

平成 17 年 3 月期 第 1 四半期財務・業績の概況 (連結)
Summary of Financial Results for the 1st Quarter
of the Fiscal Year ending March 31, 2005(Consolidated)

1 . Income Status

(Unit: million Yen)

	1 st Quarter FY2004	1 st Quarter FY2003	FY2003
Ordinary Income 経常収益	57,683		253,274
Ordinary Profit 経常利益	17,373		79,918
Net Income 四半期(当期)純利益	10,390		47,445

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

	1 st Quarter FY2004	1 st Quarter FY2003	FY2003
Basic Net Income per Share 1 株当たり四半期(当期)純利益	¥8.31		¥40.49
Diluted Net Income per Share 潜在株式調整後 1 株当たり四半期(当期)純利益	¥6.77		¥32.71

2 . Capital Status

(Unit: million yen)

	1 st Quarter FY2004	1 st Quarter FY2003	FY2003
Total Assets 総資産	10,247,158		10,660,252
Total Stockholders' Equity 株主資本	608,603		554,926
Capital ratio 株主資本比率	5.9 %		5.2%
Stockholders' Equity per Share 1 株当たり株主資本	¥397.16		¥393.00

1 . Consolidated Balance Sheets (Unaudited)

1 . 連結貸借対照表

(Unit: million yen)

		At June 30, 2004(A)	At June 30, 2003(B)	Increase/(Decrease) (A)-(B)	At March 31, 2004
ASSETS:	(資産の部)				
Cash and due from banks	現金預け金	653,715			556,767
Call loans	コールローン及び買入手形	66,903			28,002
Other debt purchased	買入金銭債権	144,461			149,257
Trading assets	特定取引資産	42,613			121,130
Securities	有価証券	1,243,425			1,298,771
Loans and bills discounted	貸出金	7,534,264			7,946,846
Foreign exchanges	外国為替	6,803			8,080
Other assets	その他資産	119,417			109,851
Premises and equipment	動産不動産	144,134			145,114
Deferred tax assets	繰延税金資産	71,749			73,686
Customers' liabilities for acceptances and guarantees	支払承諾見返	303,426			307,039
Allowance for possible loan losses	貸倒引当金	(83,758)			(84,297)
Total assets	資産の部合計	10,247,158			10,660,252
LIABILITIES :	(負債の部)				
Deposits	預金	8,992,700			9,125,942
Negotiable CDs	譲渡性預金	78,657			48,059
Call money and bills sold	コールマネー及び売渡手形	357			908
Trading liabilities	特定取引負債	2,389			2,617
Borrowed money	借入金	63,857			114,004
Foreign exchanges	外国為替	77			105
Bonds and notes	社債	85,999			85,999
Bonds with warrants	新株予約権付社債	-			53,176
Other liabilities	その他負債	83,585			339,829
Liability for employees' retirement benefits	退職給付引当金	66			62
Allowance under special laws	特別法上の引当金	0			0
Deferred tax liabilities for land revaluation excess	再評価に係る繰延税金負債	22,995			23,011
Negative goodwill	連結調整勘定	44			49
Acceptances and guarantees	支払承諾	303,426			307,039
Total liabilities	負債の部合計	9,634,159			10,100,805
MINORITY INTERESTS STOCKHOLDERS' EQUITY	(少数株主持分)				
Minority interests stockholders' equity	少数株主持分	4,395			4,520
STOCKHOLDERS' EQUITY:	(資本の部)				
Common stock and preferred stock	資本金	214,807			188,223
Capital surplus	資本剰余金	176,424			149,839
Retained earnings	利益剰余金	157,415			154,132
Land revaluation excess	土地再評価差額金	32,266			32,289
Net unrealized gain/(loss) on available-for-sale securities	その他有価証券評価差額金	28,147			30,838
Foreign currency translation adjustment	為替換算調整勘定	(0)			(0)
Treasury stock	自己株式	(457)			(396)
Total stockholders' equity	資本の部合計	608,603			554,926
Total liabilities, minority interests and stockholders' equity	負債、少数株主持分及び資本の部合計	10,247,158			10,660,252

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

2 . Consolidated Statement of Income (Unaudited)

2 . 連結損益計算書

(Unit: million yen)

		1st Quarter FY2004	1st Quarter FY2003	Increase/(Decrease) (A)-(B)	FY2003
Total ordinary income :	経常収益	57,683			253,274
Interest received	資金運用収益	42,453			175,914
Interest on loans and discounts	(うち貸出金利息)	39,240			159,831
Interest and dividends on investment securities	(うち有価証券利息配当金)	2,638			14,495
Fees and commissions	役務取引等収益	10,200			43,214
Trading profits	特定取引収益	174			771
Other operating income	その他業務収益	3,420			21,624
Other ordinary income	その他経常収益	1,434			11,751
Total ordinary expenses :	経常費用	40,310			173,356
Interest paid	資金調達費用	1,709			8,815
Interest on deposits	(うち預金利息)	593			2,577
Fees and commissions	役務取引等費用	743			8,558
Other operating expenses	その他業務費用	2,451			13,628
General and administrative expenses	営業経費	22,169			91,554
Other expenses	その他経常費用	13,235			50,798
Ordinary profit	経常利益	17,373			79,918
Special gains	特別利益	766			6,399
Special losses	特別損失	437			3,277
Income before income taxes and minority interests	税金等調整前四半期(当期)純利益	17,701			83,040
Income taxes-current	法人税、住民税及び事業税	3,691			5,133
Income taxes-deferred	法人税等調整額	3,763			29,661
Minority interests in net income	少数株主利益()は少数株主損失)	(142)			800
Net income	四半期(当期)純利益	10,390			47,445

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

3 . Consolidated Statement of Earned Surplus (Unaudited)

3 . 連結剰余金計算書

(Unit: million yen)

		1st Quarter FY2004	1st Quarter FY2003	Increase/(Decrease) (A)-(B)	FY2003
Capital surplus	(資本剰余金の部)				
Balance of capital surplus at beginning of term	資本剰余金期首残高	149,839			146,281
Increase in capital surplus	資本剰余金増加高	26,584			3,558
Exercise of warrants (Convertible bonds)	旧商法に基づき発行された 転換社債の転換による増加高	26,584			3,411
Issuance of common stock	増資による新株の発行	-			7
Increase due to merger	合併に伴う増加高	-			138
Profits on disposition of treasury stocks	自己株式処分差益	0			-
Balance at end of term	資本剰余金四半期末(期末)残高	176,424			149,839
Retained earnings	(利益剰余金の部)				
Balance of retained earnings at beginning of term	利益剰余金期首残高	154,127			113,613
Increase in retained earnings	利益剰余金増加高	10,413			47,708
Net income	四半期(当期)純利益	10,390			47,445
Increase due to transfer of land revaluation excess	土地再評価差額金の 取崩による増加額	23			262
Decrease in retained earnings	利益剰余金減少高	7,125			7,189
Cash dividends	配当金	7,125			7,049
Losses on disposition of treasury stocks	自己株式処分差損	-			1
Decrease due to merger	合併に伴う減少高	-			138
Balance at end of term	利益剰余金四半期末(期末)残高	157,415			154,132

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

四半期情報の開示について

Financial Information for 1st Quarter of the Fiscal Year ending March 31, 2005
(Unaudited)

1. Income Status (Non-consolidated)

(Unit: billion yen)

		1st Quarter FY2004 (3 months)	Anticipation 1st Half FY2004 (6 months)
Gross operating income	業務粗利益	49.5	101.0
Gross operating income from domestic operations	国内業務部門利益	48.7	97.6
Interest income	資金利益	39.9	82.4
Fees and commissions	役務取引等利益	7.9	15.1
Trading profits	特定取引利益	0.4	
Other operating income	その他業務利益	0.4	(0.3)
Gross operating income from international operations	国際業務部門利益(外貨建部門)	0.8	3.4
Expenses	経費	21.2	44.0
Of which, personnel	うち人件費	7.4	15.2
Of which, facilities	うち物件費	12.1	25.3
Net business profit (before transfer to allowance for possible loan losses)	業務純益(一般貸倒引当金繰入前)	28.2	57.0
Transfer to allowance for possible loan losses	一般貸倒引当金繰入	0.7	
Net business profit (after transfer to reserve for possible loan losses)	業務純益(一般貸倒引当金繰入後)	27.4	
Unusual profits and losses	臨時損益	(9.7)	
Of which, disposal of bad debts (Including transfer to allowance for possible loan losses)	うち不良債権処理額(一般貸倒引当金繰入を含む)	9.5	20.0
Of which, gains or losses on securities	うち株式関連損益	0.6	0.0
Of which, losses on write-down of stocks and other securities	うち株式等償却	0.0	
Ordinary profit	経常利益	17.7	35.0
Special gains and losses	特別損益	0.0	
Total income taxes	法人税等(法人税等調整額を含む)	6.9	
Net income	四半期(当期)純利益	10.8	21.5

2. Credits disclosed under the Financial Reconstruction Law (Non-consolidated)

(Unit: billion yen, %)

	June 30 2004	Mar.31 2004
Unrecoverable or valueless claims 破産更生債権及びこれらに準ずる債権	38.4	43.8
Doubtful claims 危険債権	190.9	206.8
Claims in need of special caution 要管理債権	84.2	84.6
Total problem claims 要管理債権以下計	313.6	335.3
Claims to borrowers in need of caution (excluding claims to borrowers in need of special caution) 要管理債権以外の要注意先債権	746.6	838.7
Claims to normal borrowers 正常先債権	6,645.6	6,944.9
Total normal claims 正常債権計	7,392.2	7,783.7
Total claims 合計	7,705.8	8,119.0
Percentage of claims in need of special caution or below 要管理債権以下の割合	4.0	4.1

3 . Capital ratio (based on domestic standards)

	Sep. 30 2004 (Planning)	Mar.31 2004 (Results)
Capital ratio (consolidated) 連結自己資本比率	10%low	10.66%
Tier capital ratio (consolidated) 連結 Tier 比率	7%mid	7.40%

4 . Gains or Losses from valuation of marketable securities (Non-consolidated)

Gains/Losses

	(Unit: billion yen)				(Unit: billion yen)			
	June 30 2004				Mar.31 2004			
	Market Value 時価	Gains or Losses from Valuation 評価差額			Market Value 時価	Gains or Losses from Valuation 評価差額		
			Gains うち益	Losses うち損		Gains うち益	Losses うち損	
Other Securities その他有価証券	1,166.7	47.3	60.7	13.4	1,240.9	51.8	66.3	14.4
Stocks 株式	193.5	47.3	58.6	11.2	196.9	49.1	62.3	13.2
Bonds 債券	792.0	1.0	1.8	0.8	850.6	2.1	2.8	0.7
Others その他	181.2	(1.0)	0.2	1.3	193.2	0.6	1.0	0.4

(Unit: billion yen)

	June 30 2004			
	Book Value 帳簿価額	Gains or Losses from Valuation 評価差額		
		Gains うち益	Losses うち損	
Bonds held to Maturity 満期保有目的の債券	12.6	(0.0)	0.0	0.1

(Unit: billion yen)

	Mar.31 2004			
	Book Value 帳簿価額	Gains or Losses from Valuation 評価差額		
		Gains うち益	Losses うち損	
	13.2	(0.0)	0.0	0.1

5 . Derivative transactions (Non-consolidated)

(1) Interest related transactions

(Unit: billion yen)

	Transaction Type 種類	Jun.30 2004		
		Contract Amount 契約額等	Market Value 時価	Gains or Losses from Valuation 評価損益
		Market 取引所	Futures 金利先物	2.4
OTC 店頭	Interest rate swaps 金利スワップ	1,854.6	1.8	3.4
	Others その他	92.6	(1.0)	0.9
Total				4.4

(Unit: billion yen)

	Transaction Type 種類	Mar.30 2004		
		Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益
		Market 取引所	Futures 金利先物	0.0
OTC 店頭	Interest rate swaps 金利スワップ	1,582.0	1.7	5.3
	Others その他	94.7	(1.0)	1.0
Total				6.3

(2) Currency related transactions

(Unit: billion yen)

	Transaction Type 種類	Jun.30 2004		
		Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益
		OTC 店頭	Currency swaps 通貨スワップ	142.4
Forward contract 為替予約	30.8		(0.0)	(0.0)
Currency options 通貨オプション	19.6		0.0	0.0
Total				(0.5)

(Unit: billion yen)

	Transaction Type 種類	Mar.30 2004		
		Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益
		OTC 店頭	Currency swaps 通貨スワップ	102.8
Forward contract 為替予約	39.1		0.0	0.0
Currency options 通貨オプション	11.7		0.0	0.0
Total				(0.5)

(3) Stocks related transactions

Not Applicable

(4) Bonds related transactions

		(Unit: billion yen)			(Unit: billion yen)		
	Transaction Type 種類	Jun.30 2004			Mar.30 2004		
		Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益	Contract Amount 契約額等	Market Value 時価	Gains or losses from valuation 評価損益
Market 取引所	Bonds futures 債券先物	22.9	0.0	0.0	6.5	0.0	0.0
	Bonds option 債券オプション	13.0	0.0	0.0	3.0	(0.0)	(0.0)
OTC 店頭	Bond OTC option 債券店頭オプション	10.0	(0.0)	0.1			
Total				0.1			0.0

(5) Commodity related transactions

Not Applicable

(6) Credit derivative transactions

Not Applicable

6 . Domestic deposits/Domestic loans and bills discounted (Non-consolidated)

		(Unit: billion yen)		(Unit: billion yen)
		Jun.30 2004	Jun.30 2003	Mar.31 2004
Deposits (individuals)	国内個人預金	6,929.9	6,898.6	6,785.1
	Of which liquidity deposit うち流動性預金	3,984.8	3,740.9	3,799.9
	Of which term deposit うち定期性預金	2,884.2	3,096.8	2,921.8
Deposits(corporation)	国内法人預金	1,747.4	1,658.4	2,017.3
Deposits(others)	国内その他預金	325.2	441.9	351.7
Total	国内預金合計	9,002.5	8,998.9	9,154.3
Loans and bills discounted	国内貸出金	7,536.9	7,576.4	7,947.1