

Details of Operations

DEBENTURES AND DEPOSITS

BREAKDOWN OF FUND SOURCES		(¥100 million, %)	
	(as of March 31, 2005)	(as of March 31, 2004)	
Debentures Issued:	78,112 (76.4)	82,443 (77.4)	
Outstanding Balance	78,112 (76.4)	82,443 (77.4)	
Deposits:	23,900 (23.4)	23,568 (22.1)	
Cooperatives and Others	23,728 (23.2)	23,371 (21.9)	
Local Governments and Municipalities	172 (0.2)	196 (0.2)	
Negotiable Certificates of Deposit	209 (0.2)	516 (0.5)	
Total	102,222	106,527	
Government Contribution of Debentures Issued	1,079 (1.1)	1,684 (1.6)	

Note: The figures in parentheses represent percentages of the total.

OUTSTANDING BALANCE OF SHOKO CHUKIN BANK DEBENTURES		(¥100 million, %)	
	(as of March 31, 2005)	(as of March 31, 2004)	
Interest-Bearing Debentures	62,763 (80.3)	64,199 (77.9)	
Discount Debentures	15,349 (19.7)	18,243 (22.1)	
Total	78,112	82,443	

Notes: 1. Debentures sold by public offering in the period are included.
2. The figures in parentheses represent percentages of the total.

CLASSIFICATION BY TIME TO MATURITY OF THE OUTSTANDING BALANCE OF SHOKO CHUKIN BANK DEBENTURES			(¥100 million)	
Time to Maturity	(as of March 31, 2005)	(as of March 31, 2004)		
Interest-Bearing Debentures	1 year or less	19,534	18,313	
	More than 1 year, 3 years or less	27,183	29,491	
	More than 3 years, 5 years or less	15,591	16,094	
	More than 5 years, 7 years or less	254	100	
	More than 7 years	200	200	
	Total	62,763	64,199	
Discount Debentures	1 year or less	15,349	18,243	
	More than 1 year, 3 years or less	—	—	
	More than 3 years, 5 years or less	—	—	
	More than 5 years, 7 years or less	—	—	
	More than 7 years	—	—	
	Total	15,349	18,243	
Total	1 year or less	34,883	36,556	
	More than 1 year, 3 years or less	27,183	29,491	
	More than 3 years, 5 years or less	15,591	16,094	
	More than 5 years, 7 years or less	254	100	
	More than 7 years	200	200	
	Total	78,112	82,443	

BALANCE OF PROPERTY ACCUMULATION SAVINGS

(¥100 million)

	(as of March 31, 2005)	(as of March 31, 2004)
Balance of Property Accumulation Savings	1,187	1,224

BREAKDOWN OF DEPOSIT BALANCE

(¥100 million, %)

	(Fiscal 2004)			(Fiscal 2003)				
	Domestic	International	Total	Domestic	International	Total		
Year End Balance	Time Deposits	10,021 (44.2)	703 (58.3)	10,725 (44.9)	10,263 (46.3)	728 (52.8)	10,992 (46.6)	
	Floating Free-Rate Time Deposits	—	—	—	—	—	—	
	Free Fixed-Rate Time Deposits	10,021 (44.2)	703 (58.3)	10,725 (44.9)	10,263 (46.3)	728 (52.8)	10,992 (46.6)	
	Liquid Deposits	12,206 (53.8)	0 (0.0)	12,207 (51.1)	11,424 (51.5)	1 (0.1)	11,425 (48.5)	
	Interest-Bearing Deposits	7,358 (32.4)	—	7,358 (30.8)	6,932 (31.2)	—	6,932 (29.4)	
	Others	465 (2.0)	502 (41.7)	968 (4.0)	500 (2.2)	650 (47.1)	1,150 (4.9)	
	Total	22,694	1,206	23,900	22,188	1,379	23,568	
	Negotiable Certificates of Deposit	—	209	209	300	216	516	
	Average Balance	Time Deposits	10,157 (48.1)	691 (55.8)	10,848 (48.5)	10,455 (50.9)	576 (37.2)	11,032 (50.0)
		Floating Free-Rate Time Deposits	—	—	—	—	—	—
Free Fixed-Rate Time Deposits		10,157 (48.1)	691 (55.8)	10,848 (48.5)	10,455 (50.9)	576 (37.2)	11,032 (50.0)	
Liquid Deposits		10,022 (47.4)	0 (0.1)	10,023 (44.8)	9,136 (44.5)	0 (0.0)	9,137 (41.4)	
Interest-Bearing Deposits		6,583 (31.2)	—	6,583 (29.4)	5,932 (28.9)	—	5,932 (26.9)	
Others		946 (4.5)	545 (44.1)	1,492 (6.7)	939 (4.6)	972 (62.8)	1,911 (8.6)	
Total		21,125	1,237	22,363	20,532	1,549	22,081	
Negotiable Certificates of Deposit		115	212	327	56	264	321	

Notes: 1. Liquid Deposits = Deposits at Notice + Ordinary Deposits + Current Deposits

2. The average balance of foreign currency deposits with domestic branches stated in the International column is calculated by the monthly current method.

3. The figures in parentheses represent percentages of the total.

CLASSIFICATION BY TIME TO MATURITY OF THE OUTSTANDING BALANCE OF TIME DEPOSITS (¥100 million)

	Time to Maturity	(as of March 31, 2005)	(as of March 31, 2004)
Time Deposits	3 months or less	6,180	6,465
	More than 3 months, 6 months or less	1,816	1,894
	More than 6 months, 1 year or less	2,583	2,518
	More than 1 year, 2 years or less	89	68
	More than 2 years, 3 years or less	17	33
	More than 3 years	38	11
	Total	10,725	10,992
Free Fixed-Rate Time Deposits (included above)	3 months or less	6,180	6,465
	More than 3 months, 6 months or less	1,816	1,894
	More than 6 months, 1 year or less	2,583	2,518
	More than 1 year, 2 years or less	89	68
	More than 2 years, 3 years or less	17	33
	More than 3 years	38	11
	Total	10,725	10,992

CLASSIFICATION OF BALANCE BY DEPOSITORS (¥100 million, %)

	(as of March 31, 2005)	(as of March 31, 2004)
Corporations	20,473 (89.4)	20,049 (89.6)
Individuals	1,956 (8.5)	1,843 (8.2)
Financial Institutions	298 (1.3)	282 (1.3)
Government Funds	172 (0.8)	196 (0.9)
Total	22,901	22,371

Notes: 1. This table does not include deposits with overseas branches, offshore account deposits and negotiable certificates of deposit.
2. The figures in parentheses represent percentages of the total.

BALANCE OF PUBLIC FUNDS (¥100 million, %)

	(as of March 31, 2005)	(as of March 31, 2004)
Deposits of Public Funds	172 (71.2)	196 (71.7)
Borrowings from Public Sources	0 (0.3)	1 (0.5)
Debentures Sold to Local Governments	69 (28.5)	76 (27.8)
Total	242	274

Note: The figures in parentheses represent percentages of the total.

ANNUAL REVENUES AND PUBLIC FUNDS HANDLED (¥100 million)

	(as of March 31, 2005)	(as of March 31, 2004)
Bank of Japan Revenue Agency Accounts	1,605	1,622
Local Government Public Fund Collection Accounts	662	721
Total	2,268	2,343

LOANS

BALANCE OF LOANS

(¥100 million)

		(Fiscal 2004)			(Fiscal 2003)		
		Domestic	International	Total	Domestic	International	Total
Year End Balance	Loans on Deeds	64,913	393	65,307	64,832	365	65,198
	Loans on Notes	12,283	145	12,428	14,411	161	14,572
	Overdraft	11,591	—	11,591	11,273	—	11,273
	Bills Discounted	6,560	—	6,560	7,199	—	7,199
	Total	95,348	539	95,888	97,717	527	98,244
Average Balance	Loans on Deeds	64,338	366	64,705	64,497	356	64,854
	Loans on Notes	13,160	156	13,316	15,245	179	15,424
	Overdraft	10,674	—	10,674	10,387	—	10,387
	Bills Discounted	6,394	—	6,394	6,899	—	6,899
	Total	94,568	522	95,091	97,030	535	97,566

Note: The average balance of foreign currency loans with domestic branches stated in the International column is calculated by the monthly current method.

CLASSIFICATION BY THE TIME TO MATURITY OF THE OUTSTANDING BALANCE OF LOANS

(¥100 million)

	Time to Maturity	(as of March 31, 2005)	(as of March 31, 2004)
Loans	1 year or less	49,246	50,489
	More than 1 year, 3 years or less	24,240	23,991
	More than 3 years, 5 years or less	9,861	10,007
	More than 5 years, 7 years or less	3,740	3,724
	More than 7 years	8,421	9,499
	Without specific term	378	531
	Total	95,888	98,244
Fixed-Rate Loans	1 year or less	/	/
	More than 1 year, 3 years or less	20,927	21,385
	More than 3 years, 5 years or less	8,288	8,761
	More than 5 years, 7 years or less	3,196	3,274
	More than 7 years	7,022	8,091
	Without specific term	—	—
Floating-Rate Loans	1 year or less	/	/
	More than 1 year, 3 years or less	3,312	2,606
	More than 3 years, 5 years or less	1,572	1,246
	More than 5 years, 7 years or less	543	450
	More than 7 years	1,398	1,408
	Without specific term	378	531
Total	/	/	

Note: Loans with one year or less remaining are not classified as floating or fixed-rate loans.

AVAILABLE FUNDS AND LENDING PER EMPLOYEE (¥100 million)

	(as of March 31, 2005)			(as of March 31, 2004)		
	Domestic	International	Total	Domestic	International	Total
Available Funds	26	71	26	27	72	27
Lending Loans	24	11	24	25	10	25

Notes: 1. Available Funds = Debentures Issued (excluding debenture application fee) + Deposits + Negotiable Certificates of Deposit
2. The average number of employees during the fiscal year is used in the above table.

AVAILABLE FUNDS AND LENDING PER BRANCH (¥100 million)

	(as of March 31, 2005)			(as of March 31, 2004)		
	Domestic	International	Total	Domestic	International	Total
Available Funds	1,101	913	1,099	1,147	945	1,145
Lending Loans	1,040	149	1,031	1,066	132	1,056

Notes: 1. Available Funds = Debentures Issued (excluding debenture application fee) + Deposits + Negotiable Certificates of Deposit
2. Representative offices and sub-branches are not included in the number of branches used for the above table.

LOANS TO MEMBERS (¥100 million, %)

	(as of March 31, 2005)	(as of March 31, 2004)
Balance of Loans to Members	95,032 (99.1)	97,244 (99.0)
Balance of Loans to Non-Members	856 (0.9)	1,000 (1.0)
Financial Institutions	43 (0.0)	35 (0.0)
Holders of Shoko Chukin Bank Debentures	42 (0.0)	46 (0.0)
Total	95,888	98,244

Notes: 1. Members are the cooperatives subscribing capital to the Bank and their members.
2. The figures in parentheses represent percentages of the total.

BREAKDOWN OF LOAN BALANCE BY USE (¥100 million, %)

	(as of March 31, 2005)	(as of March 31, 2004)
Capital Investment	22,625 (23.6)	22,239 (22.6)
Long-term Working Funds	42,221 (44.0)	42,446 (43.2)
Short-term Working Funds	31,041 (32.4)	33,559 (34.2)
Total	95,888	98,244

Note: The figures in parentheses represent percentages of the total.

BREAKDOWN OF LOAN BALANCE BY INDUSTRY (¥100 million, %)

	(as of March 31, 2005)	(as of March 31, 2004)
Manufacturing	32,180 (33.6)	33,018 (33.6)
Machinery and Metal Product Manufacturing	16,009 (16.7)	16,414 (16.7)
Agriculture, Forestry and Fishery	122 (0.1)	100 (0.1)
Mining	127 (0.1)	128 (0.1)
Construction	3,367 (3.5)	3,413 (3.5)
Wholesale and Retail	30,106 (31.4)	30,819 (31.4)
Finance and Insurance	1,309 (1.4)	1,626 (1.6)
Real Estate	5,696 (5.9)	6,102 (6.2)
Transport and Communication	10,906 (11.4)	10,803 (11.0)
Electricity, Gas, Water and Heat Supply	181 (0.2)	183 (0.2)
Services	11,740 (12.2)	11,888 (12.1)
Others	147 (0.2)	160 (0.2)
Total	95,888	98,244

Note: The figures in parentheses represent percentages of the total.

BREAKDOWN OF LOAN BALANCE BY COLLATERAL (¥100 million, %)

	(as of March 31, 2005)	(as of March 31, 2004)
Deposits and Debentures	2,130 (2.2)	1,934 (2.0)
Securities	581 (0.6)	530 (0.5)
Claims	1,738 (1.8)	1,706 (1.7)
Merchandise	1 (0.0)	1 (0.0)
Real Estate	58,424 (61.0)	61,904 (63.0)
Other Collateral	668 (0.7)	675 (0.7)
Total	63,545 (66.3)	66,752 (67.9)
Guarantee	27,320 (28.5)	26,183 (26.7)
Credit	5,022 (5.2)	5,308 (5.4)
Grand Total	95,888	98,244
(Loans with Subordination Covenant)	0	0

Note: The figures in parentheses represent percentages of the total.

BREAKDOWN OF CUSTOMERS' LIABILITIES FOR ACCEPTANCE AND GUARANTEES BY COLLATERAL		(¥ million, %)	
		(as of March 31, 2005)	(as of March 31, 2004)
Deposits and Debentures		6,091 (6.4)	6,997 (7.2)
Securities		149 (0.2)	156 (0.2)
Claims		57 (0.1)	18 (0.0)
Merchandise		0 (0.0)	0 (0.0)
Real Estate		19,917 (21.0)	19,015 (19.7)
Other Collateral		2,010 (2.1)	1,585 (1.6)
Subtotal		28,224 (29.8)	27,771 (28.7)
Guarantee		42,911 (45.2)	36,712 (38.0)
Credit		23,711 (25.0)	32,180 (33.3)
Total		94,846	96,663

Note: The figures in parentheses represent percentages of the total.

TRUST FACILITY LOAN BALANCE		(¥100 million)	
		(as of March 31, 2005)	(as of March 31, 2004)
Trust Facility Loan Balance		1,228	1,419

BALANCE OF ENTRUSTED AGENCY LOANS		(Contracts, ¥100 million)	
		(as of March 31, 2005)	(as of March 31, 2004)
Capital Investment	Contracts	1,289	1,433
	Amount	166	211
Working Funds	Contracts	228	337
	Amounts	26	41
Total	Contracts	1,517	1,770
	Amounts	192	252

	(¥100 million)	
	(as of March 31, 2005)	(as of March 31, 2004)
Japan Finance Corporation for Small and Medium Enterprise (JASME)	0	0
Social Welfare and Medical Service Corporation	153	171
Government Pension Investment Fund	91	228
Japan Regional Development Corporation	—	—
Japan Shipbuilding Industry Foundation	161,014	167,283
Japan Bicycle Promotion Institute	21	54
Organization for Workers' Retirement Allowance Mutual Aid	107	150
Smaller Enterprise Retirement Allowance Mutual Aid Corporation	107	146
Sake Brewery Retirement Allowance Mutual Aid Operational Headquarters	—	3
Environmental Restoration and Conservation Agency of Japan	420	455
National Life Finance Corporation	1,321	1,802
Organization for Small & Medium Enterprises and Regional Innovation, Japan	284,415	237,389
Promotion programs	47,982	55,456
Mutual aid programs	236,433	181,933
Japan Labour Health and Welfare Organization	316	330
Employment and Human Resources Development Organization of Japan	0	1
Okinawa Development Finance Corporation	—	—
Development Bank of Japan	13	20
Total	447,879	407,888

	(¥100 million, %)						
		(as of March 31, 2005)			(as of March 31, 2004)		
			Domestic	International	Total	Domestic	International
Loans	(A)	95,348	539	95,888	97,717	527	98,244
Debentures and Deposits	(B)	100,806	1,415	102,222	104,931	1,595	106,527
Ratio	(A)/(B)	94.58	38.11	93.80	93.12	33.03	92.22
	Average during the Year	92.69	36.02	91.90	89.94	29.52	88.94

Note: Deposits include Negotiable Certificates of Deposit.

INCREASE (DECREASE) IN RESERVE FOR POSSIBLE LOAN LOSSES (¥100 million)										
	(as of March 31, 2005)					(as of March 31, 2004)				
	Beginning Balance	Increase	Decrease this Period		Ending Balance	Beginning Balance	Increase	Decrease this Period		Ending Balance
			Purpose	Other				Purpose	Other	
General Reserve for Possible Loan Losses	681	675	—	681*	675	616	681	—	616*	681
General Reserve for Individual Possible Loan Losses	3,665	2,837	1,348	2,316*	2,837	4,223	3,665	1,116	3,106*	3,665
Total	4,346	3,513	1,348	2,997	3,513	4,839	4,346	1,116	3,722	4,346

*: Draw down through recovery of loans or as stipulated in tax law.

WRITE-OFF OF LOANS (¥100 million)		
	(Fiscal 2004)	(Fiscal 2003)
Write-off of Loans	15	20

LOANS TO RESTRUCTURING COUNTRIES

No transactions

PROBLEM LOANS (¥100 million)		
	(as of March 31, 2005)	(as of March 31, 2004)
Loans to Bankrupt Companies (A)	1,938	2,840
Overdue Loans (B)	3,358	3,508
Total (A) + (B)	5,296	6,348
Loans Overdue for 3 Months or Longer (C)	17	56
Rescheduled Loans (D)	1,765	1,556
Total Problem Loans (E) = (A) + (B) + (C) + (D)	7,078	7,961
Category IV Loans in Loans to Bankrupt Companies (F)	1,341	2,113
Category IV Loans in Overdue Loans (G)	775	818
Problem Loans other than Category IV Loans (H) = (E) - (F) - (G)	4,961	5,029
Loans other than Category IV Loans (I)	93,771	95,313
Percentage of Loans (H) / (I)	5.3%	5.3%

- Notes: 1. Loans to Bankrupt Companies are loans for which accrued interest is not shown in the accounts* based on the assumption that principal or interest is likely to be unrecoverable (because interest or principal payments have been long overdue or for other reasons), where the loans in question are affected by the circumstances defined in Article 96, Clause 1, Numbers 3a-e or Number 4 of the Corporation Tax Law Enforcement Ordinance (Cabinet Ordinance No. 97 of 1965).
2. Overdue Loans are loans of which accrued interest is not shown in the accounts, excluding loans to bankrupt companies and loans of which the rescheduling of interest payments have been granted to support the financial restructuring of the borrowers.
3. Loans Overdue for 3 Months or Longer are defined as loans on which principal or interest payments are overdue by three months or longer reckoning from the payment date stipulated in the contract. The loans that are classified as loans to bankrupt companies and overdue loans are excluded.
4. Rescheduled Loans are loans other than in Loans to Bankrupt Companies, Overdue Loans or Loans Overdue for 3 Months or Longer for which the terms have been eased to support the financial restructuring of the borrower through measures agreed in favor of the borrower, such as reduction of interests payments, postponement of interest or principal repayments and abandonment of claims.
5. Category IV Loans are those that are classified as unrecoverable based on our self-assessment of assets. The full amount of these loans is included in the Reserve for Possible Loan Losses.
6. Problem Loans other than Category IV Loans equal the amount of problem loans minus the amount of the loans defined in Note 5. (This is equivalent to the loan balance after direct write-offs of Category IV Loans, which private financial institutions are required to disclose. The amount of Category IV Loans deducted from Problem Loan balances at the end of Fiscal 2003 was ¥211.6 billion out of the Provision for Possible Loan Losses of ¥283.7 billion and at the end of Fiscal 2002 was ¥293.1 billion out of the Provision for Possible Loan Losses of ¥366.5 billion.)

* Loans for which accrued interest is not shown in the accounts: loans to bankrupt companies for which accrued interest is not shown in the accounts based on the assumption that principal or interest is likely to be unrecoverable because the interest or principal payments have been long overdue or for other reasons (excluding loans that have been written off).

LOANS DISCLOSED UNDER THE FINANCIAL RECONSTRUCTION LAW (¥100 million)

		(as of March 31, 2005)	(as of March 31, 2004)
Loans to Legally Bankrupt and Substantially Bankrupt Companies	(A)	3,179	4,197
Loans with Collection Risk	(B)	2,132	2,171
Loans for Special Attention	(C)	1,782	1,612
Subtotal	(D) = (A) + (B) + (C)	7,094	7,981
Category IV Loans	(G)	2,121	2,936
(Amount after deduction of Category IV Loans)	(D) – (G)	4,973	5,045
Normal Loans		89,859	91,343
Total		96,954	99,324
(REFERENCE) Loan Coverage after Deduction for Category IV Loans			
Recoverable Amount from Collateral and Other Coverage Accounted for in (D)	(E)	2,734	2,930
Reserve for Possible Loan Losses Allocated for (D)	(F)	3,164	3,971
Ratio for Reserves	(F – G)/((D – G) – E)	46.6%	49.0%
Coverage Ratio	((E + F) – G)/(D – G)	76.0%	78.6%

Notes: 1. The above table shows the loans classified into the four categories of Loans to Legally Bankrupt and Substantially Bankrupt Companies, Loans with Collection Risk, Loans for Special Attention and Normal Loans, based on our self-assessment in accordance with the Financial Reconstruction Law. Although the Shoko Chukin Bank is not subject to the Law, the amounts of the loans of each category based on self-assessment in accordance with the Law are disclosed for readers' reference.

2. Definitions of the Loans of Each Category

(1) Loans to Legally Bankrupt and Substantially Bankrupt Companies: Loans to companies who have already gone legally bankrupt or in the process of a court mandated reorganization, or who have not yet gone legally or formally bankrupt but are substantially in the status of business collapse.

(2) Loans with Collection Risk: Loans for which principal and/ or interest are very likely to be unrecoverable as scheduled, since the borrowers of the loans in question are in financial and/ or management difficulties, although they may not have gone bankrupt.

(3) Loans for Special Attention: Loans overdue for 3 months or longer and rescheduled loans, other than loans defined in (1) or (2) above.

(4) Normal Loans: Loans classified other than (1) – (3) above, as it is judged that there is no financial or management difficulty with the borrowers' businesses.

3. Category IV Loans are those that are classified as unrecoverable based on our self-assessment of assets. The full amount of these loans is included in the Reserve for Possible Loan Losses.

4. Amount after deduction of Category IV Loans is equal to the total amount of loans defined in Note 2. (1) to (3) minus the amount defined in Note 3. (This is equivalent to the loan balance after direct charge-offs of Category IV Loans, which private financial institutes are required to disclose. The amount of Category IV Loans deducted from Problem Loan balances at the end of Fiscal 2004 was ¥212.1 billion out of the Provision for Possible Loan Losses of ¥283.7 billion.)

SECURITIES

AVERAGE BALANCES OF TRADING SECURITIES		¥100 million	
	(Fiscal 2004)	(Fiscal 2003)	
Trading Government Bonds	9	8	
Trading Local Government Bonds	—	—	
Trading Government Guarantee Bonds	—	—	
Trading Bonds Loaned	—	—	
Total	9	8	

BREAKDOWN BALANCE OF SECURITIES		¥100 million					
		(Fiscal 2004)			(Fiscal 2003)		
		Domestic	International	Total	Domestic	International	Total
Year End Balance	Government Bonds	8,946 (59.8)	—	8,946 (55.6)	10,176 (74.8)	—	10,176 (67.6)
	Local Government Bonds	60 (0.4)	—	60 (0.4)	92 (0.7)	—	92 (0.6)
	Short-Term Corporate Bonds	979 (6.5)	—	979 (6.1)	—	—	—
	Corporate Bonds	4,726 (31.6)	—	4,726 (29.3)	3,096 (22.7)	—	3,096 (20.6)
	Stocks	258 (1.7)	—	258 (1.6)	242 (1.8)	—	242 (1.6)
	Other Securities	—	1,131 (100.0)	1,131 (7.0)	—	1,436 (100.0)	1,436 (9.6)
	Foreign Bonds	—	1,131 (100.0)	1,131 (7.0)	—	1,436 (100.0)	1,436 (9.6)
	Total	14,972	1,131	16,103	13,608	1,436	15,044
Average Balance	Government Bonds	11,689 (74.2)	—	11,689 (69.0)	14,811 (75.8)	—	14,811 (70.1)
	Local Government Bonds	91 (0.6)	—	91 (0.5)	256 (1.3)	—	256 (1.2)
	Short-Term Corporate Bonds	251 (1.6)	—	251 (1.5)	—	—	—
	Corporate Bonds	3,568 (22.6)	—	3,568 (21.1)	4,275 (21.9)	—	4,275 (20.2)
	Stocks	162 (1.0)	—	162 (1.0)	201 (1.0)	—	201 (1.0)
	Others Securities	—	1,169 (100.0)	1,169 (6.9)	—	1,585 (100.0)	1,585 (7.5)
	Foreign Bonds	—	1,169 (100.0)	1,169 (6.9)	—	1,585 (100.0)	1,585 (7.5)
	Total	15,763	1,169	16,933	19,544	1,585	21,130

Notes: 1. The average balance of foreign currency securities held by domestic branches stated in the International column is calculated by the monthly current method.
2. The figures in parentheses represent percentages of the total.

RATIO OF SECURITIES TO DEBENTURES AND DEPOSITS

(¥100 million, %)

		(as of March 31, 2005)			(as of March 31, 2004)		
		Domestic	International	Total	Domestic	International	Total
Marketable Securities	(A)	14,972	1,131	16,103	13,608	1,436	15,044
Debentures and Deposits	(B)	100,806	1,415	102,222	104,931	1,595	106,527
Ratio (%)	(A)/(B)	14.85	79.89	15.75	12.96	90.00	14.12
Yearly Average		15.45	80.66	16.36	18.11	87.40	19.26

Note: The balance of Deposits includes Negotiable Certificates of Deposit.

UNDERWRITING OF PUBLIC BONDS

(¥100 million)

	(Fiscal 2004)	(Fiscal 2003)
Public Bonds Underwritten	183	242

Note: All public bonds underwritten are government bonds.

COUNTER SALES OF PUBLIC BONDS

(¥100 million)

	(Fiscal 2004)	(Fiscal 2003)
Counter Sales of Public Bonds	13	11

Note: All public bonds sold at counter are government bonds.

PUBLIC BOND DEALING

(¥100 million)

	(Fiscal 2004)	(Fiscal 2003)
Amount of Trade	117	97
Average Balance	7	7

Note: All public bonds traded are government bonds.

MARKET VALUE OF SECURITIES AND RELATED INFORMATION

Details of market values of and valuation gains and losses on securities are as follows. In addition to Government Bonds, Local Government Bonds, Short-Term Corporate Bonds, Corporate Bonds, Stocks, and Other Securities, these items also include Trading Securities, Negotiable Certificates of Deposit and Commercial Paper in Other Trading Assets, Negotiable Certificates of Deposit in Due from Banks, and Commercial Paper and Loan Trust Beneficiary Certificates in Monetary Claims Purchased.

1) Trading Securities (¥100 million)

	(as of March 31, 2005)
Book Value	599
Recognized Valuation Difference in Fiscal 2004	0

2) Held-to-Maturity Bonds with Market Values (¥100 million)

	(as of March 31, 2005)				
	Book Value	Market Value	Valuation Difference	Valuation Gains	Valuation Losses
Government Bonds	3,751	3,803	51	51	—
Local Government Bonds	—	—	—	—	—
Short-Term Corporate Bonds	—	—	—	—	—
Corporate Bonds	—	—	—	—	—
Others	317	318	1	2	1
Total	4,068	4,121	52	54	1

Note: Market prices were based on closing market prices, etc., at the fiscal year end.

3) Marketable Securities with Market Values (¥100 million)

(as of March 31, 2005)

	Acquisition Cost	Book Value	Valuation Difference	Valuation Gains	Valuation Losses
Stocks	115	202	87	90	2
Bonds	9,061	9,048	(12)	7	19
Government Bonds	5,205	5,195	(10)	3	13
Local Government Bonds	60	60	0	0	—
Short-Term Corporate Bonds	979	979	0	0	—
Corporate Bonds	2,814	2,812	(2)	3	6
Others	2,558	2,558	0	2	1
Total	11,734	11,810	75	100	24

Note: The market prices of stocks were calculated using the average market prices in the final month of the fiscal year. The market prices for other items were based on market prices, etc., at the fiscal year end.

4) Principal Contents and Book Value of Securities without Market Values (¥100 million)

(as of March 31, 2005)

Held-to-Maturity Bonds	—
Subsidiaries' Stocks	—
Other Marketable Securities	55
Unlisted Stocks (excluding/other than over-the-counter stocks)	55
Unlisted Corporate Bonds	1,913

(REFERENCE)

MARKET VALUE OF SECURITIES AND RELATED INFORMATION

Details of market values of and valuation gains and losses on securities are as follows. In addition to Government Bonds, Local Government Bonds, Short-Term Corporate Bonds, Corporate Bonds, Stocks, and Other Securities, these items also include Trading Securities, Negotiable Certificates of Deposit and Commercial Paper in Other Trading Assets, Negotiable Certificates of Deposit in Due from Banks, and Commercial Paper and Loan Trust Beneficiary Certificates in Monetary Claims Purchased.

1) Trading Securities (¥100 million)

(as of March 31, 2004)

Book Value	558
Recognized Valuation Difference in Fiscal 2004	(0)

2) Held-to-Maturity Bonds with Market Values (¥100 million)

(as of March 31, 2004)

	Book Value	Market Value	Valuation Difference	Valuation Gains	Valuation Losses
Government Bonds	3,923	3,959	35	35	—
Local Government Bonds	—	—	—	—	—
Short-Term Corporate Bonds	—	—	—	—	—
Corporate Bonds	—	—	—	—	—
Others	348	366	18	18	—
Total	4,272	4,325	53	53	—

Note: Market prices were based on closing market prices, etc., at the fiscal year end.

3) Marketable Securities with Market Values (¥100 million)

(as of March 31, 2004)

	Acquisition Cost	Book Value	Valuation Difference	Valuation Gains	Valuation Losses
Stocks	98	175	77	82	5
Bonds	8,130	8,005	(124)	4	129
Government Bonds	6,358	6,252	(106)	0	106
Local Government Bonds	91	92	0	1	0
Short-Term Corporate Bonds	—	—	—	—	—
Corporate Bonds	1,679	1,660	(19)	3	22
Others	1,120	1,124	3	4	0
Total	9,349	9,305	(43)	91	135

Note: The market prices of stocks were calculated using the average market prices in the final month of the fiscal year. The market prices for other items were based on market prices, etc., at the fiscal year end.

4) Principal Contents and Book Value of Securities without Market Values (¥100 million)

(as of March 31, 2004)

Held-to-Maturity Bonds	—
Subsidiaries' Stocks	—
Other Marketable Securities	66
Unlisted Stocks (excluding/other than over-the-counter stocks)	66
Unlisted Corporate Bonds	1,436

MARKET VALUE OF MONETARY TRUSTS AND RELATED INFORMATION

1) Monetary Trusts for Managing Purposes

No Transactions

2) Held-to-Maturity Monetary Trusts

No Transactions

3) Other Monetary Trusts (other than held for management or held-to-maturity)

No Transactions

CLASSIFICATION BY THE TIME TO MATURITY OF THE OUTSTANDING BALANCE OF SECURITIES (¥100 million)

	(as of March 31, 2005)					Total
	1 year or less	More than 1 year, 5 years or less	More than 5 years, 10 years or less	More than 10 years	Instruments with no fixed maturity	
Government Bonds	3,557	4,336	1,052	—	—	8,946
Local Government Bonds	22	11	26	—	—	60
Short-Term Corporate Bonds	979	—	—	—	—	979
Corporate Bonds	440	3,687	598	—	—	4,726
Stocks	—	—	—	—	258	258
Other Securities	415	580	110	24	—	1,131
Foreign Bonds	415	580	110	24	—	1,131
Foreign Stocks	—	—	—	—	—	—
Securities Loaned	—	—	—	—	—	—
Others	1,744	—	—	—	—	1,744
Total	7,160	8,617	1,788	24	258	17,848

	(as of March 31, 2004)					Total
	1 year or less	More than 1 year, 5 years or less	More than 5 years, 10 years or less	More than 10 years	Instruments with no fixed maturity	
Government Bonds	1,303	4,954	3,918	—	—	10,176
Local Government Bonds	31	23	38	—	—	92
Short-Term Corporate Bonds	—	—	—	—	—	—
Corporate Bonds	800	1,662	634	—	—	3,096
Stocks	—	—	—	—	242	242
Other Securities	404	908	86	36	—	1,436
Foreign Bonds	404	908	86	36	—	1,436
Foreign Stocks	—	—	—	—	—	—
Securities Loaned	—	—	—	—	—	—
Others	29	—	—	—	—	29
Total	2,569	7,548	4,677	36	242	15,074

Notes: 1. The anticipated redemption amount is shown for bonds that will be held to maturity and other marketable securities with maturity dates.
2. The amounts shown include Government Bonds, Local Government Bonds, Corporate Bonds, Other Securities, as well as Negotiable Certificates of Deposit included in Cash and Due from Banks, and commercial paper and Loan Trust Beneficiary Certificates in Monetary Claims Purchased.

INTERNATIONAL OPERATIONS
FOREIGN EXCHANGE TRANSACTIONS BY TYPE (U.S.\$ million)

	(Fiscal 2004)	(Fiscal 2003)
Trade Exchange Transactions	2,247	2,017
Trade Foreign Exchange Transactions	926	802
Capital Transactions	577	639
Total	3,751	3,459

Note: Overseas branches are included.

BALANCE OF FOREIGN CURRENCY ASSETS (U.S.\$ million)

	(Fiscal 2004)	(Fiscal 2003)
Balance of Assets Denominated in Foreign Currencies	1,540	1,803

Note: The above amounts include the assets denominated in foreign currencies held by domestic branches and assets held by overseas branches.

OTHERS

DOMESTIC EXCHANGE TRANSACTIONS

(Thousands of transactions, ¥100 million)

			(as of March 31, 2005)	(as of March 31, 2004)
Bank Remittance	To other locations	Instances	2,315	2,317
		Value	125,157	117,153
	From other locations	Instances	1,442	1,403
		Value	104,572	97,455
Bank Collection	To other locations	Instances	1,230	1,302
		Value	26,849	29,224
	From other locations	Instances	30	32
		Value	585	662
Total	Instances	5,019	5,054	
	Value	257,165	244,496	

OFF-BALANCE-SHEET TRANSACTIONS

Included within off-balance-sheet transactions are such derivative transactions as futures, swap contracts and options. Further details are shown below:

FINANCIAL DERIVATIVES AND FORWARD FOREIGN EXCHANGE TRANSACTIONS

(¥100 million)

	(as of March 31, 2005)		(as of March 31, 2004)	
	Contract Amount/ Notational Principal Amount	Credit Risk Amount	Contract Amount/ Notational Principal Amount	Credit Risk Amount
Interest Rate Swap	51,319	604	56,404	668
Currency Swap	2,820	195	1,681	128
Forward Foreign Exchange	219	5	235	6
Interest Rate Options (Bought)	—	—	—	—
Currency Options (Bought)	—	—	—	—
Other Financial Derivatives	—	—	—	—
Credit Risk Reduction by Netting		(262)		(310)
Total	54,359	542	58,321	492

Notes: 1. The current-exposure method is used in computing the credit risk equivalents based on capital adequacy guidelines.

2. The amounts of public exchange transactions that are excluded from capital adequacy guidelines and foreign exchange-related transactions for which the duration of the original contract is 14 days or less are shown below. From this term, over-the-counter options are also included.

(¥100 million)

	(as of March 31, 2005)		(as of March 31, 2004)	
	Contract Amount/Notational Principal Amount		Contract Amount/Notational Principal Amount	
Forward Foreign Exchange	12		21	
Interest Rate Options (Sold)	34		33	
Interest Rate Options (Bought)	—		—	
Currency Options (Sold)	—		—	
Currency Options (Bought)	—		—	
Other Financial Derivatives	4		4	
Total	51		58	

DERIVATIVE TRANSACTIONS

The Bank's policies regarding derivative transactions and risk management relating to these transactions are outlined below.

PURPOSE OF DERIVATIVE TRANSACTIONS

The majority of transactions are for the purpose of meeting to customer needs, for Asset and Liability Management (ALM) risk control and for hedging risks associated with debenture investments.

- **Meeting Customer Needs**

The Bank provides swaps, options and exchange contracts to meet customer needs for hedging against rising funding or purchasing costs due to market fluctuations in interest rates and exchange rates.

- **ALM Risk Control**

Interest swaps and other techniques provide integrated control of interest rate risk resulting from lending, debentures and other on-balance sheet transactions.

- **Debenture Risk Hedging**

Currency and interest swaps to hedge interest and exchange rate risk on foreign currency debentures.

RISKS ASSOCIATED WITH DERIVATIVE TRANSACTIONS

As with such on-balance sheet transactions as lending and debentures, derivative transactions involve credit and market risk.

- **Credit Risk**

This is the risk of a transaction counterparty failing to fulfill the terms of the contract. The principal and interest amounts are exposed to credit risk in on-balance sheet transactions like lending and debentures, but in derivative transactions the amount exposed to credit risk is the cost to reconstruct at market prices (current exposure) at the time a transaction is left unfulfilled.

- **Market Risk**

As with on-balance sheet transactions, there is the risk with derivative transactions that the market value of the transaction will change as interest rates, exchange rates and stock prices fluctuate.

RISK MANAGEMENT SYSTEMS FOR EACH TYPE OF RISK

- **Credit Risk**

This is managed along with lending risk for transactions with the Bank's customers. For market transactions with financial institutions, as with other market transactions, credit limits are established for each counterparty or each country, and transactions are conducted and managed within those limits.

- **Market Risk**

Derivative transactions to control ALM risk are managed along with on-balance sheet transactions using integrated risk indicators such as interest rate volatility indices (10 basis point value). The Market Risk Management Department monitors valuation gains and losses for derivative transactions, and reports regularly to management.

TRANSACTIONS RELATING TO INTEREST RATES

(¥ million)

(as of March 31, 2005)

			Contractual Amount, etc.	Maturity over 1 year (of Contractual Amount)	Market Value	Unrealized Gain and Loss
Traded on the Exchange	Interest-Rate Futures	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Interest-Rate Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Traded on the Over-the-Counter	Forward-Rate Agreements	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Interest-Rate Swap Contracts	Fixed Rate Receiving/ Floating Rate Paying	1,472,530	1,335,230	15,393	15,393
		Floating Rate Receiving/ Fixed Rate Paying	1,480,028	1,295,056	(14,570)	(14,570)
		Floating Rate Receiving/ Floating Rate Paying	—	—	—	—
	Interest-Rate Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Others	Selling Position	3,649	3,449	(12)	25
Buying Position		149	—	0	(0)	
Total					810	848

(as of March 31, 2004)

			Contractual Amount, etc.	Maturity over 1 year (of Contractual Amount)	Market Value	Unrealized Gain and Loss
Traded on the Exchange	Interest-Rate Futures	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Interest-Rate Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
Traded on the Over-the-Counter	Forward-Rate Agreements	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Interest-Rate Swap Contracts	Fixed Rate Receiving/ Floating Rate Paying	1,521,693	1,321,452	12,857	12,857
		Floating Rate Receiving/ Fixed Rate Paying	1,546,423	1,295,896	(12,965)	(12,965)
		Floating Rate Receiving/ Floating Rate Paying	—	—	—	—
	Interest-Rate Options	Selling Position	—	—	—	—
		Buying Position	—	—	—	—
	Others	Selling Position	3,784	3,784	(39)	7
Buying Position		453	453	0	(1)	
Total					(147)	(102)

Notes: 1. The above transactions are valued at market prices, and valuation gains or losses are shown in the Statement of Income. In accordance with JICPA Industry Audit Committee Report No. 24, derivative transactions subject to hedge accounting are excluded from these amounts.

2. Determination of Market Value

Closing prices on the Tokyo International Financial Futures Exchange or other exchange are used for contracts traded on exchanges. Market values for contracts traded on the over-the-counter market are calculated according to discounted present value, the option pricing model and other appropriate methods.

3. Interest Cap transactions are included in Others.

TRANSACTIONS RELATING TO FOREIGN EXCHANGE

(¥ million)

			(as of March 31, 2005)				(as of March 31, 2004)			
			Contractual Amount	Maturity over 1 year (of Contractual Amount)	Market Value	Unrealized Gain and Loss	Contractual Amount	Maturity over 1 year (of Contractual Amount)	Market Value	Unrealized Gain and Loss
Traded on the Exchange	Currency Futures	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
	Currency Options	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
Currency Swaps			276,687	267,977	892	892	162,892	154,193	534	534
Traded on the Over-the- Counter	Currency Futures	Selling Position	12,053	805	(179)	(179)	13,889	898	336	336
		Buying Position	11,093	805	220	220	11,868	898	(235)	(235)
	Currency Options	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
	Others	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
Total					933	933			635	635

Notes: 1. The above transactions are valued at market prices, and valuation gains or losses are shown in the Statement of Income. In accordance with JICPA Industry Audit Committee Report No. 25, transaction amounts relating to currency swaps subject to hedge accounting and foreign currency-denominated monetary claims that are reflected in the Balance Sheets are excluded from the above amounts.

2. Determination of Market Value

Market values are calculated using discounted present value or other appropriate methods.

TRANSACTIONS RELATING TO STOCKS

No Transactions

TRANSACTIONS RELATING TO BONDS

(¥ million)

			(as of March 31, 2005)				(as of March 31, 2004)			
			Contractual Amount	Maturity over 1 year (of Contractual Amount)	Market Value	Unrealized Gain and Loss	Contractual Amount	Maturity over 1 year (of Contractual Amount)	Market Value	Unrealized Gain and Loss
Traded on the Exchange	Bond Futures	Selling Position	274	—	(3)	(3)	—	—	—	—
		Buying Position	139	—	0	0	413	—	(0)	(0)
	Bond Futures Options	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
Traded on the Over-the- Counter	Over-the-Counter Bond Options	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
	Others	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
Total					(3)	(3)			(0)	(0)

Notes: 1. The above transactions are valued at market prices, and valuation gains or losses are shown in the Statement of Income. Derivative transactions subject to hedge accounting are excluded from the above amounts.

2. Determination of market value

For contracts traded on a stock exchange, closing prices on the Tokyo International Financial Futures Exchange or other exchange are used.

Market values for contracts traded on the over-the-counter market are calculated according to the option pricing model and other appropriate methods.

From this term, the method of presentation of bond futures transaction market values has been changed.

TRANSACTIONS RELATED TO PRODUCTS

No Transactions

CREDIT DERIVATIVE TRANSACTIONS

No Transactions