

Financial Results for Fiscal 2006 (from April 1, 2006 to March 31, 2007)

Contents

I 決算情報 (連結) Consolidated Financial Information for Fiscal 2006

1.Consolidated Balance Sheets	1
2.Consolidated Statements of Income	2
3.Consolidated Statements of Retained Earnings	3
4.Consolidated Statements of Stockholders' equity.....	4
5.Consolidated Statements of Cash Flows	5

II 決算情報 (単体) Non-Consolidated Financial Information for Fiscal 2006

1.Non-Consolidated Balance Sheets	6
2.Non-Consolidated Statements of Income	7
3.Non-Consolidated Statements of Stockholders' equity.....	8
4.Non-Consolidated Proposed Appropriations of Profits and Other Capital Surplus	9

III 決算付属資料 Financial Data for Fiscal 2006

1.Income Status	10
2.Banking Profit	12
3.Interest Rate Spread	12
4.Gains and Losses on Securities	12
5.Capital Adequacy Ratio	13
6.Return on Equity	13
7.Deferred Tax Assets	14
8.Gains and Losses on Valuation of Securities	15

[Loans and Other Assets Information]

1.Loans Outstanding	16
2.Risk Managed Loans	18
3.Reserve for Possible Loan Losses	18
4.Ratio to Reserve for Total Risk Managed Loans	19
5.Problem Loans Disclosed under the Financial Revitalization Law	19
6.Coverage of Problem Loans Disclosed under the Financial Revitalization Law	19
7.Loans to Entities Overseas by Country	20
8.Loan Portfolio	20

[Deposits and Other Liabilities Information]

1.Deposits Outstanding	22
2.Individual Custody Assets	22

Consolidated Financial Information for Fiscal 2006

1. Consolidated Balance Sheets

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31,2007	As of March 31,2006
Assets	(資 産 の 部)		
Cash and due from banks	現 金 預 け 金	98,154	142,808
Call loans and bills purchased	コ ー ル ロ ー ン 及 び 買 入 手 形	8,869	8,427
Financial receivables purchased	買 入 金 銭 債 権	25,416	18,486
Trading assets	特 定 取 引 資 産	13,182	9,341
Money held in trust	金 銭 の 信 託	608	—
Securities	有 価 証 券	1,597,664	1,810,850
Loans and bills discounted	貸 出 金	4,289,425	3,924,922
Foreign exchanges	外 国 為 替	3,842	4,993
Other assets	そ の 他 資 産	32,198	35,895
Premises and equipment	動 産 不 動 産	—	88,477
Tangible fixed assets	有 形 固 定 資 産	83,313	—
Intangible fixed assets	無 形 固 定 資 産	9,986	—
Deferred tax assets	繰 延 税 金 資 産	96	5,049
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	54,292	83,983
Reserve for possible loan losses	貸 倒 引 当 金	(44,867)	(44,331)
Total Assets	資 産 の 部 合 計	6,172,184	6,088,905
Liabilities	(負 債 の 部)		
Deposits	預 金	5,194,516	5,117,467
Negotiable certificates of deposit	譲 渡 性 預 金	128,969	87,699
Call money and bills sold	コ ー ル マ ネ ー 及 び 売 渡 手 形	102,429	179,224
Deposits received for bonds lending / borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	36,276	92,592
Trading liabilities	特 定 取 引 負 債	9,186	6,121
Borrowed money	借 用 金	92,522	61,918
Foreign exchanges	外 国 為 替	281	225
Bonds	社 債	159,000	134,000
Due to trust account	信 託 勘 定 借 借	67	34
Other liabilities	そ の 他 負 債	38,687	25,841
Reserve for bonus of directors and corporate auditors	役 員 賞 与 引 当 金	45	—
Reserve for point loyalty programs	ポ イ ン ト 制 度 引 当 金	73	—
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	78	80
Deferred tax liabilities	繰 延 税 金 負 債	4,805	—
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,716	18,862
Acceptances and guarantees	支 払 承 諾	54,292	83,983
Total liabilities	負 債 の 部 合 計	5,839,949	5,808,051
Minority interests	(少 数 株 主 持 分)		
Minority interests in consolidated subsidiaries	少 数 株 主 持 分	—	—
Stockholders' equity	(資 本 の 部)		
Common stock	資 本 金	—	54,573
Capital surplus	資 本 剰 余 金	—	30,637
Retained earnings	利 益 剰 余 金	—	122,206
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	—	24,583
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	—	49,290
Foreign currency translation adjustments	為 替 換 算 調 整 勘 定	—	(0)
Common stock in treasury	自 己 株 式	—	(438)
Total stockholders' equity	資 本 の 部 合 計	—	280,853
Total liabilities, minority interests and Stockholders' equity	負 債、少 数 株 主 持 分 及 び 資 本 の 部 合 計	—	6,088,905
Net assets	(純 資 産 の 部)		
Common stock	資 本 金	54,573	—
Capital surplus	資 本 剰 余 金	30,642	—
Retained earnings	利 益 剰 余 金	139,311	—
Common stock in treasury	自 己 株 式	(563)	—
Total stockholders' equity	株 主 資 本 合 計	223,964	—
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	54,332	—
Net deferred gains(losses) on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益	(607)	—
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	24,372	—
Foreign currency translation adjustments	為 替 換 算 調 整 勘 定	(0)	—
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	78,098	—
Minority interests	少 数 株 主 持 分	30,172	—
Total net assets	純 資 産 の 部 合 計	332,235	—
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,172,184	—

Amounts less than one millions have been omitted.

2. Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	FY 2006	FY 2005
Operating income	経常収益	163,049	148,668
Interest income	資金運用収益	113,047	109,600
Interest on loans and discounts	(うち貸出金利息)	80,810	79,808
Interest and dividends on securities	(うち有価証券利息配当金)	23,657	21,907
Trust fees	信託報酬	67	50
Fees and commissions	役務取引等収益	27,183	24,306
Trading income	特定取引収益	3,516	2,149
Other operating income	その他業務収益	9,108	6,023
Other income	その他経常収益	10,125	6,539
Operating expenses	経常費用	127,045	116,733
Interest expense	資金調達費用	23,164	20,495
Interest on deposits	(うち預金利息)	13,012	9,729
Fees and commissions	役務取引等費用	8,386	8,087
Other operating expenses	その他業務費用	6,695	3,584
General and administrative expenses	営業経費	61,152	60,557
Other expenses	その他経常費用	27,645	24,007
Operating profits	経常利益	36,003	31,935
Extraordinary gains	特別利益	266	233
Extraordinary losses	特別損失	663	758
Income before income taxes	税金等調整前当期純利益	35,606	31,411
Current	法人税、住民税及び事業税	7,825	5,059
Deferred	法人税等調整額	6,532	7,457
Minority interests	少数株主利益	539	—
Net income	当期純利益	20,708	18,894

Amounts less than one millions have been omitted.

3. Consolidated Statements of Retained Earnings

(Millions of yen)

Item	科目 (Japanese only)	FY 2005
Capital surplus	(資 本 剰 余 金 の 部)	
Capital surplus balance at beginning of period	資 本 剰 余 金 期 首 残 高	30,636
Increase in capital surplus	資 本 剰 余 金 増 加 高	0
Gains on disposition of common stock in treasury	自 己 株 式 処 分 差 益	0
Decrease in capital surplus	資 本 剰 余 金 減 少 高	—
Capital surplus at term-end	資 本 剰 余 金 期 末 残 高	30,637
Retained earnings	(利 益 剰 余 金 の 部)	
Retained earnings balance at beginning of period	利 益 剰 余 金 期 首 残 高	105,929
Increase in retained earnings	利 益 剰 余 金 増 加 高	19,399
Net income	当 期 純 利 益	18,894
Increase in affiliated companies applicable to the equity method	持 分 法 適 用 会 社 の 増 加 に 伴 う 増 加 高	264
Reversal of land revaluation reserve	土 地 再 評 価 差 額 金 取 崩 額	241
Decrease in retained earnings	利 益 剰 余 金 減 少 高	3,122
Cash dividends paid	配 当 金	3,122
Consolidated retained earnings balance at term-end	利 益 剰 余 金 期 末 残 高	122,206

Amounts less than one millions have been omitted.

4. Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科目 (Japanese only)	株主資本 Stockholders' equity				
		資本金 Common stock	資本剰余金 Capital surplus	利益剰余金 Retained earnings	自己株式 Common stock in treasury	株主資本合計 Total stockholders' equity
Balance at March 31, 2006	2006年3月31日残高	54,573	30,637	122,206	(438)	206,979
Changes of items during the period	連結会計年度中の変動額					
Dividends from surplus by distribution of net profit	利益処分による剰余金の配当	—	—	(1,873)	—	(1,873)
Bonus of directors and corporate auditors	利益処分による役員賞与	—	—	(51)	—	(51)
Dividends from surplus	剰余金の配当	—	—	(1,872)	—	(1,872)
Net income	当期純利益	—	—	20,708	—	20,708
Purchase of common stock in treasury	自己株式の取得	—	—	—	(138)	(138)
Disposal of common stock in treasury	自己株式の処分	—	5	—	13	18
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	210	—	210
Change due to increase of affiliates	持分法適用会社の減少	—	—	(17)	—	(17)
Net changes of items other than stockholders' equity	株主資本以外の項目の連結 会計年度中の変動額(純額)	—	—	—	—	—
Total changes of items during the period	連結会計年度中の変動額合計	—	5	17,104	(125)	16,984
Balance at March 31, 2007	2007年3月31日残高	54,573	30,642	139,311	(563)	223,964

(Millions of yen)

Item	科目 (Japanese only)	評価・換算差額等 Valuation and translation and adjustments					少数株主持分 Minority interests	純資産合計 Total net assets
		その他有価証券 評価差額金 Net unrealized holding gains on securities available for sale	繰延ヘッジ 損益 Net deferred gains(losses) on hedging instruments, net of tax	土地再評価 差額金 Land revaluation reserve, net of tax	為替換算 調整勘定 Foreign currency translation adjustments	評価・換算 差額等合計 Total valuation and translation adjustments		
Balance at March 31, 2006	2006年3月31日残高	49,290	—	24,583	(0)	73,873	—	280,853
Changes of items during the period	連結会計年度中の変動額							
Dividends from surplus by distribution of net profit	利益処分による剰余金の配当	—	—	—	—	—	—	(1,873)
Bonus of directors and corporate auditors	利益処分による役員賞与	—	—	—	—	—	—	(51)
Dividends from surplus	剰余金の配当	—	—	—	—	—	—	(1,872)
Net income	当期純利益	—	—	—	—	—	—	20,708
Purchase of common stock in treasury	自己株式の取得	—	—	—	—	—	—	(138)
Disposal of common stock in treasury	自己株式の処分	—	—	—	—	—	—	18
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	—	—	210
Change due to increase of affiliates	持分法適用会社の減少	—	—	—	—	—	—	(17)
Net changes of items other than stockholders' equity	株主資本以外の項目の連結 会計年度中の変動額(純額)	5,042	(607)	(210)	0	4,224	30,172	34,396
Total changes of items during the period	連結会計年度中の変動額合計	5,042	(607)	(210)	0	4,224	30,172	51,381
Balance at March 31, 2007	2007年3月31日残高	54,332	(607)	24,372	(0)	78,098	30,172	332,235

5. Consolidated Statements of Cash Flows

(Millions of yen)

Item	科目 (Japanese only)	FY 2006	FY 2005
Cash flows from operating activities	I 営業活動によるキャッシュ・フロー		
Income before income taxes	税金等調整前当期純利益	35,606	31,411
Depreciation of premises, equipment and others	減価償却費	4,427	5,688
Impairment losses of fixed assets	減損損失	328	208
Amortization of consolidation difference	連結調整勘定償却額	—	53
Equity in earnings of affiliates	持分法による投資損益	(327)	(537)
Net change in reserve for possible loan losses	貸倒引当金の増加額	535	(16,774)
Net change in reserve for bonus of directors and corporate auditors	役員賞与引当金の増加額	45	—
Net change in reserve for point loyalty programs	ポイント制度引当金の増加額	73	—
Net change in allowance for severance and retirement benefits	退職給付引当金の増加額	(2)	(523)
Interest income	資金運用収益	(113,047)	(109,600)
Interest expenses	資金調達費用	23,164	20,495
Net gains (losses) on securities transactions	有価証券関係損益	(5,950)	(1,562)
Net (gains) losses on money held in trust	金銭の信託の運用損益	31	—
Net (gains) losses from disposal of premises and equipment	動産不動産処分損益	—	327
Net gains (losses) on dispositions of fixed assets	固定資産処分損益	37	—
Net change in trading assets	特定取引資産の純増減	(3,841)	3,521
Net change in trading liabilities	特定取引負債の純増減	3,065	(3,870)
Net change in loans	貸出金の純増減	(364,502)	(39,806)
Net change in deposits	預金の純増減	77,049	(13,358)
Net change in negotiable certificates of deposits	譲渡性預金の純増減	41,269	11,278
Net change in borrowed money excluding subordinated loans	借入金(劣後特約付借入金を除く)の純増減	31,104	(5,366)
Net change in due from banks other than from BANK OF JAPAN	預け金(日銀預け金を除く)の純増減	(3,040)	2,815
Net change in call loans and bills bought	コールローン等の純増減	(7,371)	(4,563)
Net change in call money and bills sold	コールマネー等の純増減	(76,794)	129,971
Net change in deposits received for bonds lending / borrowing transactions	債券貸借取引受入担保金の純増減	(56,316)	32,592
Net change in foreign exchanges (assets)	外国為替(資産)の純増減	1,151	(960)
Net change in foreign exchanges (liabilities)	外国為替(負債)の純増減	56	47
Proceeds from issuance and maturity of ordinary bonds	普通社債の発行・償還による純増減	—	(20,000)
Interest received	資金運用による収入	114,141	114,575
Interest paid	資金調達による支出	(21,557)	(21,631)
Other-net	その他	9,408	(26,058)
Sub total	小計	(311,255)	88,373
Income taxes paid	法人税等の支払額	(6,612)	(637)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	(317,867)	87,736
Cash flows from investing activities	II 投資活動によるキャッシュ・フロー		
Purchases of securities	有価証券の取得による支出	(763,066)	(1,086,683)
Proceeds from sales of securities	有価証券の売却による収入	825,447	691,100
Proceeds from maturity of securities	有価証券の償還による収入	161,742	229,246
Increase in money held in trust	金銭の信託の増加による支出	(640)	—
Purchases of premises and equipment	動産不動産の取得による支出	—	(1,895)
Purchases tangible fixed assets	有形固定資産の取得による支出	(1,852)	—
Purchases of intangible fixed assets	無形固定資産の取得による支出	(2,402)	—
Proceeds sale of premises and equipment	動産不動産の売却による収入	—	992
Proceeds sales of tangible fixed assets	有形固定資産の売却による収入	663	—
Proceeds sales of intangible fixed assets	無形固定資産の売却による収入	12	—
Payments for purchases of stocks of subsidiaries (affecting the scope of consolidation)	連結範囲の変動を伴う子会社株式取得による支出	—	(63)
Proceeds for sales of stocks of subsidiaries (affecting the scope of consolidation)	連結範囲の変動を伴う子会社株式売却による収入	—	53
Proceeds for sales of stocks of affiliated companies (affecting the scope of consolidation)	連結範囲の変動を伴う関連会社の売却による収入	39	—
Net cash used in investing activities	投資活動によるキャッシュ・フロー	219,944	(167,249)
Cash flows from financing activities	III 財務活動によるキャッシュ・フロー		
Proceeds of subordinated loans	劣後特約付借入による収入	20,000	—
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(20,500)	(24,000)
Proceeds from issuance of subordinated bonds and bonds with stock subscription rights	劣後特約付社債・新株予約権付社債の発行による収入	25,000	20,000
Repayment of subordinated bonds and bonds with stock subscription rights	劣後特約付社債・新株予約権付社債の償還による支出	—	(15,000)
Proceeds from minority stockholders	少数株主からの払込による収入	30,000	—
Dividends paid	配当金支払額	(3,741)	(3,118)
Dividends paid to minority stockholders	少数株主への配当金支払額	(366)	—
Purchases of treasury stock	自己株式の取得による支出	(138)	(108)
Proceeds from sale of treasury stock	自己株式の売却による収入	18	3
Net cash used in financing activities	財務活動によるキャッシュ・フロー	50,271	(22,223)
Effect of exchange rate changes on cash and cash equivalents	IV 現金及び現金同等物に係る換算差額	(41)	65
Net change in cash and cash equivalents	V 現金及び現金同等物の増加額	(47,693)	(101,671)
Cash and cash equivalents at beginning of period	VI 現金及び現金同等物の期首残高	140,432	242,103
Cash and cash equivalents at term-end	VII 現金及び現金同等物の期末残高	92,738	140,432

Amounts less than one million have been omitted

Non-Consolidated Financial Information For Fiscal 2006

1. Non-Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2007	As of March 31,2006
Assets	(資 産 の 部)		
Cash and due from banks	現 金 預 け 金	98,154	142,808
Call loans	コ ー ル 口 一 ン	8,869	8,427
Financial receivables purchased	買 入 金 銭 債 権	25,416	18,486
Trading assets	特 定 取 引 資 産	13,182	9,341
Money held in trust	金 銭 の 信 託	608	-
Securities	有 価 証 券	1,597,780	1,810,481
Loans and bills discounted	貸 出 金	4,289,425	3,924,922
Foreign exchanges	外 国 為 替	3,842	4,993
Other assets	そ の 他 資 産	31,332	35,434
Premises and equipment	動 産 不 動 産	-	88,409
Tangible fixed assets	有 形 固 定 資 産	83,289	-
Intangible fixed assets	無 形 固 定 資 産	9,969	-
Deferred tax assets	繰 延 税 金 資 産	-	4,965
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	88,292	107,983
Reserve for possible loan losses	貸 倒 引 当 金	(44,844)	(44,318)
Total Assets	資 産 の 部 合 計	6,205,320	6,111,936
Liabilities	(負 債 の 部)		
Deposits	預 金	5,195,139	5,118,369
Negotiable certificates of deposit	譲 渡 性 預 金	129,109	87,819
Call money	コ ー ル マ ネ ー	102,429	69,224
Deposits received for bonds lending/borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	36,276	92,592
Bills sold	売 渡 手 形	-	110,000
Trading liabilities	特 定 取 引 負 債	9,186	6,121
Borrowed money	借 入 金	157,222	85,918
Foreign exchanges	外 国 為 替	281	225
Bonds	社 債	125,000	110,000
Due to trust account	信 託 勘 定 借 金	67	34
Other liabilities	そ の 他 負 債	38,583	25,401
Reserve for bonus of directors and corporate auditors	役 員 賞 与 引 当 金	45	-
Reserve for point loyalty programs	ポ イ ン ト 制 度 引 当 金	73	-
Deferred tax liabilities	繰 延 税 金 負 債	4,805	-
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,716	18,862
Acceptances and guarantees	支 払 承 諾	88,292	107,983
Total liabilities	負 債 の 部 合 計	5,905,231	5,832,552
Stockholders' equity	(資 本 の 部)		
Common stock	資 本 金	-	54,573
Capital surplus	資 本 剰 余 金	-	30,636
Capital reserve	資 本 準 備 金	-	30,634
Other capital surplus	そ の 他 資 本 剰 余 金	-	2
Gains on disposition of common stock in treasury	自 己 株 式 処 分 差 益	-	2
Retained earnings	利 益 剰 余 金	-	120,752
Earned surplus reserve	利 益 準 備 金	-	40,153
Voluntary reserve	任 意 積 立 金	-	61,604
Unappropriated profit	当 期 未 処 分 利 益	-	18,995
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	-	24,583
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	-	49,254
Common stock in treasury	自 己 株 式	-	(416)
Total Stockholders' equity	資 本 の 部 合 計	-	279,383
Total liabilities and stockholders' equity	負 債 及 び 資 本 の 部 合 計	-	6,111,936
Net assets	(純 資 産 の 部)		
Common stock	資 本 金	54,573	-
Capital surplus	資 本 剰 余 金	30,642	-
Capital reserve	資 本 準 備 金	30,634	-
Other capital surplus	そ の 他 資 本 剰 余 金	7	-
Retained earnings	利 益 剰 余 金	137,341	-
Legal earned reserve	利 益 準 備 金	40,153	-
Other retained earnings	そ の 他 利 益 剰 余 金	97,188	-
Voluntary reserve	別 途 積 立 金	76,604	-
Earned surplus brought forward	繰 越 利 益 剰 余 金	20,584	-
Common stock in treasury	自 己 株 式	(541)	-
Total stockholders' equity	株 主 資 本 合 計	222,015	-
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	54,308	-
Net deferred gains(losses) on hedging instruments, net of taxes	繰 延 ヘ ッ ジ 損 益	(607)	-
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	24,372	-
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	78,073	-
Total net assets	純 資 産 の 部 合 計	300,089	-
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,205,320	-

Amounts less than one millions have been omitted.

2. Non-Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	FY 2006	FY 2005
Operating income	経常収益	161,857	147,495
Interest income	資金運用収益	113,051	109,601
Interest on loans and discounts	(うち貸出金利息)	80,810	79,808
Interest and dividends on securities	(うち有価証券利息配当金)	23,661	21,909
Trust fees	信託報酬	67	50
Fees and commissions	役務取引等収益	26,290	23,645
Trading income	特定取引収益	3,516	2,149
Other operating income	その他業務収益	9,108	6,023
Other income	その他経常収益	9,822	6,026
Operating expenses	経常費用	127,130	116,214
Interest expense	資金調達費用	23,761	20,533
Interest on deposits	(うち預金利息)	13,013	9,729
Fees and commissions	役務取引等費用	8,083	7,781
Other operating expenses	その他業務費用	6,695	3,584
General and administrative expenses	営業経費	61,050	60,407
Other expenses	その他経常費用	27,539	23,907
Operating profits	経常利益	34,727	31,281
Extraordinary gains	特別利益	266	233
Extraordinary losses	特別損失	654	755
Income before income taxes	税引前当期純利益	34,338	30,759
Curret	法人税、住民税及び事業税	7,617	4,977
Deferred	法人税等調整額	6,544	7,458
Net income	当期純利益	20,176	18,323
Unappropriated profit brought forward	前期繰越利益	—	1,991
Reversal of land revaluation excess	土地再評価差額金取崩額	—	241
Interim dividends	中間配当額	—	1,561
Unappropriated profit	当期末処分利益	—	18,995

Amounts less than one millions have been omitted.

3. Non-Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	株主資本 Stockholders' equity									
		資本金 Common stock	資本剰余金 Capital surplus			利益剰余金 Retained earnings			自己株式 Common stock in treasury	株主資本合計 Total stockholders' equity	
			資本準備金 Capital reserve	その他資本剰余金 Other capital surplus	資本剰余金合計 Total capital surplus	利益準備金 Legal earned	その他利益剰余金 Other retained earnings				
							別途積立金 Voluntary reserve	繰越利益剰余金 Earned surplus brought forward			利益剰余金合計 Total retained earnings
Balance at March 31, 2006	2006年3月31日残高	54,573	30,634	2	30,636	40,153	61,604	18,995	120,752	(416)	205,546
Changes of items during the period	事業年度中の変動額										
Dividends from surplus by distribution of net profit	利益処分による剰余金の配当	—	—	—	—	—	—	(1,873)	(1,873)	—	(1,873)
Bonus of directors and corporate auditors	利益処分による役員賞与	—	—	—	—	—	—	(51)	(51)	—	(51)
Voluntary reserve	利益処分による別途積立金の積立	—	—	—	—	—	15,000	(15,000)	—	—	—
Dividends from surplus	剰余金の配当	—	—	—	—	—	—	(1,872)	(1,872)	—	(1,872)
Net income	当期純利益	—	—	—	—	—	—	20,176	20,176	—	20,176
Purchases of common stock in treasury	自己株式の取得	—	—	—	—	—	—	—	—	(138)	(138)
Disposal of common stock in treasury	自己株式の処分	—	—	5	5	—	—	—	—	13	18
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	—	—	210	210	—	210
Net changes of items other than stockholders' equity	株主資本以外の項目の事業年度中の変動額(純額)	—	—	—	—	—	—	—	—	—	—
Total changes of items during the period	事業年度中の変動額合計	—	—	5	5	—	15,000	1,589	16,589	(125)	16,469
Balance at March 31, 2007	2007年3月31日残高	54,573	30,634	7	30,642	40,153	76,604	20,584	137,341	(541)	222,015

Item	科 目 (Japanese only)	評価・換算差額等 Valuation and translation adjustments				純資産合計 Total net assets
		その他有価証券 評価差額金 Net unrealized gains(losses) on securities available for sale, net of taxes	繰延ヘッジ 損益 Net deferred gains(losses) on hedging instruments, net of taxes	土地再評価 差額金 Land valuation and translation adjustments	評価・換算 差額等合計 Total valuation and translation adjustments	
Balance at March 31, 2006	2006年3月31日残高	49,254	—	24,583	73,837	279,383
Changes of items during the period	事業年度中の変動額					
Dividends from surplus by distribution of net profit	利益処分による剰余金の配当	—	—	—	—	(1,873)
Bonus of directors and corporate auditors	利益処分による役員賞与	—	—	—	—	(51)
Voluntary reserve	利益処分による別途積立金の積立	—	—	—	—	—
Dividends from surplus	剰余金の配当	—	—	—	—	(1,872)
Net income	当期純利益	—	—	—	—	20,176
Purchases of common stock in treasury	自己株式の取得	—	—	—	—	(138)
Disposal of common stock in treasury	自己株式の処分	—	—	—	—	18
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	210
Net changes of items other than stockholders' equity	株主資本以外の項目の事業年度中の変動額(純額)	5,053	(607)	(210)	4,235	4,235
Total changes of items during the period	事業年度中の変動額合計	5,053	(607)	(210)	4,235	20,705
Balance at March 31, 2007	2007年3月31日残高	54,308	(607)	24,372	78,073	300,089

4. Non-Consolidated Proposed Appropriations of profits and Other Capital Surplus (Millions of yen)

Item	科 目 (Japanese only)	FY 2005
Unappropriated profits at end of fiscal year	当 期 未 処 分 利 益	18,995
Profits to be appropriated	利 益 処 分 額	16,924
Cash dividends (3yen per stock)	配 当 金	(1株につき3円00銭) 1,873
Bonus of directors and corporate auditors	役 員 賞 与 金	51
Bonus of directors	取 締 役 賞 与 金	43
Bonus of corporate auditors	監 査 役 賞 与 金	8
Voluntary reserves	任 意 積 立 金	15,000
Special reserve fund	別 途 積 立 金	15,000
Unappropriated profits carried forward	次 期 繰 越 利 益	2,070

Financial Data for Fiscal 2006

1. Income Status

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	FY 2006		FY 2005 (B)
		(A)	(A)-(B)	
Gross banking profit	業 務 粗 利 益	113,495	3,925	109,570
Core gross banking profit	(うちコア業務粗利益)	112,388	2,773	109,615
Domestic gross banking profit	国 内 業 務 粗 利 益	105,976	4,907	101,069
Core gross banking profit	(うちコア業務粗利益)	102,213	2,224	99,989
Interest income	資 金 利 益	84,034	726	83,308
Fees and commissions	役 務 取 引 等 利 益	17,675	2,348	15,327
Trading income	特 定 取 引 利 益	403	72	331
Other operating income	そ の 他 業 務 利 益	3,862	1,761	2,101
Gains (losses) from securities	(うち債券関係損益)	3,763	2,683	1,080
International gross banking profit	国 際 業 務 粗 利 益	7,519	(981)	8,500
Core gross banking profit	(うちコア業務粗利益)	10,175	549	9,626
Interest income	資 金 利 益	5,256	(502)	5,758
Fees and commissions	役 務 取 引 等 利 益	599	12	587
Trading income	特 定 取 引 利 益	3,113	1,296	1,817
Other operating income	そ の 他 業 務 利 益	(1,449)	(1,785)	336
Gains (losses) from securities	(うち債券関係損益)	(2,656)	(1,530)	(1,126)
Expenses	経 費 (除く臨時処理分)	60,035	340	59,695
Personnel expenses	人 件 費	29,210	416	28,794
Non-personnel expenses	物 件 費	27,842	(28)	27,870
Taxes	税 金	2,981	(50)	3,031
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	53,460	3,586	49,874
Core banking profit	(コア業務純益)	52,353	2,433	49,920
Transfer to general reserve for possible loan losses ①	一 般 貸 倒 引 当 金 繰 入 額 ①	1,552	4,629	(3,077)
Banking profit (after transfer to general reserve for possible loan losses)	業 務 純 益	51,907	(1,044)	52,951
Gains (losses) from securities	(うち債券関係損益)	1,106	1,151	(45)
Non-recurrent gains (losses)	臨 時 損 益	(17,179)	4,490	(21,669)
Gains (losses) on stocks	株 式 等 関 係 損 益	5,149	3,697	1,452
Gains on sales of stocks	株 式 等 売 却 益	7,859	3,539	4,320
Losses on sales of stocks	株 式 等 売 却 損	2,609	469	2,140
Write-off amount of stocks	株 式 等 償 却	99	(628)	727
Disposal of non-performing loans ②	不 良 債 権 処 理 額 ②	22,146	382	21,764
Write-off amount of loans	貸 出 金 償 却	8,087	(1,686)	9,773
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	11,557	5,716	5,841
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	2,502	(3,647)	6,149
Credit cost (①+②)	(与信費用①+②)	23,699	5,012	18,687
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(183)	1,174	(1,357)
Operating Profits	経 常 利 益	34,727	3,446	31,281
Extraordinary gains (losses)	特 別 損 益	(388)	133	(521)
Net gains (losses) from fixed assets	う ち 固 定 資 産 関 係 損 益	(365)	170	(535)
Gains on dispositions of fixed assets	固 定 資 産 処 分 益	257	44	213
Losses on dispositions of fixed assets	固 定 資 産 処 分 損	294	(246)	540
Impairment losses	減 損 損 失	328	120	208
Income before income taxes	税 引 前 当 期 純 利 益	34,338	3,579	30,759
Current	法 人 税、住 民 税 及 び 事 業 税	7,617	2,640	4,977
Deferred	法 人 税 等 調 整 額	6,544	(914)	7,458
Net income	当 期 純 利 益	20,176	1,853	18,323

[Note] •Core banking profit excludes gains / losses from securities, transfer to general reserve for possible loan losses.

•Banking profit excludes transfer to general reserve for possible loan losses.

(Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	FY 2006		FY 2005 (B)
		(A)	(A)-(B)	
Consolidated gross banking profit	連 結 粗 利 益	114,676	4,715	109,961
Interest income	資 金 利 益	89,882	778	89,104
Fees and commissions	役 務 取 引 等 利 益	18,863	2,594	16,269
Trading income	特 定 取 引 利 益	3,516	1,367	2,149
Other operating income	そ の 他 業 務 利 益	2,412	(26)	2,438
General and administrative expenses	営 業 経 費	61,152	595	60,557
Write-off and reserve expenses	貸 倒 償 却 引 当 費 用	23,711	5,024	18,687
Write-off amount of loans	貸 出 金 償 却	8,087	(1,686)	9,773
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	11,569	5,728	5,841
Net transfer to general reserve for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	1,552	4,629	(3,077)
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	2,502	(3,647)	6,149
Gains (losses) on stocks	株 式 等 関 係 損 益	5,069	3,652	1,417
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	327	(210)	537
Others	そ の 他	795	1,531	(736)
Operating profits	経 常 利 益	36,003	4,068	31,935
Extraordinary gains (losses)	特 別 損 益	(397)	127	(524)
Income before income taxes	税 金 等 調 整 前 当 期 純 利 益	35,606	4,195	31,411
Current	法 人 税、住 民 税 及 び 事 業 税	7,825	2,766	5,059
Deferred	法 人 税 等 調 整 額	6,532	(925)	7,457
Minority interests	少 数 株 主 利 益	539	539	—
Net income	当 期 純 利 益	20,708	1,814	18,894

[Note] Consolidated gross banking profit=(Interest income-Interest expenses)+(Fees and commissions income-Fees and commissions expenses)+(Trading income-Trading expenses)+(Other operating income-Other operating expenses)

[Reference : Consolidated Core Banking Profit]

(Millions of yen)

Item	科目 (Japanese only)	FY 2006		FY 2005 (B)
		(A)	(A)-(B)	
Consolidated core banking profit	連 結 コ ア 業 務 純 益	53,431	3,217	50,214

[Note] Consolidated Core banking profit = Non-consolidated Core banking profit+Consolidated subsidiaries' gross profits-Consolidated subsidiaries' general and administrative expenses-internal trading

[Reference : Number of Consolidated Subsidiaries]

(Number of companies)

Item	科目 (Japanese only)	FY 2006		FY 2005 (B)
		(A)	(A)-(B)	
Number of consolidated subsidiaries	連 結 子 会 社 数	6	1	5
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	5	(1)	6

2. Banking Profit (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	FY 2006		FY 2005 (B)
		(A)	(A)-(B)	
Core banking profit	コア業務純益	52,353	2,433	49,920
Per head (in thousands of yen)	職員一人当たり(千円)	19,339	1,067	18,272
Banking profit (before transfer to general reserve for possible loan losses)	実質業務純益	53,460	3,586	49,874
Per head (in thousands of yen)	職員一人当たり(千円)	19,748	1,493	18,255
Banking profit	業務純益	51,907	(1,044)	52,951
Per head (in thousands of yen)	職員一人当たり(千円)	19,175	(206)	19,381

3. Interest Rate Spread [Domestic Operations](Non-Consolidated)

Item	科目 (Japanese only)	FY 2006		FY 2005 (B)
		(A)	(A)-(B)	
Average yield on interest earnings assets ①	資金運用利回 ①	1.76%	0.07%	1.69%
Average yield on loans and bills discounted	貸出金利回	1.97%	(0.03%)	2.00%
Average yield on securities	有価証券利回	1.18%	0.27%	0.91%
Average yield on interest bearing liabilities ②	資金調達原価 ②	1.30%	0.07%	1.23%
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.10%	0.06%	0.04%
Average interest rate spread on loans and deposits	預貸金利鞘	0.70%	(0.08%)	0.78%
Average interest rate spread ①-②	総資金利鞘 ①-②	0.46%	-	0.46%

4. Gains and Losses on Securities (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	FY 2006		FY 2005 (B)
		(A)	(A)-(B)	
Gains (losses) on bonds (National government bonds, etc.)	国債等債券関係損益	1,106	1,151	(45)
Gains on sales	売却益	7,696	4,157	3,539
Losses on sales	売却損	6,589	3,005	3,584
Write-offs	償却	-	-	-

(Millions of yen)

Item	科目 (Japanese only)	FY 2006		FY 2005 (B)
		(A)	(A)-(B)	
Gains (losses) on stocks	株式等関係損益	5,149	3,697	1,452
Gains on sales	売却益	7,859	3,539	4,320
Losses on sales	売却損	2,609	469	2,140
Write-offs	償却	99	(628)	727

5. Capital Adequacy Ratio (Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006 (B)
		(A)	(A)-(B)	
Capital adequacy ratio	自己資本比率	10.38%	0.83%	9.55%
TierI capital adequacy ratio	うち基本的項目比率	6.53%	0.76%	5.77%
Tier I ①	基本的項目 ①	252.0	47.0	205.0
Tier II ②	補完的項目 ②	163.8	28.5	135.3
Land revaluation reserve included as qualifying capital	うち自己資本に計上された土地再評価差額	19.3	(0.2)	19.5
Subordinated loans	うち劣後ローン(債券)残高	122.5	27.1	95.4
Deduction ③	控除項目 ③	15.3	14.5	0.8
Investment in the capital of other financial institutions	(他の金融機関の資本調達手段の意図的な保有相当額)	1.8	1.6	0.2
Capital ①+②-③	自己資本 ①+②-③	400.5	61.0	339.5
Risk assets	リスクアセット	3,855.3	302.1	3,553.2

[Notes:] Capital Adequacy Ratio (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006 (B)
		(A)	(A)-(B)	
Capital adequacy ratio	自己資本比率	10.39%	0.86%	9.53%
TierI capital adequacy ratio	うち基本的項目比率	6.49%	0.76%	5.73%
Tier I ①	基本的項目 ①	250.1	46.5	203.6
Tier II ②	補完的項目 ②	163.8	28.5	135.3
Land revaluation reserve included as qualifying capital	うち自己資本に計上された土地再評価差額	19.3	(0.2)	19.5
Subordinated loans (bonds)	うち劣後ローン(債券)残高	122.5	27.1	95.4
Deduction ③	控除項目 ③	13.5	13.3	0.2
Investment in the capital of other financial institutions	(他の金融機関の資本調達手段の意図的な保有相当額)	-	(0.2)	0.2
Capital ①+②-③	自己資本 ①+②-③	400.4	61.7	338.7
Risk assets	リスクアセット	3,851.3	299.1	3,552.2

6. Return On Equity (Non-Consolidated)

Item	科目 (Japanese only)	FY 2006		FY 2005 (B)
		(A)	(A)-(B)	
Core banking profit basis	コア業務純益ベース	18.06%	(0.84%)	18.90%
Banking profit basis (before transfer to general reserve for possible loan losses)	実質業務純益ベース	18.45%	(0.43%)	18.88%
Banking profit basis	業務純益ベース	17.91%	(2.14%)	20.05%
Net income basis	当期純利益ベース	6.96%	0.03%	6.93%

$$ROE = \frac{\text{Core banking profit(Banking profit (before transfer to general reserve for possible loan losses)or(Banking profit)or(Net income))}{(\text{Net assets at beginning of period} + \text{Net assets at term-end})/2}$$

7. Deferred Tax Assets (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31, 2007		As of March 31, 2006 (B)
		(A)	(A)-(B)	
Total deferred tax assets ①	税効果資本にかかる繰延税金資産①	32.5	(6.7)	39.2
Balance of taxable reserve for possible loan losses and write-down of securities, etc. ②=①÷ effective rate of tax	上記繰延税金資産の対象額(注)②=①÷実効税率	79.3	(16.3)	95.6
Core banking profit ③	コア業務純益③	52.4	2.5	49.9
Total deferred tax assets/Core banking profit ②÷③	繰延税金資産の対象額/コア業務純益②÷③	1.5years	(0.4years)	1.9years

[Breakdown of cause of deferred tax assets and liabilities]

(Billions of yen)

Item	科目 (Japanese only)	As of March 31, 2007		As of March 31, 2006 (B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	29.5	(3.8)	33.3
Write-down of securities	有価証券評価損	2.4	(0.7)	3.1
Depreciation	減価償却	1.5	(0.5)	2.0
Others	その他	2.5	(1.4)	3.9
Deferred tax assets	将来減算一時差異にかかる繰延税金資産小計	35.9	(6.4)	42.3
Valuation allowance	評価性引当額	(0.8)	(0.3)	(0.5)
Subtotal deferred tax assets	将来減算一時差異にかかる繰延税金資産合計	35.1	(6.7)	41.8
Losses and gains on securities contributed to severance and retirement benefit trust	退職給付信託設定益・解除益	(2.6)	—	(2.6)
Subtotal deferred tax liabilities	将来加算一時差異にかかる繰延税金負債合計	(2.6)	—	(2.6)
Total deferred tax assets	税効果資本にかかる繰延税金資産	32.5	(6.7)	39.2
Total deferred tax liabilities	その他有価証券評価差額にかかる繰延税金負債	(37.7)	(3.5)	(34.2)
Total deferred gains (losses) on hedging instruments, net of tax	繰延ヘッジ損益にかかる繰延税金資産	0.4	0.4	—
Net deferred tax liabilities	繰延税金負債の純額	(4.8)	(9.8)	5.0

8. Gains and Losses on Valuation of Securities

(1) Valuation Basis of Securities

① Securities

Trading securities	売買目的有価証券	Market value method (variances are recognized as gains/losses)	時価法 (評価差額を損益処理)
Held to maturity securities	満期保有目的有価証券	Depreciation cost method	償却原価法
Other securities	その他有価証券	Market value method (variances are all directly transferred net assets account)	時価法 (評価差額を全部純資産直入)
Subsidiary and affiliate stock	子会社株式 及び関連会社株式	Cost method	原価法

② Securities in money held in trust are not applicable.

[Reference : Securities included in Money held in trust]

Money held in trust for investment	運用目的の金銭の信託	Market value method (variances are recognized as gains/losses)	時価法 (評価差額を損益処理)
Money held to maturity securities	満期保有目的の金銭の信託	Depreciation cost method	償却原価法
Other money held in trust	その他の金銭の信託	Market value method (variances are directly transferred net assets account)	時価法 (評価差額を全部純資産直入)

(2) Gains and Losses on Valuation

(Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2007				As of March 31, 2006		
		Gains (losses) on valuation				Gains (losses) on valuation		
		(A)	(A)-(B)	gains	losses	(B)	gains	losses
Held to maturity securities	満期保有目的	—	—	—	—	—	—	—
Other securities	その他有価証券	92,038	8,556	111,107	19,069	83,482	115,204	31,722
Total	合計	92,038	8,556	111,107	19,069	83,482	115,204	31,722
Stocks	株式	87,208	(11,540)	88,139	931	98,748	99,411	663
Bonds	債券	(13,168)	10,894	2,536	15,704	(24,062)	2,342	26,404
Others	その他	17,998	9,203	20,431	2,433	8,795	13,450	4,654

[Note] 1. "Others" include trust beneficial interest included in "Financial receivables purchased" in addition to "Securities".

2. "Others" are valued of market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

3. Variance of "Others" are 54,332 million yen as of March 31, 2007.

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2007				As of March 31, 2006		
		Gains (losses) on valuation				Gains (losses) on valuation		
		(A)	(A)-(B)	gains	losses	(B)	gains	losses
Held to maturity securities	満期保有目的	—	—	—	—	—	—	—
Subsidiary and affiliate Stock	子会社・関連会社株式	—	—	—	—	—	—	—
Other securities	その他有価証券	92,038	8,556	111,107	19,069	83,482	115,204	31,722
Total	合計	92,038	8,556	111,107	19,069	83,482	115,204	31,722
Stocks	株式	87,208	(11,540)	88,139	931	98,748	99,411	663
Bonds	債券	(13,168)	10,894	2,536	15,704	(24,062)	2,342	26,404
Others	その他	17,998	9,203	20,431	2,433	8,795	13,450	4,654

[Note] 1. "Others" include trust beneficial interest included in "Financial receivables purchased" in addition to "Securities".

2. "Others" are valued of market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.

3. Variance of "Others" are 54,308 million yen as of March 31, 2007.

[Loans and Other Assets Information]

1. Loans outstanding

(1) Loans outstanding (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans outstanding (term-end balance)	貸出金残高(未残)	4,289.4	364.5	3,924.9
Loans outstanding (average balance)	貸出金残高(平残)	4,059.4	94.3	3,965.1

(2) Breakdown of Loans outstanding for our Hometown Area (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広島県	3,047.2	352.5	2,694.7
Loans outstanding in Okayama Prefecture	岡山県	267.1	11.2	255.9
Loans outstanding in Yamaguchi Prefecture	山口県	139.6	14.1	125.5
Loans outstanding in Ehime Prefecture	愛媛県	274.4	7.9	266.5
Total	合計	3,728.3	385.7	3,342.6

[Note] Hometown area means Hiroshima, Okayama, Yamaguchi, and Ehime Prefectures.

(3) Individual Loans (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Individual loans	個人ローン残高	1,034.0	49.9	984.1
Housing loans	うち住宅ローン残高	738.2	30.9	707.3
Other loans	うちその他ローン残高	295.8	19.0	276.8

(4) Breakdown of Individual Loans for our Hometown Area (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Individual loans in Hiroshima Prefecture	広島県	890.1	46.3	843.8
Individual loans in Okayama Prefecture	岡山県	79.1	1.8	77.3
Individual loans in Yamaguchi Prefecture	山口県	37.3	2.7	34.6
Individual loans in Ehime Prefecture	愛媛県	19.8	0.2	19.6

(5) Loans outstanding to Small-and Medium-sized Businesses and Individuals (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals	中小企業等貸出残高	3,316.3	226.8	3,089.5
Ratio to total loans and bill discounted	中小企業等貸出比率	77.5%	(1.6%)	79.1%

(6) Breakdown of Loans outstanding to Small-and Medium-sized Businesses and Individuals for our Hometown Area (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals in Hiroshima Prefecture	広島県	2,525.1	200.8	2,324.3
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	岡山県	235.5	3.5	232.0
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	山口県	130.8	13.7	117.1
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	愛媛県	240.9	7.7	233.2

(7) Breakdown of Loans outstanding insured by the Association for our Hometown Area (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans outstanding insured by the Association in Hiroshima Prefecture	広島県	214.0	17.5	196.5
Loans outstanding insured by the Association in Okayama Prefecture	岡山県	15.6	(0.7)	16.3
Loans outstanding insured by the Association in Yamaguchi Prefecture	山口県	8.9	0.9	8.0
Loans outstanding insured by the Association in Ehime Prefecture	愛媛県	5.3	(0.2)	5.5

2. Risk Managed Loans

(Non-Consolidated)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	10,751	(244)	10,995
Other delinquent loans	延滞債権	67,584	2,444	65,140
Loans past due 3 months or more	3ヵ月以上延滞債権	4,821	355	4,466
Restructured loans	貸出条件緩和債権	31,396	(16,102)	47,498
Total Risk managed loans	リスク管理債権合計	114,553	(13,547)	128,100

(Consolidated)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	10,751	(244)	10,995
Other delinquent loans	延滞債権	67,584	2,444	65,140
Loans past due 3 months or more	3ヵ月以上延滞債権	4,821	355	4,466
Restructured loans	貸出条件緩和債権	31,396	(16,102)	47,498
Total Risk managed loans	リスク管理債権合計	114,553	(13,547)	128,100

[Notes] •Hiroshima Bank adopts partial direct write-off.

•Hiroshima Bank has adopted the uniform non-accrual loan accounting method for loans to customers in the self-assessment categories.

3. Reserve for Possible Loan Losses

(Non-Consolidated)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	44,844	526	44,318
General reserve for possible loan losses	一般貸倒引当金	21,944	1,553	20,391
Specific reserve for possible loan losses	個別貸倒引当金	22,900	(1,026)	23,926
Reserve for specific foreign borrowers / countries	特定海外債権引当勘定	-	-	-

(Consolidated)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	44,867	536	44,331
General reserve for possible loan losses	一般貸倒引当金	21,944	1,553	20,391
Specific reserve for possible loan losses	個別貸倒引当金	22,922	(1,017)	23,939
Reserve for specific foreign borrowers / countries	特定海外債権引当勘定	-	-	-

4. Ratio to Reserve for Total Risk Managed Loans

(Non-Consolidated)

Item	科目 (Japanese only)	As of March 31, 2007		As of March 31, 2006(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	54.2%	1.7%	52.5%
After partial direct write-off	部分直接償却後	39.0%	4.5%	34.5%

(Consolidated)

Item	科目 (Japanese only)	As of March 31, 2007		As of March 31, 2006(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	54.2%	1.7%	52.5%
After partial direct write-off	部分直接償却後	39.0%	4.5%	34.5%

5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2007		As of March 31, 2006(B)
		(A)	(A)-(B)	
Loans to bankrupt and quasi-bankrupt loans	破産更生債権及びこれらに準ずる債権	21,885	(2,005)	23,890
Doubtful loans	危険債権	60,248	7,586	52,662
Substandard loans	要管理債権	36,217	(15,747)	51,964
total ①	合計 ①	118,351	(10,167)	128,518

6. Coverage of Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2007		As of March 31, 2006(B)
		(A)	(A)-(B)	
Coverage amount ②	カバー額 ②	98,546	(927)	99,473
Portion covered by reserve ③	貸倒引当金 ③	33,619	(3,512)	37,131
Portion covered by collateral	担保保証等による保全部分	64,926	2,585	62,341
Specific reserve for loan losses	特定債務者引当金	—	—	—
Coverage ratio to disclosed totals ②/①	開示額に対するカバー率 ②/①	83.3%	5.9%	77.4%
Coverage ratio before partial direct write-off	(参考:部分直接償却前のカバー率)	87.4%	3.8%	83.6%
Excluding collateral and guarantees ④	担保保証等による保全のない部分 ④	53,425	(12,752)	66,117
Coverage ratio ③/④	引当率 ③ / ④	62.9%	6.8%	56.1%
Ratio to total loans outstanding	総与信に占める開示額の割合(不良債権比率)	2.7%	(0.5%)	3.2%

7. Loans to Entities Overseas by Country

(1) Loans to Asian Countries (Non-Consolidated)

Item	科目 (Japanese only)	As of March 31, 2007		As of March 31, 2006(B)
		(A)	(A)-(B)	
The Federation Malaysia	マ レ ー シ ア	48	(67)	115
Risk-managed loans	(うち リスク管理債権)	—	—	—

(2) Loans to Latin American Countries (Non-Consolidated)

Not applicable. 該当ありません。

8. Loan Portfolio

(1) Classification of Loans by Type of Industry (Non-Consolidated)

Item	科目 (Japanese only)	As of March 31, 2007		As of March 31, 2006(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	4,277,425	372,503	3,904,922
Manufacturing	製 造 業	723,477	83,204	640,273
Agriculture	農 業	2,994	184	2,810
Forestry	林 業	596	96	500
Fishery	漁 業	1,191	559	632
Mining	鉱 業	2,832	(97)	2,929
Construction	建 設 業	196,296	2,057	194,239
Electricity, gas and water	電気・ガス・熱供給・水道業	46,799	28,181	18,618
Telecommunication	情 報 通 信 業	23,200	4,463	18,737
Transportation	運 輸 業	193,605	10,843	182,762
Wholesale	卸 売 業	284,233	39,601	244,632
Retail services	小 売 業	239,043	25,340	213,703
Financial and insurance services	金 融 ・ 保 険 業	336,136	34,884	301,252
Retail estate	不 動 産 業	543,461	43,187	500,274
Services	各 種 サ ー ビ ス	453,086	26,335	426,751
Municipal government	地 方 公 共 団 体	179,874	31,212	148,662
Others	そ の 他	1,050,594	42,456	1,008,138

(2) Breakdown of Classification of Loans by Type of Industry for our Hometown Area (Non-Consolidated) (Billions of yen)

Item	科目 (Japanese only)	広島県	岡山県	山口県	愛媛県
		Hiroshima Prefecture	Okayama Prefecture	Yamaguchi Prefecture	Ehime Prefecture
Total	合計	3,047.2	267.1	139.6	274.4
Manufacturing	製造業	494.5	51.9	32.7	43.0
Agriculture	農業	2.5	0.1	0.1	0.3
Forestry	林業	0.5	0	0.1	0
Fishery	漁業	0.5	0	0	0.1
Mining	鉱業	2.5	0.1	0.1	0
Construction	建設業	145.3	18.0	11.7	6.1
Electricity, gas and water	電気・ガス・熱供給・水道業	42.5	0.2	0.3	1.6
Telecommunication	情報通信業	18.4	1.0	0.3	0.2
Transportation	運輸業	110.9	5.7	6.6	53.0
Wholesale	卸売業	196.9	25.3	12.0	11.6
Retail services	小売業	157.5	27.2	16.2	17.6
Financial and insurance services	金融・保険業	177.7	0.6	0	0.6
Retail estate	不動産業	424.2	36.1	8.8	12.5
Services	各種サービス	320.9	33.8	15.1	23.1
Municipal government	地方公共団体	119.8	0.1	0	0
Others	その他	832.6	67.0	35.6	104.7

(3) Classification of Risk Managed Loans by type of industry (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2007		As of March 31, 2006(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	114,553	(13,547)	128,100
Manufacturing	製造業	19,171	(7,681)	26,852
Agriculture	農業	131	41	90
Forestry	林業	—	—	—
Fishery	漁業	109	(40)	149
Mining	鉱業	16	(1)	17
Construction	建設業	8,244	985	7,259
Electricity, gas and water	電気・ガス・熱供給・水道業	1	1	—
Telecommunication	情報通信業	280	203	77
Transportation	運輸業	3,835	(2,108)	5,943
Wholesale	卸売業	15,578	(6,584)	22,162
Retail services	小売業	8,107	2,242	5,865
Financial and insurance services	金融・保険業	414	203	211
Real estate	不動産業	26,474	(340)	26,814
Services	各種サービス	23,413	(2,443)	25,856
Municipal government	地方公共団体	—	—	—
Others	その他	8,772	1,974	6,798

[Deposits and Other Liabilities Information]

1. Deposits outstanding

(1) Deposits outstanding (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Deposits outstanding (term-end balance)	預金残高(末残)	5,195.1	76.8	5,118.3
Deposits outstanding (average balance)	預金残高(平残)	5,074.9	(47.6)	5,122.5

(2) Breakdown of Deposits outstanding for our Hometown Area

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,511.4	90.1	4,421.3
Deposits outstanding in Okayama Prefecture	岡山県	252.9	(2.0)	254.9
Deposits outstanding in Yamaguchi Prefecture	山口県	159.6	(0.1)	159.7
Deposits outstanding in Ehime Prefecture	愛媛県	136.2	(11.2)	147.4
Total	合計	5,060.1	76.8	4,983.3

[Note] Hometown Area means Hiroshima, Okayama, Yamaguchi and Ehime Prefectures.

2. Individual Custody Assets

(1) Outstanding Individual Custody Assets (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,119.8	187.5	3,932.3
Individual deposits	個人預金	3,463.3	12.1	3,451.2
Public bonds (National government bonds, etc.)	公共債(国債等)	264.6	54.7	209.9
Investment trusts	投資信託	229.3	59.8	169.5
Pension insurance	年金保険	144.7	48.5	96.2
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	17.9	12.4	5.5

(2) Breakdown of outstanding Individual Custody Assets for our Hometown Area

(Billions of yen)

Hiroshima Prefecture	【広島県】 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	3,624.7	184.2	3,440.5
Individual deposits	個人預金	3,046.9	26.5	3,020.4
Public bonds (National government bonds, etc.)	公共債(国債等)	229.9	48.0	181.9
Investment trusts	投資信託	200.3	52.9	147.4
Pension insurance	年金保険	131.5	45.1	86.4
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	16.1	11.7	4.4

(Billions of yen)

Okayama Prefecture	【岡山県】 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	206.0	2.8	203.2
Individual deposits	個人預金	174.4	(5.7)	180.1
Public bonds (National government bonds, etc.)	公共債(国債等)	12.2	3.5	8.7
Investment trusts	投資信託	13.1	3.2	9.9
Pension insurance	年金保険	5.7	1.6	4.1
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.6	0.2	0.4

(Billions of yen)

Yamaguchi Prefecture	【山口県】 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	147.7	3.7	144.0
Individual deposits	個人預金	119.9	(1.8)	121.7
Public bonds (National government bonds, etc.)	公共債(国債等)	11.7	1.4	10.3
Investment trusts	投資信託	10.0	2.0	8.0
Pension insurance	年金保険	5.4	1.5	3.9
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.7	0.6	0.1

(Billions of yen)

Ehime Prefecture	【愛媛県】 (Japanese only)	As of March 31,2007		As of March 31,2006(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	92.4	(2.2)	94.6
Individual deposits	個人預金	77.4	(5.1)	82.5
Public bonds (National government bonds, etc.)	公共債(国債等)	8.5	1.2	7.3
Investment trusts	投資信託	4.4	1.2	3.2
Pension insurance	年金保険	1.9	0.4	1.5
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.2	0.1	0.1