

PROFIT AND LOSS DETAILS

SUMMARY OF INCOME

(¥100 million)

	(Fiscal 2005)	(Fiscal 2004)
Gross Operating Profit	1,479	1,499
Provision for the General Reserve for Possible Loan Losses	(40)	(5)
General and Administrative Expenses (Excluding Nonrecurring Items)	724	743
Expenses Incurred on Debenture Issue and Redemption	1	1
Operating Profit	793	760
Operating Profit before Deduction of Provision for the General Reserve for Possible Loan Losses	753	754
Nonrecurring Profit and Loss (Including Nonrecurring Expenses)	(508)	(606)
Income before Income Taxes and Others	285	153
Other Gains and Losses	(88)	(2)
Provision for Income Taxes — Corporate Tax, Inhabitant Tax and Enterprise Tax	18	30
Adjustment of Income Taxes	49	27
Net Income	128	92

Note: Operating Profit is income generated by the Bank's primary businesses and is calculated by deducting General and Administrative Expenses and others from Gross Operating Profit.

GROSS OPERATING PROFIT

(¥100 million, %)

	(Fiscal 2005)			(Fiscal 2004)		
	Domestic	International	Total	Domestic	International	Total
Net Interest Income	1,422	14	1,436	1,436	12	1,449
Fees and Commissions	78	4	82	68	4	72
Trading Revenue	12	2	15	13	4	17
Other Operating Income	(59)	4	(55)	(48)	7	(40)
Gross Operating Profit	1,454	25	1,479	1,470	29	1,499
Gross Operating Profit Ratio (%)	1.28	1.10	1.29	1.27	1.16	1.28

Notes: 1. Domestic departments handle transactions in yen with Japanese residents through the domestic branches. International departments handle transactions with non-residents in Japan, foreign currency transactions and transactions made on special international financial accounts (transactions in the Tokyo Off-shore Market) through the domestic branches and those operated through the New York branch.

$$2. \text{Gross Operating Profit Ratio} = \frac{\text{Gross Operating Profit}}{\text{Average Balance of Interest Earning Assets}} \times 100$$

ASSET PORTFOLIO ACCOUNTS, FUND RAISING ACCOUNTS, INTEREST AND YIELD (¥100 million, %)

		(Fiscal 2005)			(Fiscal 2004)		
		Domestic	International	Total	Domestic	International	Total
Asset Portfolio Accounts	Average Balance	112,817	2,266	114,291	115,301	2,515	116,789
	Interest Income	1,642	67	1,708	1,705	41	1,744
	Yield (%)	1.45	2.98	1.49	1.47	1.66	1.49
Fund Raising Accounts	Average Balance	101,617	2,266	103,092	103,492	2,515	104,981
	Interest Income	219	53	271	269	29	295
	Yield (%)	0.21	2.36	0.26	0.25	1.15	0.28

Note: The average balance of yen funds invested from the domestic department to the international department was ¥102.6 billion in Fiscal 2004 and ¥79.1 billion in Fiscal 2005, and the income from those investments was ¥0.2 billion in Fiscal 2004 and ¥0.1 billion in Fiscal 2005.

ANALYSIS OF INTEREST INCOME AND EXPENSE (¥100 million)

		(Fiscal 2005)			(Fiscal 2004)		
		Domestic	International	Total	Domestic	International	Total
Interest Income	Change Due to Balance	(36)	(4)	(37)	(100)	(14)	(107)
	Change Due to Interest Rate	(26)	29	1	(11)	14	0
	Net Change	(62)	25	(35)	(111)	0	(106)
Interest Expense	Change Due to Balance	(4)	(2)	(4)	(16)	(10)	(18)
	Change Due to Interest Rate	(45)	27	(18)	(100)	9	(94)
	Net Change	(49)	24	(23)	(116)	(1)	(113)

Note: The change due to both the changes in balance and interest rates is included in Change Due to Interest Rate.

FEES AND COMMISSIONS (¥100 million)

		(Fiscal 2005)			(Fiscal 2004)		
		Domestic	International	Total	Domestic	International	Total
Fee and Commission Income		83	5	89	73	5	79
Fee and Commission Expense		5	1	6	4	1	6

TRADING TRANSACTIONS (¥100 million)

	(Fiscal 2005)			(Fiscal 2004)		
	Domestic	International	Total	Domestic	International	Total
Trading Revenue and Expenditures	12	2	15	13	4	17
Revenue and Expenditures from Trading Marketable Securities	(0)	—	(0)	(0)	—	(0)
Revenue and Expenditures from Trading Marketable Securities	(0)	—	(0)	(0)	—	(0)
Revenue and Expenditures from Trading-related Financial Derivatives Transactions	12	2	15	13	4	17
Other Trading Revenue	0	—	0	0	—	0

Notes: 1. Income and expense are netted for each item in the domestic and international departments.
 2. Revenue and Expenditures from Financial Derivatives Transactions were denominated in yen in domestic departments and in foreign currencies in international departments.

DETAILS OF OTHER OPERATING AND EXPENSES (¥100 million)

	(Fiscal 2005)			(Fiscal 2004)		
	Domestic	International	Total	Domestic	International	Total
Revenue and Expenditures from Foreign Exchange Trading	—	8	8	—	7	7
Revenue and Expenditures from Government and Other Bonds	(59)	3	(62)	(46)	0	(46)
Revenue and Expenditures from Financial Derivatives	(0)	(0)	(0)	(1)	(0)	(1)
Others	(0)	—	(0)	—	—	—
Total	(59)	4	(55)	(48)	7	(40)

Note: Revenue and Expenditures from Financial Derivatives were denominated in yen in domestic departments and in foreign currencies in international departments.

GENERAL AND ADMINISTRATIVE EXPENSES (¥100 million)

	(Fiscal 2005)	(Fiscal 2004)
Salaries	345	348
Welfare Expenses	6	6
Depreciation	34	35
Rent & Lease Expenses for Land, Buildings and Equipment	64	65
Taxes and Duties	18	19
Others	272	301
Total	741	776

PROVISIONAL EXPENSES

(¥100 million)

	(Fiscal 2005)	(Fiscal 2004)
Total Provision of Bad Debt	(524)	(592)
Write-offs of Loans	(16)	(15)
Provision for Individual Possible Loan Losses	(421)	(520)
Disposal Losses of Claims	(86)	(55)
Others	15	(14)
Total	(508)	(606)

Note: Disposal losses of claims are shown after the deduction of draw down of reserves for individual possible loan losses.

RETURN ON EQUITY AND ASSETS

(%)

	(Fiscal 2005)	(Fiscal 2004)
Ratio of Recurring Profit to Total Assets	0.24	0.12
Ratio of Recurring Profit to Capital Funds	4.43	2.41
Ratio of Net Income to Total Assets	0.11	0.07
Ratio of Net Income to Capital Funds	1.99	1.46

Notes: 1. Ratio of Recurring Profit to Total Assets = $\frac{\text{Recurring Profit}}{\text{Average Balance of Total Assets (excluding Guarantee Contra Accounts)}} \times 100$

2. Ratio of Recurring Profit to Capital Funds = $\frac{\text{Recurring Profit}}{\text{Average Balance of Capital funds}} \times 100$

MARGIN

(%)

	(Fiscal 2005)			(Fiscal 2004)		
	Domestic	International	Total	Domestic	International	Total
Yield	1.45	2.98	1.49	1.47	1.66	1.49
Cost of Funds Raised	0.91	3.14	0.96	0.96	1.88	0.99
Total Margin	0.54	(0.15)	0.52	0.51	(0.22)	0.50

Notes 1. Yield = $\frac{\text{Interest Income}}{\text{Average Balance of Funds Invested}} \times 100$

2. Cost of Funds Raised = $\frac{(\text{Interest Expense} + \text{General and Administrative Expense} + \text{Debenture Expense})}{\text{Average Balance of Funds Raised}} \times 100$

3. Total Margin = Yield - Cost of Funds Raised