Outline of Consolidated Financial Information
for the 3rd Quarter ended December 31, 2004

Consolidated Profit & Loss Statement (Q1-Q3)

- Consolidated gross profit for the nine-month period to December 31, 2004 was ¥1,336.1 billion and operating expenses were ¥749.1 billion, resulting in consolidated net business profit (before credit costs for trust accounts and provision for formula allowance for loan losses) of ¥589.7 billion.

- Credit related costs were ¥63.2 billion, an increase of ¥6.8 billion since the end of the first half of fiscal 2004.

- Equity and other related gains and losses recorded a gain of ¥5.4 billion as gains on disposal of equities increased by ¥11.0 billion.

- As a result of these factors, consolidated ordinary income for the nine-month period was ¥470.1 billion and consolidated net income ¥284.2 billion.

Consolidated balance sheets

- The lending balance at December 31, 2004 was ¥46,131.2 billion, a decline of ¥1,289.7 billion from the end of September 2004. The main cause was a decline in lending to domestic borrowers. On the other hand, lending by overseas subsidiaries and overseas branches increased by approximately ¥190 billion and ¥160 billion respectively.

- Marketable securities, mainly Japanese government bonds, were ¥35,018.3 billion, an increase of ¥1,327.9 billion from the end of September 2004.

- Deposits declined by ¥130.3 billion compared to the end of September 2004 to ¥66,952.1 billion as an increase in retail deposits of approximately ¥500 billion was offset by declines in corporate deposits and deposits at overseas branches.

- Despite redemptions of preferred stock class 1, shareholders’ equity was ¥4,401.1 billion, an increase by ¥94.7 billion due to an increase in retained earnings from the end of September 2004. However, as a result of a ¥1,960.6 billion increase in risk assets the BIS capital ratio declined by 0.06 percentage points from the end of September 2004 to 10.86%.

- As regards nonperforming loans as disclosed under the Financial Reconstruction Law, the balance (on a sum of the two banks parent figures basis) declined by ¥291.4 billion from the end of September 2004 to ¥1,341.1 billion. As a result the nonperforming loan ratio declined by 0.51 percentage points to 2.77%.

This outline contains financial information derived from Consolidated Financial Information (consistent with Japanese GAAP) for the 3rd Quarter ended December 31, 2004. Some information is prepared based on simplified accounting standards which are materially the same as Japanese GAAP.