

D A I S H I
R E P O R T
S U M M A R Y

Financial Business Report for
the First Quarter of 2005

(From April 1,2004 to June 30,2004)

THE DAISHI BANK, LTD. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF OPERATIONS
First Quarter of 2005 (from April 1, 2004 to June 30, 2004)

	Millions of yen		Thousands of U.S. dollars	Millions of yen
	First Quarter of 2004	First Quarter of 2005	First Quarter of 2005	(Reference) 2004
INCOME				
Interest on loans and discounts	¥ -	¥ 10,518	\$ 97,003	¥ 44,608
Interest and dividends on securities	-	5,727	52,826	19,710
Other interest income	-	64	591	297
Fees and commissions	-	3,303	30,468	12,360
Other operating income	-	437	4,037	1,591
Other income	-	11,355	104,729	26,906
Total Income	¥ -	¥ 31,407	\$ 289,656	¥ 105,475
EXPENSES				
Interest on deposits	-	336	3,099	1,179
Other interest expenses	-	1,066	9,834	4,488
Fees and commissions	-	574	5,298	2,222
Other operating expenses	-	229	2,118	1,742
General and administrative expenses	-	13,123	121,030	48,379
Other expenses	-	5,564	51,320	33,921
Total Expenses	¥ -	¥ 20,894	\$ 192,701	¥ 91,933
Income before income taxes and minority interests	-	10,512	96,954	13,541
Provision for income taxes:				
Current	-	1,596	14,723	5,252
Deferred	-	2,574	23,743	1,511
Net income before minority interests	-	6,341	58,487	6,777
Minority interests	-	232	2,145	523
Net Income	¥ -	¥ 6,109	\$ 56,342	¥ 6,254
Amounts per share of common stock:				
Net income	¥ -	¥ 16.20	\$ 0.14	¥ 16.44

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