

**Interim Financial Information
for Fiscal Year 2006**
(Ended September 30, 2006)
(Summary)

THE 77 BANK, LTD.

INTERIM FINANCIAL INFORMATION
FOR FISCAL YEAR 2006
(ENDED SEPTEMBER 30, 2006)
(Summary)

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I . Interim Consolidated Information

1.Interim Consolidated Balance Sheets

(Millions of Yen)

Item	科目 (Japanese)	As of SEP 30, 2006 (A)	As of SEP 30, 2005 (B)	(A)－(B)	As of MAR 31, 2006 (C)	(A)－(C)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	103,384	116,700	(13,316)	149,492	(46,108)
Call loans and bills bought	コールローン及び買入手形	100,717	146,737	(46,020)	12,580	88,137
Commercial paper and other dept purchased	買入金銭債権	35,190	63,379	(28,189)	84,272	(49,082)
Trading account securities	商品有価証券	38,475	3,389	35,086	20,028	18,447
Money held in trust	金銭の信託	50,339	45,934	4,405	49,456	883
Investment securities	有価証券	2,080,012	1,990,343	89,669	2,068,017	11,995
Loans and bills discounted	貸出金	3,073,186	3,072,490	696	3,066,753	6,433
Foreign exchange assets	外国為替	619	643	(24)	1,215	(596)
Other assets	その他資産	28,116	62,282	(34,166)	74,808	(46,692)
Premises and equipment	動産不動産	—	48,716	—	46,441	—
Tangible fixed assets	有形固定資産	72,888	—	—	—	—
Intangible fixed assets	無形固定資産	3,295	—	—	—	—
Deferred tax assets	繰延税金資産	2,473	4,046	(1,573)	2,214	259
Customers' liabilities for acceptances and guarantees	支払承諾見返	47,372	45,317	2,055	46,223	1,149
Reserve for possible loan losses	貸倒引当金	(68,493)	(74,072)	5,579	(69,569)	1,076
Total assets	資産の部合計	5,567,581	5,525,910	41,671	5,551,935	15,646

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

(Millions of Yen)

Item	科目 (Japanese)	As of SEP 30, 2006 (A)	As of SEP 30, 2005 (B)	(A)–(B)	As of MAR 31, 2006 (C)	(A)–(C)
Liabilities:	(負債の部)					
Deposits	現金	4,642,126	4,692,941	(50,815)	4,721,246	(79,120)
Negotiable certificates of deposit	譲渡性預金	295,090	294,830	260	226,280	68,810
Call money and bills sold	コールマネー及び売渡手形	81,515	28,968	52,547	71,472	10,043
Payables under securities lending transaction	債券貸借取引受入担保金	12,217	18,979	(6,762)	8,752	3,465
Borrowed money	借入金	15,130	15,313	(183)	15,450	(320)
Foreign exchange liabilities	外国為替	174	140	34	180	(6)
Other liabilities	その他負債	60,064	35,487	24,577	55,344	4,720
Liability for employees' retirement benefits	退職給付引当金	38,332	36,721	1,611	37,499	833
Deferred tax liabilities	繰延税金負債	2,686	—	2,686	1,881	805
Acceptances and guarantees	支払承諾	47,372	45,317	2,055	46,223	1,149
Total liabilities	負債の部合計	5,194,710	5,168,700	26,010	5,184,331	10,379
Minority interests:	(少数株主持分)					
Minority interests	少数株主持分	—	7,543	—	8,144	—
Stockholders' equity:	(資本の部)					
Common stock	資本金	—	24,658	—	24,658	—
Capital surplus	資本剰余金	—	7,840	—	7,841	—
Retained earnings	利益剰余金	—	247,092	—	250,760	—
Net unrealized gains on available-for-sale securities	その他有価証券 評価差額金	—	71,612	—	77,783	—
Treasury stock	自己株式	—	(1,537)	—	(1,586)	—
Total stockholders' equity	資本の部合計	—	349,665	—	359,458	—
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分 及び資本の部合計	—	5,525,910	—	5,551,935	—
Net assets:	(純資産の部)					
Common stock	資本金	24,658	—	—	—	—
Capital surplus	資本剰余金	7,843	—	—	—	—
Retained earnings	利益剰余金	255,317	—	—	—	—
Treasury stock	自己株式	(1,627)	—	—	—	—
Total stockholders' equity	株主資本合計	286,192	—	—	—	—
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	78,227	—	—	—	—
Net deferred gains on hedging instruments	繰延ヘッジ損益	83	—	—	—	—
Total valuation and translation adjustments	評価・換算差額等合計	78,310	—	—	—	—
Minority interests	少数株主持分	8,367	—	—	—	—
Total net assets	純資産の部合計	372,871	—	—	—	—
Total liabilities, and net assets	負債及び純資産の部合計	5,567,581	—	—	—	—

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

2. Interim Consolidated Statements of Income

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP 30, 2006 (A)	For the six months ended SEP 30, 2005 (B)	(A) - (B)	For FY 2005 ended Mar.31,2006 (summary)
Ordinary income	経常収益	60,308	57,575	2,733	118,115
Interest income	資金運用収益	42,140	38,551	3,589	80,475
[Interest on loans and bills discounted]	[うち貸出金利息]	[27,793]	[27,266]	[527]	[54,623]
[Interest and dividends on trading account and investment securities]	[うち有価証券 利息配当金]	[14,023]	[10,845]	[3,178]	[24,683]
Fees and commissions	役務取引等収益	8,700	8,172	528	16,798
Other operating income	その他業務収益	8,702	9,262	(560)	17,822
Other ordinary income	その他経常収益	764	1,588	(824)	3,019
Ordinary expenses	経常費用	50,700	48,327	2,373	100,050
Interest expenses	資金調達費用	3,183	1,826	1,357	4,442
[Interests on deposits]	[うち預金利息]	[1,251]	[637]	[614]	[1,219]
Fees and commissions	役務取引等費用	2,306	2,000	306	4,537
Other operating expenses	その他業務費用	9,032	8,019	1,013	17,443
General and administrative expenses	営業経費	30,060	30,286	(226)	61,169
Other ordinary expenses	その他経常費用	6,118	6,195	(77)	12,457
Ordinary profits	経常利益	9,607	9,248	359	18,065
Extraordinary profits	特別利益	91	26	65	637
Extraordinary losses	特別損失	133	768	(635)	1,092
Income before income taxes and minority interests	税金等調整前 中間(当期)純利益	9,566	8,505	1,061	17,610
Income taxes - current	法人税、住民税 及び事業税	3,516	1,424	2,092	5,262
Income taxes - deferred	法人税等調整額	67	2,076	(2,009)	1,940
Minority interests in net income	少数株主利益	248	396	(148)	990
Net income	中間(当期)純利益	5,733	4,608	1,125	9,415

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

3. Interim Consolidated Statements of Capital Surplus and Retained Earnings

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended Sep.30,2005	Fiscal 2005 ended Mar.31,2006
Capital surplus:	(資本剰余金の部)		
Balance of capital surplus at the beginning of fiscal year	資本剰余金期首残高	7,838	7,838
Additions	資本剰余金増加高	1	3
Gains on sales of treasury stock	自己株式処分差益	1	3
Deductions	資本剰余金減少高	—	—
Balance of capital surplus at the end of term	資本剰余金中間期末 (期末)残高	7,840	7,841
Retained earnings:	(利益剰余金の部)		
Balance of retained earnings at the beginning of fiscal year	利益剰余金期首残高	243,661	243,661
Additions	利益剰余金増加高	4,608	9,415
Net income	中間(当期)純利益	4,608	9,415
Deductions	利益剰余金減少高	1,177	2,316
Cash dividends	配当金	1,139	2,277
Bonuses to directors	役員賞与	38	38
Balance of retained earnings at the end of term	利益剰余金中間期末 (期末)残高	247,092	250,760

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

4. Interim Consolidated Statements of Changes in Net Assets (from April 1, 2006 to September 30, 2006)

(Millions of Yen)

		Stockholders' equity				
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
	(Japanese)	株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
As of March 31, 2006	平成18年3月31日 残高	24,658	7,841	250,760	(1,586)	281,674
Changes during interim FY2006	中間連結会計 期間中の変動額					
Dividends from surplus *	剰余金の配当	—	—	(1,138)	—	(1,138)
Bonuses to directors *	役員賞与	—	—	(38)	—	(38)
Net income	中間純利益	—	—	5,733	—	5,733
Purchase of treasury stock	自己株式の取得	—	—	—	(43)	(43)
Disposal of treasury stock	自己株式の処分	—	2	—	2	4
Net changes in the items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	—	—	—	—	—
Total of items during interim FY2006	中間連結会計期間中の変動額合計	—	2	4,556	(40)	4,517
As of September 30, 2006	平成18年9月30日 残高	24,658	7,843	255,317	(1,627)	286,192

		Valuation and translation adjustments			Minority interests	Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Total valuation and translation adjustments		
	(Japanese)	評価・換算差額等			少数株主持分	純資産合計
		その他有価証券 評価差額金	繰延ヘッジ 損益	評価・換算 差額等合計		
As of March 31, 2006	平成18年3月31日 残高	77,783	—	77,783	8,144	367,603
Changes during interim FY2006	中間連結会計 期間中の変動額					
Dividends from surplus *	剰余金の配当	—	—	—	—	(1,138)
Bonuses to directors *	役員賞与	—	—	—	—	(38)
Net income	中間純利益	—	—	—	—	5,733
Purchase of treasury stock	自己株式の取得	—	—	—	—	(43)
Disposal of treasury stock	自己株式の処分	—	—	—	—	4
Net changes in the items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	443	83	526	222	749
Total of items during interim FY2006	中間連結会計期間中の変動額合計	443	83	526	222	5,267
As of September 30, 2006	平成18年9月30日 残高	78,227	83	78,310	8,367	372,871

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

*Appropriation items of retained earnings approved at the general stockholders meeting held in June, 2006.

5. Interim Consolidated Statements of Cash Flows

(Millions of Yen)

	科目 (Japanese)	For the six months ended Sep.30,2006 (A)	For the six months ended Sep.30,2005 (B)	(A)－(B)	For FY 2005 ended Mar.31,2006
I. Operating activities	営業活動によるキャッシュ・フロー				
Income before income taxes and minority interests	税金等調整前中間(当期)純利益	9,566	8,505	1,061	17,610
Depreciation and amortization	減価償却費	7,109	7,609	(500)	15,124
Losses on impairment of fixed assets	減損損失	24	713	(689)	841
Change in reserve for possible loan losses	貸倒引当金の減少額	(1,076)	(7,404)	6,328	(11,906)
Change in liability for employees' retirement benefits	退職給付引当金の増加額	833	905	(72)	1,682
Interest income	資金運用収益	(42,140)	(38,551)	(3,589)	(80,475)
Interest expenses	資金調達費用	3,183	1,826	1,357	4,442
Investment securities losses(gains) - net	有価証券関係損益	454	(639)	1,093	142
Gains on money held in trust - net	金銭の信託の運用損益	(262)	(977)	715	(1,897)
Foreign exchange gains - net	為替差損益	(880)	(5,387)	4,507	(10,428)
Losses(gains) on sale and disposal of premises and equipment - net	動産不動産処分損益	—	41	—	(370)
Gains on disposals of fixed assets	固定資産処分損益	23	—	—	—
Net change in loans and bills discounted	貸出金の純増減	(6,432)	130,389	(136,821)	136,125
Net change in deposits	預金の純増減	(79,120)	(109,102)	29,982	(80,797)
Net change in negotiable certificates of deposit	譲渡性預金の純増減	68,810	53,220	15,590	(15,330)
Net change in borrowed money	借入金金の純増減	(319)	(607)	288	(470)
Net change in due from banks	預け金の純増減	(644)	148	(792)	308
Net change in call loans and others	コールローン等の純増減	(39,055)	(72,475)	33,420	40,789
Net change in call money and others	コールマネー等の純増減	10,043	(41,437)	51,480	1,066
Net change in payable under securities lending transactions	債券貸借取引受入担保金の純増減	3,465	703	2,762	(9,523)
Net change in trading account securities	商品有価証券の純増減	(18,447)	4,390	(22,837)	(12,248)
Net change in foreign exchange assets	外国為替(資産)の純増減	595	(119)	714	(691)
Net change in foreign exchange liabilities	外国為替(負債)の純増減	(6)	26	(32)	66
Interest received	資金運用による収入	40,181	38,360	1,821	79,819
Interest paid	資金調達による支出	(2,200)	(1,940)	(260)	(4,473)
Other - net	その他	16,120	(13,901)	30,021	(13,884)
Payment of bonuses to directors	役員賞与の支払額	(51)	(51)	0	(51)
Sub total	小計	(30,228)	(45,756)	15,528	55,468
Income tax paid	法人税等の支払額	(3,796)	(9,779)	5,983	(11,225)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	(34,025)	(55,536)	21,511	44,242

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

	科目 (Japanese)	For the six months ended Sep.30,2006 (A)	For the six months ended Sep.30,2005 (B)	(A)－(B)	For FY 2005 ended Mar.31,2006
II .Investing activities	投資活動によるキャッシュ・フロー				
Purchases of investment securities	有価証券の取得による支出	(186,765)	(343,139)	156,374	(660,844)
Proceeds from sales of investment securities	有価証券の売却による収入	65,463	181,839	(116,376)	307,466
Proceeds from maturity of investment securities	有価証券の償還による収入	118,316	117,866	450	242,078
Investment in money held in trust	金銭の信託の増加による支出	(1,000)	(2,000)	1,000	(2,000)
Proceeds from disposition of money held in trust	金銭の信託の減少による収入	—	—	—	1,910
Purchases of premises and equipment	動産不動産の取得による支出	—	(1,201)	—	(2,702)
Proceeds from sales of premises and equipment	動産不動産の売却による収入	—	16	—	1,847
Purchases of tangible fixed assets	有形固定資産の取得による支出	(7,311)	—	—	—
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	436	—	—	—
Purchases of intangible fixed assets	無形固定資産の取得による支出	(677)	—	—	—
Net cash used in investing activities	投資活動によるキャッシュ・フロー	(11,538)	(46,618)	35,080	(112,243)
III .Financing activities	財務活動によるキャッシュ・フロー				
Purchases of treasury stock	自己株式の取得による支出	(43)	(30)	(13)	(81)
Proceeds from sales of treasury stock	自己株式の売却による収入	4	5	(1)	9
Dividends paid	配当金の支払額	(1,138)	(1,138)	0	(2,276)
Dividends paid for minority interests stockholders	少数株主への配当金の支払額	(8)	(8)	0	(8)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(1,185)	(1,171)	(14)	(2,356)
IV .Foreign currency translation adjustments on cash and cash equivalents	現金及び現金同等物に係る換算差額	(4)	(19)	15	(35)
V .Net increase(decrease)in cash and cash equivalents	現金及び現金同等物の増減額	(46,752)	(103,344)	56,592	(70,393)
VI .Cash and cash equivalents, beginning of year	現金及び現金同等物の期首残高	148,521	218,915	(70,394)	218,915
VII .Cash and cash equivalents, end of the term	現金及び現金同等物の 中間期末(期末)残高	<u>101,769</u>	<u>115,570</u>	<u>(13,801)</u>	<u>148,521</u>

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

6. Segment Information (from April 1, 2006 to September 30, 2006)

For the six months ended Sep.30,2006 (from April 1, 2006 to September 30, 2006)

(Millions of Yen)

	(Japanese)	Bankings Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
		銀行業務	リース業務	その他	計	消去又は全社	連結
Ordinary income	経常収益						
Income from customers	外部顧客に対する 経常収益	50,763	7,652	1,891	60,308	—	60,308
Intersegment income	セグメント間の 内部経常収益	243	630	1,139	2,014	(2,014)	—
Total	計	51,007	8,283	3,031	62,322	(2,014)	60,308
Ordinary expenses	経常費用	41,874	7,861	2,968	52,704	(2,004)	50,700
Ordinary profits	経常利益	9,132	422	63	9,618	(10)	9,607

For the six months ended Sep.30,2005 (from April 1, 2005 to September 30, 2005)

(Millions of Yen)

	(Japanese)	Bankings Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
		銀行業務	リース業務	その他	計	消去又は全社	連結
Ordinary income	経常収益						
Income from customers	外部顧客に対する 経常収益	47,995	7,742	1,838	57,575	—	57,575
Intersegment income	セグメント間の 内部経常収益	250	868	830	1,949	(1,949)	—
Total	計	48,246	8,610	2,668	59,525	(1,949)	57,575
Ordinary expenses	経常費用	39,733	8,034	2,505	50,272	(1,944)	48,327
Ordinary profits	経常利益	8,513	576	163	9,252	(4)	9,248

For FY 2005 ended Mar.31,2006 (from April 1, 2005 to March 31, 2006)

(Millions of Yen)

	(Japanese)	Bankings Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
		銀行業務	リース業務	その他	計	消去又は全社	連結
I. Ordinary income, and income before extraordinary items, income taxes and minority interests:	経常収益及び 経常利益						
Ordinary income	経常収益						
Income from customers	外部顧客に対する 経常収益	99,010	15,383	3,722	118,115	—	118,115
Intersegment income	セグメント間の 内部経常収益	491	1,784	1,642	3,917	(3,917)	—
Total	計	99,501	17,167	5,364	122,033	(3,917)	118,115
Ordinary expenses	経常費用	83,346	15,944	4,665	103,956	(3,905)	100,050
Income before extraordinary items, income taxes and minority interests	経常利益	16,154	1,223	699	18,077	(12)	18,065
II. Assets, depreciation and capital expenditures:	資産、減価償却費、 減損損失及び 資本的支出						
Assets	資産	5,519,425	39,450	21,871	5,580,746	(28,811)	5,551,935
Depreciation	減価償却費	3,305	11,791	26	15,124	—	15,124
Impairment loss	減損損失	841	—	—	841	0	841
Capital expenditures	資本的支出	2,257	11,722	6	13,987	(93)	13,893

Note:1. The amounts are presented in millions of yen and are rounded down to the nearest million.

:2. Segmentation is based on business segment of consolidated company. "Other operations" consists of credit card transactions and others.

II .Interim Non-consolidated Information

1.Interim Non-consolidated Balance Sheets(Parent Company)

(Millions of Yen)

Item	科目 (Japanese)	As of SEP 30, 2006 (A)	As of SEP 30, 2005 (B)	(A)－(B)	As of MAR 31, 2006 (C)	(A)－(C)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	103,198	116,537	(13,339)	149,318	(46,120)
Call loans	コールローン	100,717	146,737	(46,020)	12,580	88,137
Commercial paper and other dept purchased	買入金銭債権	35,190	63,379	(28,189)	84,272	(49,082)
Trading account securities	商品有価証券	38,475	3,389	35,086	20,028	18,447
Money held in trust	金銭の信託	50,339	45,934	4,405	49,456	883
Investment securities	有価証券	2,072,101	1,984,637	87,464	2,060,999	11,102
Loans and bills discounted	貸出金	3,089,925	3,091,483	(1,558)	3,082,584	7,341
Foreign exchange assets	外国為替	619	643	(24)	1,215	(596)
Other assets	その他資産	16,242	21,192	(4,950)	33,704	(17,462)
Premises and equipment	動産不動産	—	44,613	—	43,845	—
Tangible fixed assets	有形固定資産	42,921	—	—	—	—
Intangible fixed assets	無形固定資産	407	—	—	—	—
Deferred tax assets	繰延税金資産	—	1,761	(1,761)	—	—
Customers' liabilities for acceptances and guarantees	支払承諾見返	47,372	45,317	2,055	46,223	1,149
Reserve for possible loan losses	貸倒引当金	(63,075)	(69,104)	6,029	(64,903)	1,828
Total	資産の部合計	5,534,437	5,496,524	37,913	5,519,325	15,112
Liabilities:	(負債の部)					
Deposits	預金	4,643,843	4,695,414	(51,571)	4,723,434	(79,591)
Negotiable certificates of deposit	譲渡性預金	296,690	297,930	(1,240)	228,380	68,310
Call money	コールマネー	81,515	28,968	52,547	71,472	10,043
Payables under securities lending transation	債券貸借取引受入担保金	12,217	18,979	(6,762)	8,752	3,465
Borrowed money	借入金	253	284	(31)	277	(24)
Foreign exchange liabilities	外国為替	174	140	34	180	(6)
Other liabilities	その他負債	48,317	24,394	23,923	43,141	5,176
Liability for employees' retirement benefits	退職給付引当金	37,927	36,299	1,628	37,090	837
Deferred tax liabilities	繰延税金負債	2,667	—	2,667	1,878	789
Acceptances and guarantees	支払承諾	47,372	45,317	2,055	46,223	1,149
Sub total	負債の部合計	5,170,979	5,147,729	23,250	5,160,831	10,148

(Millions of Yen)

Item	科目 (Japanese)	As of SEP 30, 2006 (A)	As of SEP 30, 2005 (B)	(A) - (B)	As of MAR 31, 2006 (C)	(A) - (C)
Stockholders' equity:	(資本の部)					
Common stock	資本金	—	24,658	—	24,658	—
Capital surplus	資本剰余金	—	7,840	—	7,841	—
Capital surplus reserve	資本準備金	—	7,835	—	7,835	—
Other capital surplus	その他資本剰余金	—	5	—	6	—
Retained earnings	利益剰余金	—	246,197	—	249,772	—
Legal reserve	利益準備金	—	24,658	—	24,658	—
Voluntary reserve	任意積立金	—	214,674	—	214,674	—
Unappropriated profits at the end of the term	中間（当期）未処分利益	—	6,864	—	10,439	—
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	—	71,606	—	77,777	—
Treasury Stock	自己株式	—	(1,507)	—	(1,556)	—
Sub total	資本の部合計	—	348,795	—	358,494	—
Total	負債及び資本の部合計	—	5,496,524	—	5,519,325	—
Net assets:	(純資産の部)					
Common stock	資本金	24,658	—	—	—	—
Capital surplus	資本剰余金	7,843	—	—	—	—
Capital reserve	資本準備金	7,835	—	—	—	—
Other capital surplus	その他資本剰余金	8	—	—	—	—
Retained earnings	利益剰余金	254,246	—	—	—	—
Earned surplus reserve	利益準備金	24,658	—	—	—	—
Other retained earnings	その他利益剰余金	229,588	—	—	—	—
Voluntary reserve	別途積立金	220,005	—	—	—	—
Earned surplus brought forward	繰越利益剰余金	7,938	—	—	—	—
Other appropriated retained earnings	その他積立金	1,644	—	—	—	—
Treasury stock	自己株式	(1,596)	—	—	—	—
Total stockholders securities	株主資本合計	285,153	—	—	—	—
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	78,220	—	—	—	—
Net deferred gains on hedging instruments	繰延ヘッジ損益	83	—	—	—	—
Total valuation and translation adjustments	評価・換算差額等合計	78,304	—	—	—	—
Total net assets	純資産の部合計	363,457	—	—	—	—
Total liabilities, and net assets	負債及び純資産の部合計	5,534,437	—	—	—	—

2. Interim Non-consolidated Statements of Income(Parent Company)

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP 30, 2006 (A)	For the six months ended SEP 30, 2005 (B)	(A)－(B)	For FY 2005 ended Mar.31, 2006(summary)
Ordinary income	経常収益	50,996	48,221	2,775	99,474
Interest income	資金運用収益	41,663	38,074	3,589	79,519
[Interest on loans and bills discounted]	[うち貸出金利息]	[27,335]	[26,801]	[534]	[53,693]
[Interest and dividends on securities]	[うち有価証券 利息配当金]	[14,005]	[10,833]	[3,172]	[24,657]
Fees and commissions	役務取引等収益	8,268	7,737	531	15,932
Other operating income	その他業務収益	235	737	(502)	842
Other ordinary income	その他経常収益	829	1,671	(842)	3,180
Ordinary expenses	経常費用	41,968	39,778	2,190	83,442
Interest expenses	資金調達費用	3,110	1,758	1,352	4,312
[Interests on deposits]	[うち預金利息]	[1,252]	[637]	[615]	[1,219]
Fees and commissions	役務取引等費用	2,591	2,285	306	5,105
Other operating expenses	その他業務費用	1,954	922	1,032	3,269
General and administrative expenses	営業経費	29,297	29,453	(156)	59,649
Other ordinary expenses	その他経常費用	5,014	5,358	(344)	11,105
Ordinary profits	経常利益	9,028	8,442	586	16,032
Extraordinary profits	特別利益	85	20	65	629
Extraordinary losses	特別損失	131	768	(637)	1,045
Income before income taxes and minority interests	税引前中間 (当期)純利益	8,982	7,694	1,288	15,616
Current income taxes	法人税、住民税 及び事業税	3,030	975	2,055	4,385
Deferred income taxes	法人税等調整額	308	2,195	(1,887)	1,992
Net income	中間(当期) 純利益	5,643	4,522	1,121	9,238
Unappropriated profits at the beginning of term	前期繰越利益	—	2,341	—	2,341
Interim dividends	中間配当額	—	—	—	1,140
Unappropriated profits at the end of term	中間(当期) 未処分利益	—	6,864	—	10,439

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

3.Interim Non-Consolidated Statements of Changes in Net Assets(from April 1,2006 to September 30,2006)

(Millions of Yen)

		Stockholders' equity						
		Common stock	Capital surplus		Retained earnings		Treasury stock	Total stockholders' equity
			Capital surplus	Other capital surplus	Earned surplus reserve	Other retained earnings		
		株主資本						
		資本金	資本剰余金		利益剰余金		自己株式	株主資本合計
	(Japanese)		資本準備金	その他資本剰余金	利益準備金	その他利益剰余金		
As of March 31,2006	平成18年3月31日 残高	24,658	7,835	6	24,658	225,113	(1,556)	280,716
Changes during interim FY2006	中間会計期間中の 変動額							
Dividends from surplus *	剰余金の配当	—	—	—	—	(1,140)	—	(1,140)
Bonuses to directors *	役員賞与	—	—	—	—	(29)	—	(29)
Net income	中間純利益	—	—	—	—	5,643	—	5,643
Purchase of treasury stock	自己株式の取得	—	—	—	—	—	(43)	(43)
Disposal of treasury stock	自己株式の処分	—	—	2	—	—	2	4
Net changes in the items other than stockholders' equity	株主資本以外の項目の 中間会計期間中の変動額(純額)	—	—	—	—	—	—	—
Total of items during interim FY2006	中間会計期間中の 変動額合計	—	—	2	—	4,474	(40)	4,436
As of September 30,2006	平成18年9月30日 残高	24,658	7,835	8	24,658	229,588	(1,596)	285,153

		Valuation and translation adjustments			Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Total valuation and translation adjustments	
		評価・換算差額等			
	(Japanese)	その他有価証券評価差額金	繰延ヘッジ損益	評価・換算差額等合計	純資産合計
As of March 31,2006	平成18年3月31日 残高	77,777	—	77,777	358,494
Changes during interim FY2006	中間会計期間中の 変動額				
Dividends from surplus *	剰余金の配当	—	—	—	(1,140)
Bonuses to directors *	役員賞与	—	—	—	(29)
Net income	中間純利益	—	—	—	5,643
Purchase of treasury stock	自己株式の取得	—	—	—	(43)
Disposal of treasury stock	自己株式の処分	—	—	—	4
Net changes of items other than stockholders' equity	株主資本以外の項目の 中間会計期間中の変動額(純額)	443	83	527	527
Total of items during interim FY2006	中間会計期間中の 変動額合計	443	83	527	4,963
As of September 30,2006	平成18年9月30日 残高	78,220	83	78,304	363,457

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

*Appropriation items of retained earnings approved at the general stockholders meeting held in June,2006.

III. Explanatory Materials to Interim Financial Report

1. Interim Financial Data

A. Interest Margin

【Non-consolidated】

(%)

	(Japanese)	For the six months ended Sep.30,2006		For the six months ended Sep.30,2005	For FY 2005 ended Mar.31,2006
		(A)	(A)-(B)	(B)	
(1) Fund management yield (A)	資金運用利回	1.61	0.13	1.48	1.55
Loans and bills discounted interest rate	貸出金利回	1.79	0.07	1.72	1.74
Securities interest rate	有価証券利回	1.43	0.27	1.16	1.31
(2) Funding cost (B)	資金調達原価	1.26	0.06	1.20	1.24
Deposits and certificates of deposit interest rate	預金等利回	0.05	0.03	0.02	0.02
(3) Net interest margin (A)-(B)	総資金利鞘	0.35	0.07	0.28	0.31

(Ref.) Interest margin (Domestic operations) 【Non-consolidated】

(%)

	(Japanese)	For the six months ended Sep.30,2006		For the six months ended Sep.30,2005	For FY 2005 ended Mar.31,2006
		(A)	(A)-(B)	(B)	
(1) Fund management yield (A)	資金運用利回	1.48	0.09	1.39	1.43
Loans and bills discounted interest rate	貸出金利回	1.79	0.07	1.72	1.74
Securities interest rate	有価証券利回	1.16	0.18	0.98	1.10
(2) Funding cost (B)	資金調達原価	1.18	0.03	1.15	1.18
Deposits and certificates of deposit interest rate	預金等利回	0.05	0.03	0.02	0.02
(3) Net interest margin (A)-(B)	総資金利鞘	0.30	0.06	0.24	0.25

B. Gains or Losses of Securites

【Non-consolidated】

(Millions of Yen)

	(Japanese)	For the six months ended Sep.30,2006		For the six months ended Sep.30,2005	For FY 2005 ended Mar.31,2006
		(A)	(A)-(B)	(B)	
Gains (losses) on bonds	国債等債券損益	(342)	(959)	617	(261)
Gains on sales	売却益	33	(645)	678	728
Gains on maturity	償還益	—	—	—	—
Losses on sales	売却損	69	11	58	804
Losses on maturity	償還損	307	306	1	185
Writeoff	償却	—	—	—	—
Gains (losses) on stocks	株式等損益	(112)	(135)	23	120
Gains on sales	売却益	4	(36)	40	206
Losses on sales	売却損	—	—	—	69
Writeoff	償却	116	100	16	16

C. Capital Adequacy Ratio

【Consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP 30, 2006			MAR 31, 2006 (B)	SEP 30, 2005 (C)
		(A)	(A)-(B)	(A)-(C)		
(1) Capital adequacy ratio	自己資本比率	12.17%	0.34%	0.60%	11.83%	11.57%
Tier I capital ratio	うち基本的項目比率	11.55%	0.35%	0.61%	11.20%	10.94%
(2) Tier I capital	基本的項目	293,369	4,805	8,959	288,564	284,410
(3) Tier II capital	補完的項目	15,872	(222)	(364)	16,094	16,236
a. Difference appropriated in capital after appraisal	うち自己資本に計上された再評価額	—	—	—	—	—
b. Debt funding instruments and others	うち劣後ローン残高	—	—	—	—	—
(4) Deductions (Cross-holdings with other financial institutions)	控除項目	—	—	—	—	—
(5) Total capital (2)+(3)-(4)	自己資本	309,242	4,583	8,596	304,659	300,646
(6) Risk-adjusted assets	リスクアセット	2,539,570	(35,623)	(58,254)	2,575,193	2,597,824

(Ref.) 【Non-consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP 30, 2006			MAR 31, 2006 (B)	SEP 30, 2005 (C)
		(A)	(A)-(B)	(A)-(C)		
(1) Capital adequacy ratio	自己資本比率	11.92%	0.33%	0.57%	11.59%	11.35%
Tier I capital ratio	うち基本的項目比率	11.30%	0.33%	0.58%	10.97%	10.72%
(2) Tier I capital	基本的項目	284,013	4,466	7,964	279,547	276,049
(3) Tier II capital	補完的項目	15,706	(220)	(374)	15,926	16,080
a. Difference appropriated in capital after appraisal	うち自己資本に計上された再評価額	—	—	—	—	—
b. Debt funding instruments and others	うち劣後ローン残高	—	—	—	—	—
(4) Deductions (Cross-holdings with other financial institutions)	控除項目	—	—	—	—	—
(5) Total capital (2)+(3)-(4)	自己資本	299,719	4,245	7,590	295,474	292,129
(6) Risk-adjusted assets	リスクアセット	2,512,996	(35,264)	(59,844)	2,548,260	2,572,840

2. Condition of Loans Portfolio

A. Risk-monitored Loans

Partly direct writeoff : Not applicable

Standard for not appropriating accrued interest : All the accrued interest to borrowers in "Legal bankruptcy", "Virtual bankruptcy" and "Possible bankruptcy" based on self credit assessments is not appropriated.

Loans to borrowers belonging to the above classifications, regardless of the accrued interest, are classified as "Loans to borrowers under bankruptcy" or "Past due loans".

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP 30, 2006			MAR 31, 2006 (B)	SEP 30, 2005 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	8,217	(5,327)	(14,254)	13,544	22,471
Past due loans	延滞債権額	106,634	(4,340)	(2,307)	110,974	108,941
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	683	52	267	631	416
Restructured loans	貸出条件緩和債権	41,520	(3,829)	(9,693)	45,349	51,213
Total	合計	157,056	(13,442)	(25,986)	170,498	183,042
Loans and bills discounted	貸出金残高	3,089,925	7,341	(1,558)	3,082,584	3,091,483

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.26	(0.17)	(0.46)	0.43	0.72
Past due loans	延滞債権額	3.45	(0.15)	(0.07)	3.60	3.52
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.02	0.00	0.01	0.02	0.01
Restructured loans	貸出条件緩和債権	1.34	(0.13)	(0.31)	1.47	1.65
Total	合計	5.08	(0.45)	(0.84)	5.53	5.92

(Ref.) In case of applying partly direct writeoff

(Million of Yen, %)

	(Japanese)	As of SEP 30, 2006			MAR 31, 2006 (B)	SEP 30, 2005 (C)
		(A)	(A)-(B)	(A)-(C)		
[Amount of partly direct writeoff]	[部分直接償却額]	[30,045]	[550]	[220]	[29,495]	[29,825]
Total of risk-monitored loans	リスク管理債権額合計	127,010	(13,993)	(26,206)	141,003	153,216
Loans and bills discounted	貸出金残高	3,059,880	6,791	(1,778)	3,053,089	3,061,658
Percentage of total loans	貸出金残高比	4.15	(0.46)	(0.85)	4.61	5.00

【Consolidated】

(Millions of Yen)

	(Japanese)	As of SEP 30, 2006			MAR 31, 2006 (B)	SEP 30, 2005 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	8,810	(5,288)	(14,542)	14,098	23,352
Past due loans	延滞債権額	108,562	(4,200)	(2,336)	112,762	110,898
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	683	52	267	631	416
Restructured loans	貸出条件緩和債権	41,558	(3,827)	(9,685)	45,385	51,243
Total	合計	159,615	(13,263)	(26,294)	172,878	185,909
Loans and bills discounted	貸出金残高	3,073,186	6,433	696	3,066,753	3,072,490

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.28	(0.17)	(0.48)	0.45	0.76
Past due loans	延滞債権額	3.53	(0.14)	(0.07)	3.67	3.60
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.02	0.00	0.01	0.02	0.01
Restructured loans	貸出条件緩和債権	1.35	(0.12)	(0.31)	1.47	1.66
Total	合計	5.19	(0.44)	(0.86)	5.63	6.05

B. Reserve for Possible Loan Losses

(1) Writeoff and Reserve Standard

a. General Reserve

Classifications		(Japanese)	Reserve Standard
Claims on normal debtors		正常先債権	The amount multiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>two</u> years, are recorded in General reserve.
Claims on debtors under caution	Claims on debtors under caution, other than special-mentioned	要管理先以外の要注意先債権	The amount multiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>two</u> years, are recorded in General reserve.
	Claims on special-mentioned debtors under caution	要管理先債権	The amount multiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>three</u> years, are recorded in General reserve.

b. Special Reserve

Classifications	(Japanese)	Writeoff and Reserve Standard
Claims on debtors under possible bankruptcy	破綻懸念先債権	The amount <u>not</u> secured by collateral and guarantee, and multiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>three</u> years, are recorded in Special reserve.
Claims on debtors under virtual bankruptcy	実質破綻先債権	Total amount <u>not</u> secured by collateral and guarantee are recorded in Special reserve or written off.
Claims on debtors under legal bankruptcy	破綻先債権	

(2) Conditions of Reserve for Possible Loan Losses

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP 30, 2006			MAR 31, 2006	SEP 30, 2005
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for possible Loan losses	貸倒引当金	63,075	(1,828)	(6,029)	64,903	69,104
General reserve	一般貸倒引当金	18,336	(1,004)	(2,566)	19,340	20,902
Special reserve	個別貸倒引当金	44,739	(824)	(3,462)	45,563	48,201
Special reserve for loans to certain countries	特定海外債権引当勘定	—	—	—	—	—

【Consolidated】

(Millions of Yen)

	(Japanese)	As of SEP 30, 2006			MAR 31, 2006	SEP 30, 2005
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for possible Loan losses	貸倒引当金	68,493	(1,076)	(5,579)	69,569	74,072
General reserve	一般貸倒引当金	19,866	(998)	(2,515)	20,864	22,381
Special reserve	個別貸倒引当金	48,626	(79)	(3,064)	48,705	51,690
Special reserve for loans to certain countries	特定海外債権引当勘定	—	—	—	—	—

C. Loans by Industry

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP 30, 2006			MAR 31, 2006 (B)	SEP 30, 2005 (C)
		(A)	(A)-(B)	(A)-(C)		
Domestic offices (Excluding Japan offshore banking accounts)	国内店分 (除く 特別国際 金融取引勘定分)	3,089,925	7,341	(1,558)	3,082,584	3,091,483
Manufacturing	製造業	262,548	2,788	(20,560)	259,760	283,108
Agriculture	農業	3,445	(870)	(1,416)	4,315	4,861
Forestry	林業	465	12	6	453	459
Fishery	漁業	12,929	569	(1,458)	12,360	14,387
Mining	鉱業	1,995	(19)	(190)	2,014	2,185
Construction companies	建設業	158,166	(10,976)	(13,768)	169,142	171,934
Utilities	電気・ガス・熱供給・水道業	40,298	(18,672)	(15,764)	58,970	56,062
Information and communications	情報通信業	31,355	892	2,814	30,463	28,541
Transportation	運輸業	55,115	(1,066)	(2,137)	56,181	57,252
Wholesale and retail	卸売・小売業	360,929	616	(20,345)	360,313	381,274
Financial institutions	金融・保険業	234,357	(8,772)	(12,119)	243,129	246,476
Real estate companies	不動産業	342,990	(10,632)	(9,855)	353,622	352,845
Services	各種サービス業	372,092	6,736	9,118	365,356	362,974
Municipalities	地方公共団体	485,284	42,013	65,678	443,271	419,606
Other	その他	727,950	4,722	18,437	723,228	709,513

D. Risk-monitored Loans by Industry

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP 30, 2006			MAR 31, 2006 (B)	SEP 30, 2005 (C)
		(A)	(A)-(B)	(A)-(C)		
Domestic offices (Excluding Japan offshore banking accounts)	国内店分 (除く 特別国際 金融取引勘定分)	157,056	(13,442)	(25,986)	170,498	183,042
Manufacturing	製造業	16,174	(2,220)	(5,454)	18,394	21,628
Agriculture	農業	768	(633)	(642)	1,401	1,410
Forestry	林業	419	(3)	184	422	235
Fishery	漁業	7,192	(87)	(781)	7,279	7,973
Mining	鉱業	7	(2)	(3)	9	10
Construction companies	建設業	13,908	(1,195)	(5,301)	15,103	19,209
Utilities	電気・ガス・熱供給・水道業	12	3	0	9	12
Information and communications	情報通信業	320	(47)	(111)	367	431
Transportation	運輸業	3,148	(342)	(799)	3,490	3,947
Wholesale and retail	卸売・小売業	25,548	(948)	(6,521)	26,496	32,069
Financial institutions	金融・保険業	65	(111)	(575)	176	640
Real estate companies	不動産業	37,497	(7,507)	(6,402)	45,004	43,899
Services	各種サービス業	43,120	(682)	(696)	43,802	43,816
Municipalities	地方公共団体	—	—	—	—	—
Other	その他	8,873	334	1,118	8,539	7,755

E. Loans to Consumers

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP 30, 2006			MAR 31, 2006 (B)	SEP 30, 2005 (C)
		(A)	(A)-(B)	(A)-(C)		
Consumer loans	消費者ローン	692,765	16,704	22,071	676,061	670,694
Housing loans	うち住宅ローン	623,129	18,324	23,049	604,805	600,080
Other consumer loans	うちその他ローン	69,635	(1,620)	(979)	71,255	70,614

F. Loans to Small & Medium-sized Companies and to Consumers

【Non-consolidated】

(%)

	(Japanese)	As of SEP 30, 2006			MAR 31, 2006 (B)	SEP 30, 2005 (C)
		(A)	(A)-(B)	(A)-(C)		
Percentage of total loans	中小企業等貸出比率	62.78	(0.62)	(0.28)	63.40	63.06

3. Condition of Securities Portfolio

A. Appraisal Standard for Investment Securities

Available-for-sale securities	売買目的 有価証券	Market value method (unrealized gains/losses are recorded in profit and loss)	時価法(評価差額を 損益処理)
Held-to-maturity securities	満期保有目的 有価証券	Depreciation cost method	償却原価法
Other investment securities	その他の有価証券	Market value method (unrealized gains/losses are included in stockholders' equity)	時価法(評価差額 を全部純資産直入)
Subsidiary and affiliate stocks	子会社株式及び 関連会社株式	Cost method	原価法

(Ref.) Securiteis in money held in trust

Money held in trust for investing	運用目的の 金銭の信託	Market value method (unrealized gains/losses are recorded in profit and loss)	時価法(評価差額を 損益処理)
Other money held in trust	その他の 金銭の信託	Market value method (unrealized gains/losses are included in stockholders' equity)	時価法(評価差額を 全部純資産直入)

B. Unrealized Gains or Losses of Investment Securities

【Consolidated】

(Millions of Yen)

		As of SEP 30, 2006				As of MAR 31, 2006		
		Unrealized gains (losses)		Gains	Losses	Unrealized gains (losses) (B)	Gains	Losses
		(A)	(A)-(B)					
Held-to-maturity	満期保有目的	(17)	31	3	21	(48)	1	50
Other investment	その他の有価証券	117,892	1,239	137,334	19,441	116,653	150,781	34,128
Stocks	株式	124,148	(11,927)	124,203	55	136,075	136,075	—
Bonds	債券	(10,982)	14,415	6,176	17,158	(25,397)	5,320	30,718
Other	その他	4,726	(1,249)	6,954	2,227	5,975	9,385	3,409
Total	合計	117,874	1,270	137,337	19,462	116,604	150,782	34,178
Stocks	株式	124,148	(11,927)	124,203	55	136,075	136,075	—
Bonds	債券	(10,999)	14,447	6,179	17,179	(25,446)	5,321	30,768
Other	その他	4,726	(1,249)	6,954	2,227	5,975	9,385	3,409

Note: 1. Figures contains "Investment securities" and commercial papers in "Commercial paper and debt purchased" in Interim Consolidated Balance Sheets.

2. In the above "Other investment", difference between the amount of the Balance Sheets and the purchased amount is appropriated because market value method is applied.

3. Appraisal of "Other investment" is based on the market value at the interim end of fiscal year.

【Non-consolidated】

(Millions of Yen)

		As of SEP 30, 2006				As of MAR 31, 2006		
		Unrealized gains (losses)		Gains	Losses	Unrealized gains (losses) (B)	Gains	Losses
		(A)	(A)-(B)					
Held-to-maturity	満期保有目的	—	—	—	—	—	—	—
Subsidiary and affiliate stocks	子会社・ 関係会社株式	—	—	—	—	—	—	—
Other investment	その他の有価証券	117,793	1,247	137,235	19,441	116,546	150,674	34,128
Stocks	株式	124,048	(11,920)	124,104	55	135,968	135,968	—
Bonds	債券	(10,982)	14,415	6,176	17,158	(25,397)	5,320	30,718
Other	その他	4,726	(1,249)	6,954	2,227	5,975	9,385	3,409
Total	合計	117,793	1,247	137,235	19,441	116,546	150,674	34,128
Stocks	株式	124,048	(11,920)	124,104	55	135,968	135,968	—
Bonds	債券	(10,982)	14,415	6,176	17,158	(25,397)	5,320	30,718
Other	その他	4,726	(1,249)	6,954	2,227	5,975	9,385	3,409

Note: 1. Figures contains "Investment securities" and commercial papers in "Commercial paper and debt purchased" in Interim Non-consolidated Balance Sheets.

2. In the above "Other investment", difference between the amount of the Balance Sheets and the purchased amount is appropriated because market value method is applied.

3. Appraisal of "Other investment" is based on the market value at the interim end of fiscal year.