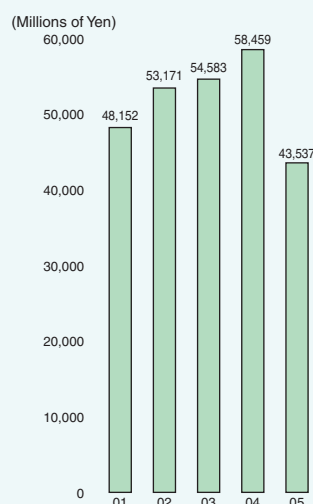


Consolidated Financial Highlights

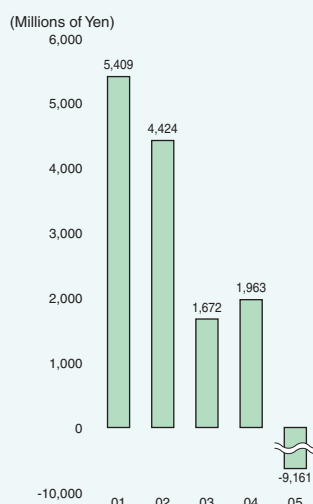
Years Ended March 31	Millions of Yen				
	2005	2004	2003	2002	2001
Total Revenues	¥ 43,537	¥ 58,459	¥ 54,583	¥ 53,171	¥ 48,152
Ordinary Profit	(9,161)	1,963	1,672	4,424	5,409
Net Income	(9,160)	854	2,815	2,489	2,995
Shareholders' Equity	91,157	96,087	99,170	96,740	99,588
Total Assets	1,964,482	1,981,370	1,975,996	1,930,247	1,903,775
Cash Flows from Operating Activities	130,430	(17,906)	13,995	(49,727)	133,046
Cash Flows from Investing Activities	(199,723)	111,398	(33,530)	100,701	(132,438)
Cash Flows from Financing Activities	(811)	(2,122)	(3,424)	(1,962)	(4,780)
Cash and Cash Equivalents at End of Year	82,616	152,723	62,059	85,564	35,729
Book Value per Share (¥)*	588.35	619.95	637.73	620.71	638.82
Net Income per Share (¥)*	(59.12)	5.32	17.84	15.96	19.21
Capital Adequacy Ratio (BIS criteria) (%)	10.53	12.00	12.47	12.57	13.10
Return on Equity (%)	(9.8)	0.9	2.9	2.5	3.1
Price Earnings Ratio (Times)	–	121	38	41	36
Number of Employees	1,458	1,459	1,492	1,549	1,596

* From the fiscal year ended March 31, 2003, the Bank and its domestic subsidiaries have applied “Accounting Standard for Net Income Per Share” (Financial Accounting Standard No. 2) and “Implementation Guidance for Accounting Standard for Net Income Per Share” (Financial Accounting Standards Implementation Guidance No. 4) issued by the Accounting Standards Board of Japan.

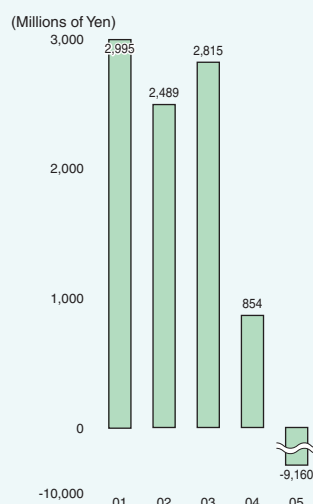
■ Total Revenues



■ Ordinary profit



■ Net income



■ Capital Adequacy Ratio

○ Average for Regional Banks Adopting Uniform International Standards

