

Changes in Principal Management Indices in last 5 years (Non-Consolidated)

	Japanese Yen						US Dollars
	FY 2003	FY 2004	FY 2005	FY 2006	FY 2006		FY 2006
Operating income	39,650	39,491	41,038	39,628	40,512	Million	343,177 thousands
Ordinary income (losses)	2,758	2,449	3,092	5,012	6,656	Million	56,383 thousands
Net income (losses)	917	2,866	2,321	2,096	4,477	Million	37,925 thousands
Paid-in capital	10,662	10,662	10,662	10,662	10,662	Million	90,318 thousands
Number of issued shares	149,600	146,700	146,700	146,700	146,700	thousands	1,243 thousands
Net assets	85,669	89,864	92,103	92,116	98,057	Million	830,640 thousands
Total assets	1,659,749	1,667,782	1,713,853	1,738,240	1,837,846	Million	15,568,369 thousands
Bank account	1,442,249	1,461,105	1,506,535	1,501,331	1,558,504	Million	13,202,067 thousands
Loans outstanding	1,057,377	1,030,305	1,045,181	1,083,854	1,149,130	Million	9,734,265 thousands
Securities outstanding	507,501	483,883	519,654	516,539	568,509	Million	4,815,832 thousands
Net asset per share	579.40	612.68	629.30	629.54	668.56	Yen	5.66 Dollars
Dividend per share	5.50	5.00	5.00	5.00	6.00	Yen	0.05 Dollars
(including interim dividend per share)	3.00	2.50	2.50	3.00	2.50	Yen	0.02 Dollars
Net income (losses) per share	6.02	19.32	15.71	14.12	30.60	Yen	0.26 Dollars
Net income per share after residual security adjustment	-	-	-	-	-		-
Non-consolidated capital adequacy	9.61	9.70	9.74	10.84	10.78	%	10.78 %
Return on equity	1.06	3.26	2.55	2.27	4.70	%	4.70 %
Price earnings ratio (times)	68.99	21.79	29.21	42.63	17.12	times	17.12 times
Payout ratio	89.10	25.64	31.51	34.88	19.63	%	19.63 %
No. of employees	1,322	1,309	1,288	1,279	1,238	persons	1,238 persons
(Average numbers of non-regular staff)	305	322	312	349	401	persons	401 persons

(Notes)

- Both central and local consumption taxes are excluded in these accounting records.
- For the calculation of net assets and total assets, in fiscal 2006, rules stipulated in the Accounting Standards Concerning Presentation of Net Assets on Balance Sheet (Corporate Accounting Standards No. 5) and the Guideline for Adopting Accounting Standards Concerning Presentation of Net Assets on Balance Sheet (Corporate Accounting Standards Adoption Guideline No. 8) were applied.
- In fiscal 2006, in response to the revision of the Guideline for Adopting Accounting Standards Concerning Net Income Per Share (Corporate Accounting Standards Adoption Guideline No. 4), net deferred hedge profit/loss was included in the calculation of net assets per share.
- Interim dividend payment for FY 2006 was decided by the Board of Directors on November 22, 2006.
- The dividend per share for FY 2002 included our 70th anniversary commemorative dividend of ¥0.50.
- In this report, net income per share for FY 2002 or earlier are based on computations using the average number of shares.
- "net assets per share" and "net income per share" (hereinafter collectively referred to as "data per share") are listed under "accounting principle for net income per share" (Business Accounting Principle No. 2) and "Application guidelines of accounting principles for net income per share for the respective fiscal term" (Application Guideline of Business Accounting Principle No. 4), respectively.
- Net income per share after residual security adjustment is not given, since we have no residual securities.
- In fiscal 2006, the capital adequacy ratio was calculated by the calculation method specified in the Financial Services Agency Announcement No. 19, 2006 in accordance with Article 14-2 of the Banking Act.
The bank adopts the accounting standards generally accepted in Japan.
In and prior to fiscal 2005, the capital adequacy ratio was calculated by the calculation method specified in the Ministry of Finance Announcement No. 55, 1993 (hereinafter, the "Former Announcement") in accordance with Article 14-2 of the Banking Act.
- Average numbers of non-regular staff are calculated by converting their working hours into those of regular bank employees.