

Profit and Loss Details

SUMMARY OF INCOME

(¥100 million)

	(Fiscal 2007)	(Fiscal 2006)
Gross Operating Profit	1,409	1,479
Provision for the General Reserve for Possible Loan Losses	(18)	(6)
General and Administrative Expenses (Excluding Nonrecurring Items)	724	723
Expenses Incurred on Debenture Issue and Redemption	—	1
Operating Profit	703	760
Operating Profit before Deduction of Provision for the General Reserve for Possible Loan Losses	685	754
Nonrecurring Profit and Loss (Including Nonrecurring Expenses)	(531)	(478)
Income before Income Taxes and Others	172	282
Other Gains and Losses	(34)	2
Provision for Income Taxes — Corporate Tax, Inhabitant Tax and Enterprise Tax	3	6
Adjustment of Income Taxes	(84)	136
Net Income	218	142

Notes: 1. Operating Profit is income generated by the Bank's primary businesses and is calculated using the following formula:

(Fiscal 2006) Operating Profit = Gross Operating Profit – (Provision for the General Reserve for Possible Loan Losses + General and Administrative Expenses (Excluding Nonrecurring Items) + Expenses Incurred on Debenture Issue and Redemption)

(Fiscal 2007) Operating Profit = Gross Operating Profit – (Provision for the General Reserve for Possible Loan Losses + General and Administrative Expenses (Excluding Nonrecurring Items))

2. Expenses Incurred on Debenture Issue and Redemption were included under Gross Operating Profit (Other Operating Income) beginning in Fiscal 2007 (less than ¥100 million).

GROSS OPERATING PROFIT

(¥100 million, %)

	(Fiscal 2007)			(Fiscal 2006)		
	Domestic	International	Total	Domestic	International	Total
Net Interest Income	1,281	16	1,297	1,347	15	1,362
Fees and Commissions	91	3	95	85	3	89
Trading Revenue	16	10	26	15	4	20
Other Operating Income	(4)	(5)	(9)	(1)	7	6
Gross Operating Profit	1,384	25	1,409	1,447	31	1,479
Gross Operating Profit Ratio (%)	1.30	1.19	1.30	1.31	1.47	1.32

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 Offshore Market) through the domestic branches and those operated through the New York branch.

2. 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 2007)			(Fiscal 2006)		
		Domestic	International	Total	Domestic	International	Total
Asset Portfolio Accounts	Average Balance	106,118	2,092	107,405	110,057	2,137	111,403
	Interest Income	1,841	77	1,913	1,681	81	1,759
	Yield (%)	1.73	3.70	1.77	1.52	3.79	1.57
Fund Raising Accounts	Average Balance	95,865	2,092	97,151	99,686	2,137	101,031
	Interest Income	559	61	616	333	66	396
	Yield (%)	0.58	2.93	0.63	0.33	3.08	0.39

Note: The average balance of yen funds invested from the domestic department to the international department was ¥79.2 billion in Fiscal 2006 and ¥80.6 billion in Fiscal 2007, and the income from those investments was ¥0.2 billion in Fiscal 2006 and ¥0.5 billion in Fiscal 2007.

ANALYSIS OF INTEREST INCOME AND EXPENSE

(¥100 million)

		(Fiscal 2007)			(Fiscal 2006)		
		Domestic	International	Total	Domestic	International	Total
Interest Income	Change Due to Balance	(60)	(1)	(63)	(40)	(3)	(43)
	Change Due to Interest Rate	220	(1)	217	78	17	94
	Net Change	159	(3)	154	38	13	50
Interest Expense	Change Due to Balance	(12)	(1)	(15)	(4)	(3)	(5)
	Change Due to Interest Rate	239	(3)	234	117	15	130
	Net Change	226	(4)	219	113	12	124

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 2007)			(Fiscal 2006)		
		Domestic	International	Total	Domestic	International	Total
Fee and Commission Income		96	5	102	90	5	95
Fee and Commission Expense		5	1	6	4	1	6

TRADING TRANSACTIONS (¥100 million)

	(Fiscal 2007)			(Fiscal 2006)		
	Domestic	International	Total	Domestic	International	Total
Trading Revenue and Expenditures	16	10	26	15	4	20
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	15	10	25	13	4	18
Other Trading Revenue	1	—	1	1	—	1

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 2007)			(Fiscal 2006)		
	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	(2)	(14)	(16)	0	0	0
Revenue and Expenditures from Financial Derivatives	(0)	0	0	(0)	—	(0)
Others	(2)	—	(2)	(1)	—	(1)
Total	(4)	(5)	(9)	(1)	7	6

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 2007)	(Fiscal 2006)
Salaries	330	337
Welfare Expenses	6	6
Depreciation	36	34
Rent & Lease Expenses for Land, Buildings and Equipment	61	63
Taxes and Duties	19	18
Others	280	275
Total	735	736

PROVISIONAL EXPENSES

(¥100 million)

	(Fiscal 2007)	(Fiscal 2006)
Total Provision of Bad Debt	(533)	(496)
Write-offs of Loans	(12)	(9)
Provision for Individual Possible Loan Losses	(441)	(387)
Disposal Losses of Claims	(78)	(99)
Others	1	18
Total	(531)	(478)

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 2007)	(Fiscal 2006)
Ratio of Recurring Profit to Total Assets	0.15	0.25
Ratio of Recurring Profit to Capital Funds	2.58	4.32
Ratio of Net Income to Total Assets	0.20	0.12
Ratio of Net Income to Capital Funds	3.27	2.18

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) = $\frac{\text{Recurring Profit}}{\text{Average Balance of Net Assets}} \times 100$

MARGIN

(%)

	(Fiscal 2007)			(Fiscal 2006)		
	Domestic	International	Total	Domestic	International	Total
Yield	1.73	3.70	1.77	1.52	3.79	1.57
Cost of Funds Raised	1.31	3.80	1.37	1.04	3.88	1.10
Total Margin	0.41	(0.10)	0.40	0.48	(0.09)	0.47

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

2. Cost of Funds Raised

(Fiscal 2006) $\frac{(\text{Interest Expense} + \text{General and Administrative Expense} + \text{Debenture Expense})}{\text{Average Balance of Funds Raised}} \times 100$

(Fiscal 2007) $\frac{(\text{Interest Expense} + \text{General and Administrative Expense})}{\text{Average Balance of Funds Raised}} \times 100$

3. Total Margin = Yield - Cost of Funds Raised