

Consolidated Financial Information for the Third Quarter of Fiscal 2006



Company name: **Mizuho Trust & Banking Co., Ltd. ("MHTB")**
 Stock code number: 8404
 Stock Exchanges: Tokyo Stock Exchange (First Section), Osaka Securities Exchange (First Section)
 URL: <http://www.mizuho-tb.co.jp/english/>
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1. Basis for Quarterly Financial Information Preparation

(1) Adoption of Simplified Accounting Methods:

(Yes) / No

The consolidated balance sheet, the consolidated statement of income, and the consolidated statement of changes in net assets for the third quarter (excluding the notes. Hereinafter referred to as "Quarterly Consolidated Financial Statements") were prepared in conformity with the "Policy for Preparation of Quarterly Financial Statements" which MHTB established pursuant to the provisions of the "Standards for Preparation of the Interim Consolidated Financial Statements, etc.", and the simplified accounting methods set out below to the extent that they do not materially mislead interested parties such as investors.

Accounting for Reserves for Possible Losses on Loans

(Self-assessment of Assets)

All credit is assessed by each credit origination department in accordance with the internally established "Self-assessment Standard".
 (Estimated rate of loss)

The amount of Reserves for Possible Losses on Loans is calculated by multiplying (a) the balance of loans to normal obligors, watch obligors, and intensive control obligors as of December 31, 2006, which was determined based on the above self-assessment, less the loans whose reserves were individually assessed and provided with, by (b) the estimated rate of loss of each obligor classification used in the financial statements for the first half of fiscal 2006.

(2) Changes of Accounting Methods since the Most Recent Fiscal Year:

(Yes) / No

Pursuant to changes in accounting standards upon the enforcement of the Company Law. Please refer to page 1-4.

(3) Changes in Scope of Consolidation and Application of the Equity Method since the Most Recent Fiscal Year

(Consolidation) Newly consolidated: 0, Excluded: 1 (Equity Method) Newly applied: 0, Excluded: 0

(4) Independent Accountant's Review :

(Yes) / No

The quarterly consolidated financial statements have been reviewed by MHTB's independent accountant, Ernst & Young ShinNihon, which have been prepared in accordance with the "Policy for Preparation of Quarterly Financial Statements" set out in 1. (1) above.

2. Financial Highlights for the Third Quarter of Fiscal 2006 (for the nine months ended December 31, 2006)

(1) Consolidated Results of Operations

Amounts less than one million yen are rounded down.

	Ordinary Income		Ordinary Profits		Net Income	
	¥ million	%	¥ million	%	¥ million	%
3Q F2006	187,567	7.5	57,853	5.5	38,511	1.8
3Q F2005	174,551	12.9	54,817	283.3	37,835	505.8
(Reference) Fiscal 2005	257,400		72,270		42,773	

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
3Q F2006	7.67	4.41
3Q F2005	7.53	4.30
(Reference) Fiscal 2005	7.89	4.87

Notes : 1. Equity in Income from Investments in Affiliates:

3Q F2006 ¥59 million, 3Q F2005 ¥(231) million, (Reference) Fiscal 2005 ¥(349) million

2. Average outstanding shares of common stock (consolidated basis):

3Q F2006 5,024,123,323 shares, 3Q F2005 5,024,164,238 shares, (Reference) Fiscal 2005 5,024,154,383 shares

3. Percentage figures in Ordinary Income, Ordinary Profits, and Net Income represent changes in the respective accounts in comparison with the corresponding period of fiscal 2005.

(2) Consolidated Financial Conditions

	Total Assets	Total Net Assets	Shareholders' Equity Ratio	Total Net Assets per Share of Common Stock
	¥ million	¥ million	%	¥
3Q F2006	6,232,594	448,079	7.1	36.85
3Q F2005	6,184,195	447,515	7.2	35.33
(Reference) Fiscal 2005	6,302,531	450,330	7.1	35.27

Notes: 1. Please refer to page 2-5 for Consolidated Capital Adequacy Ratio (BIS Capital Ratio).

2. Outstanding shares of common stock (consolidated basis) :

As of December 31, 2006 5,024,089,005 shares, As of December 31, 2005 5,024,118,589 shares

(Reference) As of March 31, 2006 5,024,148,726 shares

3. Figures for 3Q F2006 were based on the "Accounting Standards for Presentation of Net Assets in the Balance Sheet" and others.

Figures for 3Q F2005 and for Fiscal 2005 were based on the previously applied accounting standards.

(Reference)**Consolidated Earnings Estimates for Fiscal 2006 (for the fiscal year ending March 31, 2007)**

There is no revision of the Consolidated Earnings Estimates for Fiscal 2006 announced on November 20, 2006.

The figures are as follows:

	Ordinary Income	Ordinary Profits	Net Income
	¥ million	¥ million	¥ million
Fiscal 2006	260,000	78,000	56,000

The above estimates are based on information, which is available at this moment, and assumptions of uncertain factors, which may have an influence on future operating results. Actual results may differ materially from these estimates, depending on future events.

Formulae for indices - Financial Highlights for the Third Quarter of Fiscal 2006**Net Income per Share of Common Stock**

$$\frac{\text{Net Income} - \text{Amount not attributable to common shareholders}}{\text{Average outstanding shares of common stock (during the period)}}$$

Diluted Net Income per Share of Common Stock

$$\frac{\text{Net Income} - \text{Amount not attributable to common shareholders} + \text{Adjustments}}{\text{Average outstanding shares of common stock (during the period) + Increasing shares of common stock for dilutive securities}}$$

Shareholders' Equity Ratio

$$\frac{\text{Total Net Assets (period-end)} - \text{Minority Interests (period-end)}}{\text{Total Assets (period-end)}} \times 100$$

Total Net Assets per Share of Common Stock

$$\frac{\text{Total Net Assets (period-end)} - \text{Deduction}}{\text{Outstanding shares of common stock (period-end)}}$$

CONSOLIDATED RESULTS OF OPERATIONS and FINANCIAL CONDITIONS

1. Results of Operations

Consolidated Ordinary Income for the third quarter (from April 1, 2006 to December 31, 2006) increased by ¥13.0 billion to ¥187.5 billion from the corresponding period of fiscal 2005. Consolidated Ordinary Profits increased by ¥3.0 billion to ¥57.8 billion including Trust Fees of ¥47.2 billion, Net Interest Income of ¥37.1 billion, Net Fee and Commission Income of ¥47.1 billion, Net Other Operating Income of ¥5.3 billion, and General and Administrative Expenses of ¥79.9 billion. Consolidated Net Income increased by ¥0.6 billion to ¥38.5 billion including Extraordinary Gains of ¥1.2 billion, Income Taxes of ¥20.0 billion and others.

2. Financial Conditions

Total Assets as of December 31, 2006 increased by ¥48.3 billion to ¥6,232.5 billion compared with December 31, 2005. Total Liabilities increased by ¥49.8 billion to ¥5,784.5 billion. Looking at the major accounts and their balances, Loans and Bills Discounted increased by ¥186.0 billion to ¥3,598.0 billion, and Securities decreased by ¥182.5 billion to ¥1,807.8 billion. Deposits increased by ¥534.3 billion to ¥2,944.3 billion for liability accounts.

Net Assets decreased by ¥2.2 billion to ¥445.2 billion in comparison with the corresponding period of fiscal 2005 based on the previously applied accounting standards, which are adopted as an expediency because of accounting changes effective from the beginning of fiscal 2006*. This was mainly due to a decrease in Net Unrealized Gains of Other Securities and others.

* As for the accounting changes described above, please refer to paragraph 1 on page 1-4.

(Changes of accounting methods since the most recent fiscal year)

1. The appendix forms of “Banking Law Enforcement Regulations” (Ministry of Finance Ordinance No. 10, 1982) have been revised by the “Cabinet Office Ordinance to Amend Part of Detailed Enforcement Regulations on Mutual Loan Business Law and Banking Law” (Cabinet Office Ordinance No. 60, April 28, 2006), following the application of “Accounting Standards for Presentation of Net Assets in the Balance Sheet” (ASBJ Statement No. 5, December 9, 2005) and “Guidance on Accounting Standards for Presentation of Net Assets in the Balance Sheet” (ASBJ Guidance No. 8, December 9, 2005) effective from the interim period ending on or after the enforcement date of the Company Law. In accordance with the application of the revised “Banking Law Enforcement Regulations” commencing with the fiscal year beginning on or after April 1, 2006, presentation of account items has been changed as follows:
 - (1) Former “Shareholders’ Equity” is presented as “Net Assets” and classified into “Shareholders’ Equity,” “Valuation and Translation Adjustments” and “Minority Interests.”
The amount corresponding to former “Shareholders’ Equity” as of the end of this period was ¥ 445,227 million.
 - (2) The net realized and unrealized losses (gains) from hedging instruments formerly included in “Other Assets (Other Liabilities)” as deferred hedge losses are presented as “Net Deferred Hedge Losses (Gains), net of Taxes” included in Valuation and Translation Adjustments, net of applicable income taxes.
 - (3) “Minority Interests” formerly listed after Liabilities is included in Net Assets.
 - (4) Former “Premises and Equipment” is classified into “Tangible Fixed Assets,” “Intangible Fixed Assets” and “Other Assets.”
 - (5) Software and other items formerly included in “Other Assets” is included in “Intangible Fixed Assets.”
2. “Accounting Standards for Statement of Changes in Net Assets” (ASBJ Statement No. 6, December 27, 2005) and “Guidance on Accounting Standards for Statement of Changes in Net Assets” (ASBJ Guidance No. 9, December 27, 2005) took effect as of the interim period ending on or after the enforcement date of the Company Law. Thus, the standards and guidance were adopted commencing with this period, with the “Consolidated Statement of Changes in Net Assets” newly prepared instead of the former “Consolidated Statement of Capital Surplus and Retained Earnings.”

(Attached Documents)

1. CONSOLIDATED BALANCE SHEETS

				<i>Millions of yen</i>
				(Reference)
	As of December 31, 2006	As of December 31, 2005	Change	As of March 31, 2006
Assets				
Cash and Due from Banks	¥ 218,176	¥ 238,386	¥ (20,210)	¥ 328,686
Call Loans and Bills Purchased	78,134	94,981	(16,846)	137,495
Other Debt Purchased	228,117	144,245	83,872	251,430
Trading Assets	28,693	24,892	3,800	41,744
Securities	1,807,889	1,990,485	(182,595)	1,730,262
Loans and Bills Discounted	3,598,002	3,411,904	186,097	3,531,314
Foreign Exchange Assets	381	730	(348)	4,287
Other Assets	204,466	223,307	(18,840)	210,551
Tangible Fixed Assets	36,173	—	36,173	—
Intangible Fixed Assets	26,448	—	26,448	—
Premises and Equipment	—	47,366	(47,366)	47,680
Deferred Tax Assets	371	6,230	(5,858)	6,158
Customers' Liabilities for Acceptances and Guarantees	39,086	48,805	(9,719)	45,723
Reserves for Possible Losses on Loans	(33,345)	(47,138)	13,792	(32,802)
Total Assets	¥ 6,232,594	¥ 6,184,195	¥ 48,398	¥ 6,302,531
Liabilities				
Deposits	¥ 2,944,377	¥ 2,409,986	¥ 534,390	¥ 2,550,759
Negotiable Certificates of Deposit	485,890	549,180	(63,290)	577,940
Call Money and Bills Sold	653,660	918,095	(264,434)	1,061,143
Guarantee Deposits Received under Securities Lending Transactions	334,911	293,965	40,945	169,806
Trading Liabilities	28,012	28,509	(497)	45,431
Borrowed Money	33,982	3,315	30,667	23,315
Foreign Exchange Liabilities	8	6	1	6
Bonds and Notes	162,200	227,900	(65,700)	177,500
Due to Trust Accounts	1,009,535	1,197,320	(187,785)	1,124,099
Other Liabilities	57,990	47,435	10,555	48,598
Reserve for Bonus Payments	441	364	77	1,976
Reserve for Employee Retirement Benefits	10,721	9,438	1,282	10,417
Reserve for Contingencies in Trust Transactions	11,520	—	11,520	12,010
Deferred Tax Liabilities	12,176	341	11,835	918
Acceptances and Guarantees	39,086	48,805	(9,719)	45,723
Total Liabilities	5,784,514	5,734,664	49,850	5,849,647
Net Assets				
Common Stock and Preferred Stock	247,231	—	247,231	—
Capital Surplus	15,373	—	15,373	—
Retained Earnings	77,829	—	77,829	—
Treasury Stock	(103)	—	(103)	—
Total Shareholders' Equity	340,331	—	340,331	—
Net Unrealized Gains on Other Securities, net of Taxes	104,840	—	104,840	—
Net Deferred Hedge Gains, net of Taxes	185	—	185	—
Foreign Currency Translation Adjustments	56	—	56	—
Total Valuation and Translation Adjustments	105,082	—	105,082	—
Minority Interests	2,665	—	2,665	—
Total Net Assets	448,079	—	448,079	—
Total Liabilities and Net Assets	¥ 6,232,594	¥ —	¥ 6,232,594	¥ —
Minority Interests				
Minority Interests	—	2,015	(2,015)	2,554
Shareholders' Equity				
Common Stock and Preferred Stock	—	247,231	(247,231)	247,231
Capital Surplus	—	15,370	(15,370)	15,377
Retained Earnings	—	75,547	(75,547)	80,486
Net Unrealized Gains on Other Securities, net of Taxes	—	109,766	(109,766)	107,235
Foreign Currency Translation Adjustments	—	(316)	316	83
Treasury Stock	—	(84)	84	(84)
Total Shareholders' Equity	—	447,515	(447,515)	450,330
Total Liabilities, Minority Interests and Shareholders' Equity	¥ —	¥ 6,184,195	¥ (6,184,195)	¥ 6,302,531

Note : Amounts less than one million yen are rounded down.

2. CONSOLIDATED STATEMENT OF INCOME

				<i>Millions of yen</i>
				(Reference)
	For the nine months ended December 31, 2006	For the nine months ended December 31, 2005	Change	For the fiscal year ended March 31, 2006
Ordinary Income	¥ 187,567	¥ 174,551	¥ 13,016	¥ 257,400
Trust Fees	47,282	53,651	(6,369)	77,948
Interest Income	60,891	54,374	6,516	75,724
<i>Interest on Loans and Bills Discounted</i>	41,691	39,723	1,967	52,865
<i>Interest and Dividends on Securities</i>	14,835	12,576	2,259	19,881
Fee and Commission Income	59,394	53,743	5,651	81,855
Trading Income	723	943	(220)	1,005
Other Operating Income	5,536	2,687	2,848	3,125
Other Ordinary Income	13,738	9,149	4,588	17,740
Ordinary Expenses	129,713	119,733	9,979	185,129
Interest Expenses	23,736	22,308	1,427	29,576
<i>Interest on Deposits</i>	9,612	5,556	4,056	7,284
Fee and Commission Expenses	12,250	11,896	353	18,881
Trading Expenses	9	1	8	3
Other Operating Expenses	205	47	158	5,425
General and Administrative Expenses	79,918	73,345	6,572	96,909
Other Ordinary Expenses	13,593	12,133	1,459	34,334
Ordinary Profits	57,853	54,817	3,036	72,270
Extraordinary Gains	1,247	5,332	(4,084)	15,491
Extraordinary Losses	283	2,386	(2,102)	21,635
Income before Income Taxes and Minority Interests	58,817	57,763	1,054	66,126
Income Taxes:				
Current	1,336	1,044	291	1,757
Deferred	18,697	18,667	30	20,955
Minority Interests in Net Income	272	216	55	639
Net Income	¥ 38,511	¥ 37,835	¥ 676	¥ 42,773

Note : Amounts less than one million yen are rounded down.

3. CONSOLIDATED STATEMENT OF CHANGES IN NET ASSETS

For the nine months ended December 31, 2006

	Shareholders' Equity					Valuation and Translation Adjustments					Minority Interests	Total Net Assets
	Common Stock and Preferred Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Shareholders' Equity	Net Unrealized Gains on Other Securities, net of Taxes	Net Deferred Hedge Gains, net of Taxes	Foreign Currency Translation Adjustments	Total Valuation and Translation Adjustments			
Balance as of March 31, 2006	¥ 247,231	¥ 15,377	¥ 80,486	¥ (84)	¥ 343,010	¥ 107,235	¥ -	¥ 83	¥ 107,319	¥ 2,554	¥ 452,884	
Changes during the period												
Cash Dividends *	-	-	(8,174)	-	(8,174)	-	-	-	-	-	(8,174)	
Net Income	-	-	38,511	-	38,511	-	-	-	-	-	38,511	
Repurchase of Treasury Stock	-	-	-	(33,019)	(33,019)	-	-	-	-	-	(33,019)	
Disposition of Treasury Stock	-	1	-	1	2	-	-	-	-	-	2	
Cancellation of Treasury Stock	-	(5)	(32,994)	32,999	-	-	-	-	-	-	-	
Net Changes in Items other than Shareholders' Equity	-	-	-	-	-	(2,395)	185	(27)	(2,236)	110	(2,126)	
Total Changes during the period	-	(3)	(2,657)	(18)	(2,679)	(2,395)	185	(27)	(2,236)	110	(4,805)	
Balance as of December 31, 2006	¥ 247,231	¥ 15,373	¥ 77,829	¥ (103)	¥ 340,331	¥ 104,840	¥ 185	¥ 56	¥ 105,082	¥ 2,665	¥ 448,079	

*Appropriation of Retained Earnings approved at the ordinary general meeting of shareholders in June 2006.

Note : Amounts less than one million yen are rounded down.

SELECTED FINANCIAL INFORMATION

For the Third Quarter of Fiscal 2006

MIZUHO

The logo consists of the word "MIZUHO" in a bold, sans-serif font. Below the text is a thick, black, curved line that starts under the 'M', goes down, then up to underline the 'O', and then goes down again.

Mizuho Trust & Banking Co., Ltd.

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"**NON (B)**": Non-consolidated figures of MHTB

"**NON (B) <MHTB and MHAC>**": Aggregated figures of MHTB including past figures for its former financial subsidiary for corporate revitalization
*MHTB merged with its own financial subsidiary for corporate revitalization as of October 1, 2005.

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FINANCIAL INFORMATION FOR THE THIRD QUARTER OF FISCAL 2006

1. Income Analysis
CONSOLIDATED

(Billions of yen)

		Third Quarter of Fiscal 2006	Change	Third Quarter of Fiscal 2005	(Reference) Fiscal 2005
1	Consolidated Gross Profits	137.6	6.4	131.1	185.7
2	Net Interest Income	37.1	5.0	32.0	46.1
3	Net Trust Fees	47.2	(6.3)	53.6	77.9
4	<i>Credit Costs for Trust Accounts</i> (minus) A	-	(1.0)	1.0	1.4
5	Net Fee and Commission Income	47.1	5.2	41.8	62.9
6	Net Trading Income	0.7	(0.2)	0.9	1.0
7	Net Other Operating Income	5.3	2.6	2.6	(2.2)
8	General and Administrative Expenses (minus)	79.9	6.5	73.3	96.9
9	Expenses related to Portfolio Problems for Banking Account (minus) B	4.6	2.1	2.5	15.5
10	Net Gains (Losses) related to Stocks and Other Securities	7.8	4.5	3.3	7.9
11	Equity in Income from Investments in Affiliates	0.0	0.2	(0.2)	(0.3)
12	Other	(3.0)	0.4	(3.5)	(8.7)
13	Ordinary Profits	57.8	3.0	54.8	72.2
14	Net Extraordinary Gains (Losses)	0.9	(1.9)	2.9	(6.1)
15	<i>Reversal of Reserves for Possible Losses on Loans, etc.</i> C	0.4	0.4	-	8.5
16	Income before Income Taxes and Minority Interests	58.8	1.0	57.7	66.1
17	Income Taxes (minus)	20.0	0.3	19.7	22.7
18	Minority Interests in Net Income (minus)	0.2	0.0	0.2	0.6
19	Net Income	38.5	0.6	37.8	42.7
20	Credit-related Costs A+B-C	4.2	0.6	3.5	8.3

* Consolidated Gross Profits = (Interest Income - Interest Expenses) + Net Trust Fees + (Fee and Commission Income - Fee and Commission Expenses)
+ (Trading Income - Trading Expenses) + (Other Operating Income - Other Operating Expenses)

NON-CONSOLIDATED

(Including past figures for its former revitalization subsidiary)

(Billions of yen)

(Reference)

Fiscal 2005

164.9

166.3

45.7

77.9

79.3

22.5

1.4

42.5

1.0

(2.2)

77.9

-

86.9

(2.5)

88.3

(17.2)

7.9

15.5

(9.7)

69.6

(7.1)

9.0

62.5

21.2

41.2

7.8

		Third Quarter of Fiscal 2006	Change	Third Quarter of Fiscal 2005	(Reference) Fiscal 2005
1	Gross Profits	121.3	7.4	113.9	164.9
2	<i>Gross Profits without Credit Costs for Trust Accounts</i>	<i>121.3</i>	<i>6.4</i>	<i>114.9</i>	<i>166.3</i>
3	Net Interest Income	36.6	4.8	31.7	45.7
4	Net Trust Fees	47.2	(6.3)	53.6	77.9
5	<i>Trust Fees without Credit Costs for Trust Accounts</i>	<i>47.2</i>	<i>(7.3)</i>	<i>54.6</i>	<i>79.3</i>
6	<i>Trust Fees for Loan Trust and Jointly Operated Designated Money Trust</i>	<i>4.9</i>	<i>(8.9)</i>	<i>13.9</i>	<i>22.5</i>
7	Credit Costs for Trust Accounts (minus) A	-	(1.0)	1.0	1.4
8	Net Fee and Commission Income	31.5	6.5	24.9	42.5
9	Net Trading Income	0.7	(0.2)	0.9	1.0
10	Net Other Operating Income	5.2	2.5	2.6	(2.2)
11	General and Administrative Expenses (Excluding Non-Recurring Losses) (minus)	66.0	9.3	56.6	77.9
12	Provision for General Reserve for Possible Losses on Loans (minus) B	2.8	(3.0)	5.9	-
13	Net Business Profits	52.4	1.1	51.2	86.9
14	Net Gains related to Bonds	5.3	2.9	2.4	(2.5)
15	Net Business Profits (Before Provision for General Reserve for Possible Losses on Loans)(*1)	55.3	(2.9)	58.2	88.3
16	Net Non-Recurring Gains (Losses)	2.9	4.7	(1.8)	(17.2)
17	Net Gains (Losses) related to Stocks and Other Securities	7.4	4.0	3.3	7.9
18	Expenses related to Portfolio Problems for Banking Account (minus) C	1.4	1.0	0.4	15.5
19	Other	(3.0)	1.7	(4.7)	(9.7)
20	Ordinary Profits	55.4	5.9	49.4	69.6
21	Net Extraordinary Gains (Losses)	0.9	(6.0)	6.9	(7.1)
22	<i>Reversal of Reserves for Possible Losses on Loans, etc.</i> D	<i>0.4</i>	<i>(3.5)</i>	<i>4.0</i>	<i>9.0</i>
23	Income before Income Taxes	56.4	(0.0)	56.4	62.5
24	Income Taxes (minus)	18.6	(0.1)	18.7	21.2
25	Net Income	37.7	0.1	37.6	41.2
26	Credit-related Costs A+B+C-D	3.8	0.4	3.3	7.8

*1 Net Business Profit (Before Provision for General Reserve for Possible Losses on Loans) = Net Business Profits + Credit Costs for Trust Accounts
+ Provision of General Reserve for Possible Losses on Loans

2. Unrealized Gains / Losses on Securities

NON-CONSOLIDATED

Other Securities (which have readily determinable fair value)

(Billions of yen)

	As of December 31, 2006				As of December 31, 2005				(Reference) As of September 30, 2006			
	Book Value (=Fair Value)	Unrealized Gains/Losses			Book Value (=Fair Value)	Unrealized Gains/Losses			Book Value (=Fair Value)	Unrealized Gains/Losses		
		Gains	Losses			Gains	Losses			Gains	Losses	
1 Other Securities	1,642.5	175.8	210.1	34.2	1,766.5	184.0	208.0	24.0	1,609.9	174.1	202.5	28.3
2 Japanese Stocks	400.2	207.1	208.1	1.0	401.4	206.5	206.7	0.1	394.7	201.3	201.9	0.6
3 Japanese Bonds	1,020.9	(28.1)	0.0	28.1	1,054.8	(17.2)	0.4	17.7	904.7	(23.7)	0.0	23.8
4 Other	221.3	(3.1)	1.9	5.0	310.1	(5.2)	0.8	6.1	310.4	(3.3)	0.4	3.8

Notes: 1. Fair value of Japanese stocks with quoted market price is determined based on the average quoted market price over the month preceding the balance sheet date.

Fair value of securities other than Japanese stocks is determined at the quoted market price if available, or other reasonable value at the balance sheet date.

2. In addition to "Securities" indicated on the non-consolidated balance sheets, CP in "Other Debt Purchased" and others are also included.

3. Balance of Securities held-to-maturity and Securities in subsidiaries and affiliates which have readily determinable fair value is nil.

3. Deferred Hedge Gains / Losses on Derivative Transactions Qualifying for Hedge Accounting

NON-CONSOLIDATED

(Billions of yen)

	As of December 31, 2006			As of December 31, 2005			(Reference) As of September 30, 2006		
	Deferred Hedge Gains/Losses			Deferred Hedge Gains/Losses			Deferred Hedge Gains/Losses		
	Gains	Losses		Gains	Losses		Gains	Losses	
5	52.6	52.3	0.3	45.9	49.8	(3.8)	54.7	54.7	(0.0)

Note: The above figures reflect all derivative transactions qualifying for hedge accounting, and are before net of applicable income taxes.

4. Status of Disclosed Claims under the Financial Reconstruction Law ("FRL")

CONSOLIDATED

(Billions of yen)

	As of December 31, 2006 (A)	Change (A)-(B)	(Reference)	As of December 31, 2005 (B)	(Reference)
			Change (A)-(C)		As of September 30, 2006 (C)
1 Claims against Bankrupt and Substantially Bankrupt Obligors	5.4	0.0	(0.4)	5.3	5.9
2 Banking Account	5.4	0.0	(0.4)	5.3	5.9
3 Trust Accounts	-	(0.0)	-	0.0	-
4 Claims with Collection Risk	42.1	(2.5)	6.1	44.7	36.0
5 Banking Account	34.4	(10.2)	5.2	44.7	29.2
6 Trust Accounts	7.7	7.7	0.8	-	6.8
7 Claims for Special Attention	64.4	25.7	(2.7)	38.7	67.1
8 Banking Account	64.3	29.3	(2.7)	34.9	67.0
9 Trust Accounts	0.1	(3.6)	(0.0)	3.7	0.1
10 Total	112.0	23.2	2.8	88.7	109.1
11 Banking Account	104.1	19.2	2.0	84.9	102.1
12 Trust Accounts	7.8	4.0	0.8	3.7	6.9

NON-CONSOLIDATED

(Billions of yen,%)

	As of December 31, 2006 (A)	Change (A)-(B)	(Reference)	As of December 31, 2005 (B)	(Reference)
			Change (A)-(C)		As of September 30, 2006 (C)
13 Claims against Bankrupt and Substantially Bankrupt Obligors	4.2	0.0	(0.5)	4.2	4.8
14 Banking Account	4.2	0.0	(0.5)	4.2	4.8
15 Trust Accounts	-	(0.0)	-	0.0	-
16 Claims with Collection Risk	42.1	(2.5)	6.1	44.7	36.0
17 Banking Account	34.4	(10.2)	5.2	44.7	29.2
18 Trust Accounts	7.7	7.7	0.8	-	6.8
19 Claims for Special Attention	64.4	25.7	(2.7)	38.7	67.1
20 Banking Account	64.3	29.3	(2.7)	34.9	67.0
21 Trust Accounts	0.1	(3.6)	(0.0)	3.7	0.1
22 Sub-total	110.8	23.1	2.7	87.6	108.1
23 <i>NPL Ratio</i>	2.92%	0.57%	0.10%	2.34%	2.81%
24 Banking Account	103.0	19.1	1.9	83.8	101.1
25 Trust Accounts	7.8	4.0	0.8	3.7	6.9
26 Normal Claims	3,681.8	29.2	(46.2)	3,652.5	3,728.0
27 Banking Account	3,631.8	84.1	(37.3)	3,547.7	3,669.1
28 Trust Accounts	50.0	(54.8)	(8.8)	104.8	58.9
29 Total	3,792.7	52.4	(43.4)	3,740.2	3,836.1
30 Banking Account	3,734.8	103.2	(35.3)	3,631.6	3,770.2
31 Trust Accounts	57.8	(50.7)	(8.0)	108.6	65.8

Note: Trust accounts denotes trust accounts with contracts indemnifying the principal amounts.

5. Status of Domestic Deposits and Trust Accounts

NON-CONSOLIDATED

		As of December 31, 2006	As of December 31, 2005	(Billions of yen) (Reference) As of September 30, 2006
1	Total of Deposits	2,834.4	2,356.2	2,772.1
2	Individual	1,880.0	1,764.1	1,832.9

Note: The above figures are before adjustment of transit accounts for inter-office transactions, and do not include offshore deposits.

		As of December 31, 2006	As of December 31, 2005	(Billions of yen) (Reference) As of September 30, 2006
3	Total of Trust Principal	1,200.0	1,389.2	1,233.6
4	Individual	688.3	871.0	721.3

Note: Trust accounts denotes trust accounts with contracts indemnifying the principal amounts.

6. Capital Adequacy Ratio

CONSOLIDATED

		As of December 31, 2006	As of December 31, 2005	(Reference) As of September 30, 2006
5	Capital Adequacy Ratio	13.92%	15.23%	13.69%
6	Tier I Capital Ratio	7.54%	7.85%	7.26%

(Reference) Statements of Trust Assets and Liabilities

				(Billions of yen)		
				(Reference)		
				As of		
				December 31, 2006	September 30, 2006	
				As of		
				December 31, 2005		
				Change		
	ASSETS					
1	Loans and Bills Discounted	2,315.4	1,016.3	1,299.1		966.4
2	Securities	9,810.9	7,660.2	2,150.6		9,647.0
3	Beneficiary Rights to the Trust	30,706.3	27,050.2	3,656.1		30,424.8
4	Securities Held in Custody Accounts	775.0	702.2	72.8		805.7
5	Securities Lent	-	60.0	(60.0)		-
6	Money Claims	6,162.2	5,920.3	241.8		6,012.2
7	Premises and Equipment	4,830.8	3,952.7	878.0		4,734.9
8	Surface Rights	12.1	9.1	2.9		12.1
9	Lease Rights on Real Estate	91.1	111.9	(20.8)		89.0
10	Other Claims	134.1	119.0	15.0		132.6
11	Call Loans	23.7	18.4	5.2		24.6
12	Due from Banking Account	1,009.5	1,197.3	(187.7)		1,003.8
13	Cash and Due from Banks	465.9	376.8	89.0		454.6
14	Total Assets	56,337.4	48,195.0	8,142.4		54,308.2
	LIABILITIES					
15	Money Trusts	20,440.7	17,152.2	3,288.5		20,122.9
16	Pension Trusts	4,536.4	4,052.3	484.0		4,555.4
17	Property Formation Benefit Trusts	6.0	6.3	(0.2)		6.4
18	Loan Trusts	204.3	398.0	(193.6)		239.9
19	Investment Trusts	7,044.5	6,787.4	257.0		7,091.7
20	Money Entrusted Other than Money Trusts	3,278.5	1,876.9	1,401.6		1,831.4
21	Securities Trust	5,821.0	4,075.2	1,745.8		5,682.6
22	Money Claim Trust	6,095.7	5,917.6	178.1		5,947.5
23	Equipment Trust	1.2	1.6	(0.3)		1.3
24	Land and Fixtures Trust	454.9	471.0	(16.1)		463.2
25	Composite Trusts	8,450.7	7,453.4	997.3		8,362.5
26	Other Trusts	2.9	2.7	0.2		2.9
27	Total Liabilities	56,337.4	48,195.0	8,142.4		54,308.2