

## Consolidated Financial Information for the Third Quarter of Fiscal 2005



Company name: **Mizuho Trust & Banking Co., Ltd. ("MHTB")**  
 Stock code number: 8404  
 Stock Exchanges: Tokyo Stock Exchange (First Section), Osaka Securities Exchange (First Section)  
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## 1. Basis for Quarterly Financial Information Preparation

## (1) Adoption of Simplified Accounting Methods:

Yes/ No

The Consolidated Balance Sheet, the Consolidated Statement of Operations, and the Consolidated Statement of Capital Surplus and Retained Earnings for the third quarter ("Quarterly Consolidated Financial Statements") were prepared in conformity with the "Standards for Preparation of Quarterly Financial Statements" which MHTB established pursuant to the provisions of the "Standards for Preparation of the Interim Consolidated Financial Statements, etc.", and the simplified accounting methods set out below to the extent that they do not materially mislead interested parties such as investors.

## Accounting for Reserves for Possible Losses on Loans

(Self-assessment of Assets)

All loans are assessed by business promotion divisions in accordance with the internally established Self-assessment Standard.

(Estimated rate of loss)

The amount of Reserves for Possible Losses on Loans is calculated by multiplying (a) the balance of loans to normal obligors, watch obligors, and intensive control obligors as of December 31, 2005, which was determined based on the above self-assessment, less the loans whose reserves were individually assessed and provided with (b) the estimated rate of loss of each obligor classification used in the Financial Statements of the First Half of Fiscal 2005.

## (2) Change of Accounting Methods since the Most Recent Fiscal Year:

Yes/ No

See Note2 in "1.Consolidated Balance Sheets".

## (3) Change in Scope of Consolidation since the Most Recent Fiscal Year

Number of newly consolidated subsidiaries: - Number of affiliates newly accounted for by the equity method: -  
 Number of companies excluded from the scope of consolidation: 1 Number of companies excluded from the subject of equity method: -

## (4) Independent Accountant's Review :

Yes/ No

The Quarterly Consolidated Financial Statements have been reviewed by MHTB's independent accountant, Ernst & Young ShinNihon, which have been prepared in accordance with the "Standard for Preparation of Quarterly Financial Statements" set out in 1. (1) above.

## 2. Financial Highlights for the Third Quarter of Fiscal 2005 (from April 1, 2005 to December 31, 2005)

## (1) Consolidated Operating Results

Amounts less than one million yen are rounded down.

	Ordinary Income		Ordinary Profit		Net Income	
	¥ million	%	¥ million	%	¥ million	%
3Q F2005	174,551	12.9	54,817 ( 283.3)		37,835 ( 505.8)	
3Q F2004	154,624	-	14,301 -		6,245 -	
(Reference) Fiscal 2004	231,720 ( 2.4)		47,431 ( 2.4)		25,805 ( 19.9)	

	Net Income per Share of Common Stock	Diluted Net Income per Share of Common Stock
	¥	¥
3Q F2005	7.53	4.30
3Q F2004	1.24	0.71
(Reference) Fiscal 2004	4.51	2.94

Notes : 1. Percentage figures in Ordinary Income, Ordinary Profit, and Net Income for Fiscal 2004 represent changes in the respective accounts compared to Fiscal 2003.

2. Equity in Income from Investments in Affiliates: 3Q F2005 ¥(231) million, 3Q F2004 ¥259 million, Fiscal 2004 ¥243 million

3. Average Outstanding Shares of Common Stock (consolidated basis): 3Q F2005 5,024,164,238 shares, 3Q F2004 5,023,916,339 shares, Fiscal 2004 5,024,021,513 shares

**(2) Consolidated Financial Conditions**

	Total Assets	Total Shareholders' Equity	Total Shareholders' Equity to Total Assets	Total Shareholders' Equity per Share of Common Stock
	¥ million	¥ million	%	¥
3Q F2005	6,184,195	447,515	7.2	35.33
3Q F2004	5,666,054	333,201	5.8	12.57
(Reference) Fiscal 2004	6,200,592	368,926	5.9	19.06

Note: Outstanding Shares of Common Stock at the End of the Term (consolidated basis) :

As of December 31, 2005 5,024,118,589 shares, As of December 31, 2004 5,024,230,208 shares, As of March 31, 2005 5,024,194,978 shares

**(Reference)****Consolidated Earnings Estimates for Fiscal 2005 (from April 1, 2005 to March 31, 2006)**

There is no revision of the Consolidated Earnings Estimates for Fiscal 2005 announced on November 21, 2005.

The figures are as follows :

	Ordinary Income	Ordinary Profits	Net Income
	¥ million	¥ million	¥ million
Fiscal 2005	245,000	67,000	34,500

Above estimates are based on information, which is available at this moment, and assumptions of uncertain factors, which may have an influence on future operating results. Actual results may differ materially from these estimates, depending on future events.

**Formulae for indices - Financial Highlights for the Third Quarter of Fiscal 2005**

Net Income per Share of Common Stock

$$\frac{\text{Net Income} - \text{Amount Not Available to Common Shareholders}}{\text{Average Outstanding Shares of Common Stock (During the Term)}}$$

Diluted Net Income per Share of Common Stock

$$\frac{\text{Net Income} - \text{Amount Not Available to Common Shareholders} + \text{Adjustments}}{\text{Average Outstanding Shares of Common Stock (During the Term)} + \text{Increasing Shares of Common Stock for Dilutive Securities}}$$

Total Shareholders' Equity to Total Assets

$$\frac{\text{Total Shareholders' Equity (Term-end)}}{\text{Total Liabilities} + \text{Minority Interests} + \text{Total Shareholders' Equity (Term-end)}} \times 100$$

Shareholders' Equity per Share of Common Stock

$$\frac{\text{Shareholders' Equity (Term-end)} - \text{Deduction from Shareholders' Equity}}{\text{Outstanding Shares of Common Stock (Term-end)}}$$

## **CONSOLIDATED OPERATING RESULTS and FINANCIAL CONDITIONS**

### **1. Operating Results**

Consolidated Ordinary Income for the third quarter (for the 9 months to December 31, 2005) increased by ¥19.9 billion to ¥174.5 billion in comparison with the corresponding previous quarter. Consolidated Ordinary Profit increased by ¥40.5 billion to ¥54.8 billion in comparison with the corresponding previous quarter, including of Trust Fee amounted to ¥53.6 billion, Net Interest Income amounted to ¥32.0 billion, Net Fee and Commission Income amounted to ¥41.8 billion, Net Other Operating Income amounted to ¥2.6 billion, and General and Administrative Expenses amounted to ¥73.3 billion. Consolidated Net Income increased by ¥31.5 billion to ¥37.8 billion including of Extraordinary Profit amounted to ¥5.3 billion, Extraordinary Loss amounted to ¥2.3 billion, Income Taxes amounted to ¥19.7 billion and others.

### **2. Financial Conditions**

Total Assets as of December 31, 2005 increased by ¥518.1 billion to ¥6,184.1 billion compared with December 31, 2004. Total Liabilities increased by ¥471.7 billion to ¥5,734.6 billion compared with December 31, 2004.

Looking at the major accounts and their balances, Loans and Bills Discounted increased by ¥163.7 billion to ¥3,411.9 billion, and Securities increased by ¥525.4 billion to ¥1,990.4 billion for asset accounts. Deposits decreased by ¥144.2 billion to ¥2,409.9 billion for liability accounts.

Total Shareholders' Equity increased by ¥114.3 billion to ¥447.5 billion compared with December 31, 2004. This was due to increases of Consolidated Net Income for the third quarter and of Net Unrealized Gains on Securities Available for Sale, net of Taxes.

(Attached Documents)

# 1. Consolidated Balance Sheets (Selected Items)

(Millions of yen)

	As of December 31, 2005	As of December 31, 2004	Change	(Reference) As of March 31, 2005
<b>ASSETS</b>				
Cash and Due from Banks	238,386	305,070	(66,683)	710,629
Call Loans and Bills Purchased	94,981	204,997	(110,016)	104,168
Other Debt Purchased	144,245	74,213	70,031	109,363
Trading Assets	24,892	40,100	(15,208)	34,049
Securities	1,990,485	1,465,026	525,458	1,622,399
Loans and Bills Discounted	3,411,904	3,248,109	163,794	3,293,403
Foreign Exchange Assets	730	534	195	1,366
Other Assets	223,307	194,562	28,744	205,608
Premises and Equipment	47,366	46,074	1,291	50,526
Deferred Tax Assets	6,230	85,103	(78,872)	58,398
Customers' Liabilities for Acceptances and Guarantees	48,805	80,438	(31,632)	61,650
Reserve for Possible Losses on Loans	(47,138)	(78,031)	30,892	(50,971)
Reserve for Possible Losses on Investments	-	(146)	146	-
<b>Total Assets</b>	<b>6,184,195</b>	<b>5,666,054</b>	<b>518,141</b>	<b>6,200,592</b>
<b>LIABILITIES</b>				
Deposits	2,409,986	2,554,214	(144,228)	2,852,033
Negotiable Certificate of Deposit	549,180	438,290	110,890	518,720
Call Money and Bills Sold	918,095	578,500	339,595	680,370
Guarantee Deposit Received under Securities Lending Transactions	293,965	192,135	101,829	214,706
Trading Liabilities	28,509	51,228	(22,718)	40,381
Borrowed Money	3,315	6,375	(3,060)	6,360
Foreign Exchange Liabilities	6	5	0	6
Bonds and Notes	227,900	181,900	46,000	183,200
Due to Trust Account	1,197,320	1,130,283	67,036	1,149,320
Other Liabilities	47,435	39,358	8,076	43,466
Reserve for Bonus Payments	364	297	67	1,787
Reserve for Employee Retirement Benefits	9,438	9,276	162	8,925
Deferred Tax Liabilities	341	626	(285)	841
Acceptances and Guarantees	48,805	80,438	(31,632)	61,650
<b>Total Liabilities</b>	<b>5,734,664</b>	<b>5,262,931</b>	<b>471,733</b>	<b>5,761,770</b>
<b>MINORITY INTERESTS</b>				
Minority Interests	2,015	69,921	(67,905)	69,895
<b>SHAREHOLDERS' EQUITY</b>				
Common Stock and Preferred Stock	247,231	247,231	-	247,231
Capital surplus	15,370	12,214	3,155	12,215
Retained Earnings	75,547	29,481	46,065	49,041
Net Unrealized Gains on Other Securities Available for Sale, net of Tax	109,766	44,817	64,948	61,568
Foreign Currency Translation Adjustments	(316)	(488)	172	(1,066)
Treasury Common Stock	(84)	(55)	(28)	(63)
<b>Total Shareholder's Equity</b>	<b>447,515</b>	<b>333,201</b>	<b>114,313</b>	<b>368,926</b>
<b>Total Liabilities, Minority Interests and Shareholders' Equity</b>	<b>6,184,195</b>	<b>5,666,054</b>	<b>518,141</b>	<b>6,200,592</b>

Notes : 1. Amounts less than one million yen are rounded down.

2. Until the fiscal year ended March 31, 2005, Trust Fee was primarily recognized at the end of each trust accounting period.

However, effective this fiscal year, Trust Fee is accrued for the period elapsed with some exceptions, such as not calculated for trust accounting periods, in order to improve the accuracy of earnings reports and making it possible to report the appropriate information necessary for the present broader disclosure requirements. As a result of this change, Trust Fees, Ordinary Profit and Income before Income Taxes and Minority Interests each increased by ¥11,297 million compared with corresponding amounts under the previously applied method.

## 2. Consolidated Statements of Operations (Selected Items)

(Millions of yen)

	The Third Quarter of Fiscal 2005	The Third Quarter of Fiscal 2004	Change	(Reference) Fiscal 2004
Ordinary Income	174,551	154,624	19,926	231,720
Trust Fees	53,651	34,711	18,940	62,802
Interest Income:	54,374	52,007	2,367	70,637
<i>Interest on Loans and Bills Discounted</i>	39,723	40,848	(1,124)	54,254
<i>Interest and Dividends on Securities</i>	12,576	9,637	2,939	14,612
Fee and Commission Income	53,743	46,740	7,002	70,564
Trading Income	943	194	749	424
Other Operating Income	2,687	7,488	(4,800)	7,962
Other Income	9,149	13,482	(4,332)	19,327
Ordinary Expenses	119,733	140,323	(20,589)	184,288
Interest Expenses:	22,308	21,627	681	29,171
<i>Interest on Deposits</i>	5,556	6,712	(1,156)	8,780
Fees and Commissions Expenses	11,896	13,971	(2,074)	18,051
Trading Expenses	1	54	(53)	-
Other Operating Expenses	47	1,054	(1,007)	1,056
General and Administrative Expenses	73,345	67,035	6,310	88,948
Other Expenses	12,133	36,579	(24,445)	47,061
Ordinary Profit	54,817	14,301	40,515	47,431
Extraordinary Gains	5,332	2,294	3,038	5,409
Extraordinary Losses	2,386	1,742	644	2,796
Income before Income Taxes and Minority Interest	57,763	14,853	42,909	50,044
Income Tax Expenses:				
Current	1,044	1,012	31	1,388
Deferred	18,667	7,069	11,598	22,454
Minority Interest in Net Income	216	526	(310)	395
Net Income	37,835	6,245	31,589	25,805

Note : Amounts less than one million yen are rounded down.

### 3. Consolidated Statements of Capital Surplus and Retained Earnings

(Millions of yen)

	The Third Quarter of Fiscal 2005	The Third Quarter of Fiscal 2004	Change	(Reference) Fiscal 2004
<b>Capital Surplus</b>				
<b>Beginning Balance</b>	12,215	12,213	1	12,213
<b>Increase</b>	3,155	1	3,154	1
<i>Gains on Disposition of Treasury Stock</i>	0	1	(0)	1
<i>Increase Due to Merger</i>	3,154	-	3,154	-
<b>Balance at the end of the period/fiscal year</b>	15,370	12,214	3,155	12,215
<b>Retained Earnings</b>				
<b>Beginning Balance</b>	49,041	31,410	17,630	31,410
<b>Increase</b>	37,835	6,245	31,589	25,805
<i>Net Income</i>	37,835	6,245	31,589	25,805
<b>Decrease</b>	11,328	8,174	3,154	8,174
<i>Dividends</i>	8,174	8,174	(0)	8,174
<i>Decrease Due to Merger</i>	3,154	-	3,154	-
<b>Balance at the end of the period/fiscal year</b>	75,547	29,481	46,065	49,041

Note : Amounts less than one million yen are rounded down.

# **SELECTED FINANCIAL INFORMATION**

**For the Third Quarter of Fiscal 2005**



**Mizuho Trust & Banking Co., Ltd.**

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*Notes:*

"CON": Consolidated figures of Mizuho Trust & Banking Co., Ltd. ("MHTB")

"NON (B)": Non-consolidated figures of MHTB

"NON (B&R)": Aggregated figures of MHTB and its financial subsidiary for corporate revitalization ("MHAC").

<b>FINANCIAL INFORMATION FOR THE THIRD QUARTER OF FISCAL 2005</b>	<i>See above Notes</i>		<i>Pages</i>
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## FINANCIAL INFORMATION FOR THE THIRD QUARTER OF FISCAL 2005

### 1. Income Analysis CONSOLIDATED

(Billions of yen)

		Third Quarter of Fiscal 2005		Third Quarter of Fiscal 2004	(Reference) Fiscal 2004
			Change		
1	Consolidated Gross Profits	131.1	26.7	104.4	164.1
2	Net Interest Income	32.0	1.6	30.3	41.4
3	Trust Fees	53.6	18.9	34.7	62.8
4	<i>Credit Costs for Trust Accounts</i> ( ) A	1.0	1.0	2.0	2.7
5	Net Fee and Commission Income	41.8	9.0	32.7	52.5
6	Net Trading Income	0.9	0.8	0.1	0.4
7	Net Other Operating Income	2.6	3.7	6.4	6.9
8	General and Administrative Expenses ( )	73.3	6.3	67.0	88.9
9	Expenses related to Portfolio Problems + Provision for General Reserve for Possible Losses on Loans ( ) B	2.5	22.3	24.8	29.7
10	Net Gains related to Stocks	3.3	1.9	5.3	9.7
11	Equity in Income from Investments in Affiliates	0.2	0.4	0.2	0.2
12	Other	3.5	0.2	3.8	8.0
13	Ordinary Profits	54.8	40.5	14.3	47.4
14	Net Extraordinary Gains (Losses)	2.9	2.3	0.5	2.6
15	Income before Income Taxes and Minority Interests	57.7	42.9	14.8	50.0
16	Income Taxes ( )	19.7	11.6	8.0	23.8
17	Minority Interests in Net Income ( )	0.2	0.3	0.5	0.3
18	Net Income	37.8	31.5	6.2	25.8
* Consolidated Gross Profits = (Interest Income - Interest Expenses) + Net Trust Fees + (Fee and Commission Income - Fee and Commission Expenses) + (Trading Income - Trading Expenses) + (Other Operating Income - Other Operating Expenses)					
19	Credit-related Costs (including Credit Costs for Trust Accounts) A+B	3.5	23.4	26.9	32.4

NON-CONSOLIDATED  
MHTB + Revitalization Subsidiary

(Billions of yen)

		Third Quarter of Fiscal 2005		Third Quarter of Fiscal 2004	(Reference) Fiscal 2004
			Change		
1	Gross Profits	113.9	23.5	90.3	145.5
2	<i>Gross Profits without Credit Costs for Trust Accounts</i>	<i>114.9</i>	<i>22.5</i>	<i>92.4</i>	<i>148.2</i>
3	Net Interest Income	31.7	1.5	30.1	41.6
4	Trust Fees	53.6	18.9	34.7	62.8
5	<i>Credit Costs for Trust Accounts</i> ( ) A	<i>1.0</i>	<i>1.0</i>	<i>2.0</i>	<i>2.7</i>
6	Net Fee and Commission Income	24.9	5.9	18.9	33.8
7	Net Trading Income	0.9	0.8	0.1	0.4
8	Net Other Operating Income	2.6	3.7	6.4	6.8
9	General and Administrative Expenses (Excluding Non-recurring Losses) ( )	56.6	3.3	53.3	71.3
10	Provision for General Reserve for Possible Losses on Loans ( ) B	5.9	4.1	1.8	1.2
11	Net Business Profit	51.2	16.0	35.2	72.8
12	Net Gains related to Bonds	2.4	3.7	6.1	6.7
13	Net Business Profit (Before Provision for General Reserve for Possible Losses on Loans) (*1)	58.2	19.2	39.0	76.8
14	Net Non-recurring Gains (Losses)	1.8	22.3	24.1	35.6
15	Net Gains related to Stocks	3.3	1.0	4.3	8.7
16	Expenses related to Portfolio Problems ( ) C	0.4	22.2	22.6	33.1
17	Other	4.7	1.1	5.8	11.2
18	Ordinary Profit	49.4	38.4	11.0	37.2
19	Net Extraordinary Gains (Losses)	6.9	6.4	0.5	8.2
20	<i>Reversal of Reserves for Possible Losses on Loans, etc.</i> D	<i>4.0</i>	<i>4.0</i>	-	<i>5.5</i>
21	Income before Income Taxes	56.4	44.8	11.6	45.4
22	Income Taxes ( )	18.7	12.1	6.5	21.2
23	Net Income	37.6	32.6	5.0	24.2
24	Credit-related Costs A+B+C-D	3.3	23.1	26.5	31.6

\*1 Net Business Profit (Before Provision for General Reserve for Possible Losses on Loans) = Net Business Profits + Credit Costs for Trust Accounts  
+ Provision of General Reserve for Possible Losses on Loans

\*2 Note that unlike in previous terms, there is no reclassification for Reversal of Reserves for Possible Losses on Loans, etc. and on Investments.

### MHTB + Revitalization Subsidiary

## (Billions of yen)

		As of December 31, 2005 (After Devaluation and Amortization)				As of December 31, 2004 (After Devaluation and Amortization)				(Reference) As of September 30, 2005 (After Devaluation and Amortization)			
		Book Value	Unrealized Gains/Losses			Book Value	Unrealized Gains/Losses			Book Value	Unrealized Gains/Losses		
		(=Fair Value)		Gains	Losses	(=Fair Value)		Gains	Losses	(=Fair Value)		Gains	Losses
1	Other Securities	1,766.5	184.0	208.0	24.0	1,244.6	75.2	83.5	8.3	1,584.0	125.1	140.6	15.4
2	Stocks	401.4	206.5	206.7	0.1	281.5	77.4	80.7	3.3	334.3	138.6	139.6	0.9
3	Bonds	1,054.8	17.2	0.4	17.7	762.9	1.0	2.3	1.3	992.5	8.3	0.3	8.6
4	Others	310.1	5.2	0.8	6.1	200.2	3.1	0.4	3.6	257.1	5.2	0.6	5.8

other securities with a market price are valued on a mark-to-market basis at the balance sheet dates.

2. In addition to "Securities", CP in "Other Debt Purchased" is included in the figures above.

3. Balance of Securities held-to-maturity and Securities in subsidiaries and affiliates which have a market value is nil.

**NON-CONSOLIDATED**

(Billions of yen)

As of December 31, 2005			As of December 31, 2004			(Reference) As of September 30, 2005		
Deferred Hedge Gains	Deferred Hedge Losses	Net Deferred Hedge Gains/Losses	Deferred Hedge Gains	Deferred Hedge Losses	Net Deferred Hedge Gains/Losses	Deferred Hedge Gains	Deferred Hedge Losses	Net Deferred Hedge Gains/Losses
45.9	49.8	3.8	54.4	62.9	8.5	46.4	50.9	4.5

Note: The above figures reflect all derivative transactions qualifying for hedge accounting (Deferred method).

#### 4. Disclosure of Categories under the Financial Reconstruction Law ("FRL")

##### CONSOLIDATED

(Billions of yen)

		As of December 31, 2005			As of Dec. 31, 2004 (B)	(Reference) As of SEP. 30, 2005 (C)
		(A)	Change (A)-(B)	Change (A)-(C)		
1	Claims against Bankrupt and Substantially Bankrupt Obligor	5.3	13.8	0.5	19.2	5.8
2	Consolidated	5.3	10.6	0.5	16.0	5.8
3	Trust Accounts	0.0	3.1	0.0	3.2	0.0
4	Claims with Collection Risk	44.7	10.8	0.0	55.6	44.7
5	Consolidated	44.7	8.2	0.0	53.0	44.7
6	Trust Accounts	-	2.6	0.0	2.6	0.0
7	Claims for Special Attention	38.7	76.0	3.1	114.8	35.5
8	Consolidated	34.9	77.0	3.2	112.0	31.7
9	Trust Accounts	3.7	1.0	0.0	2.7	3.8
10	Total (Consolidated + Trust Account)	88.7	100.9	2.5	189.7	86.1
11	Consolidated	84.9	96.1	2.6	181.1	82.3
12	Trust Accounts	3.7	4.8	0.0	8.6	3.8

##### NON-CONSOLIDATED

##### MHTB + Revitalization Subsidiary

(Billions of yen, %)

		As of December 31, 2005			As of Dec. 31, 2004 (B)	(Reference) As of SEP. 30, 2005 (C)
		(A)	Change (A)-(B)	Change (A)-(C)		
13	Claims against Bankrupt and Substantially Bankrupt Obligor	4.2	13.7	0.3	18.0	4.6
14	Non-Consolidated	4.2	10.5	0.3	14.8	4.6
15	Trust Accounts	0.0	3.2	0.0	3.2	0.0
16	Claims with Collection Risk	44.7	10.9	0.0	55.6	44.7
17	Non-Consolidated	44.7	8.3	0.0	53.0	44.7
18	Trust Accounts	-	2.6	0.0	2.6	0.0
19	Claims for Special Attention	38.7	76.1	3.1	114.8	35.5
20	Non-Consolidated	34.9	77.1	3.2	112.0	31.7
21	Trust Accounts	3.7	0.9	0.0	2.7	3.8
22	Total (Consolidated + Trust Account)	87.6	100.8	2.7	188.5	84.9
23	ratio	2.34	2.46	0.01	4.81	2.35
24	Non-Consolidated	83.8	96.0	2.7	179.9	81.1
25	Trust Accounts	3.7	4.8	0.0	8.6	3.8

Note: Trust accounts denotes trust accounts with the contract of principal indemnification.

## 5. Overview of Domestic Deposits and Trust Accounts

### NON-CONSOLIDATED

			(Billions of yen)
			(Reference)
			As of September 30, 2005
	As of December 31, 2005	As of December 31, 2004	
1 Total	2,356.2	2,498.8	2,410.9
2 Individual Deposits	1,764.1	1,916.0	1,732.6

Note: The above figures are before adjustment of transit accounts for inter-office transactions, and do not include offshore deposits.

			(Billions of yen)
			(Reference)
			As of September 30, 2005
	As of December 31, 2005	As of December 31, 2004	
3 Total of Trust Principal	1,389.2	1,573.1	1,505.2
4 Individual Deposits	871.0	1,033.5	908.9

Note: Trust accounts denotes trust accounts with the contract of principal indemnification.

## 6. Capital Adequacy Ratio

### CONSOLIDATED

	As of December 31, 2005	(Reference)
		As of September 30, 2005
5 Capital Adequacy Ratio	15.23%	13.83%
6 Tier I Ratio	7.85%	7.67%

**(Reference) Statements of Trust Assets and Liabilities**

(Billions of yen)

	As of December 31, 2005	As of December 31, 2004	Change	As of March 31, 2005
<b>ASSETS</b>				
Loans and Bills Discounted	1,016	1,218	(201)	1,246
Securities	7,660	6,684	976	7,077
Beneficiary Rights to the Trust	27,050	24,595	2,454	24,656
Securities Held in Custody Accounts	702	600	101	577
Securities Lent	60	72	(12)	72
Money Claims	5,920	5,010	910	4,981
Premises and Equipment	3,952	2,947	1,004	3,263
Surface Rights	9	7	1	9
Lease Rights on Lands	111	83	28	83
Other Claims	119	74	44	430
Call Loans	18	15	3	21
Due from Banking Account	1,197	1,129	68	1,149
Cash and Due from Banks	376	411	(34)	425
<b>Total Assets</b>	<b>48,195</b>	<b>42,849</b>	<b>5,345</b>	<b>43,992</b>
<b>LIABILITIES</b>				
Money Trusts	17,152	16,090	1,061	16,238
Pension Trusts	4,052	3,850	201	3,963
Property Formation Benefit Trusts	6	6	(0)	6
Loan Trusts	398	562	(164)	529
Investment Trusts	6,787	5,405	1,382	5,766
Money Entrusted Other than Money Trusts	1,876	1,686	190	1,781
Securities Trust	4,075	3,495	579	3,543
Money Claim Trust	5,917	4,771	1,146	4,767
Equipment Trust	1	1	(0)	1
Land and Fixtures Trust	471	477	(6)	480
Composite Trusts	7,453	6,499	954	6,911
Other Trusts	2	2	0	2
<b>Total Liabilities</b>	<b>48,195</b>	<b>42,849</b>	<b>5,345</b>	<b>43,992</b>