

DEBENTURES AND DEPOSITS

BREAKDOWN OF FUND SOURCES			(¥100 million, %)
	(as of March 31, 2007)	(as of March 31, 2006)	
Debentures Issued:	72,289 (73.9)	78,326 (76.2)	
Outstanding Balance	72,289 (73.9)	78,326 (76.2)	
Deposits:	25,399 (26.0)	24,200 (23.6)	
Cooperatives and Others	25,223 (25.8)	24,009 (23.4)	
Local Governments and Municipalities	175 (0.2)	191 (0.2)	
Negotiable Certificates of Deposit	126 (0.1)	217 (0.2)	
Total	97,815	102,745	
Government Contribution of Debentures Issued	400 (0.4)	750 (0.7)	

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

OUTSTANDING BALANCE OF SHOKO CHUKIN BANK DEBENTURES			(¥100 million, %)
	(as of March 31, 2007)	(as of March 31, 2006)	
Interest-Bearing Debentures	59,320 (82.1)	63,830 (81.5)	
Discount Debentures	12,969 (17.9)	14,495 (18.5)	
Total	72,289	78,326	

Notes: 1. Debentures sold by public offering in the period are included.
2. The figures in parentheses represent percentages of the total.
3. As of March 31, 2007, the face value of Discount Debentures amounted to ¥1,299.1 billion.

CLASSIFICATION BY TIME TO MATURITY OF THE OUTSTANDING BALANCE OF SHOKO CHUKIN BANK DEBENTURES (¥100 million)			
Time to Maturity		(as of March 31, 2007)	(as of March 31, 2006)
Interest-Bearing Debentures	1 year or less	16,310	18,990
	More than 1 year, 3 years or less	26,480	27,061
	More than 3 years, 5 years or less	15,983	17,224
	More than 5 years, 7 years or less	200	354
	More than 7 years	346	200
	Total	59,320	63,830
Discount Debentures	1 year or less	12,969	14,495
	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	12,969	14,495	
Total	1 year or less	29,279	33,485
	More than 1 year, 3 years or less	26,480	27,061
	More than 3 years, 5 years or less	15,983	17,224
	More than 5 years, 7 years or less	200	354
	More than 7 years	346	200
	Total	72,289	78,326

BALANCE OF PROPERTY ACCUMULATION SAVINGS

(¥100 million)

	(as of March 31, 2007)	(as of March 31, 2006)
Balance of Property Accumulation Savings	1,100	1,143

BREAKDOWN OF DEPOSIT BALANCE

(¥100 million, %)

	(Fiscal 2006)			(Fiscal 2005)				
	Domestic	International	Total	Domestic	International	Total		
Year End Balance	Time Deposits	10,991 (45.3)	928 (81.2)	11,920 (46.9)	9,967 (42.9)	625 (66.4)	10,592 (43.8)	
	Floating-rate Time Deposits	—	—	—	—	—	—	
	Fixed-rate Time Deposits	10,991 (45.3)	928 (81.2)	11,920 (46.9)	9,967 (42.9)	625 (66.4)	10,592 (43.8)	
	Liquid Deposits	12,850 (53.0)	6 (0.5)	12,856 (50.6)	12,791 (55.0)	1 (0.2)	12,793 (52.8)	
	Interest-bearing Deposits	7,511 (31.0)	—	7,511 (29.6)	7,723 (33.2)	—	7,723 (31.9)	
	Others	412 (1.7)	209 (18.3)	622 (2.5)	500 (2.1)	315 (33.4)	815 (3.4)	
	Total	24,254	1,144	25,399	23,258	942	24,200	
	Negotiable Certificates of Deposit	—	126	126	—	217	217	
	Average Balance	Time Deposits	10,649 (47.8)	750 (70.0)	11,399 (48.9)	10,026 (46.6)	709 (66.4)	10,736 (47.6)
		Floating-rate Time Deposits	—	—	—	—	—	—
Fixed-rate Time Deposits		10,649 (47.8)	750 (70.0)	11,399 (48.9)	10,026 (46.6)	709 (66.4)	10,736 (47.6)	
Liquid Deposits		10,860 (48.8)	1 (0.1)	10,861 (46.5)	10,655 (49.5)	0 (0.1)	10,656 (47.2)	
Interest-bearing Deposits		6,975 (31.3)	—	6,975 (29.9)	6,916 (32.2)	—	6,916 (30.6)	
Others		749 (3.4)	320 (29.9)	1,069 (4.6)	827 (3.9)	357 (33.5)	1,184 (5.2)	
Total		22,259	1,072	23,331	21,509	1,068	22,577	
Negotiable Certificates of Deposit		—	198	198	—	208	208	

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, 2007)	(as of March 31, 2006)
Time Deposits	3 months or less	5,838	5,804
	More than 3 months, 6 months or less	2,106	1,837
	More than 6 months, 1 year or less	2,771	2,679
	More than 1 year, 2 years or less	135	151
	More than 2 years, 3 years or less	1,048	94
	More than 3 years	20	24
	Total	11,920	10,592
Fixed-rate Time Deposits (included above)	3 months or less	5,838	5,804
	More than 3 months, 6 months or less	2,106	1,837
	More than 6 months, 1 year or less	2,771	2,679
	More than 1 year, 2 years or less	135	151
	More than 2 years, 3 years or less	1,048	94
	More than 3 years	20	24
	Total	11,920	10,592

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

	(as of March 31, 2007)	(as of March 31, 2006)
Corporations	21,219 (86.7)	20,976 (89.4)
Individuals	2,847 (11.6)	2,014 (8.6)
Financial Institutions	221 (0.9)	291 (1.2)
Government Funds	175 (0.7)	191 (0.8)
Total	24,464	23,473

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, 2007)	(as of March 31, 2006)
Deposits of Public Funds	175 (68.2)	191 (70.3)
Borrowings from Public Sources	3 (1.2)	0 (0.2)
Debentures Sold to Local Governments	78 (30.6)	80 (29.5)
Total	257	272

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

ANNUAL REVENUES AND PUBLIC FUNDS HANDLED (¥100 million)

	(as of March 31, 2007)	(as of March 31, 2006)
Bank of Japan Revenue Agency Accounts	1,587	1,632
Local Government Public Fund Collection Accounts	548	560
Total	2,136	2,193

LOANS

BALANCE OF LOANS

(¥100 million)

		(Fiscal 2006)			(Fiscal 2005)		
		Domestic	International	Total	Domestic	International	Total
Year End Balance	Loans on Deeds	62,904	502	63,407	64,169	435	64,605
	Loans on Notes	9,798	171	9,970	10,825	171	10,997
	Overdraft	13,846	22	13,868	12,686	—	12,686
	Bills Discounted	6,306	—	6,306	5,986	—	5,986
	Total	92,856	695	93,552	93,668	607	94,276
Average Balance	Loans on Deeds	62,619	470	63,090	64,007	405	64,413
	Loans on Notes	10,094	143	10,237	11,360	158	11,518
	Overdraft	12,589	11	12,600	11,646	—	11,646
	Bills Discounted	5,290	—	5,290	5,837	—	5,837
	Total	90,593	625	91,219	92,851	564	93,415

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, 2007)	(as of March 31, 2006)
Loans	1 year or less	48,653	47,936
	More than 1 year, 3 years or less	23,750	24,333
	More than 3 years, 5 years or less	10,073	10,115
	More than 5 years, 7 years or less	3,822	3,766
	More than 7 years	6,935	7,775
	Without specific term	317	347
	Total	93,552	94,276
Fixed-rate Loans	1 year or less		
	More than 1 year, 3 years or less	18,971	20,151
	More than 3 years, 5 years or less	7,949	8,244
	More than 5 years, 7 years or less	3,027	3,114
	More than 7 years	5,374	6,243
	Without specific term	—	—
Floating-rate Loans	1 year or less		
	More than 1 year, 3 years or less	4,779	4,181
	More than 3 years, 5 years or less	2,124	1,870
	More than 5 years, 7 years or less	794	651
	More than 7 years	1,560	1,532
	Without specific term	317	347
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, 2007)			(as of March 31, 2006)		
	Domestic	International	Total	Domestic	International	Total
Available Funds	25	81	25	26	65	26
Lending Loans	24	13	24	24	13	24

Notes: 1. Available Funds = Debentures Issued + 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, 2007)			(as of March 31, 2006)		
	Domestic	International	Total	Domestic	International	Total
Available Funds	1,051	1,061	1,051	1,107	844	1,104
Lending Loans	1,014	177	1,005	1,022	176	1,013

Notes: 1. Available Funds = Debentures Issued + 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, 2007)	(as of March 31, 2006)
	Balance of Loans to Members	92,700 (99.1)
Balance of Loans to Non-members	852 (0.9)	792 (0.8)
Financial Institutions	28 (0.0)	36 (0.0)
Holders of Shoko Chukin Bank Debentures	32 (0.0)	35 (0.0)
Total	93,552	94,276

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, 2007)	(as of March 31, 2006)
	Capital Investment	23,171 (24.8)
Long-term Working Funds	39,818 (42.5)	40,942 (43.4)
Short-term Working Funds	30,563 (32.7)	30,158 (32.0)
Total	93,552	94,276

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

BREAKDOWN OF LOAN BALANCE BY INDUSTRY

(¥100 million, %)

	(as of March 31, 2007)	(as of March 31, 2006)
Manufacturing	31,605 (33.8)	31,802 (33.7)
Machinery and Metal Product Manufacturing	16,002 (17.1)	15,903 (16.9)
Agriculture, Forestry and Fishery	148 (0.2)	140 (0.2)
Mining	134 (0.1)	127 (0.1)
Construction	2,870 (3.1)	3,148 (3.3)
Wholesale and Retail	29,045 (31.0)	29,329 (31.1)
Finance and Insurance	1,050 (1.1)	1,139 (1.2)
Real Estate	5,484 (5.9)	5,478 (5.8)
Transport and Communication	11,344 (12.1)	11,269 (12.0)
Electricity, Gas, Water and Heat Supply	237 (0.3)	181 (0.2)
Services	11,526 (12.3)	11,541 (12.3)
Others	105 (0.1)	118 (0.1)
Total	93,552	94,276

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

BREAKDOWN OF LOAN BALANCE BY COLLATERAL

(¥100 million, %)

	(as of March 31, 2007)	(as of March 31, 2006)
Deposits and Debentures	2,002 (2.1)	2,115 (2.2)
Securities	672 (0.7)	757 (0.8)
Claims	1,222 (1.3)	1,324 (1.4)
Merchandise	5 (0.0)	2 (0.0)
Real Estate	54,768 (58.5)	55,865 (59.3)
Other Collateral	858 (0.9)	740 (0.8)
Total	59,530 (63.6)	60,805 (64.5)
Guarantee	28,094 (30.0)	28,394 (30.1)
Credit	5,927 (6.3)	5,076 (5.4)
Grand Total	93,552	94,276

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, 2007)	(as of March 31, 2006)
Deposits and Debentures	6,702 (8.9)	5,812 (7.2)
Securities	258 (0.3)	237 (0.3)
Claims	17 (0.0)	95 (0.1)
Merchandise	—	—
Real Estate	16,832 (22.2)	19,268 (23.8)
Other Collateral	1,394 (1.8)	2,218 (2.7)
Subtotal	25,203 (33.3)	27,630 (34.1)
Guarantee	45,806 (60.5)	41,991 (51.8)
Credit	4,691 (6.2)	11,504 (14.2)
Total	75,700	81,125

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

TRUST FACILITY LOAN BALANCE (¥100 million)

	(as of March 31, 2007)	(as of March 31, 2006)
Trust Facility Loan Balance	1,291	1,125

ENTRUSTED AGENCY LOANS (¥ million)

	(as of March 31, 2007)	(as of March 31, 2006)
Japan Finance Corporation for Small and Medium Enterprise (JASME)	0	0
Social Welfare and Medical Service Corporation	185	228
Japan Shipbuilding Industry Foundation	163,760	158,293
Japan Bicycle Promotion Institute	—	5
Organization for Workers' Retirement Allowance Mutual Aid	61	79
Smaller Enterprise Retirement Allowance Mutual Aid Corporation	61	79
Environmental Restoration and Conservation Agency of Japan	340	391
National Life Finance Corporation	777	1,202
Organization for Small & Medium Enterprises and Regional Innovation, Japan	319,723	303,598
Promotion programs	41,530	45,038
Mutual aid programs	278,192	258,560
Japan Labour Health and Welfare Organization	87	298
Employment and Human Resources Development Organization of Japan	0	0
Okinawa Development Finance Corporation	—	—
Development Bank of Japan	—	6
Total	484,937	464,104

BALANCE OF ENTRUSTED AGENCY LOANS

(Contracts, ¥100 million)

		(as of March 31, 2007)	(as of March 31, 2006)
Capital Investment	Contracts	1,034	1,151
	Amount	115	135
Working Funds	Contracts	72	123
	Amounts	6	13
Total	Contracts	1,106	1,274
	Amounts	121	149

RATIO OF LOANS TO DEBENTURES AND DEPOSITS

(¥100 million, %)

		(as of March 31, 2007)			(as of March 31, 2006)		
		Domestic	International	Total	Domestic	International	Total
Loans	(A)	92,856	695	93,552	93,668	607	94,276
Debentures and Deposits	(B)	96,544	1,271	97,815	101,585	1,160	102,745
Ratio (%)	(A)/(B)	96.18	54.74	95.64	92.20	52.38	91.75
Average during the Year		92.10	49.18	91.55	92.45	44.18	91.84

Note: Deposits include Negotiable Certificates of Deposit.

INCREASE (DECREASE) IN RESERVE FOR POSSIBLE LOAN LOSSES

(¥100 million)

	(as of March 31, 2007)					(as of March 31, 2006)				
	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	635	628	—	635*	628	675	635	—	675*	635
General Reserve for Individual Possible Loan Losses	2,284	1,841	831	1,453*	1,841	2,837	2,284	974	1,863*	2,284
Total	2,920	2,470	831	2,088	2,470	3,513	2,920	974	2,539	2,920

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

WRITE-OFF OF LOANS (¥100 million)

	(Fiscal 2006)	(Fiscal 2005)
Write-off of Loans	9	16

LOANS TO RESTRUCTURING COUNTRIES

No transactions

CREDIT-RELATED EXPENSE (¥100 million)

		(Fiscal 2006)	(Fiscal 2005)
Credit-related Expense	(A) = (B) + (C)	490	483
Disposal Amount of Problem Loans	(B)	496	524
Provision to General Reserve for Possible Loan Losses	(C)	(6)	(40)

PROBLEM LOANS (¥100 million, %)

		(as of March 31, 2007)	(as of March 31, 2006)
Loans to Bankrupt Companies	(A)	1,033	1,393
(Loans to Companies that May Fall into Bankruptcy other than Category IV Loans)	(B)	315	411
Overdue Loans	(C)	2,726	3,125
(Overdue Loans other than Category IV Loans)	(D)	2,272	2,544
Loans Overdue for 3 Months or Longer	(E)	23	10
Rescheduled Loans	(F)	1,225	1,457
Total Problem Loans	(G) = (A)+(C) + (E) + (F)	5,008	5,987
Category IV Loans in Loans to Bankrupt Companies	(H)	718	982
Category IV Loans in Overdue Loans	(I)	453	581
Problem Loans other than Category IV Loans	(J) = (B)+(D) + (E) + (F)	3,837	4,423
Loans other than Category IV Loans	(K)	92,486	92,832
Percentage of Loans (%)	(J)/(K)	4.1	4.8

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).

- 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.
- 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.
- 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.
- 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.
- 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 2006 was ¥117.1 billion out of the Provision for Possible Loan Losses of ¥184.1 billion and at the end of Fiscal 2005 was ¥156.3 billion out of the Provision for Possible Loan Losses of ¥228.4 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, 2007)	(as of March 31, 2006)
Loans to Legally Bankrupt and Substantially Bankrupt Companies	(A)	1,746	2,310
Loans with Collection Risk	(B)	2,033	2,226
Loans for Special Attention	(C)	1,249	1,468
Subtotal	(D) = (A) + (B) + (C)	5,028	6,005
Category IV Loans	(G)	1,182	1,565
(Amount after deduction of Category IV Loans)	(D) - (G)	3,846	4,439
Normal Loans		89,485	89,298
Total	(H)	94,514	95,303
Percentage of Loans (%)	((D)-(G))/((H)-(G))	4.1	4.7

(REFERENCE) Loan Coverage after Deduction for Category IV Loans

Recoverable Amount from Collateral and Other Coverage Accounted for in (D)	(E)	1,975	2,465
Reserve for Possible Loan Losses Allocated for (D)	(F)	2,007	2,502
Ratio for Reserves (%)	(F - G)/((D - G) - E)	44.1	47.5
Coverage Ratio (%)	((E + F) - G)/(D - G)	72.8	76.6

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.)

SECURITIES

AVERAGE BALANCES OF TRADING SECURITIES

(¥100 million)

	(Fiscal 2006)	(Fiscal 2005)
Trading Government Bonds	7	10
Trading Local Government Bonds	—	—
Trading Government Guarantee Bonds	—	—
Total	7	10

BREAKDOWN BALANCE OF SECURITIES

(¥100 million, %)

	(Fiscal 2006)			(Fiscal 2005)			
	Domestic	International	Total	Domestic	International	Total	
Year-end Balance	Government Bonds	9,316 (64.7)	—	9,316 (60.8)	10,439 (62.2)	—	10,439 (59.0)
	Local Government Bonds	389 (2.7)	—	389 (2.5)	308 (1.8)	—	308 (1.8)
	Short-term Corporate Bonds	—	—	—	19 (0.1)	—	19 (0.1)
	Corporate Bonds	4,381 (30.5)	—	4,381 (28.6)	5,691 (33.9)	—	5,691 (32.1)
	Stocks	287 (2.0)	—	287 (1.9)	323 (1.9)	—	323 (1.8)
	Other Securities	16 (0.1)	929 (100.0)	945 (6.2)	13 (0.1)	910 (100.0)	924 (5.2)
	Foreign Bonds	—	929 (100.0)	929 (6.1)	—	910 (100.0)	910 (5.1)
	Total	14,391	929	15,320	16,797	910	17,707
Average Balance	Government Bonds	10,001 (56.9)	—	10,001 (54.1)	9,656 (56.1)	—	9,656 (52.7)
	Local Government Bonds	346 (2.0)	—	346 (1.9)	223 (1.3)	—	223 (1.2)
	Short-term Corporate Bonds	1,870 (10.6)	—	1,870 (10.1)	1,638 (9.5)	—	1,638 (9.0)
	Corporate Bonds	5,158 (29.4)	—	5,158 (27.9)	5,499 (32.0)	—	5,499 (30.0)
	Stocks	180 (1.0)	—	180 (1.0)	178 (1.0)	—	178 (1.0)
	Other Securities	15 (0.1)	915 (100.0)	930 (5.0)	11 (0.1)	1,101 (100.0)	1,112 (6.1)
	Foreign Bonds	—	915 (100.0)	915 (5.0)	—	1,101 (100.0)	1,101 (6.0)
	Total	17,572	915	18,488	17,207	1,101	18,308

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, 2007)
Book Value	2
Recognized Valuation Difference in Fiscal 2006	(0)

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

	(as of March 31, 2007)				
	Book Value	Market Value	Valuation Difference	Valuation Gains	Valuation Losses
Government Bonds	3,088	3,084	(3)	6	10
Local Government Bonds	—	—	—	—	—
Short-term Corporate Bonds	—	—	—	—	—
Corporate Bonds	78	77	(1)	—	1
Others	88	87	(1)	0	1
Total	3,256	3,249	(6)	6	12

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

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

	(as of March 31, 2007)				
	Acquisition Cost	Book Value	Valuation Difference	Valuation Gains	Valuation Losses
Stocks	123	229	106	107	1
Bonds	8,421	8,386	(34)	1	36
Government Bonds	6,249	6,228	(21)	1	22
Local Government Bonds	391	389	(2)	0	2
Short-term Corporate Bonds	—	—	—	—	—
Corporate Bonds	1,779	1,769	(10)	0	10
Others	838	840	1	1	0
Total	9,383	9,456	73	111	38

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

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

	(as of March 31, 2007)
Held-to-Maturity Bonds	—
Subsidiaries' Stocks	—
Unlisted Stocks	57
Other Marketable Securities	
Corporate Bonds	2,533
Other Securities	16

(REFERENCE)

MARKET VALUE OF SECURITIES AND RELATED INFORMATION (FISCAL 2005)

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 values were based on closing market values, 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 values of stocks were calculated using the average market values in the final month of the fiscal year. The market values for other items were based on market values, 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	56
Other Marketable Securities	2,250
Unlisted Corporate Bonds	2,250
Other Securities	13

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, 2007)			(as of March 31, 2006)		
		Domestic	International	Total	Domestic	International	Total
Marketable Securities	(A)	14,391	929	15,320	16,797	910	17,707
Debentures and Deposits	(B)	96,544	1,271	97,815	101,585	1,160	102,745
Ratio (%)	(A)/(B)	14.90	73.12	15.66	16.53	78.46	17.23
	Yearly Average	17.86	71.98	18.55	17.13	86.26	18.00

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

UNDERWRITING OF PUBLIC BONDS

(¥100 million)

	(Fiscal 2006)	(Fiscal 2005)
Public Bonds Underwritten	0	118

Note: All public bonds underwritten are government bonds.

COUNTER SALES OF PUBLIC BONDS

(¥100 million)

	(Fiscal 2006)	(Fiscal 2005)
Counter Sales of Public Bonds	5	12

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

PUBLIC BOND DEALING

(¥100 million)

	(Fiscal 2006)	(Fiscal 2005)
Amount of Trade	284	215
Average Balance	5	9

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, 2007)					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	3,144	6,172	—	—	—	9,316
Local Government Bonds	70	318	—	—	—	389
Short-term Corporate Bonds	—	—	—	—	—	—
Corporate Bonds	1,325	2,996	59	—	—	4,381
Stocks	—	—	—	—	287	287
Other Securities	106	528	279	14	16	945
Foreign Bonds	106	528	279	14	—	929
Foreign Stocks	—	—	—	—	—	—
Total	4,647	10,015	339	14	304	15,320

	(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	—	—	—	—	—	—
Total	5,613	10,804	932	18	337	17,707

Notes: The anticipated redemption amount is shown for bonds that will be held to maturity and other marketable securities with maturity dates.

INTERNATIONAL OPERATIONS

FOREIGN EXCHANGE TRANSACTION BY TYPE

(US\$ million)

	(Fiscal 2006)	(Fiscal 2005)
Trade-related Foreign Exchange Transactions	2,190	2,140
Non-trade Foreign Exchange Transactions	949	929
Capital Transactions	608	529
Total	3,748	3,599

Note: Overseas branches are included.

BALANCE OF FOREIGN CURRENCY ASSETS

(US\$ million)

	(Fiscal 2006)	(Fiscal 2005)
Balance of Assets Denominated in Foreign Currencies	1,251	1,220

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, 2007)	(as of March 31, 2006)
Bank Remittance	To other locations	Transactions	1,844	2,088
		Amount	122,564	121,922
	From other locations	Transactions	1,492	1,476
		Amount	103,647	102,606
Bank Collection	To other locations	Transactions	1,036	1,149
		Amount	22,203	24,433
	From other locations	Transactions	27	29
		Amount	548	550
Total	Transactions	4,400	4,745	
	Amount	248,963	249,513	

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, 2007)		(as of March 31, 2006)	
	Contract Amount/ Notational Principal Amount	Credit Risk Amount	Contract Amount/ Notational Principal Amount	Credit Risk Amount
Interest Rate Swap	53,735	403	52,731	389
Currency Swap	4,731	296	3,495	220
Forward Foreign Exchange	423	8	198	5
Interest Rate Options (Bought)	—	—	—	—
Currency Options (Bought)	—	—	—	—
Other Financial Derivatives	—	—	—	—
Credit Risk Reduction by Netting		(296)		(305)
Total	58,891	411	56,424	310

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

2. The contract amounts and notional principal amounts of transactions carried out through public securities exchanges that are excluded from capital adequacy guidelines, and foreign exchange-related transactions for which the duration of the original contract is five business days or less, are as follows.

	(as of March 31, 2007)		(as of March 31, 2006)	
	Contract Amount/Notational Principal Amount		Contract Amount/Notational Principal Amount	
Forward Foreign Exchange	37		18	
Interest Rate Options (Sold)	35		35	
Interest Rate Options (Bought)	—		—	
Currency Options (Sold)	—		—	
Currency Options (Bought)	—		—	
Other Financial Derivatives	1		19	
Total	74		72	

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, 2007)			
			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	1,452,665	1,017,048	673	673
		Floating Rate Receiving/ Fixed Rate Paying	1,517,408	916,757	1,217	1,217
	Interest-rate Options	Floating Rate Receiving/ Floating Rate Paying	—	—	—	—
		Selling Position	—	—	—	—
	Others	Buying Position	—	—	—	—
		Selling Position	3,570	2,200	(11)	18
Total					1,879	1,909
			(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

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, 2007)				(as of March 31, 2006)			
			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		473,167	438,621	1,194	1,194	349,532	330,108	955	955
Traded on the Over-the-counter	Currency Futures	Selling Position	23,272	118	(69)	(69)	10,132	469	(151)	(151)
		Buying Position	22,879	118	138	138	11,488	469	284	284
	Currency Options	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
	Others	Selling Position	—	—	—	—	—	—	—	—
		Buying Position	—	—	—	—	—	—	—	—
Total					1,263	1,263			1,089	1,089

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, 2007)				(as of March 31, 2006)				
		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	134	—	0	0	537	—	3	3
		Buying Position	—	—	—	—	133	—	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				0	0			4	4	

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