

DETAILS OF OPERATIONS

DEBENTURES AND DEPOSITS

BREAKDOWN OF FUND SOURCES			(¥100 million, %)
	(as of March 31, 2006)	(as of March 31, 2005)	
Debentures Issued:	78,326 (76.2)	78,112 (76.4)	
Outstanding Balance	78,326 (76.2)	78,112 (76.4)	
Deposits:	24,200 (23.6)	23,900 (23.4)	
Cooperatives and Others	24,009 (23.4)	23,728 (23.2)	
Local Governments and Municipalities	191 (0.2)	172 (0.2)	
Negotiable Certificates of Deposit	217 (0.2)	209 (0.2)	
Total	102,745	102,222	
Government Contribution of Debentures Issued	750 (0.7)	1,079 (1.1)	

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

OUTSTANDING BALANCE OF SHOKO CHUKIN BANK DEBENTURES			(¥100 million, %)
	(as of March 31, 2006)	(as of March 31, 2005)	
Interest-Bearing Debentures	63,830 (81.5)	62,763 (80.3)	
Discount Debentures	14,495 (18.5)	15,349 (19.7)	
Total	78,326	78,112	

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, 2006)	(as of March 31, 2005)
Interest-Bearing Debentures	1 year or less	18,990	19,534
	More than 1 year, 3 years or less	27,061	27,183
	More than 3 years, 5 years or less	17,224	15,591
	More than 5 years, 7 years or less	354	254
	More than 7 years	200	200
	Total	63,830	62,763
Discount Debentures	1 year or less	14,495	15,349
	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	14,495	15,349	
Total	1 year or less	33,485	34,883
	More than 1 year, 3 years or less	27,061	27,183
	More than 3 years, 5 years or less	17,224	15,591
	More than 5 years, 7 years or less	354	254
	More than 7 years	200	200
	Total	78,326	78,112

BALANCE OF PROPERTY ACCUMULATION SAVINGS

(¥100 million)

	(as of March 31, 2006)	(as of March 31, 2005)
Balance of Property Accumulation Savings	1,143	1,187

BREAKDOWN OF DEPOSIT BALANCE

(¥100 million, %)

	(Fiscal 2005)			(Fiscal 2004)				
	Domestic	International	Total	Domestic	International	Total		
Year End Balance	Time Deposits	9,967 (42.9)	625 (66.4)	10,592 (43.8)	10,021 (44.2)	703 (58.3)	10,725 (44.9)	
	Floating Free-rate Time Deposits	—	—	—	—	—	—	
	Free Fixed-rate Time Deposits	9,967 (42.9)	625 (66.4)	10,592 (43.8)	10,021 (44.2)	703 (58.3)	10,725 (44.9)	
	Liquid Deposits	12,791 (55.0)	1 (0.2)	12,793 (52.8)	12,206 (53.8)	0 (0.0)	12,207 (51.1)	
	Interest-bearing Deposits	7,723 (33.2)	—	7,723 (31.9)	7,358 (32.4)	—	7,358 (30.8)	
	Others	500 (2.1)	315 (33.4)	815 (3.4)	465 (2.0)	502 (41.7)	968 (4.0)	
	Total	23,258	942	24,200	22,694	1,206	23,900	
	Negotiable Certificates of Deposit	—	217	217	—	209	209	
	Average Balance	Time Deposits	10,026 (46.6)	709 (66.4)	10,736 (47.6)	10,157 (48.1)	691 (55.8)	10,848 (48.5)
		Floating Free-rate Time Deposits	—	—	—	—	—	—
Free Fixed-rate Time Deposits		10,026 (46.6)	709 (66.4)	10,736 (47.6)	10,157 (48.1)	691 (55.8)	10,848 (48.5)	
Liquid Deposits		10,655 (49.5)	0 (0.1)	10,656 (47.2)	10,022 (47.4)	0 (0.1)	10,023 (44.8)	
Interest-bearing Deposits		6,916 (32.2)	—	6,916 (30.6)	6,583 (31.2)	—	6,583 (29.4)	
Others		827 (3.9)	357 (33.5)	1,184 (5.2)	946 (4.5)	545 (44.1)	1,492 (6.7)	
Total		21,509	1,068	22,577	21,125	1,237	22,363	
Negotiable Certificates of Deposit		—	208	208	115	212	327	

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 OUTSTANDING BALANCE OF TIME DEPOSITS (¥100 million)

Time to Maturity		(as of March 31, 2006)	(as of March 31, 2005)
Time Deposits	3 months or less	5,804	6,180
	More than 3 months, 6 months or less	1,837	1,816
	More than 6 months, 1 year or less	2,679	2,583
	More than 1 year, 2 years or less	151	89
	More than 2 years, 3 years or less	94	17
	More than 3 years	24	38
	Total	10,592	10,725
Free Fixed-rate Time Deposits (included above)	3 months or less	5,804	6,180
	More than 3 months, 6 months or less	1,837	1,816
	More than 6 months, 1 year or less	2,679	2,583
	More than 1 year, 2 years or less	151	89
	More than 2 years, 3 years or less	94	17
	More than 3 years	24	38
	Total	10,592	10,725

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

	(as of March 31, 2006)	(as of March 31, 2005)
Corporations	20,976 (89.4)	20,473 (89.4)
Individuals	2,014 (8.6)	1,956 (8.5)
Financial Institutions	291 (1.2)	298 (1.3)
Government Funds	191 (0.8)	172 (0.8)
Total	23,473	22,901

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, 2006)	(as of March 31, 2005)
Deposits of Public Funds	191 (70.3)	172 (71.2)
Borrowings from Public Sources	0 (0.2)	0 (0.3)
Debentures Sold to Local Governments	80 (29.5)	69 (28.5)
Total	272	242

Note: The figures in parentheses represent percentages of the total

ANNUAL REVENUES AND PUBLIC FUNDS HANDLED (¥100 million)

	(as of March 31, 2006)	(as of March 31, 2005)
Bank of Japan Revenue Agency Accounts	1,632	1,605
Local Government Public Fund Collection Accounts	560	662
Total	2,193	2,268

LOANS

BALANCE OF LOANS

(¥100 million)

		(Fiscal 2005)			(Fiscal 2004)		
		Domestic	International	Total	Domestic	International	Total
Year End Balance	Loans on Deeds	64,169	435	64,605	64,913	393	65,307
	Loans on Notes	10,825	171	10,997	12,283	145	12,428
	Overdraft	12,686	—	12,686	11,591	—	11,591
	Bills Discounted	5,986	—	5,986	6,560	—	6,560
	Total	93,668	607	94,276	95,348	539	95,888
Average Balance	Loans on Deeds	64,007	405	64,413	64,338	366	64,705
	Loans on Notes	11,360	158	11,518	13,160	156	13,316
	Overdraft	11,646	—	11,646	10,674	—	10,674
	Bills Discounted	5,837	—	5,837	6,394	—	6,394
	Total	92,851	564	93,415	94,568	522	95,091

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 TIME MATURITY OF OUTSTANDING BALANCE OF LOANS

(¥100 million)

	Time to Maturity	(as of March 31, 2006)	(as of March 31, 2005)
Loans	1 year or less	47,936	49,246
	More than 1 year, 3 years or less	24,333	24,240
	More than 3 years, 5 years or less	10,115	9,861
	More than 5 years, 7 years or less	3,766	3,740
	More than 7 years	7,775	8,421
	Without specific term	347	378
	Total	94,276	95,888
Fixed-rate Loans	1 year or less		
	More than 1 year, 3 years or less	20,151	20,927
	More than 3 years, 5 years or less	8,244	8,288
	More than 5 years, 7 years or less	3,114	3,196
	More than 7 years	6,243	7,022
	Without specific term	—	—
Total			
Floating-rate Loans	1 year or less		
	More than 1 year, 3 years or less	4,181	3,312
	More than 3 years, 5 years or less	1,870	1,572
	More than 5 years, 7 years or less	651	543
	More than 7 years	1,532	1,398
	Without specific term	347	378
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, 2006)			(as of March 31, 2005)		
	Domestic	International	Total	Domestic	International	Total
Available Funds	26	65	26	26	71	26
Lending Loans	24	13	24	24	11	24

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, 2006)			(as of March 31, 2005)		
	Domestic	International	Total	Domestic	International	Total
Available Funds	1,107	844	1,104	1,101	913	1,099
Lending Loans	1,022	176	1,013	1,040	149	1,031

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, 2006)	(as of March 31, 2005)
Balance of Loans to Members	93,484 (99.2)	95,032 (99.1)
Balance of Loans to Non-members	792 (0.8)	856 (0.9)
Financial Institutions	36 (0.0)	43 (0.0)
Holders of Shoko Chukin Bank Debentures	35 (0.0)	42 (0.0)
Total	94,276	95,888

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 BALANCE BY USE (¥100 million, %)

	(as of March 31, 2006)	(as of March 31, 2005)
Capital Investment	23,174 (24.6)	22,625 (23.6)
Long-term Working Funds	40,942 (43.4)	42,221 (44.0)
Short-term Working Funds	30,158 (32.0)	31,041 (32.4)
Total	94,276	95,888

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

BREAKDOWN OF LOAN BALANCE BY INDUSTRY

(¥100 million, %)

	(as of March 31, 2006)	(as of March 31, 2005)
Manufacturing	31,802 (33.7)	32,180 (33.6)
Machinery and Metal Product Manufacturing	15,903 (16.9)	16,009 (16.7)
Agriculture, Forestry and Fishery	140 (0.2)	122 (0.1)
Mining	127 (0.1)	127 (0.1)
Construction	3,148 (3.3)	3,367 (3.5)
Wholesale and Retail	29,329 (31.1)	30,106 (31.4)
Finance and Insurance	1,139 (1.2)	1,309 (1.4)
Real Estate	5,478 (5.8)	5,696 (5.9)
Transport and Communication	11,269 (12.0)	10,906 (11.4)
Electricity, Gas, Water and Heat Supply	181 (0.2)	181 (0.2)
Services	11,541 (12.3)	11,740 (12.2)
Others	118 (0.1)	147 (0.2)
Total	94,276	95,888

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

BREAKDOWN OF LOAN BALANCE BY COLLATERAL

(¥100 million, %)

	(as of March 31, 2006)	(as of March 31, 2005)
Deposits and Debentures	2,115 (2.2)	2,130 (2.2)
Securities	757 (0.8)	581 (0.6)
Claims	1,324 (1.4)	1,738 (1.8)
Merchandise	2 (0.0)	1 (0.0)
Real Estate	55,865 (59.3)	58,424 (61.0)
Other Collateral	740 (0.8)	668 (0.7)
Total	60,805 (64.5)	63,545 (66.3)
Guarantee	28,394 (30.1)	27,320 (28.5)
Credit	5,076 (5.4)	5,022 (5.2)
Grand Total	94,276	95,888
(Loans with Subordination Covenant)	—	—

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, 2006)	(as of March 31, 2005)
Deposits and Debentures	5,812 (7.2)	6,091 (6.4)
Securities	237 (0.3)	149 (0.2)
Claims	95 (0.1)	57 (0.1)
Merchandise	—	—
Real Estate	19,268 (23.8)	19,917 (21.0)
Other Collateral	2,218 (2.7)	2,010 (2.1)
Subtotal	27,630 (34.1)	28,224 (29.8)
Guarantee	41,991 (51.8)	42,911 (45.2)
Credit	11,504 (14.2)	23,711 (25.0)
Total	81,125	94,846

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

TRUST FACILITY LOAN BALANCE (¥100 million)

	(as of March 31, 2006)	(as of March 31, 2005)
Trust Facility Loan Balance	1,125	1,228

ENTRUSTED AGENCY LOANS (¥ million)

	(as of March 31, 2006)	(as of March 31, 2005)
Japan Finance Corporation for Small and Medium Enterprise (JASME)	0	0
Social Welfare and Medical Service Corporation	141	153
Government Pension Investment Fund	86	91
Japan Shipbuilding Industry Foundation	158,293	161,014
Japan Bicycle Promotion Institute	5	21
Organization for Workers' Retirement Allowance Mutual Aid	79	107
Smaller Enterprise Retirement Allowance Mutual Aid Corporation	79	107
Sake Brewery Retirement Allowance Mutual Aid Operational Headquarters	—	—
Environmental Restoration and Conservation Agency of Japan	391	420
National Life Finance Corporation	1,202	1,321
Organization for Small & Medium Enterprises and Regional Innovation, Japan	303,575	284,415
Promotion programs	45,038	47,982
Mutual aid programs	258,537	236,433
Japan Labour Health and Welfare Organization	298	316
Employment and Human Resources Development Organization of Japan	0	0
Okinawa Development Finance Corporation	—	—
Development Bank of Japan	7	13
Total	464,081	447,879

BALANCE OF ENTRUSTED AGENCY LOANS

(Contracts, ¥100 million)

		(as of March 31, 2006)	(as of March 31, 2005)
Capital Investment	Contracts	1,151	1,289
	Amount	135	166
Working Funds	Contracts	123	228
	Amounts	13	26
Total	Contracts	1,274	1,517
	Amounts	149	192

RATIO OF LOANS TO DEBENTURES AND DEPOSITS

(¥100 million, %)

		(as of March 31, 2006)			(as of March 31, 2005)		
		Domestic	International	Total	Domestic	International	Total
Loans	(A)	93,668	607	94,276	95,348	539	95,888
Debentures and Deposits	(B)	101,585	1,160	102,745	100,806	1,415	102,222
Ratio (%)	(A)/(B)	92.20	52.38	91.75	94.58	38.11	93.80
Average during the Year		92.45	44.18	91.84	92.69	36.02	91.90

Note: Deposits include Negotiable Certificates of Deposit.

INCREASE (DECREASE) IN RESERVE FOR POSSIBLE LOAN LOSSES

(¥100 million)

	(as of March 31, 2006)					(as of March 31, 2005)				
	Beginning Balance	Decrease this Period			Ending Balance	Beginning Balance	Decrease this Period			Ending Balance
		Increase	Purpose	Other			Increase	Purpose	Other	
General Reserve for Possible Loan Losses	675	635	—	675*	635	681	675	—	681*	675
General Reserve for Individual Possible Loan Losses	2,837	2,284	974	1,863*	2,284	3,665	2,837	1,348	2,316*	2,837
Total	3,513	2,920	974	2,539	2,920	4,346	3,513	1,348	2,997	3,513

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

WRITE-OFF OF LOANS (¥100 million)

	(Fiscal 2005)	(Fiscal 2004)
Write-off of Loans	16	15

LOANS TO RESTRUCTURING COUNTRIES

No transactions

CREDIT-RELATED EXPENSE (¥100 million)

		(Fiscal 2005)	(Fiscal 2004)
Credit-related Expense	(A) = (B) + (C)	483	587
Disposal Amount of Problem Loans	(B)	524	592
Provision to General Reserve for Possible Loan Losses	(C)	(40)	(5)

PROBLEM LOANS (¥100 million, %)

		(as of March 31, 2006)	(as of March 31, 2005)
Loans to Bankrupt Companies	(A)	1,393	1,938
(Loans to Companies that May Fall into Bankruptcy other than Category IV Loans)	(B)	411	596
Overdue Loans	(C)	3,125	3,358
(Overdue Loans other than Category IV Loans)	(D)	2,544	2,582
Loans Overdue for 3 Months or Longer	(E)	10	17
Rescheduled Loans	(F)	1,457	1,765
Total Problem Loans	(G) = (A)+(C) + (E) + (F)	5,987	7,078
Category IV Loans in Loans to Bankrupt Companies	(H)	982	1,341
Category IV Loans in Overdue Loans	(I)	581	775
Problem Loans other than Category IV Loans	(J) = (B)+(D) + (E) + (F)	4,423	4,961
Loans other than Category IV Loans	(K)	92,832	93,771
Percentage of Loans (%)	(J)/(K)	4.8	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 2005 was ¥156.3 billion out of the Provision for Possible Loan Losses of ¥228.4 billion and at the end of Fiscal 2004 was ¥211.6 billion out of the Provision for Possible Loan Losses of ¥283.7 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, 2006)	(as of March 31, 2005)
Loans to Legally Bankrupt and Substantially Bankrupt Companies	(A)	2,310	3,179
Loans with Collection Risk	(B)	2,226	2,132
Loans for Special Attention	(C)	1,468	1,782
Subtotal	(D) = (A) + (B) + (C)	6,005	7,094
Category IV Loans	(G)	1,565	2,121
(Amount after deduction of Category IV Loans)	(D) - (G)	4,439	4,973
Normal Loans		89,298	89,859
Total	(H)	95,303	96,954
Percentage of Loans	$((D)-(G))/((H)-(G))$	4.7%	5.2%

(REFERENCE) Loan Coverage after Deduction for Category IV Loans

Recoverable Amount from Collateral and Other Coverage Accounted for in (D)	(E)	2,465	2,734
Reserve for Possible Loan Losses Allocated for (D)	(F)	2,502	3,164
Ratio for Reserves (%)	$(F - G)/((D - G) - E)$	47.5	46.6
Coverage Ratio (%)	$((E + F) - G)/(D - G)$	76.6	76.0

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.)

SECURITIES

AVERAGE BALANCES OF TRADING SECURITIES

(¥100 million)

	(Fiscal 2005)	(Fiscal 2004)
Trading Government Bonds	10	9
Trading Local Government Bonds	—	—
Trading Government Guarantee Bonds	—	—
Trading Bonds Loaned	—	—
Total	10	9

BREAKDOWN BALANCE OF SECURITIES

(¥100 million, %)

	(Fiscal 2005)			(Fiscal 2004)			
	Domestic	International	Total	Domestic	International	Total	
Year End Balance	Government Bonds	10,439 (62.2)	—	10,439 (59.0)	8,946 (59.8)	—	8,946 (55.6)
	Local Government Bonds	308 (1.8)	—	308 (1.8)	60 (0.4)	—	60 (0.4)
	Short-term Corporate Bonds	19 (0.1)	—	19 (0.1)	979 (6.5)	—	979 (6.1)
	Corporate Bonds	5,691 (33.9)	—	5,691 (32.1)	4,726 (31.6)	—	4,726 (29.3)
	Stocks	323 (1.9)	—	323 (1.8)	258 (1.7)	—	258 (1.6)
	Other Securities	13 (0.1)	910 (100.0)	924 (5.2)	—	1,131 (100.0)	1,131 (7.0)
	Foreign Bonds	—	910 (100.0)	910 (5.1)	—	1,131 (100.0)	1,131 (7.0)
	Total	16,797	910	17,707	14,972	1,131	16,103
Average Balance	Government Bonds	9,656 (56.1)	—	9,656 (52.7)	11,689 (74.2)	—	11,689 (69.0)
	Local Government Bonds	223 (1.3)	—	223 (1.2)	91 (0.6)	—	91 (0.5)
	Short-term Corporate Bonds	1,638 (9.5)	—	1,638 (9.0)	251 (1.6)	—	251 (1.5)
	Corporate Bonds	5,499 (32.0)	—	5,499 (30.0)	3,568 (22.6)	—	3,568 (21.1)
	Stocks	178 (1.0)	—	178 (1.0)	162 (1.0)	—	162 (1.0)
	Others Securities	11 (0.1)	1,101 (100.0)	1,112 (6.1)	—	1,169 (100.0)	1,169 (6.9)
	Foreign Bonds	—	1,101 (100.0)	1,101 (6.0)	—	1,169 (100.0)	1,169 (6.9)
	Total	17,207	1,101	18,308	15,763	1,169	16,933

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.

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.

1) Trading Securities (¥100 million)

	(as of March 31, 2006)
Book Value	12
Recognized Valuation Difference in Fiscal 2005	(0)

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

	(as of March 31, 2006)				
	Book Value	Market Value	Valuation Difference	Valuation Gains	Valuation Losses
Government Bonds	3,774	3,753	(20)	2	23
Local Government Bonds	—	—	—	—	—
Short-term Corporate Bonds	—	—	—	—	—
Corporate Bonds	79	76	(2)	—	2
Others	136	133	(2)	—	2
Total	3,989	3,963	(25)	2	28

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, 2006)				
	Acquisition Cost	Book Value	Valuation Difference	Valuation Gains	Valuation Losses
Stocks	119	267	147	148	1
Bonds	10,431	10,355	(76)	0	77
Government Bonds	6,716	6,664	(51)	0	51
Local Government Bonds	313	308	(5)	—	5
Short-term Corporate Bonds	19	19	0	0	0
Corporate Bonds	3,381	3,361	(20)	0	20
Others	772	774	1	2	0
Total	11,324	11,396	72	150	78

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 Categories and Book Value of Securities without Market Values (¥100 million)

	(as of March 31, 2006)
Held-to-Maturity Bonds	—
Subsidiaries' Stocks	—
Unlisted Stocks (excluding over-the-counter stocks)	56
Other Marketable Securities	
Corporate Bonds	2,250
Other Securities	13

(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 and Commercial Paper in Other Trading Assets, and Commercial Paper and Negotiable Certificates of Deposit in Due from Banks 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 Categories 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 over-the-counter stocks)	55
Unlisted Corporate Bonds	1,913

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

RATIO OF SECURITIES TO DEBENTURES AND DEPOSITS

(¥100 million, %)

		(as of March 31, 2006)			(as of March 31, 2005)		
		Domestic	International	Total	Domestic	International	Total
Marketable Securities	(A)	16,797	910	17,707	14,972	1,131	16,103
Debentures and Deposits	(B)	101,585	1,160	102,745	100,806	1,415	102,222
Ratio (%)	(A)/(B)	16.53	78.46	17.23	14.85	79.89	15.75
	Yearly Average	17.13	86.26	18.00	15.45	80.66	16.36

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

UNDERWRITING OF PUBLIC BONDS

(¥100 million)

	(Fiscal 2005)	(Fiscal 2004)
Public Bonds Underwritten	118	183

Note: All public bonds underwritten are government bonds.

COUNTER SALES OF PUBLIC BONDS

(¥100 million)

	(Fiscal 2005)	(Fiscal 2004)
Counter Sales of Public Bonds	12	13

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

PUBLIC BOND DEALING

(¥100 million)

	(Fiscal 2005)	(Fiscal 2004)
Amount of Trade	215	117
Average Balance	9	7

Note: All public bonds traded are government bonds.

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

	(as of March 31, 2006)					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	3,262	6,695	481	—	—	10,439
Local Government Bonds	—	308	—	—	—	308
Short-term Corporate Bonds	19	—	—	—	—	19
Corporate Bonds	2,196	3,243	251	—	—	5,691
Stocks	—	—	—	—	323	323
Other Securities	134	556	200	18	13	924
Foreign Bonds	134	556	200	18	—	910
Foreign Stocks	—	—	—	—	—	—
Securities Loaned	—	—	—	—	—	—
Others	—	—	—	—	—	—
Total	5,613	10,804	932	18	337	17,707

	(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

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 in Monetary Claims Purchased.

INTERNATIONAL OPERATIONS
FOREIGN EXCHANGE TRANSACTION BY TYPE

(US\$ million)

	(Fiscal 2005)	(Fiscal 2004)
Trade Exchange Transactions	2,140	2,247
Trade Foreign Exchange Transactions	929	926
Capital Transactions	529	577
Total	3,599	3,751

Note: Overseas branches are included.

BALANCE OF FOREIGN CURRENCY ASSETS

(US\$ million)

	(Fiscal 2005)	(Fiscal 2004)
Balance of Assets Denominated in Foreign Currencies	1,220	1,540

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

OTHERS

DOMESTIC EXCHANGE TRANSACTION

(Thousands of transactions, ¥100 million)

			(as of March 31, 2006)	(as of March 31, 2005)
Bank Remittance	To other locations	Instances	2,088	2,315
		Value	121,922	125,157
	From other locations	Instances	1,476	1,442
		Value	102,606	104,572
Bank Collection	To other locations	Instances	1,149	1,230
		Value	24,433	26,849
	From other locations	Instances	29	30
		Value	550	585
Total	Instances	4,745	5,019	
	Value	249,513	257,165	

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 DERIVATIVE AND FORWARD FOREIGN EXCHANGE TRANSACTIONS

(¥100 million)

	(as of March 31, 2006)		(as of March 31, 2005)	
	Contract Amount/ Notational Principal Amount	Credit Risk Amount	Contract Amount/ Notational Principal Amount	Credit Risk Amount
Interest Rate Swap	52,731	389	51,319	604
Currency Swap	3,495	220	2,820	195
Forward Foreign Exchange	198	5	219	5
Interest Rate Options (Bought)	—	—	—	—
Currency Options (Bought)	—	—	—	—
Other Financial Derivatives	—	—	—	—
Credit Risk Reduction by Netting	—	(305)	—	(262)
Total	56,424	310	54,359	542

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.

	(as of March 31, 2006)		(as of March 31, 2005)	
	Contract Amount/Notational Principal Amount		Contract Amount/Notational Principal Amount	
Forward Foreign Exchange	18		12	
Interest Rate Options (Sold)	35		34	
Interest Rate Options (Bought)	—		—	
Currency Options (Sold)	—		—	
Currency Options (Bought)	—		—	
Other Financial Derivatives	19		4	
Total	72		51	

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

This is 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, 2006)			
			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	1,238	—	(0)	(0)
	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	1,471,211	1,156,584	(5,664)	(5,664)
		Floating Rate Receiving/ Fixed Rate Paying	1,491,931	1,085,822	6,861	6,861
	Interest-rate Options	Floating Rate Receiving/ Floating Rate Paying	—	—	—	—
		Selling Position	—	—	—	—
	Others	Buying Position	—	—	—	—
		Selling Position	3,536	3,336	(20)	4
Total					1,175	1,200
			(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)
	Interest-rate Options	Floating Rate Receiving/ Floating Rate Paying	—	—	—	—
		Selling Position	—	—	—	—
	Others	Buying Position	—	—	—	—
		Selling Position	3,649	3,449	(12)	25
Total					810	848

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, 2006)				(as of March 31, 2005)			
			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		349,532	330,108	955	955	276,687	267,977	892	892
Traded on the Over-the-counter	Currency Futures	Selling Position	10,132	469	(151)	(151)	12,053	805	(179)	(179)
		Buying Position	11,488	469	284	284	11,093	805	220	220
	Currency Options	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
	Others	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
Total					1,089	1,089			933	933

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, 2006)				(as of March 31, 2005)				
		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	537	—	3	3	274	—	(3)	(3)
		Buying Position	133	—	0	0	139	—	0	0
Traded on the Exchange	Bond Futures Options	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
Traded on the Over-the-counter	Over-the-counter Bond Options	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
Traded on the Over-the-counter	Others	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
Total				4	4			(3)	(3)	

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.

TRANSACTIONS RELATED TO PRODUCTS

No Transactions

CREDIT DERIVATIVE TRANSACTIONS

No Transactions