

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

Financial Business Report for
the Third Quarter of 2005

(From April 1,2004 to Dec 31,2004)

THE DAISHI BANK, LTD. AND SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
Third Quarter of 2005 (Dec 31, 2004)

Note : All of the disclosed figures are unaudited.

The translations of the Japanese yen amounts into US dollars are using the prevailing exchange rate at Dec 31, 2004, which was ¥104.21 to US \$1.

	Millions of yen		Thousands of	Millions of yen
	Third Quarter of 2004	Third Quarter of 2005	U.S. dollars Third Quarter of 2005	(Reference) 2004
ASSETS				
Cash and due from banks	¥ -	¥ 82,225	\$ 789,035	¥ 106,257
Call loans and bills purchased	-	47,532	456,118	76,585
Commercial paper and other debt purchased	-	24,334	233,517	17,311
Trading account securities	-	9,854	94,559	17,027
Money held in trust	-	172,629	1,656,552	158,752
Securities	-	1,432,148	13,742,912	1,256,466
Loans and bills discounted	-	2,243,891	21,532,396	2,304,493
Foreign exchanges	-	9,315	89,391	2,355
Other assets	-	48,102	461,596	51,613
Premises and equipment, net	-	88,713	851,294	88,394
Deferred tax assets	-	9,205	88,333	18,329
Customers' liabilities for acceptances and guarantees	-	38,728	371,642	30,594
Allowance for loan losses	-	(39,719)	(381,145)	(47,417)
Allowance for investment losses	-	(147)	(1,416)	(130)
Total Assets	¥ -	¥ 4,166,814	\$ 39,984,789	¥ 4,080,634
LIABILITIES, MINORITY INTERESTS AND STOCKHOLDERS' EQUITY				
Liabilities:				
Deposits	¥ -	¥ 3,689,177	\$ 35,401,374	¥ 3,593,125
Call money and bills sold	-	131,278	1,259,751	165,642
Payables under securities lending transactions	-	17,790	170,713	-
Borrowed money	-	28,150	270,131	30,417
Foreign exchanges	-	116	1,122	222
Other liabilities	-	21,820	209,388	33,586
Reserve for employees' retirement benefits	-	16,838	161,584	15,353
Deferred tax liabilities	-	52	507	55
Deferred tax liabilities for land revaluation reserve	-	7,241	69,493	7,110
Acceptances and guarantees	-	38,728	371,642	30,594
Total Liabilities	¥ -	¥ 3,951,196	\$ 37,915,709	¥ 3,876,108
Minority interests	-	7,358	70,607	6,554
Stockholders' equity:				
Common stock;				
Authorized-583,799 thousand shares,				
Issued-381,479 thousand shares	-	32,776	314,528	32,776
Capital surplus	-	18,636	178,839	18,636
Retained earnings	-	116,373	1,116,717	108,774
Land revaluation reserve, net of tax	-	10,683	102,520	10,490
Net unrealized holding gains on securities available for sale	-	33,017	316,832	28,883
Treasury stock	-	(3,227)	(30,966)	(1,590)
Total stockholders' equity	-	208,260	1,998,472	197,971
	¥ -	¥ 4,166,814	\$ 39,984,789	¥ 4,080,634

THE DAISHI BANK, LTD. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF OPERATIONS
Third Quarter of 2005 (from April 1, 2004 to Dec 31, 2004)

	Millions of yen		Thousands of U.S. dollars	Millions of yen
	Third Quarter of 2004	Third Quarter of 2005	Third Quarter of 2005	(Reference) 2004
INCOME				
Interest on loans and discounts	¥ -	¥ 31,672	\$ 303,925	¥ 44,608
Interest and dividends on securities	-	16,532	158,643	19,710
Other interest income	-	323	3,105	297
Fees and commissions	-	9,836	94,393	12,360
Other operating income	-	1,956	18,775	1,591
Other income	-	20,533	197,039	26,906
Total Income	¥ -	¥ 80,854	\$ 775,882	¥ 105,475
EXPENSES				
Interest on deposits	-	1,093	10,494	1,179
Other interest expenses	-	3,511	33,696	4,488
Fees and commissions	-	1,815	17,418	2,222
Other operating expenses	-	2,927	28,090	1,742
General and administrative expenses	-	35,747	343,036	48,379
Other expenses	-	16,938	162,542	33,921
Total Expenses	¥ -	¥ 62,034	\$ 595,278	¥ 91,933
Income before income taxes and minority interests	-	18,820	180,603	13,541
Provision for income taxes:				
Current	-	1,560	14,969	5,252
Deferred	-	6,412	61,535	1,511
Net income before minority interests	-	10,848	104,098	6,777
Minority interests	-	750	7,199	523
Net Income	¥ -	¥ 10,097	\$ 96,898	¥ 6,254
Amounts per share of common stock:				
Net income	¥ -	¥ 26.78	\$ 0.25	¥ 16.44