

DAI SHI
REPORT
SUMMARY

Financial Business Report for
the First Quarter of 2007

(From April 1,2006 to June 30,2006)

THE DAISHI BANK, LTD. AND SUBSIDIARIES
CONSOLIDATED BALANCE SHEETS
First Quarter of 2007 (June 30,2006)

Note: ①All of the disclosed figures are unaudited.

②The translations of the Japanese yen amounts into US dollars are using the prevailing exchange rate at June 30,2006, which was ¥115.24 to US \$1.

ASSETS	Millions of yen		Thousands of	U.S. dollars	Millions of yen
	First Quarter of 2006	First Quarter of 2007	First Quarter of 2007	(Reference)	2006
Cash and due from banks	¥ 68,283	¥ 78,367	\$ 680,039	¥ 257,415	
Call loans and bills purchased	51,512	42,556	369,286	10,587	
Commercial paper and other debt purchased	18,542	110,002	954,554	109,554	
Trading account securities	7,547	5,387	46,748	6,797	
Money held in trust	103,853	—	—	—	
Securities	1,628,754	1,551,677	13,464,746	1,508,381	
Loans and bills discounted	2,227,147	2,203,937	19,124,760	2,196,222	
Foreign exchanges	4,423	4,827	41,887	6,589	
Other assets	44,561	47,292	410,386	37,665	
Premises and equipment, net	87,004	—	—	85,965	
Tangible fixed assets	—	86,309	748,951	—	
Intangible fixed assets	—	4,097	35,558	—	
Deferred tax assets	1,507	2,117	18,377	1,194	
Customers' liabilities for acceptances and guarantees	40,824	53,084	460,641	48,055	
Allowance for loan losses	(30,420)	(28,315)	(245,709)	(28,121)	
Allowance for investment losses	(71)	(133)	(1,160)	(85)	
Total Assets	<u>¥ 4,253,471</u>	<u>¥ 4,161,209</u>	<u>\$ 36,109,068</u>	<u>¥ 4,240,222</u>	

	Millions of yen		Thousands of	Millions of yen
	First Quarter	First Quarter	U.S. dollars	(Reference)
	of 2006	of 2007	First Quarter of 2007	2006
LIABILITIES				
Deposits	¥ 3,788,297	¥ 3,727,767	\$ 32,347,858	¥ 3,742,019
Call money and bills sold	85,670	11,426	99,158	79,441
Payables under repurchase agreements	300	—	—	—
Payables under securities lending transactions	32,642	33,251	288,543	37,678
Borrowed money	29,356	40,857	354,546	29,482
Foreign exchanges	272	280	2,432	434
Other liabilities	28,231	39,196	340,130	34,578
Reserve for employees' retirement benefits	12,372	12,494	108,419	12,160
Reserves under special laws	—	57	500	—
Deferred tax liabilities	2,073	191	1,659	6,713
Deferred tax liabilities for land revaluation reserve	6,772	9,055	78,576	9,111
Difference between the acquisition cost and underlying net equity of investments	—	412	3,582	—
Acceptances and guarantees	40,824	53,084	460,641	48,055
Total Liabilities	¥ 4,026,814	¥ 3,928,076	\$ 34,086,050	¥ 3,999,675
MINORITY INTERESTS	7,672	—	—	8,870
STOCKHOLDERS' EQUITY				
Common stock:				
Authorized-576,999 thousand shares,				
Issued-374,679 thousand shares	32,776	—	—	32,776
Capital surplus	18,650	—	—	18,650
Retained earnings	116,778	—	—	123,159
Revaluation reserve for land, net of tax	9,991	—	—	7,265
Net unrealized holding gains on securities available for sale	41,022	—	—	50,130
Treasury stock	(233)	—	—	(307)
Total stockholders' equity	218,985	—	—	231,675
Total liabilities, minority interests and stockholders' equity	¥ 4,253,471	—	—	¥ 4,240,222
NET ASSETS				
Common stock:				
Authorized-576,999 thousand shares,				
Issued-374,679 thousand shares	—	32,776	284,423	—
Capital surplus	—	18,655	161,885	—
Retained earnings	—	125,000	1,084,696	—
Treasury stock	—	(287)	(2,494)	—
Total owners' equity	—	176,145	1,528,510	—
Net unrealized holding gains on securities available for sale	—	37,595	326,240	—
Net deferred losses on hedging instruments, net of tax	—	(298)	(2,586)	—
Revaluation reserve for land, net of tax	—	7,183	62,334	—
Total valuation and translation adjustments	—	44,481	385,988	—
Minority interests	—	12,505	108,519	—
Total net assets	—	233,132	2,023,017	—
Total liabilities, and net assets	—	¥ 4,161,209	\$ 36,109,068	—

THE DAISHI BANK, LTD. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF OPERATIONS
First Quarter of 2007 (from April 1, 2006 to June 30, 2006)

	Millions of yen		Thousands of U.S. dollars	Millions of yen
	First Quarter of 2006	First Quarter of 2007	First Quarter of 2007	(Reference) 2006
INCOME				
Interest on loans and discounts	¥ 9,966	¥ 9,756	\$ 84,666	¥ 39,678
Interest and dividends on securities	5,826	5,687	49,355	23,548
Other interest income	70	195	1,696	792
Fees and commissions	3,655	4,828	41,896	14,758
Other operating income	243	767	6,657	1,201
Other income	7,288	5,708	49,537	23,172
Total Income	¥ 27,051	¥ 26,944	\$ 233,809	¥ 103,152
EXPENSES				
Interest on deposits	460	450	3,907	1,876
Other interest expenses	1,304	1,533	13,304	5,696
Fees and commissions	641	784	6,808	2,743
Other operating expenses	92	443	3,844	1,062
General and administrative expenses	12,933	12,219	106,033	46,606
Other expenses	6,834	6,129	53,186	26,224
Total Expenses	¥ 22,266	¥ 21,559	\$ 187,085	¥ 84,781
Income before income taxes and minority interests	4,785	5,384	46,723	18,371
Provision for income taxes:				
Current	162	1,346	11,684	5,414
Deferred	1,609	718	6,233	1,786
Net income before minority interests	3,013	3,319	28,806	11,170
Minority interests	145	383	3,329	1,042
Net Income	¥ 2,867	¥ 2,935	\$ 25,477	¥ 10,127
Amounts per share of common stock:				
Net income	¥ 7.67	¥ 7.85	\$ 0.06	¥ 26.93