

PROFIT AND LOSS DETAILS

SUMMARY OF INCOME

(¥100 million)

	(Fiscal 2006)	(Fiscal 2005)
Gross Operating Profit	1,479	1,479
Provision for the General Reserve for Possible Loan Losses	(6)	(40)
General and Administrative Expenses (Excluding Nonrecurring Items)	723	724
Expenses Incurred on Debenture Issue and Redemption	1	1
Operating Profit	760	793
Operating Profit before Deduction of Provision for the General Reserve for Possible Loan Losses	754	753
Nonrecurring Profit and Loss (Including Nonrecurring Expenses)	(478)	(508)
Income before Income Taxes and Others	282	285
Other Gains and Losses	2	(88)
Provision for Income Taxes — Corporate Tax, Inhabitant Tax and Enterprise Tax	6	18
Adjustment of Income Taxes	136	49
Net Income	142	128

Note: Operating Profit is income generated by the Bank's primary businesses and is calculated using the following formula:

$$\text{Operating Profit} = \text{Gross Operating Profit} - (\text{Provision for the General Reserve for Possible Loan Losses} + \text{General and Administrative Expenses (Excluding Nonrecurring Items)} + \text{Expenses Incurred on Debenture Issue and Redemption})$$

GROSS OPERATING PROFIT

(¥100 million, %)

	(Fiscal 2006)			(Fiscal 2005)		
	Domestic	International	Total	Domestic	International	Total
Net Interest Income	1,347	15	1,362	1,422	14	1,436
Fees and Commissions	85	3	89	78	4	82
Trading Revenue	15	4	20	12	2	15
Other Operating Income	(1)	7	6	(59)	4	(55)
Gross Operating Profit	1,447	31	1,479	1,454	25	1,479
Gross Operating Profit Ratio (%)	1.31	1.47	1.32	1.28	1.10	1.29

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 2006)			(Fiscal 2005)		
		Domestic	International	Total	Domestic	International	Total
Asset Portfolio Accounts	Average Balance	110,057	2,137	111,403	112,817	2,266	114,291
	Interest Income	1,681	81	1,759	1,642	67	1,708
	Yield (%)	1.52	3.79	1.57	1.45	2.98	1.49
Fund Raising Accounts	Average Balance	99,686	2,137	101,031	101,617	2,266	103,092
	Interest Income	333	66	396	219	53	271
	Yield (%)	0.33	3.08	0.39	0.21	2.36	0.26

Note: The average balance of yen funds invested from the domestic department to the international department was ¥79.1 billion in Fiscal 2005 and ¥79.2 billion in Fiscal 2006, and the income from those investments was ¥0.1 billion in Fiscal 2005 and ¥0.2 billion in Fiscal 2006.

ANALYSIS OF INTEREST INCOME AND EXPENSE (¥100 million)

		(Fiscal 2006)			(Fiscal 2005)		
		Domestic	International	Total	Domestic	International	Total
Interest Income	Change Due to Balance	(40)	(3)	(43)	(36)	(4)	(37)
	Change Due to Interest Rate	78	17	94	(26)	29	1
	Net Change	38	13	50	(62)	25	(35)
Interest Expense	Change Due to Balance	(4)	(3)	(5)	(4)	(2)	(4)
	Change Due to Interest Rate	117	15	130	(45)	27	(18)
	Net Change	113	12	124	(49)	24	(23)

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 2006)			(Fiscal 2005)		
		Domestic	International	Total	Domestic	International	Total
Fee and Commission Income		90	5	95	83	5	89
Fee and Commission Expense		4	1	6	5	1	6

TRADING TRANSACTIONS (¥100 million)

	(Fiscal 2006)			(Fiscal 2005)		
	Domestic	International	Total	Domestic	International	Total
Trading Revenue and Expenditures	15	4	20	12	2	15
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	13	4	18	12	2	15
Other Trading Revenue	1	—	1	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 2006)			(Fiscal 2005)		
	Domestic	International	Total	Domestic	International	Total
Revenue and Expenditures from Foreign Exchange Trading	—	7	7	—	8	8
Revenue and Expenditures from Government and Other Bonds	0	0	0	(59)	(3)	(62)
Revenue and Expenditures from Financial Derivatives	(0)	—	(0)	(0)	(0)	(0)
Others	(1)	—	(1)	(0)	—	(0)
Total	(1)	7	6	(59)	4	(55)

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 2006)	(Fiscal 2005)
Salaries	337	345
Welfare Expenses	6	6
Depreciation	34	34
Rent & Lease Expenses for Land, Buildings and Equipment	63	64
Taxes and Duties	18	18
Others	275	272
Total	736	741

PROVISIONAL EXPENSES

(¥100 million)

	(Fiscal 2006)	(Fiscal 2005)
Total Provision of Bad Debt	(496)	(524)
Write-offs of Loans	(9)	(16)
Provision for Individual Possible Loan Losses	(387)	(421)
Disposal Losses of Claims	(99)	(86)
Others	18	15
Total	(478)	(508)

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 2006)	(Fiscal 2005)
Ratio of Recurring Profit to Total Assets	0.25	0.24
Ratio of Recurring Profit to Capital Funds	4.32	4.43
Ratio of Net Income to Total Assets	0.12	0.11
Ratio of Net Income to Capital Funds	2.18	1.99

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 Net Assets (Capital Funds)

$$\text{(Fiscal 2005)} \frac{\text{Recurring Profit}}{\text{Average Balance of Capital Funds}} \times 100 \quad \text{(Fiscal 2006)} \frac{\text{Recurring Profit}}{\text{Average Balance of Net Assets}} \times 100$$

MARGIN

(%)

	(Fiscal 2006)			(Fiscal 2005)		
	Domestic	International	Total	Domestic	International	Total
Yield	1.52	3.79	1.57	1.45	2.98	1.49
Cost of Funds Raised	1.04	3.88	1.10	0.91	3.14	0.96
Total Margin	0.48	(0.09)	0.47	0.54	(0.15)	0.52

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