared to the previous interim term.

(Reference.1) Transition of gross operating income from domestic operations



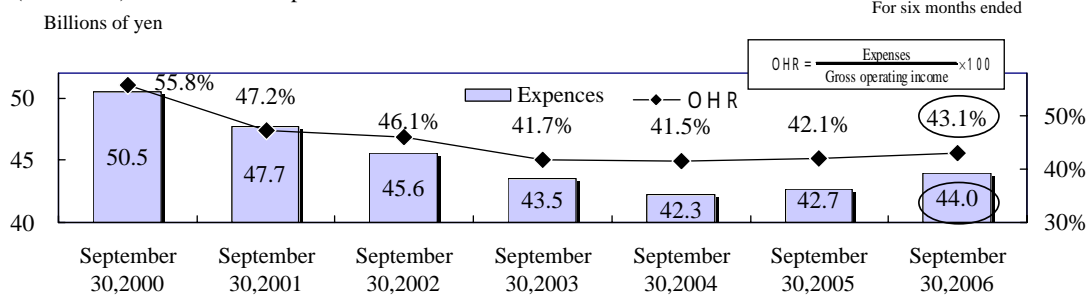
(Reference.2) Transition of fees and commissions (from domestic operations)



(2) Expenses : OHR continued to remain low at 43.1%.

As a result of active investments for strengthening sales activities, expenses increased by 1.3billion yen from the previous interim term to 44.0billion yen, but OHR (overhead ratio) continued to remain low at 43.1%.

(Reference) Transition of Expenses and OHR



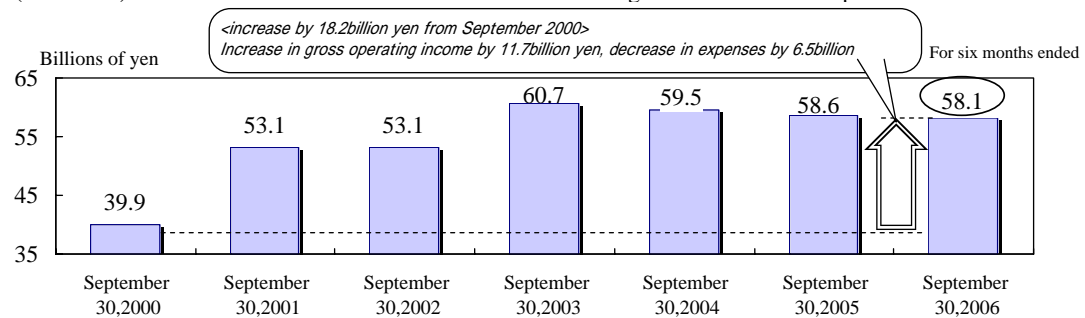
Adjusted OHR (Excluding gains or losses on government bonds and other securities and bond derivatives)

55.7%	47.9%	47.9%	41.3%	41.1%	42.0%	43.3%
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(3) Net Business Profit : Net business profit before transfer to general allowance for possible loan losses continued to be at high level.

Net business profit (before transfer to general allowance for possible loan losses) remained high level at 58.1billion yen.

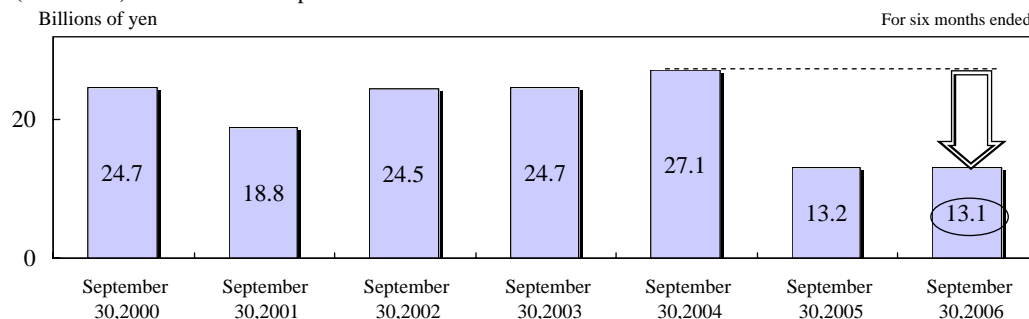
(Reference) Transition of Net Business Profit before transfer to general allowance for possible loan losses



(4) Amount of disposal of bad debts: disposed of 13.1billion yen, continually at a low level.

Loan assets became more sound, and disposal of bad debts continued to be at a low level of 13.1billion yen.

(Reference) Transition of Disposal of bad debts



(5) Ordinary Profits and Interim net Income : Both ordinary profit and interim net income reached record highs.

In addition to the above, as gains or losses on stock increased, ordinary profit reached 50.3billion yen, an increase of 5.4 billion yen as compared to the previous interim term and interim net income was 31.2billion yen, an increase of 2.6billion yen as compared to the previous interim term, both were record highs for an interim term.

2. Assets and Liabilities

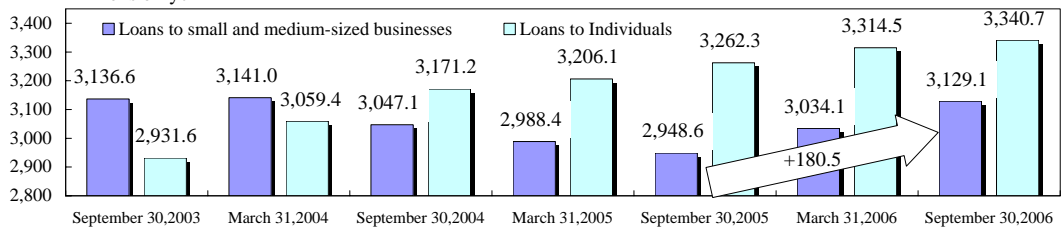
(1) Loans : Both loans to small and medium-sized businesses and individuals steadily increased.

As a result of focusing on the regional retail business, loans to small and medium-sized businesses increased by 187.5billion yen from the previous interim term, and loans to individuals increased by 70.9billion yen from the previous interim term.
Average balance of loans to small and medium-sized businesses, which had been on a downward trend, turned to an increase by 180.5billion yen, hitting bottom in the first half of 2005.

(Reference 1) Transition of loans

(Unit: Billions of yen)

	As of September 30,2004(A)	As of September 30,2005(B)	(B)-(A)	As of September 30,2006(C)	(C)-(B)
Loans < outstanding balance >	7,510.2	7,850.5	(4.5%) 340.3	8,133.1	(3.6%) 282.6
Loans to small and medium-sized businesses, etc	6,155.7	6,256.3	(1.6%) 100.6	6,514.7	(4.1%) 258.4
Loans to small and medium-sized businesses	2,979.9	2,946.3	((1.1%)) (33.6)	3,133.8	(6.3%) 187.5
Individuals	3,175.7	3,309.9	(4.2%) 134.2	3,380.8	(2.1%) 70.9
Residential loans	2,858.3	2,995.1	(4.7%) 136.8	3,053.4	(1.9%) 58.3
Housing loans	1,897.9	1,989.5	(4.8%) 91.6	1,998.6	(0.4%) 9.1
Apartment loans	960.3	1,005.6	(4.7%) 45.3	1,054.7	(4.8%) 49.1
Ratio of loans to small and medium-sized businesses, etc.	81.9%	79.6%	(2.3%)	80.1%	0.5%
Ratio of loans to individuals	42.2%	42.1%	(0.1%)	41.5%	(0.6%)
Loans < average balance >	7,575.6	7,806.4	(3.0%) 230.8	8,246.6	(5.6%) 440.2
Loans to small and medium-sized businesses, etc	6,218.3	6,210.9	((0.1%)) (7.4)	6,469.8	(4.1%) 258.9
Loans to small and medium-sized businesses	3,047.1	2,948.6	((3.2%)) (98.5)	3,129.1	(6.1%) 180.5
Individuals	3,171.2	3,262.3	(2.8%) 91.1	3,340.7	(2.4%) 78.4

(Reference 2) Transition of average loan balance to small and medium-sized businesses and to individuals [half-year basis]
Billions of yen

(2) Deposits : Individual deposits steadily progressed to reach the level of 7trillion yen.

Individual deposits progressed steadily to reach the 7 trillion yen plateau, an increase of 185.9billion yen from the end of the previous interim term mainly in Kanagawa Prefecture as a result of our efforts to improve accessibility to customers.

(Reference) Transition of Deposits

(Unit: Billions of yen)

	As of September 30,2004(A)	As of September 30,2005(B)	(B)-(A)	As of September 30,2006(C)	(C)-(B)
Deposits < outstanding balance >	8,802.1	9,092.1	(3.2%) 290.0	9,300.3	(2.2%) 208.2
Individual	6,820.1	6,992.7	(2.5%) 172.6	7,178.6	(2.6%) 185.9
Corporate	1,716.0	1,752.2	(2.1%) 36.2	1,785.7	(1.9%) 33.5
Deposits < average balance >	8,890.5	9,032.8	(1.6%) 142.3	9,333.3	(3.3%) 300.5
Individual	6,839.8	6,963.3	(1.8%) 123.5	7,171.7	(2.9%) 208.4
Corporate	1,702.2	1,702.6	(0.0%) 0.4	1,797.6	(5.5%) 95.0

(3) Non-deposit products for individuals: Both balance and income steadily increased.

As a result of our active response to the needs of customers, which have been diversified, balance of non-deposit products for individuals increased by 162.6billion yen from the end of September 2005 to 1,241.5billion yen and the ratio of non-deposit products for individuals increased by 1.4points to 14.8%.
Income from non-deposit products for individuals steadily increased and reached 5.8billion yen, an increase of 1.0billion yen as compared to the previous interim term.

(Reference 1) Balance of non-deposit products for individuals

(Unit: Billions of yen)

	As of September 30,2004(A)	As of September 30,2005(B)	(B)-(A)	As of September 30,2006(C)	(C)-(B)
Investment trusts	339.7	372.3	32.6	402.0	29.7
Annuity insurance	69.1	155.4	86.3	262.1	106.7
Foreign currency deposits	58.0	52.6	(5.4)	39.6	(13.0)
Public bond	414.9	498.4	83.5	537.6	39.2
Total balance of non-deposit products for individuals A	881.8	1,078.9	197.1	1,241.5	162.6
Individual deposits (deposits in yen)	6,762.1	6,940.1	178.0	7,138.9	198.8
Total individual deposit assets B	7,643.9	8,019.0	375.1	8,380.5	361.5
Ratio of non-deposit products for individuals (A÷B)	11.5%	13.4%	1.9%	14.8%	1.4%

(Reference 2) Gross operating income from non-deposit products for individuals For six months ended (Unit: Billions of yen)

	September 30,2004(A)	September 30,2005(B)	(B)-(A)	September 30,2006(C)	(C)-(B)
Investment trusts (fees and commissions)	1.9	1.9	0.0	2.9	1.0
Annuity insurance (fees and commissions)	0.9	2.1	1.2	2.3	0.2
Foreign currency deposits (international operations)	0.4	0.6	0.2	0.4	(0.2)
Public bonds (trading profits)	0.3	0.1	(0.2)	0.2	0.1
Total	3.5	4.8	1.3	5.8	1.0

(Note) Income is calculated by our managerial basis.

3. State of Bad debts : Ratio of bad debts continued to be at a low level.

As a result of promoting off-balancing, improvement in borrower classification through management improvement support and collection, problem claims (under Financial Revitalization Law) decreased by 2.7billion yen from the previous interim term end to 212.3billion yen.
Problem claim ratio decreased by 0.1points to 2.5%.

(Reference) Transition of problem claims disclosed under the Financial Revitalization Law

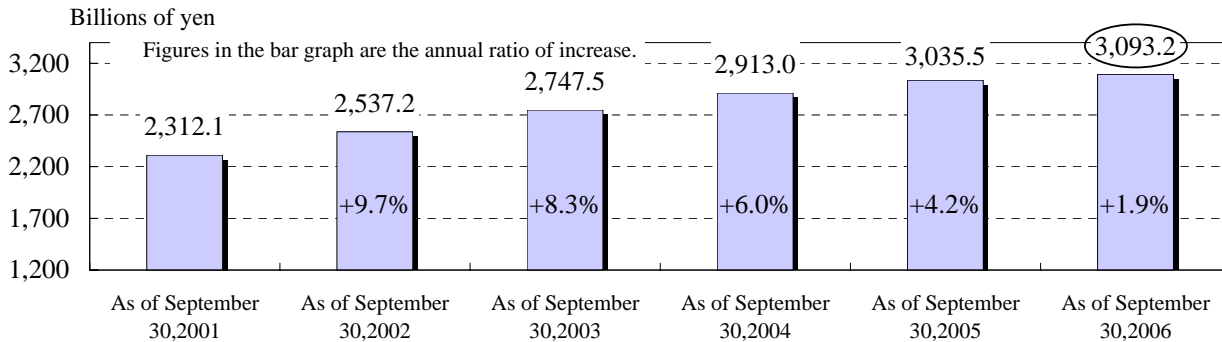
(Unit: Billions of yen)

	As of March 31,2005(B)	As of March 31,2006(B)	(B)-(A)	As of September 30,2006(C)	(C)-(B)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	28.3	24.4	(3.9)	22.5	(1.9)
Doubtful claims (in possible bankruptcy)	182.8	142.2	(40.6)	140.7	(1.5)
Claims in need of special caution	48.6	48.3	(0.3)	49.1	0.8
Sub-total (bad debts) A	259.8	215.0	(44.8)	212.3	(2.7)
Claims in need of caution (excluding claims in need of special caution)	708.5	595.9	(112.6)	763.4	167.5
Claims to normal customers	6,976.0	7,451.8	475.8	7,290.3	(161.5)
Normal claims B	7,684.5	8,047.7	363.2	8,053.7	6.0
Total claims (credit exposures) C = A + B	7,944.4	8,262.8	318.4	8,266.1	3.3
Ratio of bad debts A / C	3.2%	2.6%	(0.6%)	2.5%	(0.1%)

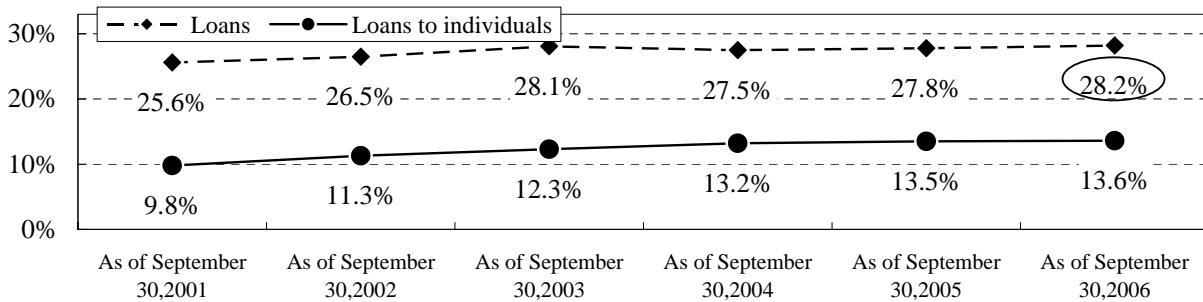
4. Conditions in Kanagawa Prefecture : Individual loans and deposits steadily increased.

As a result of the Bank having invested its management resources mainly in Kanagawa Prefecture as a regional financial institution, individual loans increased by 57.7billion yen from the end of the previous interim term to 3,093.2billion yen, and the market share of loans in the Prefecture recovered the level of 28%. Individual deposits steadily increased, and the balance was 6,807.9billion yen, an increase of 180.5billion yen from the end of the previous interim term.

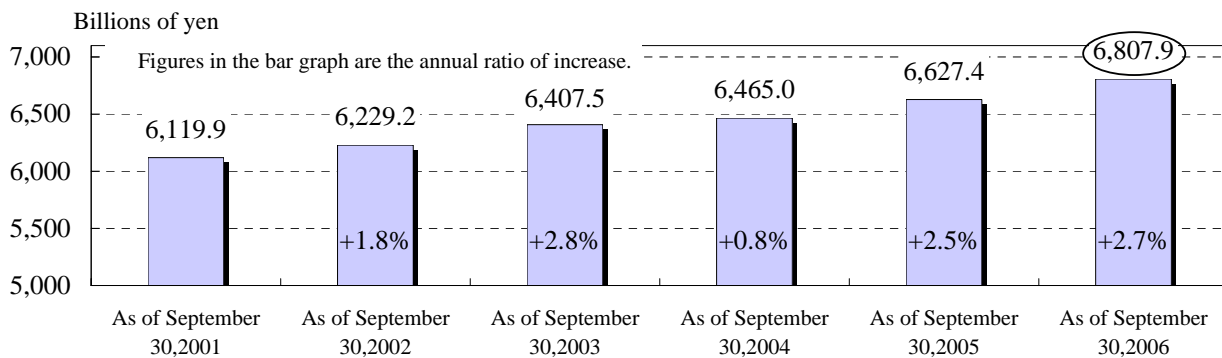
(1) Loans to individuals in Kanagawa Prefecture



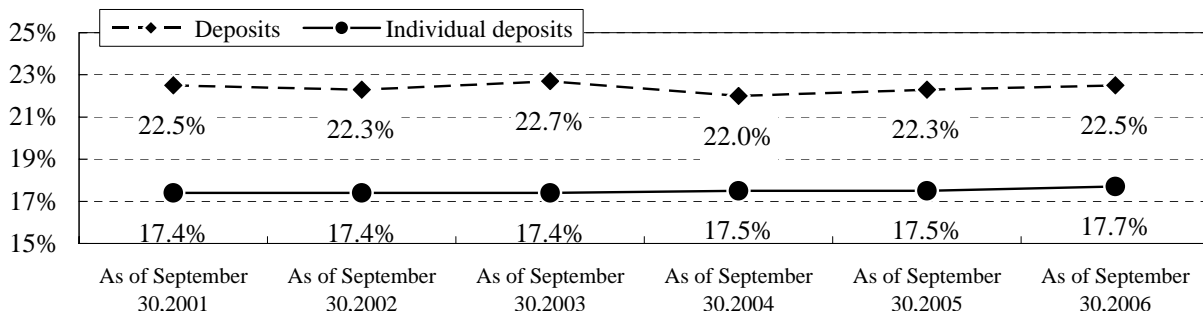
(2) Market share of loans in Kanagawa Prefecture



(3) Individual deposits in Kanagawa Prefecture



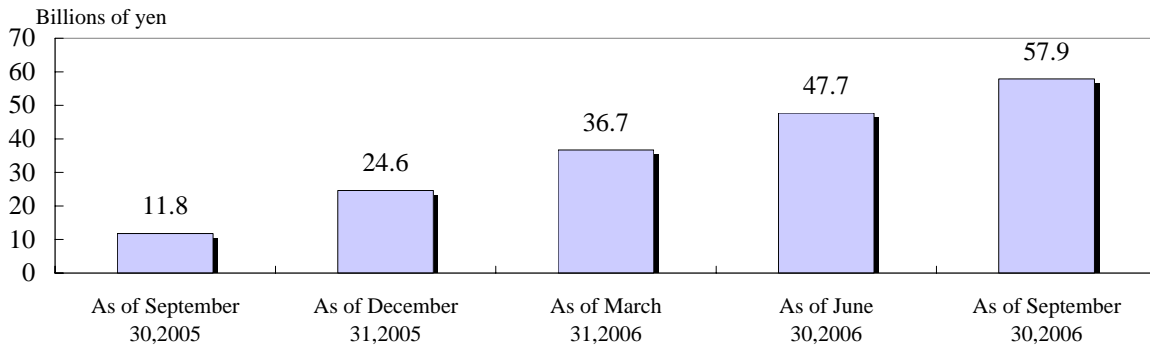
(4) Market share of deposits in Kanagawa Prefecture



5 . Expansion to the Southwestern Part of Tokyo: Loan balance steadily increased.

The Bank opened 4 branches in Southwestern Tokyo, adjacent to Kanagawa Prefecture, by the end of September 2006, to bolster loan volume in the area. The loan balance steadily increased, and the balance at the end of September 2006 was 57.9 billion yen.

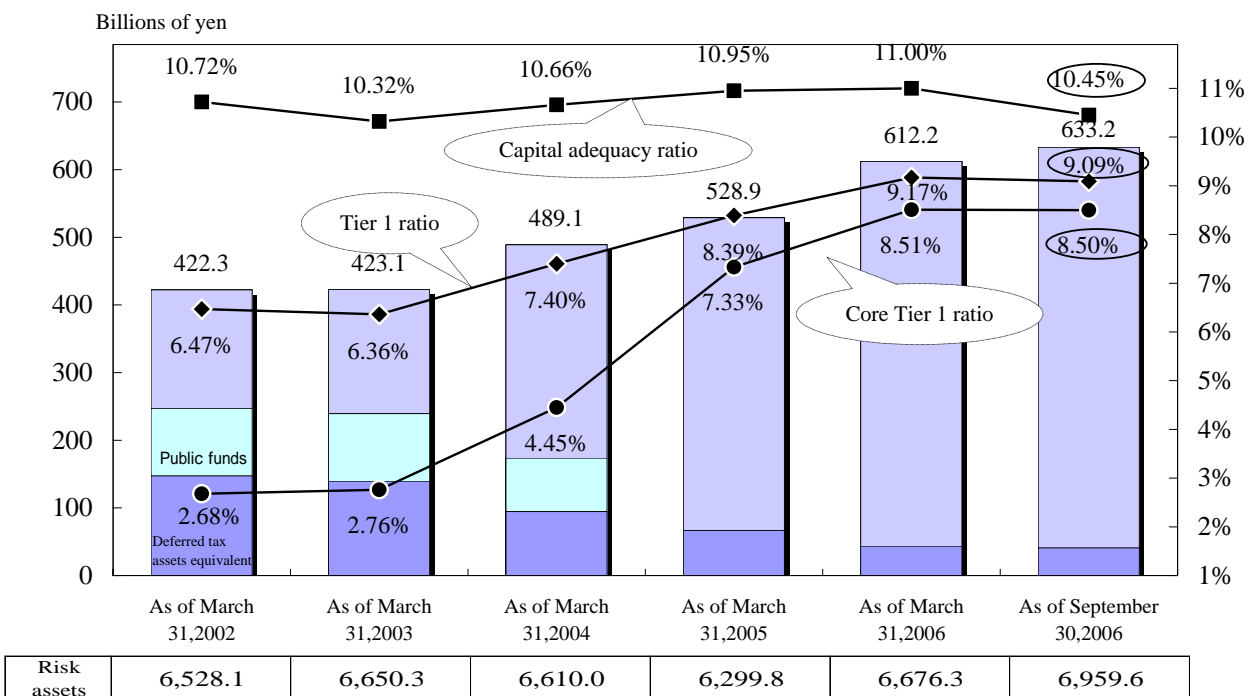
(Reference) Transition of loan balance of new branches in southwestern Tokyo



6 . Capital Adequacy Ratio : Tier 1 ratio maintained 9% level.

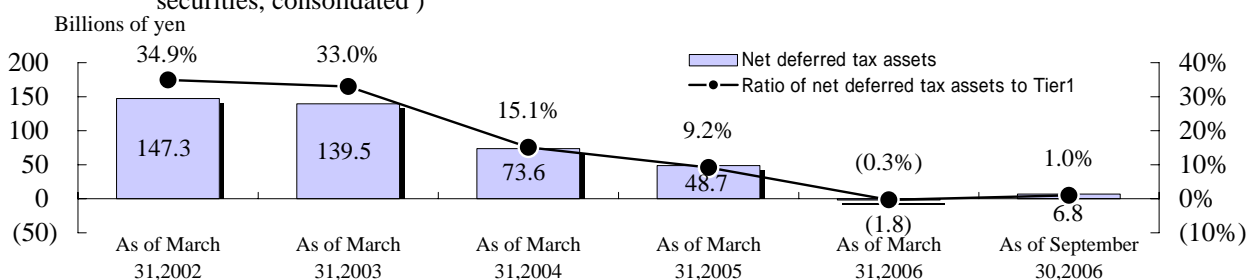
While risk assets increased, due to an active operation mainly with loans, the Bank maintained a high capital adequacy ratio, as Tier 1 ratio of 9.09% and core Tier 1 ratio of 8.50%, as a result of steady accumulation of profits even after the repurchase of own shares for 5.9 billion yen. Even after the repayment of subordinate bonds of 25.0 billion yen, the capital adequacy ratio was 10.45%, which continued to be at an adequate level.

(Reference 1) Transition of capital adequacy ratio (consolidated, based on domestic standards)



(Note) Core Tier 1 means the balance obtained by deducting the amount equal to deferred tax assets and public funds from Tier 1.

(Reference 2) Tier1 ratio (including deferred tax assets for unrealized gain/(loss) on available-for-sale securities, consolidated)



7 . Prospects for fiscal year 2006:Net Business Profit before transfer to general allowance for possible loan losses, Ordinary Profit and Net Income are all expected to increase from the previous term.

As the gross operating income is expected to increase due to further strengthening regional retail strategies, net business profit (before transfer to general allowance for possible loan losses) to be 125.0billion yen, an increase of 2.6billion yen from the previous year.
Both ordinary profit and net income are expected to increase, the former will increase by 6.9billion yen from the previous year to 108.0billion yen, and the latter will increase by 4.8billion yen to 65.0billion yen.

< Non-consolidated >

(Unit: billions of yen)

	Fiscal year 2005	Prospects for the year 2006	Previous fiscal year 2005 Increase/(decrease)
1 Gross operating income	208.7	214.5	5.8
2 Gross operating income from domestic operations	204.9	211.1	6.2
3 Interest income	164.3	167.4	3.1
4 Fees and commissions	36.9	37.1	0.2
5 Other operating income	3.3	5.7	2.4
6 Gross operating income from international operations	3.8	3.4	(0.4)
7 Expenses	86.2	89.5	3.3
8 Net business profit (before transfer to general allowance for possible loan losses)	122.4	125.0	2.6
9 Ordinary profit	101.1	108.0	6.9
10 Net income	60.2	65.0	4.8
11 Credit costs (Note 1)	19.8	18.0	(1.8)
12 Credit costs ratio (Note 2)	0.25%	0.21%	(0.04%)

< Consolidated >

(Unit: billions of yen)

	Fiscal year 2005	Prospects for the year 2006	Previous fiscal year 2005 Increase/(decrease)
13 Ordinary profit	102.7	109.5	6.8
14 Net income	60.8	65.5	4.7

(Note 1) Credit costs=Disposal of bad debts+Transfer to general allowance for possible loan losses - Reversal of allowance for possible loan losses (Special gains)

(Note 2) Credit costs ratio=Credit costs/Average loan balance

(Reference 1) Policy on return to shareholders and expected dividend per share

· Dividends are paid on the performance-based dividend policy, while maintaining the concept of stable dividend.
Ordinary dividend : 7 yen per annum per share. (Stably paid regardless of our business results)
Special dividend : Approximately 30% of the amount exceeding 50billion yen in net income, if net income for a fiscal year exceeds 50billion yen.
· Special dividend is expected to increase by 1 yen to 3 yen from the previous term, and the annual dividend, together with ordinary dividend is expected to be 10 yen.
(Year-end dividends are expected to be 6.5 yen as interim dividends of 3.5 yen are being paid.)

(Unit: Billions of yen, Millions of shares)

	Interim dividend	Year-end dividend (prospect)	Annual dividend (prospect)	Previous fiscal year 2005 Increase/(decrease)
Outstanding number of shares (Note)	-	1,398	1,398	(6)
Net income for fiscal year 2006 (Forecast)	-	65.0	65.0	4.8
Amount exceeding 50billion yen A	-	15.0	15.0	4.8
*To be paid out at approximately 30% of A Special dividend B	-	¥3.00	¥3.00	¥1.00
Ordinary dividend C	¥3.50	¥3.50	¥7.00	¥0.00
Total annual dividend (B + C)	¥3.50	¥6.50	¥10.00	¥1.00

(Note) Number of outstanding shares in the forecast for fiscal year 2006 is the number of outstanding shares (excluding treasury stock) as of September 30, 2006.

(Reference 2) Forecast of average balance of funds for fiscal year 2006 (Domestic operations) (Unit: Billions of yen)

	Fiscal year 2005	Prospects for the year 2006	Previous fiscal year 2005
			Increase/(decrease)
Interest-earning assets	9,377.7	9,770.0	392.3
Loans and bills discounted	7,870.6	8,230.0	359.4
Interest-bearing liabilities	9,263.5	9,570.0	306.5
Deposits	8,960.9	9,270.0	309.1

(Reference 3) Prospects of yield and interest margins for fiscal year 2006

(Domestic operations)

(Unit: %)

	Fiscal year 2005	Prospects for the year 2006	Previous fiscal year 2005
			Increase/(decrease)
Yield on interest-earning assets A	1.78	1.81	0.03
Loans and bills discounted	1.91	1.96	0.05
Yield on Interest-bearing liabilities B	0.03	0.10	0.07
Deposits and negotiable certificates of deposit	0.01	0.09	0.08
Expenses ratio	0.91	0.91	0.00
Total funding cost C	0.93	0.99	0.06
Yield spread A - B	1.75	1.71	(0.04)
Interest margins between loans and deposits	0.98	0.96	(0.02)
Net interest margin A - C	0.85	0.82	(0.03)

B . CONSOLIDATED INTERIM FINANCIAL INFORMATION**B . 連結中間決算情報****1 . Consolidated Interim Balance Sheets(Unaudited)****1 . 中間連結貸借対照表**

(Millions of yen)

		As of September 30,2006(A)	As of September 30,2005(B)	Increase/(Decrease) (A)-(B)	As of March 31,2006(C)	Increase/(Decrease) (A)-(C)
ASSETS:	(資産の部)					
Cash and due from banks	現金預け金	364,972	441,945	(76,973)	305,844	59,128
Call loans and bills bought	コールローン及び買入手形	-	100,464	(100,464)	19,900	(19,900)
Monetary debts purchased	買入金銭債権	295,390	237,114	58,276	304,277	(8,887)
Trading assets	特定取引資産	69,301	28,380	40,921	28,386	40,915
Securities	有価証券	1,308,658	1,264,824	43,834	1,363,469	(54,811)
Loans and bills discounted	貸出金	8,133,609	7,850,540	283,069	8,125,307	8,302
Foreign exchange assets	外国為替	4,058	5,500	(1,442)	5,324	(1,266)
Other assets	その他資産	105,494	94,750	10,744	172,023	(66,529)
Premises and equipment	動産不動産	-	138,929	-	139,400	-
Tangible fixed assets	有形固定資産	132,872	-	-	-	-
Intangible fixed assets	無形固定資産	13,364	-	-	-	-
Deferred tax assets	繰延税金資産	6,850	32,146	(25,296)	5,597	1,253
Goodwill	連結調整勘定	-	939	-	822	-
Customers' liabilities for acceptances and guarantees	支払承諾見返	369,440	327,492	41,948	394,032	(24,592)
Allowance for possible loan losses	貸倒引当金	(57,266)	(61,208)	3,942	(62,194)	4,928
Total assets	資産の部合計	10,746,746	10,461,821	284,925	10,802,190	(55,444)
LIABILITIES:	(負債の部)					
Deposits	預金	9,272,214	9,065,177	207,037	9,408,379	(136,165)
Negotiable certificates of deposit	譲渡性預金	75,619	114,075	(38,456)	41,661	33,958
Call money and bills sold	コールマネー及び売渡手形	21,037	373	20,664	293	20,744
Trading liabilities	特定取引負債	2,896	2,160	736	5,124	(2,228)
Borrowed money	借入金	16,363	33,409	(17,046)	17,359	(996)
Foreign exchange liabilities	外国為替	188	60	128	99	89
Bonds and notes	社債	40,000	66,000	(26,000)	65,000	(25,000)
Other liabilities	その他負債	204,606	204,526	80	115,037	89,569
Liability for employees' retirement benefits	退職給付引当金	55	83	(28)	88	(33)
Deferred tax liabilities	繰延税金負債	-	-	-	7,478	(7,478)
Deferred tax liabilities for land revaluation surplus	再評価に係る繰延税金負債	22,730	22,736	(6)	22,736	(6)
Acceptances and guarantees	支払承諾	369,440	327,492	41,948	394,032	(24,592)
Total liabilities	負債の部合計	10,025,152	9,836,096	189,056	10,077,290	(52,138)
MINORITY INTEREST:	(少数株主持分)					
Minority interest	少数株主持分	-	4,030	-	44,557	-
STOCKHOLDERS' EQUITY:	(資本の部)					
Capital stock	資本金	-	214,944	-	215,179	-
Capital surplus	資本剰余金	-	176,563	-	176,798	-
Retained earnings	利益剰余金	-	161,437	-	189,923	-
Land revaluation surplus	土地再評価差額金	-	31,993	-	32,516	-
Net unrealized gains on available-for-sale	その他有価証券評価差額金	-	37,436	-	66,396	-
Foreign currency translation adjustments	為替換算調整勘定	-	(0)	-	(0)	-
Treasury stock	自己株式	-	(680)	-	(471)	-
Total stockholders' equity	資本の部合計	-	621,694	-	680,342	-
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分及び資本の部合計	-	10,461,821	-	10,802,190	-
NET ASSETS:	(純資産の部)					
Capital stock	資本金	215,305	-	-	-	-
Capital surplus	資本剰余金	176,925	-	-	-	-
Retained earnings	利益剰余金	208,573	-	-	-	-
Treasury stock	自己株式	(6,564)	-	-	-	-
Total stockholders' equity	株主資本合計	594,239	-	-	-	-
Net unrealized gains on available-for-sale securities	その他有価証券評価差額金	49,989	-	-	-	-
Net deferred losses on hedging instruments, net of taxes	繰延ヘッジ損益	(79)	-	-	-	-
Land revaluation surplus	土地再評価差額金	32,507	-	-	-	-
Total valuation and translation adjustments	評価・換算差額等合計	82,417	-	-	-	-
Minority interest	少数株主持分	44,936	-	-	-	-
Total net assets	純資産の部合計	721,593	-	-	-	-
Total liabilities and net assets	負債及び純資産の部合計	10,746,746	-	-	-	-

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

2 . Consolidated Interim Statements of Income(Unaudited)

For six months ended

2 . 中間連結損益計算書

(Millions of yen)

		September 30,2006(A)	September 30,2005(B)	Increase/(Decrease) (A)-(B)	For the year ended March 31,2006
Ordinary income :	経常収益	125,743	116,537	9,206	246,043
Interest income	資金運用収益	87,569	84,787	2,782	173,324
Interest on loans and discounts	(うち貸出金利息)	77,154	76,128	1,026	151,048
Interest and dividends on securities	(うち有価証券利息配当金)	6,615	5,786	829	16,024
Fees and commissions	役務取引等収益	23,887	23,654	233	51,398
Trading profits	特定取引収益	407	171	236	385
Other operating income	その他業務収益	4,746	5,804	(1,058)	15,257
Other income	その他経常収益	9,131	2,120	7,011	5,678
Ordinary expenses :	経常費用	74,190	70,685	3,505	143,274
Interest expenses	資金調達費用	6,018	3,374	2,644	6,865
Interest on deposits	(うち預金利息)	4,182	1,865	2,317	4,220
Fees and commissions	役務取引等費用	3,321	2,525	796	7,672
Trading losses	特定取引費用	39		39	-
Other operating expenses	その他業務費用	514	3,625	(3,111)	9,709
Operating expenses	営業経費	46,435	44,668	1,767	90,791
Other expenses	その他経常費用	17,861	16,491	1,370	28,235
Ordinary profits	経常利益	51,553	45,852	5,701	102,769
Special gains	特別利益	2,617	3,392	(775)	4,937
Special losses	特別損失	377	228	149	557
Net (Interim) income before income taxes and minority interests	税金等調整前中間(当期)純利益	53,793	49,017	4,776	107,148
Income taxes-current	法人税、住民税及び事業税	19,141	10,456	8,685	22,246
Income taxes-deferred	法人税等調整額	2,513	8,943	(6,430)	23,140
Minority interests in net income	少数株主利益	804	478	326	909
Net (interim) income	中間(当期)純利益	31,333	29,139	2,194	60,852

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

3 . Consolidated Interim Statements of Capital Surplus and Retained Earnings(Unaudited)

3 . 中間連結剰余金計算書

For six months ended

(Millions of yen)

		September 30,2005	For the year ended March 31,2006
Capital surplus	(資本剰余金の部)		
Balance of capital surplus at beginning of term	資本剰余金期首残高	176,482	176,482
Increase	資本剰余金増加高	81	316
Issuance of common stock due to capital increase	増資による新株の発行	81	316
Gains on sales of treasury stock	自己株式処分差益	0	0
Balance of capital surplus at end of (interim) term	資本剰余金中間期末(期末)残高	176,563	176,798
Retained earnings	(利益剰余金の部)		
Balance of retained earnings at beginning of term	利益剰余金期首残高	170,107	170,107
Increase	利益剰余金増加高	29,194	60,852
Net (interim) income	中間(当期)純利益	29,139	60,852
Increase due to transfer of land revaluation excess	土地再評価差額金の取崩による増加高	54	-
Decrease	利益剰余金減少高	37,864	41,037
Dividends	配当金	11,994	11,994
Bonus for directors and corporate auditors	役員賞与	49	49
Retirement of treasury stock	自己株式消却額	25,820	28,525
Decrease due to transfer of land revaluation excess	土地再評価差額金の取崩による減少高	-	467
Balance of retained earnings at end of (interim) term	利益剰余金中間期末(期末)残高	161,437	189,923

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

4 . Consolidated Interim Statements of Changes in Stockholders' Equity(Unaudited)

4 . 中間連結株主資本等変動計算書

(Millions of yen)

		株主資本 Stockholders' equity				
		資本金 Capital stock	資本剰余金 Capital surplus	利益剰余金 Retained earnings	自己株式 Treasury stock	株主資本合計 Total stockholders' equity
Balance as of March 31,2006	平成 1 8 年 3 月 3 1 日残高	215,179	176,798	189,923	(471)	581,429
Changes of items during the period	中間連結会計期間中の変動額					
Issuance of new shares	新株の発行	126	126			253
Cash dividends (Note2)	剰余金の配当(注2)			(12,643)		(12,643)
Bonus for directors and corporate auditors (Note2)	役員賞与(注2)			(48)		(48)
Interim net income	中間純利益			31,333		31,333
Repurchase of treasury stock	自己株式の取得				(6,098)	(6,098)
Disposal of treasury stock	自己株式の処分		(0)		5	5
Reversal of land revaluation excess	土地再評価差額金の取崩			8		8
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)					
Total changes of items during the period	中間連結会計期間中の変動額合計	126	126	18,650	(6,092)	12,810
Balance as of September 30,2006	平成 1 8 年 9 月 3 0 日残高	215,305	176,925	208,573	(6,564)	594,239

		評価・換算差額等 Valuation and translation adjustments					少数株主持分 Minority interests	純資産合計 Total net assets
		その他有価証券 評価差額金 Net unrealized gains on available-for-sale securities	繰延ヘッジ 損益 Net deferred losses on hedging instruments, net of taxes	土地再評価 差額金 Land revaluation surplus	為替換算 調整勘定 Foreign currency translation adjustments	評価・換算差額 等合計 Total valuation and translation adjustments		
Balance as of March 31,2006	平成 1 8 年 3 月 3 1 日残高	66,396	-	32,516	(0)	98,912	44,557	724,899
Changes of items during the period	中間連結会計期間中の変動額							
Issuance of new shares	新株の発行							253
Cash dividends (Note2)	剰余金の配当(注2)							(12,643)
Bonus for directors and corporate auditors (Note2)	役員賞与(注2)							(48)
Interim net income	中間純利益							31,333
Repurchase of treasury stock	自己株式の取得							(6,098)
Disposal of treasury stock	自己株式の処分							5
Reversal of land revaluation excess	土地再評価差額金の取崩							8
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	(16,407)	(79)	(8)	0	(16,495)	378	(16,116)
Total changes of items during the period	中間連結会計期間中の変動額合計	(16,407)	(79)	(8)	0	(16,495)	378	(3,306)
Balance as of September 30,2006	平成 1 8 年 9 月 3 0 日残高	49,989	(79)	32,507	-	82,417	44,936	721,593

Note1: The amounts are presented in millions of yen and are rounded down to the nearest million.

Note2: Appropriation of retained earnings are approved at the ordinary general meeting of shareholders in June 2006.

5 . Consolidated Interim Statements of Cash Flows(Unaudited)

5 . 中間連結キャッシュ・フロー計算書

For six months ended

(Millions of yen)

		September 30,2006(A)	September 30,2005(B)	Increase/(Decrease) (A)-(B)	For the year ended March 31,2006
1. Operating Activities	. 営業活動によるキャッシュ・フロー				
Income before income taxes and minority interests	税金等調整前中間(当期)純利益	53,793	49,017	4,776	107,148
Depreciation	減価償却費	4,470	4,348	122	8,745
Loss on impairment of long-lived assets	減損損失	24	105	(81)	105
Amortization of goodwill	のれん償却額(前会計期間は連結調整勘定償却額)	117	117	0	234
Equity in earnings of associated companies	持分法による投資損益()	(282)	(200)	(82)	(548)
Increase (Decrease) in allowance for possible loan losses	貸倒引当金の増加額	(4,927)	(13,596)	8,669	(12,618)
Increase (Decrease) in liability for employees' retirement benefits	退職給付引当金の増加額	(33)	9	(42)	14
Interest income	資金運用収益	(87,569)	(84,787)	(2,782)	(173,324)
Interest expenses	資金調達費用	6,018	3,374	2,644	6,865
Losses (gains) on sales, write-down and redemption of securities-net	有価証券関係損益()	(9,753)	2,221	(11,974)	7,098
Foreign exchange losses-net (gains)	為替差損益()	(229)	(1,956)	1,727	(3,404)
Losses (Gains) on disposal of premises and equipment-net	動産不動産処分損益()	-	122	-	398
Losses (Gains) on disposal of fixed assets	固定資産処分損益()	352	-	-	-
Net decrease(increase) in trading assets	特定取引資産の純増()減	(40,914)	22,545	(63,459)	22,538
Net increase (decrease) in trading liabilities	特定取引負債の純増減()	(2,227)	(4)	(2,223)	2,958
Net decrease (increase) in loans	貸出金の純増()減	(8,302)	(60,478)	52,176	(335,244)
Net increase(decrease) in deposits	預金の純増減()	(136,165)	(191,900)	55,735	151,301
Net increase(decrease) in negotiable certificates of deposit	譲渡性預金の純増減()	33,958	74,214	(40,256)	1,800
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く)の純増減()	(996)	(29)	(967)	(1,079)
Net decrease (increase) in due from bank (excluding deposits at BOJ)	預け金(日銀預け金を除く)の純増()減	(10,906)	4,296	(15,202)	(26,858)
Net decrease (increase) in call loans and others	コールローン等の純増()減	29,175	(50,534)	79,709	(39,958)
Net increase (decrease) in call money and others	コールマネー等の純増減()	20,743	(167,813)	188,556	(167,892)
Net decrease(increase) in foreign exchanges (assets)	外国為替(資産)の純増()減	1,266	761	505	937
Net increase(decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減()	89	0	89	39
Interest income (cash basis)	資金運用による収入	84,932	88,567	(3,635)	175,141
Interest expenses (cash basis)	資金調達による支出	(4,677)	(3,246)	(1,431)	(7,448)
Other-net	その他	86,487	66,342	20,145	(27,959)
Subtotal	小計	14,442	(258,504)	272,946	(311,010)
Income tax paid	法人税等の支払額	(15,412)	(11,774)	(3,638)	(18,579)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(969)	(270,279)	269,310	(329,590)
2. Investing activities	. 投資活動によるキャッシュ・フロー				
Purchases of securities	有価証券の取得による支出	(346,908)	(631,957)	285,049	(1,140,998)
Proceeds from sales of securities	有価証券の売却による収入	204,784	293,351	(88,567)	504,857
Proceeds from maturities of securities	有価証券の償還による収入	242,052	524,120	(282,068)	694,997
Purchases of premises expenditures for premises and equipment	動産不動産の取得による支出	-	(1,012)	-	(4,864)
Purchases of tangible fixed assets	有形固定資産の取得による支出	(3,252)	-	-	-
Purchases of intangible fixed assets	無形固定資産の取得による支出	(3,466)	-	-	-
Proceeds from sales of premises and equipment	動産不動産の売却による収入	-	1,076	-	1,684
Other-net	その他	(131)	-	-	-
Net cash provided by investing activities	投資活動によるキャッシュ・フロー	93,078	185,577	(92,499)	55,675
3. Financing activities	. 財務活動によるキャッシュ・フロー				
Repayments of subordinated loans	劣後特約付借入金の返済による支出	-	-	-	(15,000)
Repayments of subordinated bonds and convertible bonds	劣後特約付社債・新株予約権付社債の償還による支出	(25,000)	(20,000)	(5,000)	(21,000)
Issuance of common stock	株式の発行による収入	253	163	90	632
Issuance of subsidiary's securities to minority interests stockholders	少数株主からの払込みによる収入	-	-	-	40,000
Dividends paid	配当金支払額	(12,643)	(11,994)	(649)	(11,994)
Dividends paid to minority interest stockholders	少数株主への配当金支払額	(399)	(5)	(394)	(5)
Purchases of treasury stock	自己株式の取得による支出	(6,098)	(3,691)	(2,407)	(6,189)
Proceeds from sales of treasury stock	自己株式の売却による収入	5	5	0	8
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(43,882)	(35,521)	(8,361)	(13,547)
4. Foreign currency translation adjustments on cash and cash equivalents	. 現金及び現金同等物に係る換算差額	(5)	(18)	13	(34)
5. Net increase (decrease) in cash and cash equivalents	. 現金及び現金同等物の増加額	48,221	(120,241)	168,462	(287,497)
6. Cash and cash equivalents, beginning of term	. 現金及び現金同等物の期首残高	256,402	543,900	(287,498)	543,900
7. Cash and cash equivalents, end of (interim) term	. 現金及び現金同等物の中間期末(期末)残高	304,623	423,658	(119,035)	256,402

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

C . NON-CONSOLIDATED INTERIM FINANCIAL INFORMATION

C . 単体中間決算情報

1 . Non-Consolidated Interim Balance Sheet (Unaudited)

1 . 第146期中間貸借対照表

As of September 30, 2006

(Millions of yen)

ASSETS:	(資産の部)		LIABILITIES:	(負債の部)	
Cash and due from banks	現金預け金	364,971	Deposits	預金	9,300,356
Monetary debts purchased	買入金銭債権	295,390	Negotiable certificates of deposit	譲渡性預金	75,619
Trading assets	特定取引資産	69,301	Call money	コールマネー	21,037
Securities	有価証券	1,307,060	Trading liabilities	特定取引負債	2,896
Loans and bills discounted	貸出金	8,133,184	Borrowed money	借入金	57,363
Foreign exchange assets	外国為替	4,058	Foreign exchange liabilities	外国為替	188
Other assets	その他資産	105,224	Bonds and notes	社債	40,000
Tangible fixed assets	有形固定資産	135,873	Other liabilities	その他負債	182,517
Intangible fixed assets	無形固定資産	12,545	Deferred tax liabilities for land revaluation surplus	再評価に係る繰延税金負債	22,730
Deferred tax assets	繰延税金資産	1,725	Acceptances and guarantees	支払承諾	119,386
Customers' liabilities for acceptances and guarantees	支払承諾見返	119,386	Total Liabilities	負債の部合計	9,822,095
Allowance for possible loan losses	貸倒引当金	(49,740)	NET ASSETS:	(純資産の部)	
			Capital stock	資本金	215,305
			Capital surplus	資本剰余金	176,925
			Additional paid-in capital	資本準備金	176,921
			Other capital surplus	その他資本剰余金	3
			Retained earnings	利益剰余金	209,102
			Legal reserve	利益準備金	38,383
			Other retained earnings	その他利益剰余金	170,719
			Reserve for compression of fixed assets	固定資産圧縮積立金	1,001
			Voluntary reserve	別途積立金	118,234
			Earned surplus brought forward	繰越利益剰余金	51,483
			Treasury stock	自己株式	(6,564)
			Total stockholders' equity	株主資本合計	594,769
			Net unrealized gains on available-for-sale securities	その他有価証券評価差額金	49,688
			Net deferred losses on hedging instruments, net of taxes	繰延ヘッジ損益	(79)
			Land revaluation surplus	土地再評価差額金	32,507
			Total valuation and translation adjustments	評価・換算差額等合計	82,116
			Total net assets	純資本の部合計	676,885
Total Assets	資産の部合計	10,498,980	Total Liabilities and Net Assets	負債及び純資産の部合計	10,498,980

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

2 . Non-Consolidated Interim Statement of Income (Unaudited)

2 . 第146期中間損益計算書

For Six months ended September 30,2006

(Millions of yen)

Ordinary income :	經常収益	122,938
Interest income	資金運用収益	87,532
Interest on loans and discounts	(うち貸出金利息)	77,118
Interest and dividends on securities	(うち有価証券利息配当金)	6,614
Fees and commissions	役務取引等収益	22,404
Trading profits	特定取引収益	407
Other operating income	その他業務収益	3,885
Other income	その他經常収益	8,707
Ordinary expenses :	經常費用	72,548
Interest expenses	資金調達費用	6,626
Interest on deposits	(うち預金利息)	4,184
Fees and commissions	役務取引等費用	5,120
Trading losses	特定取引費用	39
Other operating expenses	その他業務費用	239
Operating expenses	営業経費	45,476
Other expenses	その他經常費用	15,045
Ordinary profits	經常利益	50,390
Special gains	特別利益	1,801
Special losses	特別損失	377
Interim net income before income taxes	税引前中間純利益	51,814
Income taxes-current	法人税、住民税及び事業税	18,492
Income taxes-deferred	法人税等調整額	2,028
Interim net income	中間純利益	31,294

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

3 . Non-Consolidated Interim Statements of Changes in Stockholders' Equity(Unaudited)

3 . 中間株主資本等変動計算書

(Millions of yen)

		株主資本 Stockholders' equity										株主資本 合計 Total stockholders' equity
		資本剰余金 Capital surplus				利益剰余金 Retained earnings					自己株式 Treasury stock	
		資本金 Capital stock	資本剰余金 Capital surplus			利益準備金 Legal reserve	その他利益剰余金 Other retained earnings			利益剰余金 合計 Total retained earnings		
			資本準備金 Additional paid-in capital	その他資本 剰余金 Other capital surplus	資本剰余金 合計 Total capital surplus		固定資産 圧縮積立金 Reserve for compression of fixed assets	別途積立金 Voluntary reserve	繰越利益 剰余金 Earned surplus brought forward			
Balance as of March 31,2006	平成18年3月31日残高	215,179	176,795	3	176,798	38,383	1,457	90,234	60,417	190,492	(471)	581,998
Changes of items during the period	中間連結会計期間中の変動額											
Issuance of new shares	新株の発行	126	126		126							253
Cash dividends (Note2)	剰余金の配当(注2)								(12,643)	(12,643)		(12,643)
Bonus for directors and corporate auditors (Note2)	役員賞与(注2)								(48)	(48)		(48)
Reserve for earned surplus reserve(Note2)	利益準備金の積立(注2)					0			(0)	-		-
Reversal of reserve for compression of fixed assets(Note2)	固定資産圧縮積立金の取崩(注2)						(455)		455	-		-
Reserve for voluntary reserve(Note2)	別途積立金の積立(注2)							28,000	(28,000)	-		-
Interim net income	中間純利益								31,294	31,294		31,294
Repurchase of treasury stock	自己株式の取得										(6,098)	(6,098)
Disposal of treasury stock	自己株式の処分			(0)	(0)						5	5
Reversal of land revaluation excess	土地再評価差額金取崩								8	8		8
Net changes of items other than stockholders equity	株主資本以外の項目の中間会計期間中の変動額(純額)											
Total changes of items during the period	中間会計期間中の変動額合計	126	126	(0)	126	0	(455)	28,000	(8,934)	18,610	(6,092)	12,770
Balance as of September 30,2006	平成18年9月30日残高	215,305	176,921	3	176,925	38,383	1,001	118,234	51,483	209,102	(6,564)	594,769

		評価・換算差額等 Valuation and translation adjustments					純資産合計 Total net assets
		その他有価 証券評価 差額金 Net unrealized gains on available-for- sale securities	繰延ヘッジ 損益 Net deferred losses on hedging instruments, net of taxes	土地再評価 差額金 Land revaluation surplus	評価・換算 差額等合計 Total valuation and translation adjustments		
Balance as of March 31,2006	平成18年3月31日残高	66,030	-	32,516	98,546	680,544	
Changes of items during the period	中間連結会計期間中の変動額						
Issuance of new shares	新株の発行					253	
Cash dividends (Note2)	剰余金の配当(注2)					(12,643)	
Bonus for directors and corporate auditors (Note2)	役員賞与(注2)					(48)	
Reserve for earned surplus reserve(Note2)	利益準備金の積立(注2)					-	
Reversal of reserve for compression of fixed assets(Note2)	固定資産圧縮積立金の取崩(注2)					-	
Reserve for voluntary reserve(Note2)	別途積立金の積立(注2)					-	
Interim net income	中間純利益					31,294	
Repurchase of treasury stock	自己株式の取得					(6,098)	
Disposal of treasury stock	自己株式の処分					5	
Reversal of land revaluation excess	土地再評価差額金取崩					8	
Net changes of items other than stockholders equity	株主資本以外の項目の中間会計期間中の変動額(純額)	(16,341)	(79)	(8)	(16,429)	(16,429)	
Total changes of items during the period	中間会計期間中の変動額合計	(16,341)	(79)	(8)	(16,429)	(3,659)	
Balance as of September 30,2006	平成18年9月30日残高	49,688	(79)	32,507	82,116	676,885	

Note1: The amounts are presented in millions of yen Note1: The amounts are presented in millions of yen and are rounded down to the nearest million.

Note2: Appropriation of retained earnings are approNote2: Appropriation of retained earnings are approved at the ordinary general meeting of shareholders in June 2006.

4 . Comparison of Non-Consolidated Interim Balance Sheets (Unaudited)

4 . 比較中間貸借対照表 (主要内訳)

(Millions of yen)

		As of September 30,2006(A)	As of September 30,2005(B)	Increase/(Decrease) (A)-(B)	For the year ended March 31,2006 (C)	Increase/(Decrease) (A)-(C)
ASSETS:	(資産の部)					
Cash and due from banks	現金預け金	364,971	441,876	(76,905)	305,842	59,129
Call loans	コールローン	-	70,464	(70,464)	-	-
Bills bought	買入手形	-	30,000	(30,000)	19,900	(19,900)
Monetary debts purchased	買入金銭債権	295,390	237,114	58,276	304,277	(8,887)
Trading assets	特定取引資産	69,301	28,380	40,921	28,386	40,915
Securities	有価証券	1,307,060	1,263,018	44,042	1,362,042	(54,982)
Loans and bills discounted	貸出金	8,133,184	7,850,550	282,634	8,124,729	8,455
Foreign exchange assets	外国為替	4,058	5,500	(1,442)	5,324	(1,266)
Other assets	その他資産	105,224	94,279	10,945	171,488	(66,264)
Premises and equipment	動産不動産	-	141,934	-	142,401	-
Tangible fixed assets	有形固定資産	135,873	-	-	-	-
Intangible fixed assets	無形固定資産	12,545	-	-	-	-
Deferred tax assets	繰延税金資産	1,725	25,996	(24,271)	-	1,725
Customers' liabilities for acceptances and guarantees	支払承諾見返	119,386	130,317	(10,931)	126,502	(7,116)
Allowance for possible loan losses	貸倒引当金	(49,740)	(53,923)	4,183	(54,686)	4,946
Total Assets	資産の部合計	10,498,980	10,265,509	233,471	10,536,209	(37,229)
LIABILITIES:	(負債の部)					
Deposits	預金	9,300,356	9,092,126	208,230	9,435,603	(135,247)
Negotiable certificates of deposit	譲渡性預金	75,619	114,075	(38,456)	41,661	33,958
Call money	コールマネー	21,037	373	20,664	293	20,744
Trading liabilities	特定取引負債	2,896	2,160	736	5,124	(2,228)
Borrowed money	借入金	57,363	34,409	22,954	58,359	(996)
Foreign exchange liabilities	外国為替	188	60	128	99	89
Bonds and notes	社債	40,000	65,000	(25,000)	65,000	(25,000)
Other liabilities	その他負債	182,517	182,123	394	92,807	89,710
Deferred tax liabilities	繰延税金負債	-	-	-	7,478	(7,478)
Deferred tax liabilities for land revaluation surplus	再評価に係る繰延税金負債	22,730	22,736	(6)	22,736	(6)
Acceptances and guarantees	支払承諾	119,386	130,317	(10,931)	126,502	(7,116)
Total liabilities	負債の部合計	9,822,095	9,643,383	178,712	9,855,664	(33,569)
STOCKHOLDERS' EQUITY:	(資本の部)					
Capital stock	資本金	-	214,944	-	215,179	-
Capital surplus	資本剰余金	-	176,563	-	176,798	-
Additional paid-in capital	資本準備金	-	176,560	-	176,795	-
Other capital surplus	その他資本剰余金	-	3	-	3	-
Retained earnings	利益剰余金	-	162,088	-	190,492	-
Legal reserve	利益準備金	-	38,383	-	38,383	-
Appropriated retained earnings	任意積立金	-	91,691	-	91,691	-
Unappropriated retained earnings at end of interim term	中間(当期)未処分利益	-	32,013	-	60,417	-
Land revaluation surplus	土地再評価差額金	-	31,993	-	32,516	-
Net unrealized gains on available-for-sale securities	その他有価証券評価差額金	-	37,217	-	66,030	-
Treasury stock	自己株式	-	(680)	-	(471)	-
Total Stockholders' Equity	資本の部合計	-	622,126	-	680,544	-
Total Liabilities and Stockholders' Equity	負債及び資本の部合計	-	10,265,509	-	10,536,209	-
NET ASSETS:	(純資産の部)					
Capital stock	資本金	215,305	-	-	-	-
Capital surplus	資本剰余金	176,925	-	-	-	-
Additional paid-in capital	資本準備金	176,921	-	-	-	-
Other capital surplus	その他資本剰余金	3	-	-	-	-
Retained earnings	利益剰余金	209,102	-	-	-	-
Legal reserve	利益準備金	38,383	-	-	-	-
Other retained earnings	その他利益剰余金	170,719	-	-	-	-
Reserve for compression of fixed assets	固定資産圧縮積立金	1,001	-	-	-	-
Voluntary reserve	別途積立金	118,234	-	-	-	-
Earned surplus brought forward	繰越利益剰余金	51,483	-	-	-	-
Treasury stock	自己株式	(6,564)	-	-	-	-
Total stockholders' equity	株主資本合計	594,769	-	-	-	-
Net unrealized gains on available-for-sale securities	その他有価証券評価差額金	49,688	-	-	-	-
Net deferred gains (losses) on hedging instruments, net of taxes	繰延ヘッジ損益	(79)	-	-	-	-
Land revaluation surplus	土地再評価差額金	32,507	-	-	-	-
Total valuation and translation adjustments	評価・換算差額等合計	82,116	-	-	-	-
Total net assets	純資産の部合計	676,885	-	-	-	-
Total liabilities and net assets	負債及び純資産の部合計	10,498,980	-	-	-	-

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

5 . Comparison of Non-Consolidated Interim Statements of Income (Unaudited)

5 . 比較中間損益計算書(主要内訳)

For Six months ended

(Millions of yen)

		As of September 30,2006(A)	As of September 30,2005(B)	Increase/(Decrease) (A)-(B)	For the year ended March 31,2006
Ordinary income :	經常収益	122,938	113,978	8,960	240,192
Interest income:	資金運用収益	87,532	84,688	2,844	173,130
Interest on loans and discounts	(うち貸出金利息)	77,118	76,057	1,061	150,897
Interest and dividends on securities	(うち有価証券利息配当金)	6,614	5,758	856	15,981
Fees and commissions	役務取引等収益	22,404	22,223	181	48,447
Trading profits	特定取引収益	407	171	236	385
Other operating income	その他業務収益	3,885	5,070	(1,185)	13,742
Other income	その他經常収益	8,707	1,825	6,882	4,485
Ordinary expenses :	經常費用	72,548	69,018	3,530	139,025
Interest expenses:	資金調達費用	6,626	3,374	3,252	6,875
Interest on deposits	(うち預金利息)	4,184	1,865	2,319	4,222
Fees and commissions	役務取引等費用	5,120	4,229	891	11,128
Trading losses	特定取引費用	39	-	39	-
Other operating expenses	その他業務費用	239	3,190	(2,951)	8,924
Operating expenses	営業経費	45,476	43,857	1,619	89,068
Other expenses	その他經常費用	15,045	14,365	680	23,028
Ordinary profit	經常利益	50,390	44,960	5,430	101,166
Special gains	特別利益	1,801	2,931	(1,130)	3,795
Special losses	特別損失	377	228	149	557
Net (interim) income before income taxes	税引前中間(当期)純利益	51,814	47,663	4,151	104,404
Income taxes-current	法人税、住民税及び事業税	18,492	10,225	8,267	21,578
Income taxes-deferred	法人税等調整額	2,028	8,814	(6,786)	22,570
Net (interim) income	中間(当期)純利益	31,294	28,623	2,671	60,255
Unappropriated retained earnings at beginning of term	前期繰越利益	-	29,155	-	29,155
Reversal of land revaluation excess	土地再評価差額金取崩額	-	54	-	(467)
Retirement of treasury stock	自己株式消却額	-	25,820	-	28,525
Unappropriated retained earnings at end of (interim) term	中間(当期)未処分利益	-	32,013	-	60,417

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

D . SUMMARY OF INTERIM FINANCIAL RESULTS

D . 平成18年度中間決算の概況

1.Profit and Loss

1.損益状況
【単体】

For six months ended

(Millions of yen)

		September 30,2006(A)	(A)-(B)	September 30,2005(B)
Gross operating income	業務粗利益	102,204	846	101,358
Excluding gains (losses) on government bonds and other securities	(除く 国債等債券損益 (5 勘定戻))	101,664	(1,846)	103,510
Gross operating income from domestic operations	国内業務粗利益	100,498	1,140	99,358
Excluding gains (losses) on government bonds and other securities	(除く 国債等債券損益 (5 勘定戻))	99,959	(1,460)	101,419
Interest income	資金利益	80,765	519	80,246
Fees and commissions	役務取引等利益	17,070	(721)	17,791
Trading profits	特定取引利益	407	269	138
Other operating income (Of which, from gains (losses) on government bonds and other securities)	その他業務利益 (うち国債等債券損益)	2,255 539	1,073 2,599	1,182 (2,060)
Gross operating income from international operations	国際業務粗利益	1,705	(294)	1,999
Excluding gains (losses) on government bonds and other securities	(除く 国債等債券損益 (5 勘定戻))	1,705	(386)	2,091
Interest income	資金利益	139	(927)	1,066
Fees and commissions	役務取引等利益	214	12	202
Trading profits	特定取引利益	(39)	(71)	32
Other operating income (Of which, from gains (losses) on government bonds and other securities)	その他業務利益 (うち国債等債券損益)	1,390 -	693 91	697 (91)
Expenses (excluding extraordinary adjustments)	経費 (除く 臨時処理分)	()	44,088	42,738
Personnel	人件費	()	15,539	14,893
Facilities	物件費	()	25,345	24,723
Taxes	税金	()	3,203	3,121
Net business profit (before transfer to general allowance for possible loan losses)	業務純益 (一般貸倒引当金繰入前)	58,115	(504)	58,619
Excluding gains (losses) on government bonds and other securities	(除く 国債等債券損益 (5 勘定戻))	57,576	(3,195)	60,771
Transfer to general allowance for possible loan losses	一般貸倒引当金繰入	()	(280)	-
Net business profit	業務純益	58,395	(224)	58,619
(Of which, from gains (losses) on government bonds and other securities)	(うち国債等債券損益 (5 勘定戻))	539	2,690	(2,151)
Extraordinary profits and losses	臨時損益	(8,005)	5,654	(13,659)
Disposal of bad debts	不良債権処理額	()	13,142	13,210
Direct charge-off of loans	貸出金償却	()	9,636	12,228
Transfer to specific allowance for possible loan losses	個別貸倒引当金繰入額	()	3,364	-
Losses on sales of non-performing loans	延滞債権等売却損	()	81	947
Others	その他	()	59	34
(Disposal fo bad debts including transfer to general allowance for possible loan losses (+))	(貸倒償却引当費用 +)	12,862	(348)	13,210
(Reference) Credit costs(+ -)	<参考> (与信費用 + -)	12,862	1,106	11,756
Gains and losses on stocks	株式等関係損益	6,707	6,927	(220)
Gains on sales of stocks	株式等売却益	7,119	6,705	414
Losses on sales of stocks	株式等売却損	()	-	-
Losses on devaluation of stocks	株式等償却	()	412	635
Other unusual profits	その他の臨時損益	(1,570)	(1,342)	(228)
Ordinary profit	経常利益	50,390	5,430	44,960
Special gains and losses	特別損益	1,424	(1,279)	2,703
Gains and losses on dispositions of fixed assets	固定資産処分損益	(352)	(230)	(122)
Gains on dispositions of fixed assets	固定資産処分益	-	-	-
Losses on dispositions of fixed assets	固定資産処分損	()	352	122
Loss on impairment of long-lived assets	減損損失	()	24	105
Recovery of claims previously charged-off	償却債権取立益	1,801	324	1,477
Reversal of allowance for possible loan losses	貸倒引当金取崩額	-	(1,454)	1,454
Interim net income before income taxes	税引前中間純利益	51,814	4,151	47,663
Income taxes-current	法人税、住民税及び事業税	()	18,492	10,225
Income taxes-deferred	法人税等調整額	()	2,028	8,814
Interim net income	中間純利益	31,294	2,671	28,623
Real credit costs (including recovery of claims previously charged-off)	実質与信費用 (償却債権取立益含む)	11,061	783	10,278

Note1: The amounts are presented in millions of yen and are rounded down to the nearest million.

Note2:As the transfer to allowance for possible loan losses is excessively reversed in the interim term of 2005, it is appropriated in special profits.

THE BANK OF YOKOHAMA,LTD.

For six months ended

【Consolidated】		【連結】		(Millions of yen)	
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	
Consolidated gross operating income	連結粗利益	106,718	1,826	104,892	
Interest income	資金利益	81,551	138	81,413	
Fees and commissions	役務取引等利益	20,566	(562)	21,128	
Trading profits	特定取引利益	368	197	171	
Other operating income	その他業務利益	4,232	2,053	2,179	
Operating expenses	営業経費 ()	46,435	1,767	44,668	
Disposal of bad debts including transfer to general allowance for possible loan losses	貸倒償却引当費用 ()	15,647	527	15,120	
Direct charge-off of loans	貸出金償却 ()	11,657	(2,523)	14,180	
Transfer to specific allowance for possible loan losses	個別貸倒引当金繰入額 ()	3,391	3,391	-	
Transfer to general allowance for possible loan losses	一般貸倒引当金繰入額 ()	457	457	-	
Others	その他 ()	141	(798)	939	
Gains or losses on stocks	株式等関係損益	7,185	7,202	(17)	
Equity in earnings of associated companies	持分法による投資損益	282	82	200	
Others	その他	(550)	(1,115)	565	
Ordinary profit	経常利益	51,553	5,701	45,852	
Special gains and losses	特別損益	2,240	(924)	3,164	
Interim net income before income taxes and minority interests	税金等調整前中間純利益	53,793	4,776	49,017	
Income taxes-current	法人税、住民税及び事業税 ()	19,141	8,685	10,456	
Income taxes-deferred	法人税等調整額 ()	2,513	(6,430)	8,943	
Minority interests in net income	少数株主利益 ()	804	326	478	
Interim net income	中間純利益	31,333	2,194	29,139	
Real credit costs (including recovery of claims previously charged-off)	実質与信費用 (償却債権取立益含む)	13,030	1,303	11,727	

(注) 1. 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用)
+ (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

Note: Consolidated Gross Operating Income = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions expenses) + (Trading profits - Trading losses)
+ (Other operating income - Other operating expenses)

2. 17年度中間期の貸倒引当金繰入額は取崩超過につき、特別利益に計上しております。

Note2: As the transfer to allowance for possible loan losses is excessively reversed in the interim term of 2005, it is appropriated in special profits.

For six months ended

(Reference)		(参考)		(Millions of Yen)	
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	
Consolidated net business profit	連結業務純益	59,481	(343)	59,824	

(注) 連結業務純益 = 単体業務純益 (一般貸倒引当金繰入前) + 子会社経常利益
+ 関連会社経常利益 × 持分割合 内部取引 (配当等)

Note: Consolidated Net Business Profit = Non-Consolidated Net Business Profit (before transfer to general allowance for possible loan losses) +

Ordinary profit of consolidated subsidiaries + Ordinary profit of equity-method affiliates × share of stockholders equity - internal trade (dividend, etc)

(Number of Consolidated Subsidiaries)		(連結対象会社数)		(Number of companies)	
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	
Number of consolidated subsidiaries	連結子会社数	10	0	10	
Number of companies accounted for by the equity method	持分法適用会社数	1	0	1	

**2.Average Balance of Use and Source of Funds
(Domestics)**
**2 . 資金平残
(国内業務部門)**

For six months ended

【Non-Consolidated】		【単体】		(Billions of yen)		
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Interest-earning assets	資金運用勘定	9,740.3	454.7	9,285.6	317.1	8,968.5
Loans and bills discounted	貸出金	8,234.6	439.7	7,794.9	228.2	7,566.7
Loans to individuals	個人貸出	3,340.7	78.4	3,262.3	91.1	3,171.2
Securities	有価証券	1,133.8	71.0	1,062.8	(140.1)	1,202.9
Bonds	債券	963.3	57.2	906.1	(133.4)	1,039.5
Stocks	株式	170.5	13.8	156.7	(6.7)	163.4
Interest-bearing liabilities	資金調達勘定	9,538.1	304.1	9,234.0	195.6	9,038.4
Deposits	預金	9,232.1	317.3	8,914.8	136.1	8,778.7
Deposit from individuals	個人預金	7,131.2	225.3	6,905.9	126.4	6,779.5
External liabilities	外部負債	159.0	1.7	157.3	85.8	71.5

(Reference) Includes international operation		(参考) 全店ベース		For six months ended (Billions of yen)		
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Interest-earning assets	資金運用勘定	9,916.2	479.7	9,436.5	324.1	9,112.4
Loans and bills discounted	貸出金	8,246.6	440.2	7,806.4	230.8	7,575.6
Securities	有価証券	1,195.5	82.5	1,113.0	(152.4)	1,265.4
Interest-bearing liabilities	資金調達勘定	9,682.6	329.1	9,353.5	201.6	9,151.9
Deposits	預金	9,333.3	300.5	9,032.8	142.3	8,890.5
External liabilities	外部負債	202.2	43.5	158.7	85.7	73.0

**3.Interest Margins
(Domestics)**
**3 . 利回・利鞘
(国内業務部門)**

【Non-Consolidated】		【単体】		For six months ended (%)		
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Yield on interest-earning assets (A)	資金運用利回 A	1.71	(0.05)	1.76	(0.09)	1.85
Loans and bills discounted	貸出金利回	1.86	(0.08)	1.94	(0.11)	2.05
Securities	有価証券利回	0.98	0.06	0.92	0.06	0.86
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.06	0.03	0.03	(0.03)	0.06
Deposits	預金利回	0.04	0.03	0.01	0.00	0.01
External liabilities	外部負債利回	0.35	(0.04)	0.39	(2.42)	2.81
Expenses ratio	経費率	0.91	0.00	0.91	(0.01)	0.92
Total funding cost (C)	資金調達原価 C	0.96	0.03	0.93	(0.03)	0.96
Yield spread (A)-(B)	資金運用調達利回差 A - B	1.65	(0.08)	1.73	(0.06)	1.79
Interest margin between loans and deposits	預貸金利鞘	0.90	(0.12)	1.02	(0.10)	1.12
Net interest margin (A)-(C)	総資金利鞘 A - C	0.75	(0.08)	0.83	(0.06)	0.89

(Reference) Includes international operation		(参考) 全店ベース		For six months ended (%)		
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Yield on interest-bearing assets	資金運用利回	1.76	(0.02)	1.78	(0.08)	1.86
Loans and bills discounted	貸出金利回	1.86	(0.08)	1.94	(0.11)	2.05
Securities	有価証券利回	1.10	0.07	1.03	0.07	0.96
Yield on interest-bearing liabilities	資金調達利回	0.13	0.06	0.07	0.01	0.06
Deposits	預金利回	0.08	0.04	0.04	0.02	0.02
External liabilities	外部負債利回	0.93	0.53	0.40	(2.37)	2.77
Total funding cost	資金調達原価	1.04	0.07	0.97	(0.01)	0.98
Net interest margin	総資金利鞘	0.72	(0.09)	0.81	(0.07)	0.88

4.Fees and Commissions (Domestics)

4. 役員取引等利益 (国内業務部門)

For six months ended

【Non-Consolidated】		【単体】		(Millions of yen)		
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Fees and commissions-income	役員取引等収益	22,071	167	21,904	2,059	19,845
Deposits and Loans	預金・貸出業務	8,925	(672)	9,597	1,108	8,489
ATM	A T M関連	2,352	(13)	2,365	4	2,361
Account transfer	口座振替	2,241	61	2,180	71	2,109
Syndicated Loan	シ・ローン関連	1,538	(441)	1,979	1,004	975
Remittance	為替業務	5,425	(83)	5,508	(16)	5,524
Securities	証券関連業務	3,731	991	2,740	(401)	3,141
Investment trusts	投資信託関連	3,050	1,050	2,000	63	1,937
Agency business	代理業務	791	(177)	968	(3)	971
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	14	(4)	18	(6)	24
Guarantee business	保証業務	596	81	515	130	385
Others	その他	2,586	30	2,556	1,247	1,309
Annuity insurance	年金保険関連	2,325	152	2,173	1,266	907
Fees and commissions-expenses	役員取引等費用	5,000	887	4,113	(806)	4,919
Fees and commissions-net	役員取引等利益	17,070	(721)	17,791	2,865	14,926

5.Gains and Losses on Investment Securities

5. 有価証券関係損益

Gains and Losses on Bonds (Government Bond, etc)

国債等債券関係損益

For six months ended

【Non-Consolidated】		【単体】		(Millions of yen)		
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Gains (losses) on government bonds and other securities	国債等債券損益 (5勘定戻)	539	2,690	(2,151)	510	(2,661)
Gains on sales	売却益	778	(251)	1,029	(182)	1,211
Gains on redemption	償還益	-	(9)	9	7	2
Losses on sales	売却損	173	(1,656)	1,829	(614)	2,443
Losses on redemption	償還損	-	(1,302)	1,302	(129)	1,431
Losses on devaluation	償却	66	8	58	58	-

(Reference) Gains (losses) on bonds derivatives

(参考) 債券デリバティブ損益

For six months ended

		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Gains(losses)on bond derivatives	債券デリバティブ損益	24	(1,933)	1,957	403	1,554
Gains (losses) on government bonds and other securities + Gains(losses)on bond derivatives	国債等債券損益 (5勘定戻) + 債券デリバティブ損益	563	756	(193)	914	(1,107)

Gains and Losses on Stocks

株式等損益

For six months ended

【Non-Consolidated】		【単体】		(Millions of yen)		
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Gains (losses) on stocks	株式等損益 (3勘定戻)	6,707	6,927	(220)	(10,107)	9,887
Gains on sales	売却益	7,119	6,705	414	(9,756)	10,170
Losses on sales	売却損	-	-	-	(65)	65
Losses on devaluation	償却	412	(223)	635	417	218

(Reference) Outright Sales of Stocks

(参考) 株式の売却状況(取得原価ベース)

(Millions of yen)

		September 30,2006(A)	March 31,2006	September 30,2005	March 31,2005	September 30,2004
Outright sales	株式売却額	4,337	2,757	2,281	11,619	9,673
Balance as of end of (interim) term	期末株式残高	165,100	168,343	160,348	155,166	156,044

6.Gains and Losses on Valuation of Marketable Securities 6. 有価証券の評価損益

Valuation Standards of Investment Securities

有価証券の評価基準

Trading securities	売買目的有価証券	Market Value Method(Valuation differences are appropriated to profits and losses)	時価法(評価差額を損益処理)
Held-to-maturity securities	満期保有目的の債券	Amortized Cost Method	償却原価法
Available-for-sale securities	その他有価証券	Market Value Method (Valuation differences are directly transferred to stockholders' equity, net of income tax)	時価法(評価差額を全部資本直入)
Subsidiary and affiliate stock	子会社株式及び関連会社株式	Cost Method	原価法

Gains and Losses on Valuation

評価損益

【Non-Consolidated】

【単体】

(Millions of yen)

		As of September 30,2006				As of March 31, 2006		
		Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	(817)	292	-	817	(1,109)	28	1,138
Available-for-sale	その他有価証券	83,693	(27,524)	97,213	13,519	111,723	128,495	17,278
	Equity securities 株式	90,944	(31,907)	95,559	4,615	122,851	126,821	3,969
	Debt securities 債券	(5,278)	3,322	265	5,544	(8,600)	186	8,787
	Other securities その他	(1,972)	1,061	1,387	3,360	(3,033)	1,487	4,521
Total	合計	82,876	(27,231)	97,213	14,337	110,107	128,524	18,416
	Equity securities 株式	90,944	(31,907)	95,559	4,615	122,851	126,821	3,969
	Debt securities 債券	(6,096)	3,614	265	6,361	(9,710)	215	9,925
	Other securities その他	(1,972)	1,061	1,387	3,360	(3,033)	1,487	4,521

(注) 「その他有価証券」については、時価評価しておりますので、上記の表上は貸借対照表価額と取得価額との差額を計上しております。
 Note: Since Available-for-sale securities are stated at market value, the differences between balance sheet amount and cost of purchase are presented in the above table.

【Consolidated】

【連結】

(Millions of yen)

		As of September 30,2006				As of March 31, 2006		
		Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	(817)	292	-	817	(1,109)	28	1,138
Available-for-sale	その他有価証券	84,169	(27,554)	97,689	13,519	111,723	129,002	17,278
	Equity securities 株式	91,420	(31,937)	96,035	4,615	123,357	127,327	3,969
	Debt securities 債券	(5,278)	3,322	265	5,544	(8,600)	186	8,787
	Other securities その他	(1,972)	1,061	1,387	3,360	(3,033)	1,487	4,521
Total	合計	83,352	(27,262)	97,689	14,337	110,614	129,030	18,416
	Equity securities 株式	91,420	(31,937)	96,035	4,615	123,357	127,327	3,969
	Debt securities 債券	(6,096)	3,614	265	6,361	(9,710)	215	9,925
	Other securities その他	(1,972)	1,061	1,387	3,360	(3,033)	1,487	4,521

(注) 「その他有価証券」については、時価評価しておりますので、上記の表上は連結貸借対照表価額と取得価額との差額を計上しております。
 Note: Since Available-for-sale securities are stated at market value, the differences between consolidated balance sheet amount and cost of purchase are presented in the above table.

(Reference) The carrying values of debt securities with specific maturities by contractual maturities for securities classified as available-for-sale and held-to-maturity.

(参考) その他有価証券のうち満期があるもの及び満期保有目的の債券の償還予定額

【Non-Consolidated】

【単体】

(Millions of yen)

		As of september 30, 2006				As of March 31, 2006			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	320,525	421,262	139,368	83,749	337,887	413,148	147,103	95,395
	Japanese national government bonds 国債	235,591	176,813	74,927	45,703	244,142	156,067	83,875	54,289
	Japanese local government bonds 地方債	26,071	7,770	30,497	6,997	28,486	13,409	30,233	6,997
	Japanese corporate bonds 社債	58,863	236,678	33,943	31,048	65,257	243,671	32,994	34,109
Others	その他	17,985	43,485	797	310,593	13,425	55,588	590	304,300
Total	合計	338,511	464,748	140,166	394,342	351,313	468,737	147,694	399,696

【Consolidated】

【連結】

(Millions of yen)

		As of september 30, 2006				As of March 31, 2006			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	320,569	421,292	139,368	83,749	337,887	413,230	147,103	95,395
	Japanese national government bonds 国債	235,591	176,813	74,927	45,703	244,142	156,067	83,875	54,289
	Japanese local government bonds 地方債	26,071	7,770	30,497	6,997	28,486	13,409	30,233	6,997
	Japanese corporate bonds 社債	58,907	236,708	33,943	31,048	65,257	243,753	32,994	34,109
Others	その他	17,985	43,485	797	310,593	13,425	55,588	590	304,571
Total	合計	338,554	464,777	140,166	394,342	351,313	468,818	147,694	399,967

7. Expenses and Employees

7. 経営合理化の状況

Expenses 【Non-Consolidated】		経費の推移 【単体】		For six months ended (Millions of yen)		
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Personnel	人件費	15,539	646	14,893	165	14,728
Facilities	物件費	25,345	622	24,723	238	24,485
Taxes	税金	3,203	82	3,121	(58)	3,179
Expenses	経費	44,088	1,350	42,738	345	42,393

(Reference)		(参考)		(%)		
OHR		OHR				
		43.1	1.0	42.1	0.6	41.5

Operating Expenses 【Non-Consolidated】		営業経費の内訳 【単体】		For six months ended (Millions of yen)		
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Salaries and allowance	給料・手当	13,399	691	12,708	435	12,273
Retirement allowance cost	退職給付費用	1,577	139	1,438	622	816
Welfare	福利厚生費	153	15	138	1	137
Depreciation	減価償却費	4,437	95	4,342	170	4,172
Rent of premises and equipment	土地建物機械賃借料	2,695	2	2,693	(122)	2,815
Repairing expenses	営繕費	209	32	177	52	125
Stationery and supplies	消耗品費	609	74	535	(59)	594
Utilities	給水光熱費	641	3	638	(40)	678
Allowance for business trips	旅費	72	4	68	17	51
Communication expenses	通信費	577	40	537	(25)	562
Advertisement	広告宣伝費	363	(10)	373	38	335
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	245	9	236	17	219
Taxes	租税公課	3,203	82	3,121	(58)	3,179
Others	その他	17,290	444	16,846	50	16,796
Operating expenses	営業経費	45,476	1,619	43,857	1,099	42,758

Employees and Officers 【Non-Consolidated】		人員の推移 【単体】		(Number of people)		
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Total employees	総人員	3,602	184	146	3,418	3,456
Actual employees	実働人員	3,115	216	186	2,899	2,929
Directors and auditors	役員	11	1	0	10	11
Executive officers	執行役員	11	2	1	9	10

Branches 【Domestic Branch】 【Non-Consolidated】		店舗等の推移 【国内店舗数の推移】 【単体】		(Number of branches)		
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Full-banking branches	フルバンキング店舗	63	1	3	62	60
Functionally specialized outlets	機能特化店舗	132	1	1	131	131
Sub-branches	うち出張所	8	0	(14)	8	22
Total	店舗数	195	2	4	193	191
ATM locations	無人店舗数	375	7	15	368	360
Housing Loan Centers	住宅ローンセンター	28	0	0	28	28

【Overseas】 【Non-Consolidated】		【海外拠点数の推移】 【単体】		(Number of branches)		
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Branches	支店	0	0	0	0	0
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	0	0	4	4
Total	拠点数	4	0	0	4	4
Subsidiaries	現地法人	0	0	0	0	0

8. Net Business Profit

8 . 業務純益

For six months ended

【Non-Consolidated】

【単体】

(Millions of yen)

		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Net business profit (before transfer to general allowance for possible loan losses)	業務純益（一般貸引繰入前）	58,115	(504)	58,619	(897)	59,516
As per employee (in thousands of yen)	職員一人当たり（千円）	19,326	(1,045)	20,371	(208)	20,579
Net business profit	業務純益	58,395	(224)	58,619	(3,191)	61,810
As per employee (in thousands of yen)	職員一人当たり（千円）	19,419	(952)	20,371	(1,002)	21,373

(注) 「職員一人当たり利益」において、職員数は実働人員（出向者を除くベース）の平残を使用して算出しております。

(Note) The amount of "as per employee" is calculated on the basis of the average of actual number of employees (excluding transferees).

9.Return on Equity

9 . ROE

For six months ended

【Non-Consolidated】

【単体】

(%)

		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Net business profit (before transfer to general allowance for possible loan losses) per stockholders' equity (excluding preferred stock-net-treasury stock)	業務純益（一般貸引繰入前）ベース	17.12	(2.09)	19.21	(4.20)	23.41
Net interim income per stockholders' equity (excluding preferred stock-net-treasury stock)	中間純利益ベース	9.22	(0.16)	9.38	(1.02)	10.40

10.Return on Assets

10 . ROA

For six months ended

【Non-Consolidated】

【単体】

(%)

		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Net business profit (before transfer to general allowance for possible loan losses) per average total assets	業務純益（一般貸引繰入前）ベース	1.11	(0.05)	1.16	(0.05)	1.21
Net interim income per average total assets	中間純利益ベース	0.60	0.03	0.57	0.04	0.53

11 . Retirement Allowance

11 . 退職給付関連

Projected benefit obligation

退職給付債務残高

【Non-Consolidated】

【単体】

(Millions of yen)

		As of September 30,2006(A)	(A)-(B)	As of September 30,2005(B)	(B)-(C)	As of September 30,2004(C)
Projected benefit obligation	退職給付債務（期首）	74,249	1,340	72,909	4,931	67,978
(Discount rate)	(割引率)	2.0%	0.0%	2.0%	(0.5%)	2.5%
Fair value of plan assets(beginning of term)	年金資産（期首）	79,169	15,234	63,935	2,073	61,862
Prepaid pension cost(beginning of term)	前払年金費用（期首）	(28,545)	326	(28,871)	(2,493)	(26,378)
Unrecognized prior service cost(beginning of term)	未認識過去勤務債務（期首）	-	766	(766)	3,068	(3,834)
Unrecognized actuarial loss(beginning of term)	未認識数理計算上の差異（期首）	23,624	(14,987)	38,611	2,282	36,329

【Consolidated】

【連結】

(Millions of yen)

		As of September 30,2006(A)	(A)-(B)	As of September 30,2005(B)	(B)-(C)	September 30,2004(C)
Projected benefit obligation(beginning of term)	退職給付債務（期首）	74,417	1,361	73,056	4,953	68,103

For six months ended

Retirement Benefit Costs 【Non-Consolidated】		退職給付費用 【単体】		(Millions of yen)		
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Retirement benefit costs	退職給付費用	1,577	139	1,438	839	599
Service cost	勤務費用	546	(17)	563	(32)	595
Interest cost	利息費用	742	13	729	(119)	848
Expected return on plan assets	期待運用収益	(1,103)	(168)	(935)	(55)	(880)
Amortization of prior service cost	過去勤務債務の費用処理額	-	766	(766)	767	(1,533)
Recognized actuarial loss	数理計算上の差異の費用処理額	1,204	(393)	1,597	171	1,426
Other retirement cost	その他	187	(63)	250	108	142

For six months ended

【Consolidated】		【連結】		(Millions of yen)		
		September 30,2006(A)	(A)-(B)	September 30,2005(B)	(B)-(C)	September 30,2004(C)
Retirement benefit costs	退職給付費用	1,600	145	1,455	837	618

12. Deferred Tax Assets

12. 繰延税金資産

Tax effects of the items comprising net deferred tax assets and liabilities 繰延税金資産・負債の主な発生原因別内訳

【Non-Consolidated】		【単体】		(Billions of yen)		
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of March 31,2005(C)
Allowance for possible loan losses	貸倒引当金	36.1	(2.3)	(22.6)	38.4	58.7
Write-down of securities	有価証券償却	5.2	0.1	0.2	5.1	5.0
Others	その他	10.8	0.4	0.7	10.4	10.1
Subtotal deferred tax assets (A)	繰延税金資産小計 A	52.2	(1.8)	(21.8)	54.0	74.0
Valuation allowance (B)	評価性引当額 B	(5.8)	0.0	(2.8)	(5.8)	(3.0)
Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	46.3	(1.9)	(24.7)	48.2	71.0
Net unrealized gain on available-for-sale securities	その他有価証券評価差額金	34.0	(11.1)	16.2	45.1	17.8
Gains on contribution of the employee's retirement benefit trust	退職給付信託設定益	7.4	0.0	0.3	7.4	7.1
Others	その他	3.1	0.0	(0.5)	3.1	3.6
Total deferred tax liabilities (D)	繰延税金負債合計 D	44.6	(11.1)	16.1	55.7	28.5
Net deferred tax assets(liabilities) (C-D)	繰延税金資産(純額)の計上額 (C-D) (は繰延税金負債(純額))	1.7	9.1	(40.8)	(7.4)	42.5
Net deferred tax assets excluding net deferred tax liabilities (assets) relating to unrealized gain on available-for-sale	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	35.6	(2.1)	(24.7)	37.7	60.3

【Consolidated】		【連結】		(Billions of yen)		
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of March 31,2005(C)
Net deferred tax assets (liabilities)	繰延税金資産(純額)の計上額 (は繰延税金負債(純額))	6.8	8.6	(41.9)	(1.8)	48.7
Net deferred tax assets excluding net deferred tax liabilities (assets) relating to unrealized gain on available-for-sale	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	40.9	(2.6)	(25.7)	43.5	66.6

【参考】

当行は、「繰延税金資産の回収可能性の判断に関する監査上の取扱い(日本公認会計士協会監査委員会報告第66号)」第5項第1号における「例示区分」(業績は安定しているが、期末における将来減算一時差異を十分に上回るほどの課税所得がない会社等)に該当しております。

[Reference]

The Bank falls under "Illustrated Segment" (performance is stable but without taxable income that exceeds the temporary difference in future subtraction at the end of term) under paragraph 5, item 1 of "Auditing Treatment concerning Determination of Recoverability of Deferred Tax Assets (Japanese Institute of Certified Public Accountants, Audit Committee Report, No. 66)."

13.Capital Adequacy Ratio (Domestic Standards)

13.自己資本比率(国内基準)

【Consolidated】

【連結】

(Billions of yen)

		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
(1)Capital adequacy ratio	(1)自己資本比率 (5)÷(6)	10.45 %	(0.55) %	(0.48) %	11.00 %	10.93 %
Tier 1 capital ratio	Tier 1比率(2)÷(6)	9.09 %	(0.08) %	0.36 %	9.17 %	8.73 %
(2)Tier 1 capital [Reference] Amount equal to the deferred tax assets included in Tier 1 capital	(2) Tier 1 〔参考 Tire 1に含まれる繰延税金資産相 当額〕	633.2 [40.9]	21.0 [(2.6)]	78.0 [(16.8)]	612.2 [43.5]	555.2 [57.7]
Common stock	資本金	215.3	0.2	0.4	215.1	214.9
Capital surplus	資本剰余金	176.9	0.2	0.4	176.7	176.5
Retained earnings	利益剰余金	208.5	31.3	47.1	177.2	161.4
Treasury stock	自己株式	(6.5)	(6.1)	(5.9)	(0.4)	(0.6)
Distributed income (estimated)	社外流出予定額	(5.1)	-	-	-	-
Minority interests of affiliate companies	連結子会社の少数株主持分	44.7	0.4	40.8	44.3	3.9
Preferred securities issued by overseas SPCs	証券のうち海外特別目的会社の発行する優先出資	40.0	-	40.0	40.0	-
Others	その他	(0.7)	0.1	0.2	(0.8)	(0.9)
(3)Tier 2 capital	(3)Tier 2	99.1	(24.9)	(42.1)	124.0	141.2
General allowance for possible loan losses	一般貸倒引当金	20.3	0.1	(1.3)	20.2	21.6
The amount of land revaluation surplus qualified as capital	自己資本に計上された土地再評 価差額	24.8	0.0	0.2	24.8	24.6
Subordinated loans ,etc	負債性資本調達手段等	54.0	(25.0)	(41.0)	79.0	95.0
(4)Deductions	(4)控除項目	4.4	3.0	3.2	1.4	1.2
(5)Capital(2)+(3)-(4)	(5)自己資本(2)+(3)-(4)	727.9	(7.0)	32.7	734.9	695.2
(6)Risk-weighted Assets	(6)リスクアセット	6,959.6	283.3	603.7	6,676.3	6,355.9
Of which, on balanced	うちオンバランス	6,673.1	264.8	558.6	6,408.3	6,114.5
Of which, off balanced	うちオフバランス	286.4	18.5	45.0	267.9	241.4

【Non-Consolidated】

【単体】

(Billions of yen)

		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
(1)Capital adequacy ratio	(1)自己資本比率 (5)÷(6)	10.42 %	(0.52) %	(0.47) %	10.94 %	10.89 %
Tier 1 capital ratio	Tier 1比率(2)÷(6)	9.08 %	(0.09) %	0.34 %	9.17 %	8.74 %
(2)Tier 1 capital [Reference] Amount equal to the deferred tax assets included in Tier 1 capital	(2) Tier 1 〔参考 Tire 1に含まれる繰延税金資産相 当額〕	629.8 [35.6]	20.5 [(2.1)]	76.9 [(15.8)]	609.3 [37.7]	552.9 [51.4]
Common stock	資本金	215.3	0.2	0.4	215.1	214.9
Capital surplus	資本準備金	176.9	0.2	0.4	176.7	176.5
Other capital surplus	その他資本剰余金	0.0	0.0	0.0	0.0	0.0
Earned surplus reserve	利益準備金	38.3	0.0	0.0	38.3	38.3
Appropriated retained earnings	任意積立金	-	-	-	119.6	91.6
Unappropriated, retained earnings to be carried forward	次期繰越利益	-	-	-	19.7	32.0
Other retained earnings	その他利益剰余金	170.7	-	-	-	-
Treasury stock	自己株式	(6.5)	(6.1)	(5.9)	(0.4)	(0.6)
Distributed income (estimated)	社外流出予定額	(5.1)	-	-	-	-
Others	その他	40.2	0.2	40.2	40.0	(0.0)
(3)Tier 2 capital	(3)Tier 2	93.6	(25.3)	(42.7)	118.9	136.3
General allowance for possible loan losses	一般貸倒引当金	14.7	(0.3)	(2.0)	15.0	16.7
The amount of land revaluation surplus qualified as capital	自己資本に計上された土地再評 価差額	24.8	0.0	0.2	24.8	24.6
Subordinated loans ,etc	負債性資本調達手段等	54.0	(25.0)	(41.0)	79.0	95.0
(4)Deductions	(4)控除項目	0.8	0.0	0.0	0.8	0.8
(5)Capital(2)+(3)-(4)	(5)自己資本(2)+(3)-(4)	722.6	(4.8)	34.2	727.4	688.4
(6)Risk-weighted Assets	(6)リスクアセット	6,932.1	288.2	610.8	6,643.9	6,321.3
Of which, on balanced	うちオンバランス	6,673.7	268.0	561.7	6,405.7	6,112.0
Of which, off balanced	うちオフバランス	258.4	20.3	49.2	238.1	209.2

E . LOANS AND OTHER ASSETS INFORMATION

E . 貸出金等の状況

1.Risk Managed Loan Information

1 . リスク管理債権の状況

【Non-Consolidated】

【単体】

(Millions of yen)

Risk managed loans	リスク管理債権	As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Loans to customers in bankruptcy	破綻先債権額	4,198	771	(351)	3,427	4,549
Past due loans	延滞債権額	157,865	(4,259)	(10,154)	162,124	168,019
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	5,206	829	(5,142)	4,377	10,348
Restructured loans	貸出条件緩和債権額	43,932	(69)	3,519	44,001	40,413
Total	合計	211,202	(2,729)	(12,128)	213,931	223,330
(Amount of partial direct write-off)	(部分直接償却額)	75,069	3,610	(28,901)	71,459	103,970
Loans and bills discounted	貸出金残高(未残)	8,133,184	8,455	282,634	8,124,729	7,850,550

(注) リスク管理債権額は、部分直接償却実施後の金額で表示しております。

The amounts are presented after partial direct write-off.

(注) 未収利息不計上の基準は、自己査定に基づく債務者区分により行っております。

The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

【Non-Consolidated】

【単体】

(%)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Loans to customers in bankruptcy	破綻先債権額	0.0	0.0	0.0	0.0	0.0
Past due loans	延滞債権額	1.9	0.0	(0.2)	1.9	2.1
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	(0.1)	0.0	0.1
Restructured loans	貸出条件緩和債権額	0.5	0.0	0.0	0.5	0.5
Total	合計	2.5	(0.1)	(0.3)	2.6	2.8

【Consolidated】

【連結】

(Millions of yen)

Risk managed loans	リスク管理債権	As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Loans to customers in bankruptcy	破綻先債権額	4,198	573	(351)	3,625	4,549
Past due loans	延滞債権額	155,235	(3,309)	(5,400)	158,544	160,635
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	5,206	829	(5,260)	4,377	10,466
Restructured loans	貸出条件緩和債権額	44,597	(212)	180	44,809	44,417
Total	合計	209,237	(2,120)	(10,831)	211,357	220,068
(Amount of partial direct write-off)	(部分直接償却額)	84,884	3,618	(29,825)	81,266	114,709
Loans and bills discounted	貸出金残高(未残)	8,133,609	8,302	283,069	8,125,307	7,850,540

(注) リスク管理債権額は、部分直接償却実施後の金額で表示しております。

The amount of Risk-managed loan are presented after partial direct write-off.

(注) 未収利息不計上の基準は、自己査定に基づく債務者区分により行っております。

The standard of accrued interest for non-performing loan are based on borrowers classification under the self-assessment guide lines.

【Consolidated】

【連結】

(%)

Percentage against total loans and bills discounted	貸出残高比率	As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Loans to customers in bankruptcy	破綻先債権額	0.0	0.0	0.0	0.0	0.0
Past due loans	延滞債権額	1.9	0.0	(0.1)	1.9	2.0
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	(0.1)	0.0	0.1
Restructured loans	貸出条件緩和債権額	0.5	0.0	0.0	0.5	0.5
Total	合計	2.5	(0.1)	(0.3)	2.6	2.8

2.Allowance for Possible Loan Losses

2 . 貸倒引当金の状況

【Non-Consolidated】		【単体】		(Millions of yen)		
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Allowance for possible loan losses	貸倒引当金	49,740	(4,946)	(4,183)	54,686	53,923
General allowance for possible loan losses	一般貸倒引当金	14,797	(281)	(1,959)	15,078	16,756
Specific allowance for possible loan losses	個別貸倒引当金	34,942	(4,666)	(2,224)	39,608	37,166
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】		【連結】		(Millions of yen)		
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Allowance for possible loan losses	貸倒引当金	57,266	(4,928)	(3,942)	62,194	61,208
General allowance for possible loan losses	一般貸倒引当金	20,331	121	(1,333)	20,210	21,664
Specific allowance for possible loan losses	個別貸倒引当金	36,935	(5,049)	(2,609)	41,984	39,544
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

3.Percentage of Allowance to Total Risk Managed Loans

3 . リスク管理債権に対する引当率

【Non-Consolidated】		【単体】		(%)		
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Specific Allowance for possible Loan Losses	個別貸倒引当金					
Before partial direct write-off	部分直接償却前	39.6	(0.7)	(4.6)	40.3	44.2
After partial direct write-off	部分直接償却後	16.5	(2.0)	(0.1)	18.5	16.6
Allowance for possible loan losses	貸倒引当金					
Before partial direct write-off	部分直接償却前	44.8	(0.8)	(4.5)	45.6	49.3
After partial direct write-off	部分直接償却後	23.5	(2.0)	(0.6)	25.5	24.1

【Consolidated】		【連結】		(%)		
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Specific allowance for possible loan losses	個別貸倒引当金					
Before partial direct write-off	部分直接償却前	42.6	(0.8)	(4.5)	43.4	47.1
After partial direct write-off	部分直接償却後	17.6	(2.2)	(0.3)	19.8	17.9
Allowance for possible loan losses	貸倒引当金					
Before partial direct write-off	部分直接償却前	49.5	(0.9)	(4.1)	50.4	53.6
After partial direct write-off	部分直接償却後	27.3	(2.1)	(0.5)	29.4	27.8

4.Claims disclosed under the Financial Reconstruction Law

4.金融再生法開示債権

【Non-Consolidated】		【単体】			(Millions of Yen)	
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	22,510	(1,942)	(4,871)	24,452	27,381
Doubtful claims	危険債権	140,746	(1,470)	(5,655)	142,216	146,401
Claims in need of special caution	要管理債権	49,139	760	(1,622)	48,379	50,761
Sub-total	A 要管理債権以下 計 A	212,395	(2,653)	(12,150)	215,048	224,545
Claims in need of caution (excluding loan in need of special caution)	要管理債権以外の要注意先債権	763,406	167,474	149,605	595,932	613,801
Claims to normal borrowers (excluding in need of caution)	正常先債権	7,290,301	(161,542)	135,820	7,451,843	7,154,481
Sub-total	正常債権 計	8,053,708	5,933	285,425	8,047,775	7,768,283
Total	B 合計 B	8,266,104	3,280	273,276	8,262,824	7,992,828
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	110,913	(1,520)	(18,836)	112,433	129,749
Percentage of claims in need of special caution or below	A / B (%) 要管理債権以下の割合 A / B (%)	2.5	(0.1)	(0.3)	2.6	2.8

【Consolidated】		【連結】			(Millions of Yen)	
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	26,279	(2,614)	(5,518)	28,893	31,797
Doubtful claims	危険債権	134,474	(7)	(541)	134,481	135,015
Claims in need of special caution	要管理債権	49,804	617	(5,079)	49,187	54,883
Sub-total	C 要管理債権以下 計 C	210,558	(2,003)	(11,139)	212,561	221,697
Claims in need of caution (excluding loan in need of special caution)	要管理債権以外の要注意先債権	768,854	165,897	148,017	602,957	620,837
Claims to normal borrowers (excluding in need of caution)	正常先債権	7,343,127	(164,270)	129,404	7,507,397	7,213,723
Sub-total	正常債権 計	8,111,982	1,627	277,422	8,110,355	7,834,560
Total	D 合計 D	8,322,540	(377)	266,282	8,322,917	8,056,258
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	112,802	(1,814)	(22,181)	114,616	134,983
Percentage of claims in need of special caution or below	C / D (%) 要管理債権以下の割合 C / D (%)	2.5	0.0	(0.2)	2.5	2.7

5.Coverage Ratio of Claims disclosed under the Financial Reconstruction Law

5.金融再生法開示債権の保全状況

【Non-Consolidated】		【単体】			(Millions of Yen)	
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Coverage amount	A 保金額 A	167,943	(2,265)	(16,889)	170,208	184,832
Allowance for possible loan losses	貸倒引当金	40,122	(5,050)	(4,669)	45,172	44,791
Collateral and guarantees	担保保証等	127,821	2,786	(12,219)	125,035	140,040
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution	B 破産更正債権及びこれらに準ずる債権、危険債権、要管理先債権 計 B	274,170	(4,932)	(29,362)	279,102	303,532
Coverage ratio(%)	A / B (%) 保全率 (%)	61.25	0.27	0.36	60.98	60.89

(Reference) Coverage Ratio of claims of borrowers classification		(参考) 債務者毎の保全率推移			(Millions of Yen)	
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	22,510	(1,942)	(4,871)	24,452	27,381
Allowance for possible loan losses	貸倒引当金	2,964	(665)	(838)	3,629	3,802
Collateral and guarantees	担保保証等	19,545	(1,278)	(4,034)	20,823	23,579
Coverage ratio(%)	保全率 (%)	100.00	0.00	0.00	100.00	100.00
Doubtful claims	危険債権	140,746	(1,470)	(5,655)	142,216	146,401
Allowance for possible loan losses	貸倒引当金	31,730	(4,082)	(1,501)	35,812	33,231
Collateral and guarantees	担保保証等	82,090	4,454	(4,246)	77,636	86,336
Coverage ratio(%)	保全率 (%)	80.86	1.09	(0.81)	79.77	81.67
Claims in need of special caution based on borrowers classification under the self-assessment	要管理先債権	110,913	(1,520)	(18,836)	112,433	129,749
Allowance for possible loan losses	貸倒引当金	5,427	(304)	(2,331)	5,731	7,758
Collateral and guarantees	担保保証等	26,185	(390)	(3,939)	26,575	30,124
Coverage ratio(%)	保全率 (%)	28.50	(0.23)	(0.69)	28.73	29.19

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of September 30,2006) 引当率・保全率 (18年9月末)

【Non-consolidated】		【単体】	Categories 分類				(Billions of yen)		
Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	No Categorization 非分類	Category 分類	Category 分類	Category 分類	Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
Legal bankruptcy 破綻先 4.3 (0.7)	Virtual bankruptcy 実質破綻先 18.1 (2.7)	Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 22.5 (1.9)	Covered by Allowance, collaterals and guarantees 引当金・担保・保証等による保全部分		Entirely reserved 全額引当	Entirely reserved, or direct write-off 全額償却引当	2.9	100%	100%
			9.0 (1.3)	13.4 (0.6)	0.0 (0.0)	0.0 (0.0)			
Possible bankruptcy 破綻懸念先 140.7 (1.5)		Doubtful 危険債権 140.7 (1.5)	Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分		Partially reserved 必要額を引当	[]: Credit exposures under each category before reserve []内の計数は引当前の分類額	31.7	54.09%	80.86%
	55.1 (0.8) [23.3]		58.7 (0.2) [58.7]	26.9 (2.0) [58.6]					
In need of caution 要管理先 110.9 (1.5)	Other than in need of special caution 要管理先以外の要注意先 701.6 (169.8)	In need of special caution 要管理債権 49.1 (0.8)	Covered by collateral (担保) 26.1 Non-covered (信用) 84.7		[]: Credit exposures under each category before reserve []内の計数は引当前の分類額	5.4	6.40%	28.50%	
			4.5 (2.6)	106.3 (1.0)					
Normal 正常先 7,290.3 (161.5)		8,053.7 (6.0)				4.6	0.06%		
Total 合計 8,266.1 (3.3) 100.0%		Total 合計 8,266.1 (3.3)	No Categorization 非分類 7,570.0 (144.7) 91.6%	Category 分類 669.1 (150.0) 8.1%	Category 分類 26.9 (2.1) 0.3%	Category 分類 0.0 (0.0) 0.0%	Total 合計 49.4	Total coverage ratio 61.25%	

() : Amount of increase compared with that of March 31,2006
 () : Amount of decrease compared with that of March 31,2006
 () 内の計数は18年3月末比増減額を表示しております。

EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS (As of September 30,2006)

資産内容の開示における各種基準の比較(18年9月末)

(Billions of yen)

【Non-consolidated】【単体】

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分 (Credit exposures) (対象：総与信)		Claims disclosed under the Financial Revitalization law 金融再生法に基づく開示債権 (Credit exposures) (対象：総与信)		Risk-managed loans under the Banking law リスク管理債権 (Loans and bills discounted) (対象：貸出金)	
		(Loans and bills discounted only) (うち貸出金)			
Legal bankruptcy 破綻先 4.3		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 22.5	21.6	4.1	Loans to customers in bankruptcy 破綻先債権 4.1
Virtual bankruptcy 実質破綻先 18.1				17.4	Past due loans 延滞債権 157.8
Possible bankruptcy 破綻懸念先 140.7		Doubtful 危険債権 140.7		140.4	
In need of caution 要注意先 812.5	In need of special caution 要管理先 110.9	In need of special caution 要管理債権 49.1 ()	49.1	5.2	Accruing loans contractually past due 3 months or more 3か月以上延滞債権 5.2
	Other than in need of special caution 要管理先以外の要注意先 701.6			43.9	Restructured loans 条件緩和債権 43.9
Normal 正常先 7,290.3		Sub total 小計 212.3	Sub total 小計 211.2		Total 合計 211.2
		Normal 正常債権 8,053.7		7,921.9	() 要管理債権は貸出金のみ () Loans and bills discounted only

Total 合計 8,266.1

Total 合計 8,266.1	Total 合計 8,133.1
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6 Off-Balanced Credits

6 . オフバランス化の状況

【Non-Consolidated】

The amounts of doubtful claims or below, under the Financial Reconstruction Law

【単体】

危険債権以下（金融再生法基準）の債権残高

(Billions of Yen)

		As of September 30,2006	April 1,2006 - September 30,2006			As of March 31,2006
			(A-B)	Increase (A)	Amount off-balanced (B)	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	22.5	(1.9)	4.7	6.7	24.4
Doubtful claims	危険債権	140.7	(1.5)	28.1	29.6	142.2
For the six months ended September 30,2006	1 8 年上期	163.2	(3.4)	32.9	36.3	166.6

(Billions of Yen)

		As of March 31,2006	April 1,2005 - March 31,2006 (A-B)			As of March 31,2005
			(A-B)	Increase (A)	Amount off-balanced (B)	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	24.4	(3.9)	6.0	9.8	28.3
Doubtful claims	危険債権	142.2	(40.6)	30.8	71.5	182.8
For the year ended March 31,2006	1 7 年度	166.6	(44.5)	36.8	81.4	211.1

(Billions of Yen)

		As of March 31,2005	April 1,2004 - March 31,2005 (A-B)			As of March 31,2004
			(A-B)	Increase (A)	Amount off-balanced (B)	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	28.3	(15.5)	8.4	23.9	43.8
Doubtful claims	危険債権	182.8	(24.0)	59.2	83.1	206.8
For the year ended March 31,2005	1 6 年度	211.1	(39.5)	67.6	107.1	250.6

Progress of Off-balancing

オフバランス化の実績

For six months ended

(Billions of Yen)

		September 30,2006	March 31,2006	March 31,2005
Final disposal of Non-performing Loan by Liquidation	清算型処理	0.6	6.1	0.1
Final disposal of Non-performing Loan by restructuring	再建型処理	0.0	2.5	8.9
Improvement in debtors' business performance due to restructuring	再建型処理に伴う業況改善	-	11.7	-
Securitization	債権流動化	20.1	66.0	34.2
Direct write-offs	直接償却	(0.4)	(46.9)	15.8
Other	その他	16.0	41.8	47.9
Collection / repayment, etc	回収・返済等	13.5	28.1	27.9
Improvement in Debtors' business performance	業況改善	2.4	13.6	19.9
Total	合計	36.3	81.4	107.1

7.The States of Bankruptcy due to Classification of Loan Categories

7. 格付別倒産状況

【Non-Consolidated】

【単体】

For six months ended

Internal rating 1year before bankruptcy

倒産1年前の行内格付

(Number of bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30,2006		September 30,2005		September 30,2004	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category 1~	I ~	0	-	0	-	0	-
Category		0	-	0	-	1	0.9
Category		1	0.1	0	-	0	-
Category		0	-	0	-	1	0.1
Category		7	2.2	3	0.6	0	-
Category		3	1.1	10	0.9	6	2.4
Category		0	-	1	0.1	0	-
Category		5	1.9	5	0.8	3	1.3
Category		1	0.4	1	0.0	4	3.8
No rating	格付なし	1	0.1	0	-	0	-

For six months ended

Internal rating half a year before bankruptcy

倒産半期前の行内格付

(Number of bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30,2006		September 30,2005		September 30,2004	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category 1~	I ~	0	-	0	-	0	-
Category		0	-	0	-	1	0.9
Category		1	0.1	0	-	0	-
Category		1	0.2	0	-	1	0.1
Category		3	1.2	3	0.6	0	-
Category		4	1.5	11	1.1	5	1.1
Category		0	-	0	-	0	-
Category		6	2.3	4	0.7	1	0.7
Category		2	0.5	2	0.1	7	5.6
No rating	格付なし	1	0.1	0	-	0	-

(注) 1. 小口の与信(与信額 5 0 百万円未満)は除いております。

(Note 1) Bankruptcies with credit amount less than 50 million yen are excluded.

(注) 2. 金額は与信ベースであります。

(Note 2) The amounts are credit exposures.

8. Loan Portfolio

8. 業種別貸出状況等

Classification of loans by type of industry		業種別貸出金				
【Non-Consolidated】		【単体】 (Millions of yen)				
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	8,133,184	8,455	282,634	8,124,729	7,850,550
Manufacturing	製造業	900,935	61,894	84,637	839,041	816,298
Agriculture	農業	6,939	(172)	(270)	7,111	7,209
Forestry	林業	78	(6)	(8)	84	86
Fishery	漁業	5,863	(586)	2,113	6,449	3,750
Mining	鉱業	3,288	(214)	(747)	3,502	4,035
Construction	建設業	293,869	(17,326)	(803)	311,195	294,672
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	12,295	1,322	945	10,973	11,350
IT and telecommunication	情報通信業	62,343	10,173	22,163	52,170	40,180
Transportation	運輸業	349,548	(5,791)	7,979	355,339	341,569
Wholesale and retail	卸売・小売業	679,341	29,138	45,735	650,203	633,606
Finance and insurance	金融・保険業	368,082	(11,918)	(32,687)	380,000	400,769
Real estate	不動産業	1,079,880	46,880	87,770	1,033,000	992,110
Services	各種サービス業	905,364	53,267	53,969	852,097	851,395
Local governments	地方公共団体	82,490	(9,317)	(3,451)	91,807	85,941
Others	その他	3,382,865	(148,889)	15,287	3,531,754	3,367,578

Classification of Risk Managed Loans by type of industry		業種別リスク管理債権				
【Non-Consolidated】		【単体】 (Millions of yen)				
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	211,202	(2,729)	(12,128)	213,931	223,330
Manufacturing	製造業	27,143	3,560	4,407	23,583	22,736
Agriculture	農業	470	17	(28)	453	498
Forestry	林業	48	(3)	(3)	51	51
Fishery	漁業	21	(55)	(357)	76	378
Mining	鉱業	-	-	(10)	-	10
Construction	建設業	20,655	(4,583)	2,843	25,238	17,812
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-
IT and telecommunication	情報通信業	1,758	926	1,266	832	492
Transportation	運輸業	2,897	(108)	986	3,005	1,911
Wholesale and retail	卸売・小売業	23,587	183	611	23,404	22,976
Finance and insurance	金融・保険業	12,794	(1,052)	(2,200)	13,846	14,994
Real estate	不動産業	51,171	(5,040)	(11,045)	56,211	62,216
Services	各種サービス業	25,373	(681)	(5,346)	26,054	30,719
Local governments	地方公共団体	-	-	-	-	-
Others	その他	45,280	4,108	(3,253)	41,172	48,533

Classification of credits disclosed under the Financial Reconstruction Law by type of industry		業種別金融再生法開示債権				
【Non-Consolidated】		【単体】 (Millions of yen)				
		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Domestic loans (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	212,395	(2,653)	(12,150)	215,048	224,545
Manufacturing	製造業	27,175	3,545	4,393	23,630	22,782
Agriculture	農業	470	17	(29)	453	499
Forestry	林業	48	(3)	(3)	51	51
Fishery	漁業	25	(51)	(353)	76	378
Mining	鉱業	-	-	(10)	-	10
Construction	建設業	20,820	(4,565)	2,853	25,385	17,967
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-
IT and telecommunication	情報通信業	1,759	927	1,267	832	492
Transportation	運輸業	2,933	(73)	1,022	3,006	1,911
Wholesale and retail	卸売・小売業	23,941	345	779	23,596	23,162
Finance and insurance	金融・保険業	12,946	(1,022)	(2,203)	13,968	15,149
Real estate	不動産業	51,238	(5,066)	(11,111)	56,304	62,349
Services	各種サービス業	25,528	(659)	(5,331)	26,187	30,859
Local governments	地方公共団体	-	-	-	-	-
Others	その他	45,508	3,953	(3,423)	41,555	48,931

(注) 要管理債権以下の債権を対象としております。
 Note: Credits in need of special caution and below are classified in the table.

Loans to small and medium-sized businesses and Percentage to total domestic loans

中小企業等貸出残高および貸出比率

【Non-Consolidated】

【単体】

(Millions of yen, %)

		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Loans to small and medium-sized businesses, etc.	中小企業等貸出残高	6,514,707	112,856	258,352	6,401,851	6,256,355
	Loans and small midiumsized businesses	3,133,817	61,051	187,428	3,072,766	2,946,389
Percentage to total domestic loans	中小企業等貸出比率	80.1	1.4	0.5	78.7	79.6

Loans to Individuals

消費者ローン残高

【Non-Consolidated】

【単体】

(Millions of yen)

		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Individuals	消費者ローン残高	3,380,890	51,805	70,924	3,329,085	3,309,966
	Residential loans	3,053,403	48,519	58,255	3,004,884	2,995,148
	Housing loans	1,998,632	30,003	9,094	1,968,629	1,989,538
	Apartment loans	1,054,771	18,516	49,161	1,036,255	1,005,610
	Other individual loans	327,487	3,286	12,669	324,201	314,818

9.Loans to Entities Overseas by Country

9 . 国別貸出状況等

Certain Overseas Loans
Not applicable

特定海外債権残高
該当ありません

Loans to certain areas

地域別貸出金残高

【Non-Consolidated】

【単体】

(Millions of Yen)

		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Loans to Asian countries	アジア向け	2,432	835	769	1,597	1,663
	Risk-managed loans	-	-	-	-	-
Loans to Latin America	中南米向け	5,120	638	(780)	4,482	5,900
	Risk-managed loans	-	-	-	-	-
Loans to Russia	ロシア向け	-	-	-	-	-
	Risk-managed loans	-	-	-	-	-

10. Loans and Deposits

10 . 預金、貸出金の残高

Balances of Loans and deposits
【Non-Consolidated】預金・貸出金の末残・平残
【単体】

(Billions of yen)

		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Deposits (outstanding balance)	預金 (末残)	9,300.3	(135.3)	208.2	9,435.6	9,092.1
Deposits (average balance)	預金 (平残)	9,333.3	256.2	300.5	9,077.1	9,032.8
Loans and bills discounted (outstanding balance)	貸出金 (末残)	8,133.1	8.4	282.6	8,124.7	7,850.5
Loans and bills discounted (average balance)	貸出金 (平残)	8,246.6	364.3	440.2	7,882.3	7,806.4

Breakdown of depositors' categories

預金者別預金未残

(Domestic deposits excluding deposits in offshore market account)

(特別国際金融取引勘定を除く国内店分)

【Non-Consolidated】

【単体】

(Billions of yen)

		As of September 30,2006(A)	(A)-(B)	(A)-(C)	As of March 31,2006(B)	As of September 30,2005(C)
Corporation	法人	1,785.7	(1.0)	33.5	1,786.7	1,752.2
Individuals	個人	7,178.6	68.4	185.9	7,110.2	6,992.7
Local Public	公金	258.4	(151.6)	17.5	410.0	240.9
Financial institutions	金融	75.1	(52.2)	(31.0)	127.3	106.1
Total	合計	9,297.9	(136.5)	205.8	9,434.4	9,092.1

This information contains a description of future performance. Such description, however, does not guarantee future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in the economic environment.