

Explanatory Material

*Fiscal Year 2005
ended on Mar. 31, 2006*

The Sumitomo Trust and Banking Co., Ltd.

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Regarding forward-looking Statements contained in this material

This presentation material contains information that constitutes forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in the forward-looking statements as a result of various factors including but not limited to changes in managerial circumstances. By virtue of the aforementioned reasons, The Sumitomo Trust & Banking Co., Ltd. (referred to hereinafter as "Sumitomo Trust") hereby cautions against sole reliance on such forward-looking statements in making investment decisions.

I. Outlook of the financial results for the fiscal year 2005

1. Summary of the financial results for the fiscal year 2005

(Consolidated)

		Millions of Yen		
		FY2005	FY2004	Change
Gross profits	1	359,542	287,820	71,722
Net trust fees	2	68,900	71,316	-2,416
Principal guaranteed trust a/c credit costs	3	811	6,103	-5,291
Net interest income	4	150,972	149,013	1,959
Net fees and commissions	5	100,572	67,469	33,102
Net gains on trading	6	5,504	4,166	1,338
Others	7	33,591	-4,146	37,738
General and administrative expenses	8	170,206	137,251	32,955
Personnel expenses	9	78,318	62,646	15,672
Non-personnel expenses excluding taxes	10	85,059	67,618	17,440
Taxes other than income taxes	11	6,828	6,986	-157
Net transfer to general reserves	12	9,530	-	9,530
Banking a/c credit costs	13	-522	11,675	-12,198
Net losses on direct write-offs	14	3,726	9,682	-5,956
Net transfer to specific loan losses reserves	15	-5,305	-	-5,305
Net transfer to reserves for loans to borrowers in specific foreign countries	16	-107	-	-107
Losses on sales of loans	17	1,163	1,993	-829
Net gains on stocks	18	6,977	13,965	-6,988
Net income from affiliates by equity method	19	2,695	1,505	1,190
Others	20	-18,051	-20,202	2,151
Net operating income	21	171,949	134,161	37,788
Extraordinary income	22	-609	23,693	-24,303
Losses on impairment of fixed assets	23	828	106	721
Reversal of reserves	24	-	17,849	-17,849
Income from change of shares related to subsidiaries	25	-	5,617	-5,617
Net income before income taxes	26	171,340	157,854	13,485
Income taxes	27	5,074	1,981	3,092
Deferred income taxes	28	61,978	56,216	5,761
Minority interest	29	4,218	2,791	1,426
Net income	30	100,069	96,865	3,204
<hr/>				
Total credit costs (3 + 12 +13 - 24)	31	9,819	-70	9,890
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Net business profit before credit costs	32	196,270	161,143	35,126
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<Number of subsidiaries/affiliates>

	Mar. 2006	Mar. 2005	Change
Consolidated subsidiaries	24	19	5
Affiliates (subject to the equity method)	9	9	-

(Non-consolidated)

		Millions of Yen			% change
		FY2005	FY2004	Change	
Gross profits	1	285,464	256,473	28,990	11.3
excluding Net gains on bonds (1-8-17)	2	290,762	246,705	44,056	17.9
Net trust fees	3	68,900	71,316	-2,416	-3.4
Principal guaranteed trust a/c credit costs	4	811	6,103	-5,291	-86.7
Net losses on direct write-offs	5	1,131	5,662	-4,530	-80.0
Losses on sales of loans	6	-320	440	-761	-172.7
Trust fees from principal guaranteed trust a/c	7	19,587	28,216	-8,629	-30.6
Net capital gains on sale of securities	8	4	-	4	-
Other trust fees	9	50,125	49,203	922	1.9
Net interest income	10	142,955	146,935	-3,979	-2.7
Domestic	11	126,438	107,731	18,707	17.4
International	12	16,516	39,203	-22,686	-57.9
Net fees and commissions	13	61,305	38,169	23,136	60.6
Domestic	14	62,042	38,732	23,310	60.2
Net gains on trading	15	5,504	4,166	1,338	32.1
Others	16	6,798	-4,113	10,911	265.2
Net capital gains on bonds	17	-5,301	9,768	-15,069	-154.3
Net gains on financial derivatives	18	6,715	-17,480	24,195	138.4
General and administrative expenses	19	121,647	114,347	7,299	6.4
Personnel expenses	20	46,843	44,909	1,933	4.3
Non-personnel expenses excluding taxes	21	68,683	62,755	5,927	9.4
Taxes other than income taxes	22	6,121	6,682	-561	-8.4
Net business profit before credit costs (1+4-19)	23	164,628	148,229	16,399	11.1
excluding Net capital gains on bonds (23-8-17)	24	169,926	138,461	31,465	22.7
Net transfer to general reserves	25	10,491	-	10,491	-
Net business profit	26	153,325	142,126	11,199	7.9
Net non-recurring profit	27	-5,031	-21,538	16,506	76.6
Net gains on stocks	28	6,977	13,622	-6,644	-48.8
Gains on sale of stocks	29	15,555	18,642	-3,087	-16.6
Losses on sale of stocks	30	838	765	72	9.5
Losses on devaluation of stocks	31	7,739	4,254	3,484	81.9
Banking a/c net credit costs	32	-1,503	11,540	-13,043	-113.0
Net losses on direct write-offs	33	2,969	9,583	-6,613	-69.0
Net transfer to specific loan loss reserves	34	-5,504	-	-5,504	-
Net transfer to reserves for loans to borrowers in specific foreign countries	35	-107	-	-107	-
Losses on sales of loans	36	1,137	1,956	-818	-41.8
Others	37	-13,513	-23,620	10,107	42.8
Net transfer to reserve for losses on investment securities	38	-1,210	14,930	-16,141	-108.1
Net gains on stock related derivatives	39	-4,781	-738	-4,043	-547.2
Amortization of net actuarial losses/prior service cost	40	5,528	5,137	390	7.6
Net operating income	41	148,293	120,587	27,705	23.0
Extraordinary income	42	286	19,413	-19,126	-98.5
Net gains on disposal of fixed assets	43	-576	-1,024	447	43.7
Losses on impairment of fixed assets	44	762	106	655	612.6
Reversal of reserves	45	-	19,117	-19,117	-100.0
Amortized cost of net transition obligation for employee retirement benefit	46	-	3,659	-3,659	-100.0
Net gains on collection from write-offs	47	1,625	5,086	-3,461	-68.0
Net income before income taxes	48	148,580	140,000	8,579	6.1
Income taxes	49	82	85	-3	-3.6
Deferred income taxes	50	60,000	55,214	4,786	8.7
Net income	51	88,497	84,700	3,796	4.5
Total credit costs (4 + 25 + 32 - 45)	52	9,799	-1,474	11,274	764.7
Dividend per common stock (Yen, percentage points)		12.00	12.00	-	-

2. Unrealized gains/losses on investment securities

(1) Banking a/c

(Consolidated)

	Millions of Yen						Change of net
	Mar. 2006			Mar. 2005			
	Net	Unrealized gains	Unrealized losses	Net	Unrealized gains	Unrealized losses	
Held-to-maturity debt securities	-6,889	110	6,999	4,697	4,702	5	-11,586
Available-for-sale securities	411,996	467,348	55,352	192,855	221,419	28,563	219,140
Total	405,106	467,458	62,352	197,552	226,122	28,569	207,553
Japanese stocks	447,454	450,672	3,218	193,135	206,286	13,150	254,318
Japanese bonds	-25,552	883	26,436	7,869	8,218	349	-33,421
Foreign securities and others (*1)	-16,795	15,902	32,698	-3,452	11,616	15,069	-13,342
(Net unrealized gains on available-for-sale securities, net of tax)	248,116	-----	-----	116,628	-----	-----	131,488

(*1) Most part of securities categorized in "Foreign securities and others" are US Treasuries and German Bunds. The figures in the tables are translated in Japanese Yen.

Although the value is shown in Japanese Yen, those bonds are funded by repo transactions. Thus there is no foreign exchange rate risk.

Net unrealized gain on " Investment in affiliates " : Mar. 2006: 13,256 million yen, Mar. 2005: 11,373 million yen

(Non-consolidated)

	Millions of Yen						Change of net
	Mar. 2006			Mar. 2005			
	Net	Unrealized gains	Unrealized losses	Net	Unrealized gains	Unrealized losses	
Held-to-maturity debt securities	-6,941	50	6,992	4,545	4,549	4	-11,487
Investment in affiliates	1,753	1,753	-	1,440	1,440	-	312
Available-for-sale securities	411,979	466,894	54,914	192,520	220,929	28,409	219,459
Total	406,791	468,698	61,907	198,506	226,920	28,413	208,285
Japanese stocks	448,905	452,124	3,218	194,416	207,567	13,150	254,489
Japanese bonds	-25,547	883	26,431	7,868	8,217	349	-33,415
Foreign securities and others (*1)	-16,566	15,691	32,257	-3,778	11,135	14,913	-12,788
(Net unrealized gains on available-for-sale securities, net of tax)	244,674	-----	-----	114,337	-----	-----	130,337

(*1) Most part of securities categorized in "Foreign securities and others" are US Treasuries and German Bunds. The figures in the tables are translated in Japanese Yen.

Although the value is shown in Japanese Yen, those bonds are funded by repo transactions. Thus there is no foreign exchange rate risk.

(2) Principal guaranteed trust a/c

(Non-consolidated)

	Millions of Yen		
	Net		Change of net
	Mar. 2006	Mar. 2005	
Total	82	549	-466
Japanese stocks	-	-	-
Japanese bonds	82	549	-466
Foreign securities and others	-	-	-

3. BIS capital ratio (Consolidated)

	Millions of Yen			
	Mar. 2006	Sep. 2005	Mar. 2005	Change from Mar. 2005
Total capital	1,595,890	1,528,567	1,489,403	106,487
Tier I	909,376	924,379	861,795	47,581
Minority interest in consolidated subsidiaries	159,032	108,588	85,208	73,823
Non-cumulative preferred capital notes	133,000	83,000	83,000	50,000
Tier II	761,195	636,988	658,718	102,476
Upper Tier II	416,195	330,088	322,318	93,876
Net unrealized gains on available-for-sale securities, net of tax	187,684	115,038	88,265	99,418
Revaluation surplus on land, after 55% discount	1,201	1,307	1,378	-176
General reserves	58,209	44,642	44,075	14,134
Perpetual subordinated debts	169,100	169,100	188,600	-19,500
Lower Tier II	345,000	306,900	336,400	8,600
Termed subordinated debts, etc.	345,000	306,900	336,400	8,600
Deduction (double gearing)	74,680	32,799	31,110	43,570
Total risk adjusted assets	14,640,708	13,694,266	11,914,889	2,725,818
On-balance-sheet items	13,352,420	12,416,807	11,031,445	2,320,974
Off-balance-sheet items	1,114,278	1,205,215	828,899	285,378
Market risk equivalent	174,009	72,244	54,544	119,465
BIS capital ratio	10.90%	11.16%	12.50%	-1.60%
(Tier I ratio)	6.21%	6.75%	7.23%	-1.02%

Note: Non-consolidated BIS capital ratio and Tier I ratio are 11.62% and 6.80%, respectively.

4. Adequacy for calculating and posting net deferred tax assets

1. Adequacy for calculating and posting net deferred tax assets (Non-consolidated)

The recoverability of deferred tax assets is estimated from future taxable income that is estimated based on the mid-term plan as well as historical financial performance.

Amount of loss carried forward became immaterial at the end of the fiscal year 2005.

Thus, the item 3 of the practical guideline, "Treatment for audit of recoverability of deferred tax assets" is applicable.

And net deferred tax assets are posted based on the tax planning with limits of not more than the total future taxable income in reasonable term for estimation (5 years).

	Billions of Yen				
	FY2005	FY2004	FY2003	FY2002	FY2001
Taxable income before deduction of loss carry forwards	87.2	103.2	33.8	-221.2	52.4
Net business profit before credit costs	164.6	148.2	145.0	158.8	150.2

Note: Taxable income before deduction of loss carry forwards of FY2005 is estimated amount.

2. Estimated amount for future taxable income (Non-consolidated)

Net business profit before credit costs, income before income taxes, and taxable income which are used for estimation of future tax income

	Billions of Yen	
	Total from FY2006 to FY2010	
Net business profit before credit costs	952.0	
Income before income taxes	852.0	
Taxable income before deduction of existing deferred tax assets factors	886.0	
Effective tax rate for calculation of deferred tax assets	40.61%	

3. Major factors for deferred tax assets and deferred tax liabilities (Non-consolidated)

	Billions of Yen	
	Mar. 2006	Mar. 2005
Deferred tax assets (on the balance sheet) (1)	-	72.5
Reserves for possible loan losses (including taxable losses on write-offs)	2.1	27.4
Devaluation of securities	34.8	34.1
Reserves for employee retirement benefit	11.8	11.3
Loss carry forwards	33.3	56.2
Others	18.7	29.8
Valuation allowance	-6.4	-4.5
Offset with deferred tax liabilities	-94.4	-81.9
Deferred tax liabilities (on the balance sheet) (2)	76.7	-
Net unrealized gains on available-for-sale securities	167.3	78.1
Others	3.9	3.7
Offset with deferred tax assets	-94.4	-81.9
Net deferred tax assets (on the balance sheet)	-76.7	72.5

4. Percentage to capital (Non-consolidated)

	Billions of Yen	
	Mar. 2006	Mar. 2005
Net deferred tax assets (A)	-	72.5
Tier I (B)	978.1	855.2
Percentage (A) / (B)	-	8.4%

Note: Due to the offset result of FY2005 is negative (deferred tax liabilities), number is stated " - ".

5. Major factors for deferred tax assets (Consolidated)

	Billions of Yen	
	Mar. 2006	Mar. 2005
Deferred tax assets (on the balance sheet) (1)	20.3	80.3
Reserves for possible loan losses (including taxable losses on write-offs)	9.1	29.5
Devaluation of securities	34.8	34.1
Reserve for employee retirement benefit	16.1	12.2
Loss carry forwards	49.3	59.1
Unrealized profit	3.0	4.8
Others	26.6	30.8
Valuation allowance	-24.2	-8.4
Offset with deferred tax liabilities	-94.6	-81.9
Deferred tax liabilities (on the balance sheet) (2)	77.0	0.0
Net unrealized gains on available-for-sale securities	167.4	78.2
Others	4.1	3.7
Offset with deferred tax assets	-94.6	-81.9
Net deferred tax assets (1)-(2)	-56.7	80.2

6. Percentage to capital (Consolidated)

	Billions of Yen	
	Mar. 2006	Mar. 2005
Net deferred tax assets (A)	-	80.2
Tier I (B)	909.3	861.7
Percentage (A) / (B)	-	9.3%

Note: Due to the offset result of FY2005 is negative (deferred tax liabilities), number is stated " - ".

(*) Classification of companies in the practical guideline, the Japanese Institute of Certified Public Accountants ("JICPA") Industry Auditing Committee Report No. 66 Treatment for audit of recoverability of deferred tax assets (November 9, 2001)

Item 1: Companies which report taxable income every year, and the taxable income sufficiently exceeds temporary differences that will result in deductible amounts in the future years.

Item 2: Companies which show stable business performance but do not report taxable income enough for covering temporary differences that will result in deductible amounts in the future years.

Item 3: Companies which show unstable business performance and do not report taxable income enough for covering temporary differences that result in deductible amounts in the future.

Item 4: Companies which post material amount of loss carry forwards.

Proviso of item 4: Companies which post material amount of loss carry forwards but report taxable income every year except for extraordinary causes.

Item 5: Companies have post material amount of loss carry forwards for consecutive years (most commonly 3 years and more).

5. Cross shareholdings

(1) Cross shareholdings (Market price available)

(Consolidated)

	Billions of Yen		
	Mar. 2006	Sep. 2005	Mar. 2005
Cost basis (A)	463.9	435.9	440.2
Mark-to-market basis	911.3	691.3	633.3
Tier I (B)	909.3	924.3	861.7
Percentage (A) / (B)	51.0%	47.1%	51.0%

(2) Unwinding of cross shareholdings (Cost basis)

(Non-consolidated)

	Billions of Yen			
	FY2005		FY2004	
	Full FY2005	1HFY2005	Full FY2004	1HFY2004
Actual	19.4	8.2	30.7	23.0

6. Assets classified under the Financial reconstruction law (After partial direct write-offs)

(1) Banking a/c (Non-consolidated)

	Millions of Yen				
	Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Assets classified under the Financial reconstruction law (a)	77,474	126,501	167,149	-49,026	-89,674
Loans in bankrupt and practically bankrupt	4,145	38,841	10,381	-34,695	-6,236
Doubtful loans	18,456	19,419	86,716	-963	-68,259
Substandard loans (b)	54,873	68,241	70,051	-13,367	-15,178
Ordinary assets	10,938,394	10,593,765	9,444,250	344,628	1,494,144
Loans to substandard debtors (excluding Substandard loans) (c)	32,515	2,453	1,698	30,061	30,817
Loans to special mention debtors (excluding (b) and (c))	411,684	279,389	334,604	132,295	77,080
Loans to ordinary debtors	10,494,194	10,311,922	9,107,947	182,271	1,386,246
Total loan balance (d)	11,015,869	10,720,267	9,611,399	295,602	1,404,469
Ratio to total loan balance (a) / (d)	0.7%	1.2%	1.7%	-0.5%	-1.0%
Loans to substandard debtors (b)+(c)	87,388	70,694	71,749	16,693	15,639

Note: Partial direct write-offs: Mar. 2006: 37.7 billion yen, Sep. 2005: 87.6 billion Yen, Mar. 2005: 72.3 billion Yen

(2) Principal guaranteed trust a/c (Non-consolidated)

	Millions of Yen				
	Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Assets classified under the Financial reconstruction law (e)	31,898	14,807	17,054	17,090	14,844
Loans in bankrupt and practically bankrupt	3,157	3,363	5,079	-205	-1,921
Doubtful loans	867	1,228	1,402	-361	-535
Substandard loans (f)	27,873	10,216	10,571	17,656	17,301
Ordinary assets	519,854	624,081	718,871	-104,227	-199,017
Loans to substandard debtors (excluding Substandard loans) (g)	1,779	239	303	1,540	1,476
Loans to special mention debtors (excluding (f) and (g))	6,931	11,724	13,819	-4,793	-6,888
Loans to ordinary debtors	511,142	612,116	704,747	-100,974	-193,605
Total loan balance (h)	551,752	638,888	735,925	-87,136	-184,173
Ratio to total loan balance (e) / (h)	5.8%	2.3%	2.3%	3.5%	3.5%
Loans to substandard debtors (f)+(g)	29,653	10,456	10,875	19,197	18,777

(3) Banking a/c and principal guaranteed trust a/c combined (Non-consolidated)

	Millions of Yen				
	Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Assets classified under the Financial reconstruction law (A)	109,373	141,309	184,203	-31,935	-74,830
Loans in bankrupt and practically bankrupt	7,303	42,204	15,461	-34,900	-8,158
Doubtful loans	19,323	20,647	88,119	-1,324	-68,795
Substandard loans (B)	82,746	78,457	80,623	4,289	2,123
Ordinary assets	11,458,248	11,217,847	10,163,121	240,401	1,295,127
Loans to substandard debtors (excluding substandard loans) (C)	34,295	2,693	2,002	31,601	32,293
Loans to special mention debtors (excluding (B) and (C))	418,616	291,113	348,424	127,502	70,191
Loans to ordinary debtors	11,005,336	10,924,039	9,812,694	81,297	1,192,641
Total loan balance (D)	11,567,622	11,359,156	10,347,325	208,465	1,220,296
Ratio to total loan balance (A) / (D)	0.9%	1.2%	1.8%	-0.3%	-0.9%
Loans to substandard debtors (B)+(C)	117,042	81,151	82,625	35,891	34,416

(4) Reserve ratio for loans to special mention/ordinary debtors (general reserves) (Banking a/c) (Non-consolidated)

	Percentage points				
	Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Special mention	8.2	8.1	7.6	0.1	0.6
Substandard debtors	15.4	10.8	15.6	4.6	-0.2
Against uncovered portion	44.6	30.8	32.2	13.8	12.4
Other than substandard debtors	6.6	7.4	5.9	-0.8	0.7
Ordinary debtors	0.1	0.1	0.1	0.0	0.0

Note: Reserve ratio = general reserves/loan amount

(5) Asset classified under the Financial reconstruction law as of March 31, 2006 (Non-consolidated)

(Banking a/c)

(in millions of Yen)

	Balance		Collateral/Reserves	Reserve ratio			
		Coverage ratio					
Loans in bankrupt/ practically bankrupt (A)	(a)						
	4,145 (10,381)	100% (100%)	Specific loan loss reserves (b) 277 Guarantee and collateral (c) 3,868	100% (100%) (b) / ((a)-(c))			
Doubtful loans (B)	(d)		Uncovered 2,200	76%			
	18,456 (86,716)	88% (93%)	Specific loan loss reserves (e) 7,221 Guarantee and collateral (f) 9,035	(82%) (e) / ((d)-(f))			
Substandard loans (C)	(g)		Uncovered 17,806	33%			
	54,873 (70,051)	67% (66%)	General reserves (h) 9,073 Guarantee and collateral (i) 27,994	(31%) (h) / ((g)-(i))			
Ordinary assets	10,938,394 (9,444,250)		General reserves 44,100 Reserves for loans to borrowers in specific foreign countries 305				
	Total		<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>Total of (A), (B) and (C)</td> <td>77,474 (167,149)</td> </tr> </table> <table border="1" style="display: inline-table; vertical-align: middle; margin-left: 20px;"> <tr> <td>Ratio to total loan balance</td> <td>0.7%</td> </tr> </table>		Total of (A), (B) and (C)	77,474 (167,149)	Ratio to total loan balance
Total of (A), (B) and (C)	77,474 (167,149)						
Ratio to total loan balance	0.7%						

(Principal guaranteed trust a/c)

(in millions of Yen)

	Balance		Collateral/Reserves	Reserves for principal			
		Coverage Ratio					
Loans in bankrupt/ practically bankrupt (D)	3,157 (5,079)	100% (100%)	Guarantee and collateral 3,157	5,011 Reserves for loan trust			
Doubtful loans (E)	867 (1,402)	93% (68%)	Uncovered 58 Guarantee and collateral 809	504 Reserves for JOMT (Jointly-operated money trust)			
Substandard loans (F)	27,873 (10,571)	85% (53%)	Uncovered 4,024 Guarantee and collateral 23,849				
Ordinary assets	519,854 (718,871)						
Total		<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>Total of (D), (E) and (F)</td> <td>31,898 (17,054)</td> </tr> </table> <table border="1" style="display: inline-table; vertical-align: middle; margin-left: 20px;"> <tr> <td>Ratio to total loan balance</td> <td>5.8%</td> </tr> </table>		Total of (D), (E) and (F)	31,898 (17,054)	Ratio to total loan balance	5.8%
Total of (D), (E) and (F)	31,898 (17,054)						
Ratio to total loan balance	5.8%						

(Banking a/c and principal guaranteed trust a/c combined)

Grand total	11,567,622 (10,347,325)	<table border="1" style="display: inline-table; vertical-align: middle;"> <tr> <td>Total of (A),(B),(C),(D),(E) and (F)</td> <td>109,373 (184,203)</td> </tr> </table> <table border="1" style="display: inline-table; vertical-align: middle; margin-left: 20px;"> <tr> <td>Ratio to grand total loan balance</td> <td>0.9%</td> </tr> </table>		Total of (A),(B),(C),(D),(E) and (F)	109,373 (184,203)	Ratio to grand total loan balance	0.9%
Total of (A),(B),(C),(D),(E) and (F)	109,373 (184,203)						
Ratio to grand total loan balance	0.9%						

Note: Numbers in parenthesis are as of Mar. 2005

7. Forecast for FY2006

	Billions of Yen			
	Forecast for FY2006		FY2005 (Actual) (B)	Change (A)-(B)
	Full FY2006(A)	1HFY2006		
<u>(Consolidated)</u>				
Net business profits before credit costs	200.0	93.0	196.2	3.7
Net operating income	175.0	82.0	171.9	3.0
Net income	105.0	50.0	100.0	4.9
<u>(Non-consolidated)</u>				
Net business profits before credit costs	165.0	78.0	164.6	0.3
Credit costs (a)	20.0	10.0	9.7	10.2
Other non-recurring items	5.0	3.0	-6.5	11.5
Net operating income	150.0	71.0	148.2	1.7
Extraordinary income	0.0	0.0	0.2	-0.2
Reversal of reserves (b)	0.0	0.0	-	0.0
Net income	90.0	43.0	88.4	1.5
Total credit costs (a)-(b)	20.0	10.0	9.7	10.2
Dividend per common stock (Yen)	15.00	7.50	12.00	3.00
Consolidated dividend payout ratio (%)	23.89	-----	20.04	3.85

Note: Forecast is subject to change

<For reference>

Midterm financial plan

	Billions of Yen		
	FY2006	FY2007	FY2008
<u>(Consolidated)</u>			
Net business profits before credit costs	200.0	210.0	225.0
Net operating income	175.0	185.0	200.0
Net income	105.0	110.0	120.0

	Billions of Yen		
	FY2006	FY2007	FY2008
<u>(Non-consolidated)</u>			
Net business profits before credit costs	165.0	174.0	188.0
Net operating income	150.0	159.0	173.0
Net income	90.0	95.0	105.0

II. Supplementary information I

1. Total risk adjusted assets, capital and deferred tax assets (Consolidated)

	Billions of Yen			
	Total risk adjusted assets	Total	Capital	
			Tier I	Tier II
Mar. 2003	11,580.8	1,213.9	706.1	511.3
Mar. 2004	11,168.9	1,390.6	789.9	605.5
Mar. 2005	11,914.8	1,489.4	861.7	658.7
Mar. 2006	14,640.7	1,595.8	909.3	761.1

	Billions of Yen	
	Net deferred tax assets	BIS capital ratio
Mar. 2003	279.2	10.48%
Mar. 2004	149.7	12.45%
Mar. 2005	80.2	12.50%
Mar. 2006	-	10.90%

Note: Due to the offset result of FY2005 is negative (deferred tax liabilities), number is stated "-".

2. Net business profit (Non-consolidated)

	Billions of Yen			
	Net business profit before net transfer to general reserves	Net business profit	Net business profit before principal guaranteed a/c credit costs	
			Before net transfer to general reserves	
FY2004	142.1	142.1	148.2	148.2
FY2005	163.8	153.3	164.6	154.1
FY2006 (Forecast)	165.0	165.0	165.0	165.0
1HFY2006 (Forecast)	78.0	78.0	78.0	78.0

3. Non-performing loans

(1) Credit costs
(Consolidated)

	Billions of Yen			
	Net transfer to general reserves (a)	Banking a/c credit costs (*) (b)	Principal guaranteed trust a/c credit costs (c)	Total credit costs (a)+(b)+(c)
FY2004	-	-6.1	6.1	-0.0
FY2005	9.5	-0.5	0.8	9.8
1HFY2005	-	2.2	1.3	3.6

(*) For banking a/c credit costs, the sum of credit costs is booked to be non-recurring loss. However, in the table above, 17.8 billion yen of reversal of reserves (extraordinary income item) is included for FY2004, 4.0 billion yen of reversal of reserves (extraordinary income item) is included for 1HFY2005, and - billion yen of reversal of reserves (extraordinary income item) is included for FY2005.

(Non-consolidated)

	Billions of Yen			
	Net transfer to general reserves (a)	Banking a/c credit costs (*) (b)	Principal guaranteed trust a/c credit costs (c)	Total credit costs (a)+(b)+(c)
FY2004	-	-7.5	6.1	-1.4
FY2005	10.4	-1.5	0.8	9.7
1HFY2005	-	2.1	1.3	3.4
FY2006 (Forecast)	0.0	20.0	0.0	20.0
1HFY2006 (Forecast)	0.0	10.0	0.0	10.0

(*) For banking a/c credit costs, the sum of credit costs is booked to be non-recurring loss. However, in the table above, 19.1 billion yen of reversal of reserves (extraordinary income item) is included for FY2004, 3.8 billion yen of reversal of reserves (extraordinary income item) is included for 1HFY2005, and - billion yen of reversal of reserves (extraordinary income item) is included for FY2005.

(2) Outstanding amount (Banking a/c and principal guaranteed trust a/c combined) (Non-consolidated)
(Classification under self-assessment)

	Billions of Yen				
	Legally/ virtually bankrupt (a)	Potentially bankrupt (b)	Potentially bankrupt or worse categories (a)+(b)	Special mention (=Watch list) including Substandard (c)	(a)+(b)+(c)
Mar. 2005	15.5	88.1	103.6	431.0	534.6
Sep. 2005	42.2	20.6	62.9	372.3	435.1
Mar. 2006	7.3	19.3	26.6	535.7	562.3

(Classification under the Financial reconstruction law)

	Billions of Yen	
	Substandard Loans (d)	(a)+(b)+(d)
Mar. 2005	80.6	184.2
Sep. 2005	78.5	141.3
Mar. 2006	82.7	109.4

(3) Final disposal and new entry (Banking a/c and principal guaranteed trust a/c combined) (Non-consolidated)

a. Outstanding amount (Compared to Mar. 2005)

	Billions of Yen		
	Loans in bankrupt/ practically bankrupt	Doubtful loans	Total
Mar. 2005	15.5	88.1	103.6
Mar. 2006	7.3	19.3	26.6
New entry during FY2005	2.0	12.1	14.1
Final disposal during FY2005	-44.7	-46.4	-91.1
Category migration during FY2005	34.5	-34.5	-
Net	-8.2	-68.8	-77.0

b. Outstanding amount (Compared to Sep. 2005)

	Billions of Yen		
	Loans in bankrupt/ practically bankrupt	Doubtful loans	Total
Sep. 2005	42.2	20.6	62.9
Mar. 2006	7.3	19.3	26.6
New entry during 2HFY2005	0.6	7.0	7.7
Final disposal during 2HFY2005	-36.1	-7.8	-43.9
Category migration during 2HFY2005	0.6	-0.6	-
Net	-34.9	-1.3	-36.2

c. Breakdown by disposal methods

	Billions of Yen				
	Liquidation	Reconstruction	Financial condition improvement along with reconstruction	Outright Sale	Sale to RCC
FY2005	32.8	9.7	14.4	7.4	-
1HFY2005	0.0	2.5	14.4	0.1	-

	Direct write-offs	Billions of Yen			
		Total	Collection/repayment	Financial condition improvement	Total
FY2005	-39.7	66.5	63.2	3.3	91.1
1HFY2005	10.9	19.2	16.8	2.4	47.2

(4) Financial support to debtors (Banking a/c and principal guaranteed trust a/c combined) (Non-consolidated)

	FY2005		
	Amount (Billions of Yen)	Number of companies	Company name
Debt forgiveness	-	-	-----
Based on private sector resolution guideline	-	-	-----
Debt to equity swap	-	-	-----
Preferred stock	-	-	-----
Others	22.5	1	Sumitomo Mitsui Construction Co., Ltd (*)
Total	22.5	1	-----

Note: Based on public announcement

(*) Voluntary extinguishment of preferred stock (90% of Issue Price)

(5) Cash reserves and cash reserve ratio for each category of debtor (Banking a/c) (Non-consolidated)

		Mar. 2006		Sep. 2005	
		Cash reserve ratio	Cash reserves(*) (Billions of Yen)	Cash reserve ratio	Cash reserves(*) (Billions of Yen)
Loans to bankrupt and practically bankrupt debtors	against uncovered portion	100.0%	0.2	100.0%	0.5
Loans to doubtful debtors	against uncovered portion	76.6%	7.2	88.4%	9.8
Loans to substandard debtors	against uncovered portion	44.6%	13.5	30.8%	7.6
	against loan amount	15.4%		10.8%	
Loans to special mention debtors (excluding Loans to substandard debtors)	against loan amount	6.6%	27.5	7.4%	20.8
Loans to ordinary debtors	against loan amount	0.1%	12.1	0.1%	12.4

(*) Cash reserves = General reserves or specific loan losses reserves

(6) Cash reserves for loans to substandard debtors calculated based on discount cash flow method (Banking a/c) (Non-consolidated)

	Numbers of applicable debtors	Cash reserves (Billions of Yen)	Reserve ratio against uncovered portion
Mar. 2005	12	16.4	26.7%
Sep. 2005	9	15.6	27.9%
Mar. 2006	9	16.5	41.8%

Note: Discount cash flow method is applied to the substandard debtors and part of special mention debtors with exposure of 5 billion yen or more.

(7) Non-performing loan ratio (Banking a/c and principal guaranteed trust a/c combined) (Non-consolidated)

	Mar. 2003	Sep. 2003	Mar. 2004	Sep. 2004	Mar. 2005
The Financial reconstruction law basis	3.6%	3.4%	2.8%	2.2%	1.8%

	Sep. 2005	Mar. 2006
The Financial reconstruction law basis	1.2%	0.9%

4. Cross shareholdings(1) Cross shareholdings (Market price available)
(Consolidated)

	Billions of Yen		
	Cost basis	Mark-to-market basis	Tier I
Mar. 2005	440.2	633.3	861.7
Sep. 2005	435.9	691.3	924.3
Mar. 2006	463.9	911.3	909.3

(2) Unwinding of cross shareholdings (Cost basis)
(Non-consolidated)

	Billions of Yen
	Total
FY2005	19.4
1HFY2005	8.2

(3) Losses on devaluation of stocks (Non-consolidated)

	Billions of Yen	
	Net gains/ losses of stocks	
	Losses on devaluation of stocks	
FY2004	13.6	-4.2
FY2005	6.9	-7.7

5. Loans

(1) Loans to small and mid-sized corporations (Banking a/c and principal guaranteed trust a/c combined) (Non-consolidated)

	Loan amount (Billions of Yen)	Loan ratio (%)
Mar. 2005	4,286.0	45.2
Mar. 2006	4,965.4	47.6

(2) Loans by industry (Banking a/c and principal guaranteed trust a/c combined) (Non-consolidated)

		Billions of Yen				
		Total amount	Risk managed loans			
			Loans more than 3 months past	Restructured loans	Other delinquent loans	Loans in bankruptcy proceedings
Wholesale and retail	Mar. 2005	790.0	-	0.8	1.8	2.8
	Mar. 2006	895.9	-	21.3	1.0	0.1
Construction	Mar. 2005	176.8	0.1	14.4	17.0	-
	Mar. 2006	152.8	-	2.1	0.5	0.0
Real estate	Mar. 2005	1,247.0	-	3.8	58.9	0.3
	Mar. 2006	1,301.8	-	8.9	6.0	0.3
Finance and insurance	Mar. 2005	1,925.9	-	-	1.7	0.1
	Mar. 2006	2,080.2	-	-	-	-

(3) Non-recourse loans related to real estate (Non-consolidated)

	Loan amount (Billions of Yen)
Mar. 2005	654.8
Mar. 2006	737.0

III. Supplementary information II

1. Return on equity

(Consolidated)

	FY2005	FY2004	Change
Return (Net income) on equity	9.86%	11.83%	-1.97%

(Non-consolidated)

	FY2005	FY2004	Change
Return (Net business profit before trust a/c credit costs) on equity	15.41%	18.11%	-2.70%
Return (Net business profit before credit costs) on equity	16.46%	18.11%	-1.65%
Return (Net income) on equity	8.84%	10.34%	-1.50%
Millions of Yen			
Total stockholder's equity (ending balance)	1,096,049	903,013	193,036
Net unrealized gains/losses on available-for-sale securities, net of tax	244,674	114,337	130,337

2. Spread (Non-consolidated)

(1) Domestic banking a/c

	Percentage points		
	FY2005	FY2004	Change
Average yield on interest-earning assets (A)	1.18	1.19	-0.01
Loans and bills discounted (a)	1.10	1.26	-0.16
Bonds (b)	1.20	0.90	0.30
Average yield on interest-bearing liabilities (B)	0.23	0.25	-0.02
Deposits (c)	0.20	0.21	-0.01
Gross margin (A) - (B)	0.95	0.94	0.01
Loan-deposit margin (a) - (c)	0.90	1.05	-0.15

(2) Domestic banking a/c and principal guaranteed trust a/c combined

	Percentage points		
	FY2005	FY2004	Change
Average yield on interest-earning assets (A)	1.21	1.25	-0.04
Loans and bills discounted (a)	1.13	1.29	-0.16
Bonds (b)	1.20	0.93	0.27
Average yield on interest-bearing liabilities (B)	0.18	0.19	-0.01
Deposits (c)	0.17	0.17	0.00
Gross margin (A) - (B)	1.03	1.06	-0.03
Loan-deposit margin (a) - (c)	0.96	1.12	-0.16

3. Breakdown of gains/losses on securities (Non-consolidated)**(1) Bond related**

	Millions of Yen		
	FY2005	FY2004	Change
Net gains/losses on bonds	-5,301	9,768	-15,069
Gains on sale of bonds	28,445	43,260	-14,814
Gains on redemption of bonds	-	-	-
Losses on sale of bonds	33,747	33,491	255
Losses on redemption of bonds	-	-	-
Losses on devaluation of bonds	-	-	-

(2) Stock related

	Millions of Yen		
	FY2005	FY2004	Change
Net gains/losses on stocks	6,977	13,622	-6,644
Gains on sale of stocks	15,555	18,642	-3,087
Losses on sale of stocks	838	765	72
Losses on devaluation of stocks (*)	7,739	4,254	3,484

(*) The Bank applies the rule for stock valuation as follows under Japanese GAAP.

- Values of the stocks whose market values are obtainable in the markets are determined on the basis of the 1-month-average of their daily closing prices during March 2006 (the closing month of FY2005).
- The Bank adopts the standard for devaluation of stocks shown below.

Standard for devaluation of stocks

	Less than 30%	30 - 50%	More than 50%
Stocks of ordinary debtors			
Stocks of special mention or worse debtors		To be devaluated	

Devaluation of listed stocks

	Millions of Yen		
	Less than 30%	30 - 50%	More than 50%
Stocks of ordinary debtors	-	-	-
Stocks of special mention or worse debtors	-	4,416	-

4. Unrealized gains/losses on financial derivatives

(1) Unrealized gains/losses on financial derivatives reflected upon the statement of income
(Consolidated)

	Millions of Yen		
	Mar. 2006	Mar. 2005	Change
Interest rate related	26,370	13,768	12,601
Interest rate swaps	20,641	24,474	-3,832
Currency related	4,899	6,931	-2,032
Stock related	-399	38	-437
Bond related	944	-693	1,637
Credit derivatives	-428	1	-429
Total	31,386	20,046	11,339

(Non-consolidated)

	Millions of Yen		
	Mar. 2006	Mar. 2005	Change
Interest rate related	26,371	13,777	12,593
Interest rate swaps	20,642	24,483	-3,840
Currency related	4,899	6,931	-2,032
Stock related	-399	38	-437
Bond related	944	-693	1,637
Credit derivatives	-428	1	-429
Total	31,387	20,056	11,331

(2) Derivatives to which hedge accounting is applicable

(Non-consolidated)

	Millions of Yen		
	Mar. 2006	Mar. 2005	Change
Interest rate related	-40,810	22,869	-63,680
Interest rate swaps	-40,810	22,869	-63,680
Currency related	-134	-180	46
Total	-40,945	22,688	-63,634

5. General & administrative expenses (Non-consolidated)

	Millions of Yen		
	FY2005	FY2004	Change
General & administrative expenses	121,647	114,347	7,299
Personnel expenses	46,843	44,909	1,933
Non-personnel expenses excluding taxes	68,683	62,755	5,927
Taxes other than income taxes	6,121	6,682	-561

6. Number of directors and employees (Non-consolidated)

	Mar. 2006	Mar. 2005	Change
Number of directors and statutory auditors	16	16	-
Statutory auditors	5	5	-
Number of employees (*)	5,230	4,991	239

(*) Including clerical staff, and staff dispatched from other companies. Not including part-timers.

7. Number of branches and subsidiaries (Non-consolidated)

	Mar. 2006	Mar. 2005	Change
Number of domestic branches (*1)	51	51	-
Number of overseas branches	4	3	1
Number of overseas subsidiaries (*2)	4	4	-

(*1) Excluding satellite offices (8 offices in Mar. 2006 and 10 offices in Mar. 2005)

(*2) Excluding special purpose companies

8. Employee retirement benefits

(Consolidated)

		Millions of Yen		
		Mar. 2006	Mar. 2005	Change
Projected benefit obligation	(A)	222,301	198,046	24,255
(Discount rate)		(2.0%)	(2.0%)	(-%)
Plan assets (market value)	(B)	322,252	228,851	93,400
Reserves for employee retirement benefits	(C)	10,204	2,551	7,653
Advance benefit paid	(D)	68,067	67,450	617
Unrecognized net plan assets	(E)	-	-	-
Unrecognized net transition obligation	(F)	-	-	-
Unrecognized net prior service cost	(G)	1,108	1,739	-630
Unrecognized net actuarial loss	(A-B-C+D+E-F-G)	-43,195	32,354	-75,550

		Millions of Yen		
		FY2005	FY2004	Change
Retirement benefit expenses		7,287	10,496	-3,208

(Non-consolidated)

		Millions of Yen		
		Mar. 2006	Mar. 2005	Change
Projected benefit obligation	(A)	203,872	195,007	8,864
(Discount rate)		(2.0%)	(2.0%)	(-%)
Plan assets (market value)	(B)	312,984	228,051	84,932
Reserves for employee retirement benefits	(C)	195	335	-140
Advance benefit paid	(D)	68,067	67,450	617
Unrecognized net plan assets	(E)	-	-	-
Unrecognized net transition obligation	(F)	-	-	-
Unrecognized net prior service cost	(G)	1,428	1,739	-310
Unrecognized net actuarial loss	(A-B-C+D+E-F-G)	-42,668	32,331	-74,999

		Millions of Yen		
		FY2005	FY2004	Change
Retirement benefit expenses		6,172	10,147	-3,975
Service cost-benefits earned		3,889	4,222	-333
Interest cost on projected benefit obligation		3,893	3,807	85
Expected return on plan assets		-7,787	-7,454	-333
Amortization of net transition obligation		-	3,659	-3,659
Amortization of prior service cost		310	310	-
Amortization of net actuarial losses		5,217	4,826	390
Others (additional benefit at retirement, etc.)		649	774	-125

9. Risk managed loans

(1) Banking a/c and principal guaranteed trust a/c combined (Consolidated)

		Millions of Yen				
		Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Risk managed loans	Loans in bankruptcy proceedings	2,434	2,539	4,712	-104	-2,278
	Other delinquent loans	46,880	60,783	98,830	-13,902	-51,949
	Loans more than 3 months past due	3	16	188	-13	-185
	Restructured loans	90,371	78,457	80,450	11,913	9,921
	Total Loans under risk management	139,690	141,795	184,182	-2,105	-44,492
Partial direct write-offs: Mar. 2006: 44.6 billion yen, Sep. 2005: 89.7 billion yen, Mar. 2005: 74.8 billion yen						
Total Loan Balance		10,738,028	10,358,048	9,749,845	379,980	988,183

		Percentage points				
% to total loan balance	Loans in bankruptcy proceedings	0.02	0.02	0.05	0.00	-0.03
	Other delinquent loans	0.44	0.59	1.01	-0.15	-0.57
	Loans more than 3 months past due	0.00	0.00	0.00	0.00	0.00
	Restructured loans	0.84	0.76	0.83	0.08	0.01
	Total Loans under risk management	1.30	1.37	1.89	-0.07	-0.59

(2) Banking a/c loans (Non-consolidated)

		Millions of Yen				
		Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Risk managed loans	Loans in bankruptcy proceedings	1,593	2,208	2,906	-615	-1,312
	Other delinquent loans	20,521	55,554	93,099	-35,033	-72,577
	Loans more than 3 months past due	-	-	173	-	-173
	Restructured loans	54,873	68,241	69,878	-13,367	-15,005
	Total Loans under risk management	76,987	126,004	166,056	-49,016	-89,068
Partial direct write-offs: Mar. 2006: 37.7 billion yen, Sep. 2005: 87.6 billion yen, Mar. 2005: 72.3 billion yen						
Total loan balance		10,352,598	9,903,899	9,035,826	448,698	1,316,772

		Percentage points				
% to total loan balance	Loans in bankruptcy proceedings	0.02	0.02	0.03	0.00	-0.01
	Other delinquent loans	0.20	0.56	1.03	-0.36	-0.83
	Loans more than 3 months past due	-	-	0.00	-	-0.00
	Restructured loans	0.53	0.69	0.77	-0.16	-0.24
	Total Loans under risk management	0.74	1.27	1.84	-0.53	-1.10

(3) Principal guaranteed trust a/c loans (Non-consolidated)

		Millions of Yen				
		Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
	Loans in bankruptcy proceedings	188	240	1,737	-51	-1,548
Risk	Other delinquent loans	3,836	4,351	4,745	-514	-908
managed	Loans more than 3 months past due	-	-	-	-	-
loans	Restructured loans	27,873	10,216	10,571	17,656	17,301
	Total Loans under risk management	31,898	14,807	17,054	17,090	14,844
Total loan balance		551,752	638,888	735,925	-87,136	-184,173

		Percentage points				
	Loans in bankruptcy proceedings	0.03	0.04	0.24	-0.01	-0.21
% to total	Other delinquent loans	0.70	0.68	0.64	0.02	0.06
loan	Loans more than 3 months past due	-	-	-	-	-
balance	Restructured loans	5.05	1.60	1.44	3.45	3.61
	Total Loans under risk management	5.78	2.32	2.32	3.46	3.46

(4) Banking a/c and principal guaranteed trust a/c combined (Non-consolidated)

		Millions of Yen				
		Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
	Loans in bankruptcy proceedings	1,781	2,448	4,643	-667	-2,861
Risk	Other delinquent loans	24,358	59,906	97,844	-35,547	-73,486
managed	Loans more than 3 months past due	-	-	173	-	-173
loans	Restructured loans	82,746	78,457	80,450	4,289	2,296
	Total Loans under risk management	108,886	140,812	183,111	-31,925	-74,224
Total Loan Balance		10,904,350	10,542,788	9,771,751	361,562	1,132,598

		Percentage points				
	Loans in bankruptcy proceedings	0.02	0.02	0.05	0.00	-0.03
% to total	Other delinquent loans	0.22	0.57	1.00	-0.35	-0.78
loan	Loans more than 3 months past due	-	-	0.00	-	-0.00
balance	Restructured loans	0.76	0.74	0.82	0.02	-0.06
	Total Loans under risk management	1.00	1.34	1.87	-0.34	-0.87

10. Final disposal of non-performing loans

(Banking a/c and principal guaranteed trust a/c combined) (Non-consolidated)

(1) Loans outstanding in doubtful or worse categories as of Sep. 2000 and disposal thereafter

a. Outstanding amount

	Billions of Yen			
	Sep. 2000	Mar. 2001	Sep. 2001	Mar. 2002
Loans in bankrupt/practically bankrupt	112.1	82.7	89.9	38.4
Doubtful loans	614.7	377.5	277.7	240.2
Total	726.8	460.2	367.6	278.6

	Billions of Yen			
	Sep. 2002	Mar. 2003	Sep. 2003	Mar. 2004
Loans in bankrupt/practically bankrupt	55.9	14.3	13.0	6.2
Doubtful loans	159.4	72.7	72.0	64.3
Total	215.3	86.9	84.9	70.5

	Billions of Yen				
	Sep. 2004	Mar. 2005	Sep. 2005	Mar. 2006	Change from Sep. 2005
Loans in bankrupt/practically bankrupt	63.8	3.2	0.8	0.5	-0.3
Doubtful loans	2.2	1.3	1.2	1.4	0.2
Total	66.0	4.6	1.9	1.8	-0.1
				(A)	(B)

b. Breakdown by disposal methods

	Billions of Yen 2HFY2005
Liquidation	29.7
Reconstruction	0.7
Financial condition improvement along with reconstruction	-
Outright sales	2.1
Direct write-offs	-32.9
Others	0.5
Collection/repayment	0.5
Financial condition improvement	-
Total	0.1
	(B)

c. Quasi final disposal or in the process of final disposal (out of (A))

	Billions of Yen 2HFY2005
Legal liquidation	1.6
Quasi legal liquidation	-
Divided into good company and bad company	-
Residual of small amount loans after partial write-offs	0.2
Entrusted to RCC	-
Total	1.7

(2) New entry to doubtful or worse categories during 2HFY2000 and disposal thereafter

a. Outstanding amount

	Billions of Yen			
	Mar. 2001	Sep. 2001	Mar. 2002	Sep. 2002
Loans in bankrupt/practically bankrupt	2.7	0.7	1.3	7.4
Doubtful loans	34.5	29.4	26.4	5.5
Total	37.2	30.1	27.6	12.8

	Billions of Yen			
	Mar. 2003	Sep. 2003	Mar. 2004	Sep. 2004
Loans in bankrupt/practically bankrupt	6.4	6.9	6.1	5.7
Doubtful loans	5.2	2.5	1.2	-
Total	11.6	9.5	7.3	5.7

	Billions of Yen			
	Mar. 2005	Sep. 2005	Mar. 2006	Change from Sep. 2005
Loans in bankrupt/practically bankrupt	0.8	0.5	0.5	-0.0
Doubtful loans	-	-	-	-
Total	0.8	0.5	0.5	-0.0
			(C)	(D)

b. Breakdown by disposal methods

	Billions of Yen	
	2HFY2005	
Liquidation	-	
Reconstruction	0.7	
Financial condition improvement along with reconstruction	-	
Outright sales	0.1	
Direct write-offs	-0.9	
Others	0.1	
Collection/repayment	0.1	
Financial condition improvement	-	
Total	0.0	(D)

c. Quasi final disposal or in the process of final disposal (out of (C))

	Billions of Yen	
	2HFY2005	
Legal liquidation	-	
Quasi legal liquidation	-	
Divided into good company and bad company	-	
Residual of small amount loans after partial write-offs	0.5	
Entrusted to RCC	-	
Total	0.5	

(3) New entry to doubtful or worse categories during 1HFY2001 and disposal thereafter

a. Outstanding amount

	Billions of Yen					
	Sep. 2001	Mar. 2002	Sep. 2002	Mar. 2003	Sep. 2003	Mar. 2004
Loans in bankrupt/practically bankrupt	3.4	2.8	1.5	2.7	1.2	0.8
Doubtful loans	54.6	46.1	33.9	22.5	14.8	10.6
Total	58.0	48.9	35.4	25.2	16.0	11.5

	Billions of Yen				
	Sep. 2004	Mar. 2005	Sep. 2005	Mar. 2006	Change from Sep. 2005
Loans in bankrupt/practically bankrupt	0.8	0.2	0.4	0.2	-0.3
Doubtful loans	9.3	9.2	3.9	3.9	0.0
Total	10.1	9.4	4.3	4.1	-0.2
				(E)	(F)

b. Breakdown by disposal methods

	Billions of Yen	
	2HFY2005	
Liquidation	1.8	
Reconstruction	0.8	
Financial condition improvement along with reconstruction	-	
Outright sales	-	
Direct write-offs	-3.1	
Others	0.7	
Collection/repayment	0.7	
Financial condition improvement	-	
Total	0.2	(F)

c. Quasi final disposal or in the process of final disposal (out of (E))

	Billions of Yen	
	2HFY2005	
Legal liquidation	-	
Quasi legal liquidation	-	
Divided into good company and bad company	-	
Residual of small amount loans after partial write-offs	-	
Entrusted to RCC	-	
Total	-	

(4) New entry to doubtful or worse categories during 2HFY2001 and disposal thereafter

a. Outstanding amount

	Billions of Yen				
	Mar. 2002	Sep. 2002	Mar. 2003	Sep. 2003	Mar. 2004
Loans in bankrupt/practically bankrupt	4.8	2.5	2.1	1.3	0.9
Doubtful loans	111.7	53.7	17.0	8.1	5.2
Total	116.5	56.1	19.1	9.4	6.1

	Billions of Yen				
	Sep. 2004	Mar. 2005	Sep. 2005	Mar. 2006	Change from Sep. 2005
Loans in bankrupt/practically bankrupt	0.9	3.5	3.0	3.3	0.3
Doubtful loans	4.2	1.3	1.3	0.6	-0.6
Total	5.1	4.8	4.3	3.9	-0.3
				(G)	(H)

b. Breakdown by disposal methods

	Billions of Yen	
	2HFY2005	
Liquidation	-	
Reconstruction	-	
Financial condition improvement along with reconstruction	-	
Outright sales	-	
Direct write-offs	0.0	
Others	0.3	
Collection/repayment	0.3	
Financial condition improvement	0.0	
Total	0.3	(H)

c. Quasi final disposal or in the process of final disposal (out of **(G)**)

	Billions of Yen	
	2HFY2005	
Legal liquidation	-	
Quasi legal liquidation	-	
Divided into good company and bad company	-	
Residual of small amount loans after partial write-offs	1.7	
Entrusted to RCC	-	
Total	1.7	

(5) New entry to doubtful or worse categories during 1HFY2002 and disposal thereafter

a. Outstanding amount

	Billions of Yen				
	Sep. 2002	Mar. 2003	Sep. 2003	Mar. 2004	Sep. 2004
Loans in bankrupt/practically bankrupt	2.9	1.8	1.3	0.4	0.4
Doubtful loans	21.3	14.9	11.4	3.8	2.9
Total	24.2	16.7	12.7	4.2	3.3

	Billions of Yen			
	Mar. 2005	Sep. 2005	Mar. 2006	Change from Sep. 2005
Loans in bankrupt/practically bankrupt	0.2	0.1	0.1	-0.0
Doubtful loans	1.5	1.4	0.4	-1.1
Total	1.7	1.5	0.5	-1.1
			(I)	(J)

b. Breakdown by disposal methods

	Billions of Yen	
	2HFY2005	
Liquidation	-	
Reconstruction	2.7	
Financial condition improvement along with reconstruction	-	
Outright sales	1.2	
Direct write-offs	-3.4	
Others	0.6	
Collection/repayment	0.6	
Financial condition improvement	-	
Total	1.1	(J)

c. Quasi final disposal or in the process of final disposal (out of (I))

	Billions of Yen	
	2HFY2005	
Legal liquidation	0.0	
Quasi legal liquidation	-	
Divided into good company and bad company	-	
Residual of small amount loans after partial write-offs	0.1	
Entrusted to RCC	-	
Total	0.1	

(6) New entry to doubtful or worse categories during 2HFY2002 and disposal thereafter

a. Outstanding amount

	Billions of Yen			
	Mar. 2003	Sep. 2003	Mar. 2004	Sep. 2004
Loans in bankrupt/practically bankrupt	1.8	1.2	1.1	0.5
Doubtful loans	44.3	9.0	2.1	1.0
Total	46.1	10.2	3.1	1.4

	Billions of Yen			
	Mar. 2005	Sep. 2005	Mar. 2006	Change from Sep. 2005
Loans in bankrupt/practically bankrupt	0.2	0.1	0.2	0.0
Doubtful loans	0.5	0.5	0.2	-0.3
Total	0.7	0.6	0.4	-0.2
			(K)	(L)

b. Breakdown by disposal methods

	Billions of Yen	
	2HFY2005	
Liquidation	-	
Reconstruction	-	
Financial condition improvement along with reconstruction	-	
Outright sales	-	
Direct write-offs	0.1	
Others	0.1	
Collection/repayment	0.1	
Financial condition improvement	0.0	
Total	0.2	(L)

c. Quasi final disposal or in the process of final disposal (out of (K))

	Billions of Yen	
	2HFY2005	
Legal liquidation	0.0	
Quasi legal liquidation	-	
Divided into good company and bad company	-	
Residual of small amount loans after partial write-offs	0.1	
Entrusted to RCC	-	
Total	0.2	

(7) New entry to doubtful or worse categories during 1HFY2003

a. Outstanding amount

	Billions of Yen				
	Sep.2003	Mar. 2004	Sep. 2004	Mar. 2005	Sep.2005
Loans in bankrupt/practically bankrupt	0.9	0.5	1.7	0.2	0.5
Doubtful loans	15.8	12.9	7.1	6.8	4.6
Total	16.7	13.4	8.8	6.9	5.1

	Billions of Yen	
	Mar. 2006	Change from Sep. 2005
Loans in bankrupt/practically bankrupt	0.3	-0.2
Doubtful loans	0.3	-4.3
Total	0.6	-4.5
	(M)	(N)

b. Breakdown by disposal methods

	Billions of Yen	
	2HFY2005	
Liquidation	-	
Reconstruction	1.1	
Financial condition improvement along with reconstruction	-	
Outright sales	3.9	
Direct write-offs	-0.9	
Others	0.4	
Collection/repayment	0.3	
Financial condition improvement	0.0	
Total	4.5	(N)

c. Quasi final disposal or in the process of final disposal (out of **(M)**)

	Billions of Yen	
	2HFY2005	
Legal liquidation	0.0	
Quasi legal liquidation	0.0	
Divided into good company and bad company	-	
Residual of small amount loans after partial write-offs	0.3	
Entrusted to RCC	-	
Total	0.3	

(8) New entry to doubtful or worse categories during 2HFY2003

a. Outstanding amount

	Billions of Yen					
	Mar. 2004	Sep. 2004	Mar. 2005	Sep. 2005	Mar. 2006	Change from Sep. 2005
Loans in bankrupt/practically bankrupt	2.7	3.9	1.5	1.0	0.6	-0.3
Doubtful loans	13.0	8.4	0.4	0.3	0.1	-0.2
Total	15.7	12.3	1.9	1.3	0.8	-0.5
					(O)	(P)

b. Breakdown by disposal methods

	Billions of Yen	
	2HFY2005	
Liquidation	-	
Reconstruction	0.7	
Financial condition improvement along with reconstruction	-	
Outright sales	-	
Direct write-offs	-1.3	
Others	1.1	
Collection/repayment	1.0	
Financial condition improvement	0.1	
Total	0.5	(P)

c. Quasi final disposal or in the process of final disposal (out of **(O)**)

	Billions of Yen	
	2HFY2005	
Legal liquidation	0.6	
Quasi legal liquidation	-	
Divided into good company and bad company	-	
Residual of small amount loans after partial write-offs	0.0	
Entrusted to RCC	-	
Total	0.6	

(9) New entry to doubtful or worse categories during 1HFY2004

a. Outstanding amount

	Billions of Yen				
	Sep. 2004	Mar. 2005	Sep. 2005	Mar. 2006	Change from Sep. 2005
Loans in bankrupt/practically bankrupt	1.5	0.9	0.3	0.2	-0.0
Doubtful loans	12.8	2.1	1.8	1.5	-0.3
Total	14.3	3.0	2.1	1.8	-0.3
				(Q)	(R)

b. Breakdown by disposal methods

	Billions of Yen	
	2HFY2005	
Liquidation	-	
Reconstruction	-	
Financial condition improvement along with reconstruction	-	
Outright Sales	-	
Direct write-offs	0.0	
Others	0.3	
Collection/repayment	0.3	
Financial condition improvement	0.0	
Total	0.3	(R)

c. Quasi final disposal or in the process of final disposal (out of (Q))

	Billions of Yen	
	2HFY2005	
Legal liquidation	0.1	
Quasi legal liquidation	-	
Divided into good company and bad company	-	
Residual of small amount loans after partial write-offs	0.1	
Entrusted to RCC	-	
Total	0.2	

(10) New entry to doubtful or worse categories during 2HFY2004

a. Outstanding amount

	Billions of Yen			
	Mar. 2005	Sep. 2005	Mar. 2006	Change from Sep. 2005
Loans in bankrupt/practically bankrupt	4.7	34.1	0.5	-33.6
Doubtful loans	65.0	0.6	0.5	-0.2
Total	69.7	34.8	1.0	-33.8
			(S)	(T)

b. Breakdown by disposal methods

	Billions of Yen	
	2HFY2005	
Liquidation	1.3	
Reconstruction	0.4	
Financial condition improvement along with reconstruction	-	
Outright Sales	-	
Direct write-offs	-6.5	
Others	38.6	
Collection/repayment	38.5	
Financial condition improvement	0.1	
Total	33.8	(T)

c. Quasi final disposal or in the process of final disposal (out of (S))

	Billions of Yen	
	2HFY2005	
Legal liquidation	0.4	
Quasi legal liquidation	-	
Divided into good company and bad company	-	
Residual of small amount loans after partial write-offs	0.1	
Entrusted to RCC	-	
Total	0.5	

(11) New entry to doubtful or worse categories during 1 HFY2005

a. Outstanding amount

	Billions of Yen		
	Sep. 2005	Mar. 2006	Change from Sep. 2005
Loans in bankrupt/practically bankrupt	1.4	0.3	-1.1
Doubtful loans	5.1	3.3	-1.7
Total	6.4	3.6	-2.8
		(U)	(V)

b. Breakdown by disposal methods

	Billions of Yen	
	2HFY2005	
Liquidation	-	
Reconstruction	-	
Financial condition improvement along with reconstruction	-	
Outright Sales	-	
Direct write-offs	-1.7	
Others	4.5	
Collection/repayment	4.0	
Financial condition improvement	0.6	
Total	2.8	(V)

c. Quasi final disposal or in the process of final disposal (out of (U))

	Billions of Yen	
	2HFY2005	
Legal liquidation	0.0	
Quasi legal liquidation	-	
Divided into good company and bad company	-	
Residual of small amount loans after partial write-offs	0.2	
Entrusted to RCC	-	
Total	0.2	

(12) New entry to doubtful or worse categories during 2 HFY2005

a. Outstanding amount

	Billions of Yen	
	2HFY2005	
Loans in bankrupt/practically bankrupt	0.6	
Doubtful loans	7.0	
Total	7.7	(W)

c. Quasi final disposal or in the process of final disposal (out of (W))

	Billions of Yen	
	2HFY2005	
Legal liquidation	0.1	
Quasi legal liquidation	-	
Divided into good company and bad company	-	
Residual of small amount loans after partial write-offs	0.1	
Entrusted to RCC	-	
Total	0.2	

(11) Historical balance of doubtful or worse loans

	Billions of Yen			
	Sep.2000	Mar. 2001	Sep.2001	Mar. 2002
Loans in bankrupt/practically bankrupt	112.1	85.4	93.9	47.2
Doubtful loans	614.7	412.0	361.8	424.4
Total	726.8	497.5	455.7	471.6

	Billions of Yen			
	Sep. 2002	Mar. 2003	Sep. 2003	Mar. 2004
Loans in bankrupt/practically bankrupt	70.1	29.0	25.7	18.7
Doubtful loans	273.7	176.7	133.6	113.1
Total	343.8	205.7	159.4	131.8

	Billions of Yen				
	Sep. 2004	Mar. 2005	Sep. 2005	Mar. 2006	Change from Sep. 2005
Loans in bankrupt/practically bankrupt	79.2	15.5	42.2	7.3	-34.9
Doubtful loans	47.9	88.1	20.6	19.3	-1.3
Total	127.1	103.6	62.9	26.6	-36.2
			(X)	(Y)	

(X)=(A)+(C)+(E)+(G)+(I)+(K)+(M)+(O)+(Q)+(S)+(U)+(W)

(Y)=(B)+(D)+(F)+(H)+(J)+(L)+(N)+(P)+(R)+(T)+(V)+(W)

11. Loans by industry

After partial direct write-offs

(1) Loans by industry (Non-consolidated)

	Millions of Yen						
	Mar. 2006				Mar. 2005		
	Banking a/c	Trust a/c (*)	Banking + trust a/c	Change from Mar. 2005	Banking a/c	Trust a/c (*)	Banking + trust a/c
Domestic Branches	9,673,647	755,381	10,429,028	939,573	8,577,159	912,294	9,489,454
(excluding offshore)							
Manufacturing	1,255,352	26,475	1,281,828	53,431	1,191,109	37,288	1,228,397
Agriculture	2,626	-	2,626	-104	2,731	-	2,731
Forestry	240	-	240	-15	255	-	255
Fishing	2,300	-	2,300	-	2,300	-	2,300
Mining	14,189	136	14,326	9,479	4,641	205	4,847
Construction	133,046	19,757	152,804	-24,031	150,797	26,038	176,836
Energy and utilities	141,613	54,518	196,131	2,071	116,995	77,064	194,059
Communication	161,980	1,614	163,595	-28,054	178,060	13,589	191,649
Transportation	572,567	127,305	699,873	-2,997	545,789	157,080	702,870
Wholesale and retail	874,244	21,671	895,915	105,816	764,458	25,639	790,098
Finance and insurance	1,998,943	81,295	2,080,239	154,271	1,789,986	135,981	1,925,967
Real estate	1,251,299	50,509	1,301,809	54,723	1,165,728	81,357	1,247,086
Various services	1,488,782	20,388	1,509,171	247,032	1,228,574	33,563	1,262,138
Others	1,776,460	351,706	2,128,166	367,950	1,435,730	324,485	1,760,216
Overseas branches and offshore	678,951	-	678,951	220,284	458,666	-	458,666
Total	10,352,598	755,381	11,107,979	1,159,858	9,035,826	912,294	9,948,120

(2) Risk managed loans by industry (Non-consolidated)

	Millions of Yen						
	Mar. 2006				Mar. 2005		
	Banking a/c	Trust a/c (*)	Banking + trust a/c	Change from Mar. 2005	Banking a/c	Trust a/c (*)	Banking + trust a/c
Domestic Branches	74,370	31,898	106,269	-73,492	162,707	17,054	179,761
(excluding offshore)							
Manufacturing	10,796	251	11,047	-3,241	13,993	295	14,289
Agriculture	-	-	-	-	-	-	-
Forestry	-	-	-	-	-	-	-
Fishing	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-
Construction	1,807	873	2,680	-28,990	30,387	1,282	31,670
Energy and utilities	-	-	-	-	-	-	-
Communication	-	-	-	-133	122	11	133
Transportation	12,023	156	12,180	7,554	4,390	234	4,625
Wholesale and retail	21,282	1,217	22,500	16,997	4,254	1,247	5,502
Finance and insurance	-	-	-	-1,937	1,871	65	1,937
Real estate	7,958	7,331	15,290	-47,829	60,009	3,110	63,119
Various services	11,499	3,997	15,497	-25,581	36,477	4,601	41,078
Others	9,003	18,069	27,073	9,667	11,201	6,204	17,406
Overseas branches and offshore	2,617	-	2,617	-731	3,349	-	3,349
Total	76,987	31,898	108,886	-74,224	166,056	17,054	183,111

(*) Trust a/c is principal guaranteed trust a/c

12. Overseas loan exposures by borrowers' location (Non-consolidated)

	Millions of Yen				
	Mar. 2006			Mar. 2005	Change from Mar. 2005
	Total	Japanese affiliates	Non-Japanese		
North America	259,805	164,502	95,303	198,317	61,488
Europe	101,721	44,127	57,593	102,015	-294
Asia	210,551	178,633	31,918	138,406	72,144

13. Reserves for possible loan losses**(1) Banking a/c (Consolidated)**

	Millions of Yen				
	Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Reserves for possible loan losses	76,206	62,524	80,806	13,682	-4,599
General reserves	58,209	44,642	44,075	13,567	14,134
Specific loan loss reserves	17,691	17,643	36,282	47	-18,591
Reserves for loans to borrowers in specific foreign countries	305	238	448	67	-142

(2) Banking a/c (Non-consolidated)

	Millions of Yen				
	Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Reserves for possible loan losses	66,501	56,689	77,076	9,811	-10,575
General reserves	53,882	41,471	43,390	12,411	10,491
Specific loan loss reserves	12,312	14,979	33,237	-2,667	-20,924
Reserves for loans to borrowers in specific foreign countries	305	238	448	67	-142

(3) Principal guaranteed trust a/c (Non-consolidated)

	Millions of Yen				
	Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Reserves for loan trust	5,011	5,431	5,781	-419	-770
Reserves for jointly-operated money trust	504	524	552	-19	-47
Total	5,516	5,955	6,333	-439	-817

14. Balance of major accounts (Banking a/c) (Non-consolidated)

	Millions of Yen				
	Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Deposits (Ending balance)	10,316,161	9,750,632	9,095,353	565,528	1,220,808
(Average balance)	9,539,270	9,294,034	8,741,703	245,235	797,566
Loans (Ending balance)	10,352,598	9,903,899	9,035,826	448,698	1,316,772
(Average balance)	9,783,482	9,383,610	8,694,287	399,871	1,089,195

<Ending balance of domestic deposits classified by depositors>

	Millions of Yen				
	Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Individuals	6,536,849	6,382,024	6,222,761	154,825	314,087
Corporates and other organizations	2,384,491	2,080,892	1,919,001	303,599	465,489
Total	8,921,340	8,462,916	8,141,763	458,424	779,577

Note: Excluding NCDs and offshore accounts

15. Balance of major accounts (Principal guaranteed trust a/c) (Non-consolidated)

			Millions of Yen				
			Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Principal	Jointly operated money trust	Ending balance	1,216,743	1,102,798	1,001,548	113,944	215,194
		Average balance	1,097,898	1,015,220	995,789	82,677	102,109
	Loan trust	Ending balance	927,283	1,004,356	1,086,639	-77,072	-159,356
		Average balance	1,003,860	1,044,615	1,206,779	-40,754	-202,918
	Total	Ending balance	2,144,026	2,107,154	2,088,188	36,871	55,838
		Average balance	2,101,759	2,059,836	2,202,568	41,923	-100,809
Loans	Jointly operated money trust	Ending balance	167,347	174,423	182,401	-7,076	-15,054
		Average balance	174,949	178,520	188,428	-3,570	-13,478
	Loan trust	Ending balance	384,405	464,465	553,524	-80,059	-169,118
		Average balance	478,356	521,606	691,304	-43,250	-212,948
	Total	Ending balance	551,752	638,888	735,925	-87,136	-184,173
		Average balance	653,306	700,127	879,733	-46,821	-226,426

<Ending principal balance classified by customers>

			Millions of Yen				
			Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Individuals			1,187,961	1,327,917	1,477,625	-139,955	-289,664
Corporates and other organizations			956,065	779,237	610,562	176,827	345,502
Total			2,144,026	2,107,154	2,088,188	36,871	55,838

16. Loans and consumer loans to small and mid-sized corporations

(Banking a/c and principal guaranteed trust a/c combined) (Non-consolidated)

		Percentage points, Millions of Yen				
		Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Percentage to total loan balance		47.6	45.2	45.2	2.4	2.4
Loan balance		4,965,456	4,613,512	4,286,054	351,944	679,401

17. Consumer loans

(Banking a/c and principal guaranteed trust a/c combined) (Non-consolidated)

		Millions of Yen				
		Mar. 2006	Sep. 2005	Mar. 2005	Change from Sep. 2005	Change from Mar. 2005
Residential mortgage loans		1,337,460	1,124,434	1,028,237	213,025	309,222
Other consumer loans		507,547	515,636	485,133	-8,088	22,414
Total		1,845,008	1,640,071	1,513,371	204,937	331,637