

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 2006

(From April 1, 2005 to December 31, 2005)

THE DAISHI BANK, LTD. AND SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
Third Quarter of 2006 (December 31,2005)

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 December 31,2005, which was ¥ 118.07 to US \$1.

ASSETS	Millions of yen		Thousands of	Millions of yen
	Third Quarter of 2005	Third Quarter of 2006	U.S. dollars Third Quarter of 2006	(Reference) 2005
Cash and due from banks	¥ 82,225	¥ 103,828	\$ 879,379	¥ 113,337
Call loans and bills purchased	47,532	10,640	90,124	45,369
Commercial paper and other debt purchased	24,334	122,054	1,033,749	19,606
Trading account securities	9,854	6,640	56,242	10,914
Money held in trust	172,629	-	-	160,408
Securities	1,432,148	1,579,642	13,378,860	1,429,212
Loans and bills discounted	2,243,891	2,300,018	19,480,123	2,223,626
Foreign exchanges	9,315	2,569	21,758	13,131
Other assets	48,102	44,741	378,938	40,592
Premises and equipment, net	88,713	86,304	730,956	87,055
Deferred tax assets	9,205	1,172	9,929	3,562
Customers' liabilities for acceptances and guarantees	38,728	44,588	377,647	40,054
Allowance for loan losses	(39,719)	(27,880)	(236,132)	(32,495)
Allowance for investment losses	(147)	(79)	(674)	(71)
Total Assets	<u>¥ 4,166,814</u>	<u>¥ 4,274,240</u>	<u>\$ 36,200,902</u>	<u>¥ 4,154,306</u>
LIABILITIES, MINORITY INTERESTS AND STOCKHOLDERS' EQUITY				
Liabilities:				
Deposits	¥ 3,689,177	¥ 3,715,797	\$ 31,471,139	¥ 3,737,228
Call money and bills sold	131,278	30,281	256,474	80,712
Payables under repurchase agreements	-	98,900	837,638	-
Payables under securities lending transactions	17,790	39,214	332,127	-
Borrowed money	28,150	34,150	289,242	29,173
Foreign exchanges	116	296	2,512	338
Other liabilities	21,820	31,702	268,509	25,036
Reserve for employees' retirement benefits	16,838	12,330	104,432	12,395
Deferred tax liabilities	52	12,603	106,742	80
Deferred tax liabilities for land revaluation reserve	7,241	9,139	77,403	6,774
Acceptances and guarantees	38,728	44,588	377,647	40,054
Total Liabilities	<u>¥ 3,951,196</u>	<u>¥ 4,029,005</u>	<u>\$ 34,123,870</u>	<u>¥ 3,931,795</u>
Minority interests	7,358	8,803	74,558	7,574
Stockholders' equity:				
Common stock ()	32,776	32,776	277,606	32,776
Capital surplus	18,636	18,650	157,962	18,643
Retained earnings	116,373	120,362	1,019,416	115,262
Land revaluation reserve, net of tax	10,683	7,280	61,661	9,994
Net unrealized holding gains on securities available for sale	33,017	57,626	488,069	38,703
Treasury stock	(3,227)	(264)	(2,243)	(444)
Total stockholders' equity	<u>208,260</u>	<u>236,432</u>	<u>2,002,474</u>	<u>214,936</u>
	<u>¥ 4,166,814</u>	<u>¥ 4,274,240</u>	<u>\$ 36,200,902</u>	<u>¥ 4,154,306</u>

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

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

THE DAISHI BANK, LTD. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF OPERATIONS
Third Quarter of 2006 (from April 1, 2005 to December 31, 2005)

INCOME	Millions of yen		Thousands of U.S. dollars	Millions of yen
	Third Quarter of 2005	Third Quarter of 2006	Third Quarter of 2006	(Reference) 2005
Interest on loans and discounts	¥ 31,672	¥ 29,913	\$ 253,357	¥ 41,844
Interest and dividends on securities	16,532	17,376	147,170	22,256
Other interest income	323	536	4,546	487
Fees and commissions	9,836	11,065	93,722	13,366
Other operating income	1,956	943	7,989	2,196
Other income	20,533	18,602	157,557	36,723
Total Income	¥ 80,854	¥ 78,439	\$ 664,343	¥ 116,874
EXPENSES				
Interest on deposits	1,093	1,429	12,111	1,461
Other interest expenses	3,511	4,585	38,837	5,002
Fees and commissions	1,815	2,015	17,067	2,480
Other operating expenses	2,927	780	6,614	3,966
General and administrative expenses	35,747	35,034	296,725	47,731
Other expenses	16,938	21,034	178,153	35,165
Total Expenses	¥ 62,034	¥ 64,880	\$ 549,510	¥ 95,809
Income before income taxes and minority interests	18,820	13,558	114,833	21,064
Provision for income taxes:				
Current	1,560	2,733	23,152	705
Deferred	6,412	2,605	22,064	8,611
Net income before minority interests	10,848	8,219	69,615	11,748
Minority interests	750	863	7,314	843
Net Income	¥ 10,097	¥ 7,355	\$ 62,301	¥ 10,905
Amounts per share of common stock:				
	Yen		U.S. dollars	Yen
Net income	¥ 26.78	¥ 19.67	\$ 0.16	¥ 28.84