

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 2006

(From April 1,2005 to June 30,2005)

THE DAISHI BANK, LTD. AND SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
First Quarter of 2006 (June 30,2005)

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 June 30,2005, which was ¥ 110.62 to US \$1.

ASSETS	Millions of yen		Thousands of U.S. dollars	Millions of yen
	First Quarter of 2005	First Quarter of 2006	First Quarter of 2006	(Reference) 2005
Cash and due from banks	¥ 87,565	¥ 68,283	\$ 617,278	¥ 113,337
Call loans and bills purchased	100,000	51,512	465,672	45,369
Commercial paper and other debt purchased	16,308	18,542	167,619	19,606
Trading account securities	16,099	7,547	68,224	10,914
Money held in trust	164,008	103,853	938,830	160,408
Securities	1,366,836	1,628,754	14,723,873	1,429,212
Loans and bills discounted	2,217,190	2,227,147	20,133,319	2,223,626
Foreign exchanges	5,509	4,423	39,985	13,131
Other assets	45,283	44,561	402,834	40,592
Premises and equipment, net	88,169	87,004	786,516	87,055
Deferred tax assets	17,240	1,507	13,631	3,562
Customers' liabilities for acceptances and guarantees	32,660	40,824	369,053	40,054
Allowance for loan losses	(40,310)	(30,420)	(274,997)	(32,495)
Allowance for investment losses	(130)	(71)	(643)	(71)
Total Assets	¥ 4,116,429	¥ 4,253,471	\$ 38,451,201	¥ 4,154,306
LIABILITIES, MINORITY INTERESTS AND STOCKHOLDERS' EQUITY				
Liabilities:				
Deposits	¥ 3,703,091	¥ 3,788,297	\$ 34,246,048	¥ 3,737,228
Call money and bills sold	82,759	85,670	774,459	80,712
Payables under repurchase agreements	100	300	2,716	-
Payables under securities lending transactions	7,659	32,642	295,082	-
Borrowed money	29,750	29,356	265,379	29,173
Foreign exchanges	192	272	2,459	338
Other liabilities	30,206	28,231	255,210	25,036
Reserve for employees' retirement benefits	15,596	12,372	111,848	12,395
Deferred tax liabilities	60	2,073	18,748	80
Deferred tax liabilities for land revaluation reserve	7,085	6,772	61,223	6,774
Acceptances and guarantees	32,660	40,824	369,053	40,054
Total Liabilities	¥ 3,909,163	¥ 4,026,814	\$ 36,402,228	¥ 3,931,795
Minority interests	6,811	7,672	69,355	7,574
Stockholders' equity:				
Common stock ()	32,776	32,776	296,302	32,776
Capital surplus	18,636	18,650	168,598	18,643
Retained earnings	113,563	116,778	1,055,671	115,262
Land revaluation reserve, net of tax	10,452	9,991	90,319	9,994
Net unrealized holding gains on securities available for sale	26,620	41,022	370,838	38,703
Treasury stock	(1,596)	(233)	(2,112)	(444)
Total stockholders' equity	200,454	218,985	1,979,617	214,936
	¥ 4,116,429	¥ 4,253,471	\$ 38,451,201	¥ 4,154,306

() Authorized - 583,799 thousand shares, Issued - 381,479 thousand shares in First Quarter of 2005

Authorized - 576,999 thousand shares, Issued - 374,679 thousand shares in 2005 and First Quarter of 2006

THE DAISHI BANK, LTD. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF OPERATIONS
First Quarter of 2006 (from April 1, 2005 to June 30, 2005)

INCOME	Millions of yen		Thousands of U.S. dollars	Millions of yen
	First Quarter of 2005	First Quarter of 2006	First Quarter of 2006	(Reference) 2005
Interest on loans and discounts	¥ 10,518	¥ 9,966	\$ 90,092	¥ 41,844
Interest and dividends on securities	5,727	5,826	52,670	22,256
Other interest income	64	70	639	487
Fees and commissions	3,303	3,655	33,049	13,366
Other operating income	437	243	2,204	2,196
Other income	11,355	7,288	65,891	36,723
Total Income	¥ 31,407	¥ 27,051	\$ 244,548	¥ 116,874
EXPENSES				
Interest on deposits	336	460	4,163	1,461
Other interest expenses	1,066	1,304	11,790	5,002
Fees and commissions	574	641	5,794	2,480
Other operating expenses	229	92	839	3,966
General and administrative expenses	13,123	12,933	116,921	47,731
Other expenses	5,564	6,834	61,781	35,165
Total Expenses	¥ 20,894	¥ 22,266	\$ 201,290	¥ 95,809
Income before income taxes and minority interests	10,512	4,785	43,257	21,064
Provision for income taxes:				
Current	1,596	162	1,467	705
Deferred	2,574	1,609	14,551	8,611
Net income before minority interests	6,341	3,013	27,238	11,748
Minority interests	232	145	1,314	843
Net Income	¥ 6,109	¥ 2,867	\$ 25,923	¥ 10,905
Amounts per share of common stock:				
Net income	¥ 16.20	¥ 7.67	\$ 0.06	¥ 28.84