

Financial Results for Fiscal 2007 (ended March 31, 2008)

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Consolidated Financial Information for Fiscal 2007

1. Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2007	As of March 31,2008
Assets	(資 産 の 部)		
Cash and due from banks	現 金 預 け 金	98,154	183,704
Call loans and bills purchased	コ ー ル ロ ー ン 及 び 買 入 手 形	8,869	117,813
Financial receivables purchased	買 入 金 銭 債 権	25,416	30,686
Trading assets	特 定 取 引 資 産	13,182	38,696
Money held in trust	金 銭 の 信 託	608	1,181
Securities	有 価 証 券	1,597,664	1,180,834
Loans and bills discounted	貸 出 金	4,289,425	4,336,594
Foreign exchanges	外 国 為 替	3,842	3,590
Other assets	そ の 他 資 産	32,198	45,231
Tangible fixed assets	有 形 固 定 資 産	83,313	82,971
Intangible fixed assets	無 形 固 定 資 産	9,986	9,434
Deferred tax assets	繰 延 税 金 資 産	96	39,481
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	54,292	51,325
Reserve for possible loan losses	貸 倒 引 当 金	(44,867)	(44,535)
Total Assets	資 産 の 部 合 計	6,172,184	6,077,011
Liabilities	(負 債 の 部)		
Deposits	預 金	5,194,516	5,174,435
Negotiable certificates of deposit	譲 渡 性 預 金	128,969	134,763
Call money and bills sold	コ ー ル マ ネ ー 及 び 売 渡 手 形	102,429	22,843
Deposits received for bonds lending / borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	36,276	38,728
Trading liabilities	特 定 取 引 負 債	9,186	34,798
Borrowed money	借 用 金	92,522	65,339
Foreign exchanges	外 国 為 替	281	255
Bonds	社 債	159,000	177,000
Due to trust account	信 託 勘 定 借	67	98
Other liabilities	そ の 他 負 債	38,687	65,371
Reserve for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	45	48
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	78	82
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	-	746
Reserve for reimbursement of deposits	預 金 払 戻 損 失 引 当 金	-	767
Reserve for point loyalty programs	ポ イ ン ト 制 度 引 当 金	73	84
Deffered 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	18,454
Acceptances and guarantees	支 払 承 諾	54,292	51,325
Total liabilities	負 債 の 部 合 計	5,839,949	5,785,143
Net assets	(純 資 産 の 部)		
Common stock	資 本 金	54,573	54,573
Capital surplus	資 本 剰 余 金	30,642	30,646
Retained earnings	利 益 剰 余 金	139,311	157,311
Common stock in treasury	自 己 株 式	(563)	(671)
Total stockholders' equity	株 主 資 本 合 計	223,964	241,861
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	54,332	(3,268)
Net deferred gains(losses) on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益	(607)	(893)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	24,372	23,995
Foreign currency translation adjustments	為 替 換 算 調 整 勘 定	(0)	(0)
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	78,098	19,833
Minority interests	少 数 株 主 持 分	30,172	30,172
Total net assets	純 資 産 の 部 合 計	332,235	291,867
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,172,184	6,077,011

2. Consolidated Statements of Income

(Millions of yen)

Item	科 目 (Japanese only)	FY2006	FY2007
Operating income	経 常 収 益	163,049	185,291
Interest income	資 金 運 用 収 益	113,047	123,229
Interest on loans and discounts	(うち貸出金利息)	80,810	89,881
Interest and dividends on securities	(うち有価証券利息配当金)	23,657	23,808
Trust fees	信 託 報 酬	67	145
Fees and commissions	役 務 取 引 等 収 益	27,183	26,985
Trading income	特 定 取 引 収 益	3,516	4,000
Other operating income	そ の 他 業 務 収 益	9,108	13,754
Other income	そ の 他 経 常 収 益	10,125	17,175
Operating expenses	経 常 費 用	127,045	147,684
Interest expense	資 金 調 達 費 用	23,164	30,287
Interest on deposits	(うち預金利息)	13,012	20,630
Fees and commissions	役 務 取 引 等 費 用	8,386	8,969
Other operating expenses	そ の 他 業 務 費 用	6,695	18,630
General and administrative expenses	営 業 経 費	61,152	63,454
Other expenses	そ の 他 経 常 費 用	27,645	26,342
Operating profits	経 常 利 益	36,003	37,606
Extraordinary gains	特 別 利 益	266	144
Extraordinary losses	特 別 損 失	663	1,345
Income before income taxes	税 金 等 調 整 前 当 期 純 利 益	35,606	36,405
Current	法 人 税 、 住 民 税 及 び 事 業 税	7,825	18,003
Deferred	法 人 税 等 調 整 額	6,532	(4,234)
Minority interests	少 数 株 主 利 益	539	957
Net income	当 期 純 利 益	20,708	21,679

3. Consolidated Statements of Stockholders' equity (from April 1, 2006 to March 31, 2007) (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

Consolidated Statement of Stockholders' equity (from April 1, 2007 to March 31, 2008)

(Millions of yen)

Item	科 目 (Japanese only)	株主資本 Stockholders' equity					株主資本合計 Total 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		
Balance at March 31, 2007	2007年3月31日残高	54,573	30,642	139,311	(563)	223,964	
Changes of items during the period	連結会計年度中の変動額						
Dividends from surplus	剰 余 金 の 配 当	—	—	(4,057)	—	(4,057)	
Net income	当 期 純 利 益	—	—	21,679	—	21,679	
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	—	4	—	30	35	
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	377	—	377	
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	—	4	17,999	(107)	17,896	
Balance at March 31, 2008	2008年3月31日残高	54,573	30,646	157,311	(671)	241,861	

(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, 2007	2007年3月31日残高	54,332	(607)	24,372	(0)	78,098	30,172	332,235
Changes of items during the period	連結会計年度中の変動額							
Dividends from surplus	剰 余 金 の 配 当	—	—	—	—	—	—	(4,057)
Net income	当 期 純 利 益	—	—	—	—	—	—	21,679
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	—	—	—	—	—	—	35
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	—	—	377
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)	(57,601)	(286)	(377)	(0)	(58,264)	—	(58,264)
Total changes of items during the period	連結会計年度中の変動額合計	(57,601)	(286)	(377)	(0)	(58,264)	—	(40,368)
Balance at March 31, 2008	2008年3月31日残高	(3,268)	(893)	23,995	(0)	19,833	30,172	291,867

4. Consolidated Statements of Cash Flows

(Millions of yen)

Item	科目 (Japanese only)	FY 2006	FY 2007
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	36,405
Depreciation of premises, equipment and others	減価償却費	4,427	4,653
Impairment losses of fixed assets	減損損失	328	1,145
Equity in earnings of affiliates	持分法による投資損益	(327)	(217)
Net change in reserve for possible loan losses	貸倒引当金の増加額	535	(331)
Net change in reserve for bonus of directors and corporate auditors	役員賞与引当金の増加額	45	3
Net change in allowance for severance and retirement benefits	退職給付引当金の増加額	(2)	4
Net change in reserve for retirement benefits of directors and corporate auditors	役員退職慰労引当金の増加額	—	746
Net change in reserve for reimbursement of deposits	預金払戻損失引当金の増加額	—	767
Net change in reserve for point loyalty programs	ポイント制度引当金の増加額	73	10
Interest income	資金運用収益	(113,047)	(123,229)
Interest expenses	資金調達費用	23,164	30,287
Net gains (losses) on securities transactions	有価証券関係損益	(5,950)	(13,461)
Net (gains) losses on money held in trust	金銭の信託の運用損益	31	(5)
Net gains (losses) on dispositions of fixed assets	固定資産処分損益	37	106
Net change in trading assets	特定取引資産の純増減	(3,841)	(25,514)
Net change in trading liabilities	特定取引負債の純増減	3,065	25,612
Net change in loans	貸出金の純増減	(364,502)	(47,169)
Net change in deposits	預金の純増減	77,049	(20,080)
Net change in negotiable certificates of deposits	譲渡性預金の純増減	41,269	5,794
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	(25,683)
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)	5,001
Net change in call loans and bills bought	コールローン等の純増減	(7,371)	(114,214)
Net change in call money and bills sold	コールマネー等の純増減	(76,794)	(79,586)
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)	2,452
Net change in foreign exchanges (assets)	外国為替(資産)の純増減	1,151	252
Net change in foreign exchanges (liabilities)	外国為替(負債)の純増減	56	(26)
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	133,352
Interest paid	資金調達による支出	(21,557)	(27,396)
Other-net	その他	9,408	17,161
Sub total	小計	(311,255)	(193,160)
Income taxes paid	法人税等の支払額	(6,612)	(9,721)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	(317,867)	(202,881)
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)	(976,027)
Proceeds from sales of securities	有価証券の売却による収入	825,447	1,038,215
Proceeds from maturity of securities	有価証券の償還による収入	161,742	245,576
Increase in money held in trust	金銭の信託の増加による支出	(640)	(1,733)
Decrease in money held in trust	金銭の信託の減少による収入	—	1,167
Purchases tangible fixed assets	有形固定資産の取得による支出	(1,852)	(2,972)
Purchases of intangible fixed assets	無形固定資産の取得による支出	(2,402)	(2,404)
Proceeds sales of tangible fixed assets	有形固定資産の売却による収入	663	216
Proceeds sales of intangible fixed assets	無形固定資産の売却による収入	12	49
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株式の売却による収入	39	—
Net cash used in investing activities	投資活動によるキャッシュ・フロー	219,944	302,086
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	24,000
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(20,500)	(25,500)
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	—
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	—	(2,000)
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)	(4,052)
Dividends paid to minority stockholders	少数株主への配当金支払額	(366)	(957)
Purchases of treasury stock	自己株式の取得による支出	(138)	(138)
Proceeds from sale of treasury stock	自己株式の売却による収入	18	35
Net cash used in financing activities	財務活動によるキャッシュ・フロー	50,271	(8,613)
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)	(40)
Net change in cash and cash equivalents	V 現金及び現金同等物の増加額	(47,693)	90,551
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	92,738
Cash and cash equivalents at term-end	VII 現金及び現金同等物の期末残高	92,738	183,289

Non-Consolidated Financial Information of Fiscal 2007

1. Non-Consolidated Balance Sheets

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31, 2007	As of March 31, 2008
Assets	(資 産 の 部)		
Cash and due from banks	現 金 預 け 金	98,154	183,704
Call loans	コ ー ル ロ ー ン	8,869	117,813
Financial receivables purchased	買 入 金 銭 債 権	25,416	30,686
Trading assets	特 定 取 引 資 産	13,182	38,696
Money held in trust	金 銭 の 信 託	608	1,181
Securities	有 価 証 券	1,597,780	1,180,747
Loans and bills discounted	貸 出 金	4,289,425	4,336,594
Foreign exchanges	外 国 為 替	3,842	3,590
Other assets	そ の 他 資 産	31,332	44,104
Tangible fixed assets	有 形 固 定 資 産	83,289	82,949
Intangible fixed assets	無 形 固 定 資 産	9,969	9,417
Deferred tax assets	繰 延 税 金 資 産	—	39,385
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	88,292	83,325
Reserve for possible loan losses	貸 倒 引 当 金	(44,844)	(44,489)
Total Assets	資 産 の 部 合 計	6,205,320	6,107,708
Liabilities	(負 債 の 部)		
Deposits	預 金	5,195,139	5,175,150
Negotiable certificates of deposit	譲 渡 性 預 金	129,109	134,913
Call money	コ ー ル マ ネ ー	102,429	22,843
Deposits received for bonds lending/borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	36,276	38,728
Trading liabilities	特 定 取 引 負 債	9,186	34,798
Borrowed money	借 用 金	157,222	128,039
Foreign exchanges	外 国 為 替	281	255
Bonds	社 債	125,000	145,000
Due to trust account	信 託 勤 定 借	67	98
Other liabilities	そ の 他 負 債	38,583	65,170
Reserve for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	45	48
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	—	735
Reserve for reimbursement of deposits	預 金 払 戻 損 失 引 当 金	—	767
Reserve for point loyalty programs	ポ イ ン ト 制 度 引 当 金	73	84
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	18,454
Acceptances and guarantees	支 払 承 諾	88,292	83,325
Total liabilities	負 債 の 部 合 計	5,905,231	5,848,413
Net assets	(純 資 産 の 部)		
Common stock	資 本 金	54,573	54,573
Capital surplus	資 本 剰 余 金	30,642	30,646
Capital reserve	資 本 準 備 金	30,634	30,634
Other capital surplus	そ の 他 資 本 剰 余 金	7	11
Retained earnings	利 益 剰 余 金	137,341	154,903
Legal earned reserve	利 益 準 備 金	40,153	40,153
Other retained earnings	そ の 他 利 益 剰 余 金	97,188	114,750
Voluntary reserve	別 途 積 立 金	76,604	92,604
Earned surplus brought forward	繰 越 利 益 剰 余 金	20,584	22,146
Common stock in treasury	自 己 株 式	(541)	(649)
Total stockholders' equity	株 主 資 本 合 計	222,015	239,474
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	54,308	(3,281)
Net deferred gains(losses) on hedging instruments, net of taxes	繰 延 ヘ ッ ジ 損 益	(607)	(893)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	24,372	23,995
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	78,073	19,820
Total net assets	純 資 産 の 部 合 計	300,089	259,295
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,205,320	6,107,708

2. Non-Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	FY 2006	FY 2007
Operating income	経常収益	161,857	184,219
Interest income	資金運用収益	113,051	123,231
Interest on loans and discounts	(うち貸出金利息)	80,810	89,881
Interest and dividends on securities	(うち有価証券利息配当金)	23,661	23,810
Trust fees	信託報酬	67	145
Fees and commissions	役務取引等収益	26,290	26,132
Trading income	特定取引収益	3,516	4,000
Other operating income	その他業務収益	9,108	13,754
Other income	その他経常収益	9,822	16,953
Operating expenses	経常費用	127,130	148,160
Interest expense	資金調達費用	23,761	31,319
Interest on deposits	(うち預金利息)	13,013	20,631
Fees and commissions	役務取引等費用	8,083	8,496
Other operating expenses	その他業務費用	6,695	18,630
General and administrative expenses	営業経費	61,050	63,460
Other expenses	その他経常費用	27,539	26,252
Operating profits	経常利益	34,727	36,059
Extraordinary gains	特別利益	266	144
Extraordinary losses	特別損失	654	1,345
Income before income taxes	税引前当期純利益	34,338	34,858
Curret	法人税、住民税及び事業税	7,617	17,851
Deferred	法人税等調整額	6,544	(4,234)
Net income	当期純利益	20,176	21,242

3. Non-Consolidated Statements of Stockholders' equity (from April 1, 2006 to March 31, 2007) (Millions of yen)

Item	科目 (Japanese only)	株主資本 Stockholders' equity								自己株式 Common stock in treasury	株主資本合計 Total stockholders' equity
		資本金 Common stock	資本剰余金 Capital surplus			利益剰余金 Retained earnings			利益剰余金合計 Total retained earnings		
			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			
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

Non-Consolidated Statements of Stockholders' equity (from April 1, 2007 to March 31, 2008)

(Millions of yen)

Item	科目 (Japanese only)	株主資本 Stockholders' equity								自己株式 Common stock in treasury	株主資本合計 Total stockholders' equity
		資本金 Common stock	資本剰余金 Capital surplus			利益剰余金 Retained earnings			利益剰余金合計 Total retained earnings		
			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			
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
Changes of items during the period	事業年度中の変動額										
Dividends from surplus	剰余金の配当	—	—	—	—	—	—	(4,057)	(4,057)	—	(4,057)
Voluntary reserve	別途積立金の積立	—	—	—	—	—	16,000	(16,000)	—	—	—
Net income	当期純利益	—	—	—	—	—	—	21,242	21,242	—	21,242
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	—	—	4	4	—	—	—	—	30	35
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	—	—	377	377	—	377
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	—	—	4	4	—	16,000	1,562	17,562	(107)	17,458
Balance at March 31, 2008	2008年3月31日残高	54,573	30,634	11	30,646	40,153	92,604	22,146	154,903	(649)	239,474

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, 2007	2007年3月31日残高	54,308	(607)	24,372	78,073	300,089
Changes of items during the period	事業年度中の変動額					
Dividends from surplus	剰余金の配当	—	—	—	—	(4,057)
Voluntary reserve	別途積立金の積立	—	—	—	—	—
Net income	当期純利益	—	—	—	—	21,242
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	—	—	—	—	35
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	377
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)	(57,589)	(286)	(377)	(58,253)	(58,253)
Total changes of items during the period	事業年度中の変動額合計	(57,589)	(286)	(377)	(58,253)	(40,794)
Balance at March 31, 2008	2008年3月31日残高	(3,281)	(893)	23,995	19,820	259,295

Financial Data for Fiscal 2007

1. Income Status

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	FY 2007		FY 2006
		(A)	(A)-(B)	(B)
Gross banking profit	業 務 粗 利 益	108,821	(4,674)	113,495
Core gross banking profit	(うちコア業務粗利益)	114,560	2,172	112,388
Domestic gross banking profit	国 内 業 務 粗 利 益	109,615	3,639	105,976
Core gross banking profit	(うちコア業務粗利益)	104,050	1,837	102,213
Interest income	資 金 利 益	86,871	2,837	84,034
Fees and commissions	役 務 取 引 等 利 益	17,148	(527)	17,675
Trading income	特 定 取 引 利 益	216	(187)	403
Other operating income	そ の 他 業 務 利 益	5,377	1,515	3,862
Gains (losses) from securities	(うち債券関係損益)	5,564	1,801	3,763
International gross banking profit	国 際 業 務 粗 利 益	(793)	(8,312)	7,519
Core gross banking profit	(うちコア業務粗利益)	10,509	334	10,175
Interest income	資 金 利 益	5,043	(213)	5,256
Fees and commissions	役 務 取 引 等 利 益	632	33	599
Trading income	特 定 取 引 利 益	3,783	670	3,113
Other operating income	そ の 他 業 務 利 益	(10,253)	(8,804)	(1,449)
Gains (losses) from securities	(うち債券関係損益)	(11,303)	(8,647)	(2,656)
Expenses	経 費 (除く臨時処理分)	61,711	1,676	60,035
Personnel expenses	人 件 費	29,871	661	29,210
Non-personnel expenses	物 件 費	28,762	920	27,842
Taxes	税 金	3,077	96	2,981
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	47,110	(6,350)	53,460
Core banking profit	(コア業務純益)	52,849	496	52,353
Transfer to general reserve for possible loan losses ①	一 般 貸 倒 引 当 金 繰 入 額 ①	(4,208)	(5,760)	1,552
Banking profit (after transfer to general reserve for possible loan losses)	業 務 純 益	51,318	(589)	51,907
Gains (losses) from securities	(うち債券関係損益)	(5,738)	(6,844)	1,106
Non-recurrent gains (losses)	臨 時 損 益	(15,257)	1,922	(17,179)
Gains (losses) on stocks	株 式 等 関 係 損 益	11,625	6,476	5,149
Gains on sales of stocks	株 式 等 売 却 益	15,067	7,208	7,859
Losses on sales of stocks	株 式 等 売 却 損	2,969	360	2,609
Write-off amount of stocks	株 式 等 償 却	472	373	99
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	25,533	3,387	22,146
Write-off amount of loans	貸 出 金 償 却	13,047	4,960	8,087
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	12,001	444	11,557
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	485	(2,017)	2,502
Credit cost (①+②)	(与信費用①+②)	21,324	(2,375)	23,699
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(1,349)	(1,166)	(183)
Operating Profits	経 常 利 益	36,059	1,332	34,727
Extraordinary gains (losses)	特 別 損 益	(1,200)	(812)	(388)
Net gains (losses) from fixed assets	う ち 固 定 資 産 関 係 損 益	(1,252)	(887)	(365)
Gains on dispositions of fixed assets	固 定 資 産 処 分 益	92	(165)	257
Losses on dispositions of fixed assets	固 定 資 産 処 分 損	199	(95)	294
Impairment losses	減 損 損 失	1,145	817	328
Income before income taxes	税 引 前 当 期 純 利 益	34,858	520	34,338
Current	法 人 税、住 民 税 及 び 事 業 税	17,851	10,234	7,617
Deferred	法 人 税 等 調 整 額	(4,234)	(10,778)	6,544
Net income	当 期 純 利 益	21,242	1,066	20,176

[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 2007		FY 2006
		(A)	(A)-(B)	(B)
Consolidated gross banking profit	連結粗利益	110,229	(4,447)	114,676
Interest income	資金利益	92,942	3,060	89,882
Fees and commissions	役務取引等利益	18,161	(702)	18,863
Trading income	特定取引利益	4,000	484	3,516
Other operating income	その他業務利益	(4,875)	(7,287)	2,412
General and administrative expenses	営業経費	63,454	2,302	61,152
Write-off and reserve expenses	貸倒償却引当費用	21,363	(2,348)	23,711
Write-off amount of loans	貸出金償却	13,047	4,960	8,087
Net transfer to specific reserve for possible loan losses	個別貸倒引当金繰入額	12,039	470	11,569
Net transfer to general reserve for possible loan losses	一般貸倒引当金繰入額	(4,208)	(5,760)	1,552
Losses on sales of loans to credit	貸出債権売却損等	485	(2,017)	2,502
Gains (losses) on stocks	株式等関係損益	11,627	6,558	5,069
Equity in gains (losses) of affiliated companies	持分法による投資損益	217	(110)	327
Others	その他	350	(445)	795
Operating profits	経常利益	37,606	1,603	36,003
Extraordinary gains (losses)	特別損益	(1,200)	(803)	(397)
Income before income taxes	税金等調整前当期純利益	36,405	799	35,606
Current	法人税、住民税及び事業税	18,003	10,178	7,825
Deferred	法人税等調整額	(4,234)	(10,766)	6,532
Minority interests	少数株主利益	957	418	539
Net income	当期純利益	21,679	971	20,708

[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 2007		FY 2006
		(A)	(A)-(B)	(B)
Consolidated core banking profit	連結コア業務純益	54,277	846	53,431

[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 2007		FY 2006
		(A)	(A)-(B)	(B)
Number of consolidated subsidiaries	連結子会社数	6	-	6
Number of affiliated companies applicable to the equity method	持分法適用会社数	6	1	5

2. Banking Profit (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	FY 2007		FY 2006
		(A)	(A)-(B)	(B)
Core banking profit	コア業務純益	52,849	496	52,353
Per head (in thousands of yen)	職員一人当たり(千円)	19,203	(136)	19,339
Banking profit (before transfer to general reserve for possible loan losses)	実質業務純益	47,110	(6,350)	53,460
Per head (in thousands of yen)	職員一人当たり(千円)	17,118	(2,630)	19,748
Banking profit	業務純益	51,318	(589)	51,907
Per head (in thousands of yen)	職員一人当たり(千円)	18,647	(528)	19,175

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

Item	科目 (Japanese only)	FY 2007		FY 2006
		(A)	(A)-(B)	(B)
Average yield on interest earnings assets ①	資金運用利回 ①	1.91%	0.15%	1.76%
Average yield on loans and bills discounted	貸出金利回	2.06%	0.09%	1.97%
Average yield on securities	有価証券利回	1.40%	0.22%	1.18%
Average yield on interest bearing liabilities ②	資金調達原価 ②	1.44%	0.14%	1.30%
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.24%	0.14%	0.10%
Average interest rate spread on loans and deposits	預貸金利鞘	0.64%	(0.06%)	0.70%
Average interest rate spread ①-②	総資金利鞘 ①-②	0.47%	0.01%	0.46%

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

(Millions of yen)

Item	科目 (Japanese only)	FY 2007		FY 2006
		(A)	(A)-(B)	(B)
Gains (losses) on bonds (National government bonds, etc.)	国債等債券関係損益	(5,738)	(6,844)	1,106
Gains on sales	売却益	12,477	4,781	7,696
Losses on sales	売却損	11,115	4,526	6,589
Write-offs	償却	7,100	7,100	-

(Millions of yen)

Item	科目 (Japanese only)	FY 2007		FY 2006
		(A)	(A)-(B)	(B)
Gains (losses) on stocks	株式等関係損益	11,625	6,476	5,149
Gains on sales	売却益	15,067	7,208	7,859
Losses on sales	売却損	2,969	360	2,609
Write-offs	償却	472	373	99

5. Capital Adequacy Ratio (Consolidated)

Item	科目 (Japanese only)	As of March 31, 2008		As of March 31, 2007
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	10.38%	0.00%	10.38%
Tier I capital adequacy ratio	うち基本的項目比率	6.79%	0.26%	6.53%
Tier I ①	基本的項目①	266.3	14.3	252.0
Tier II ②	補完的項目②	155.8	(8.0)	163.8
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	19.1	(0.2)	19.3
Subordinated loans	うち劣後ローン(債券)残高	119.0	(3.5)	122.5
Deduction ③	控除項目③	15.0	(0.3)	15.3
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)	14.0	12.2	1.8
Capital ①+②-③	自己資本①+②-③	407.1	6.6	400.5
Risk assets	リスクアセット	3,919.5	64.2	3,855.3
Total required capital	総所要自己資本額	156.7	2.5	154.2

Total required capital= (Value of the denominator used in the capital adequacy ratio formula)×4%

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

Item	科目 (Japanese only)	As of March 31, 2008		As of March 31, 2007
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	10.66%	0.27%	10.39%
Tier I capital adequacy ratio	うち基本的項目比率	6.72%	0.23%	6.49%
Tier I ①	基本的項目①	263.9	13.8	250.1
Tier II ②	補完的項目②	155.8	(8.0)	163.8
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	19.1	(0.2)	19.3
Subordinated loans (bonds)	うち劣後ローン(債券)残高	119.0	(3.5)	122.5
Deduction ③	控除項目③	1.0	(12.5)	13.5
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)	-	-	-
Capital ①+②-③	自己資本①+②-③	418.7	18.3	400.4
Risk assets	リスクアセット	3,927.6	76.3	3,851.3
Total required capital	総所要自己資本額	157.1	3.1	154.0

Total required capital= (Value of the denominator used in the capital adequacy ratio formula)×4%

Outlier ratio

Item	科目 (Japanese only)	As of March 31, 2008		As of March 31, 2007
		(A)	(A)-(B)	(B)
Outlier ratio	アウトライヤー比率	8.1%	(1.6%)	9.7%

Interest rate shock range : 1st and 99th percentile of observed interest rate changes using one-year holding periods and five-year observation periods.

6. Return On Equity (Non-Consolidated)

Item	科目 (Japanese only)	FY 2007		FY 2006
		(A)	(A)-(B)	(B)
Core banking profit basis	コア業務純益ベース	18.89%	0.83%	18.06%
Banking profit basis (before transfer to general reserve for possible loan losses)	実質業務純益ベース	16.84%	(1.61%)	18.45%
Banking profit basis	業務純益ベース	18.34%	0.43%	17.91%
Net income basis	当期純利益ベース	7.59%	0.63%	6.96%

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, 2008		As of March 31, 2007
		(A)	(A)-(B)	(B)
Total deferred tax assets ①	税効果資本にかかる繰延税金資産①	36.5	4.0	32.5
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	89.0	9.7	79.3
Core banking profit ③	コ ア 業 務 純 益 ③	52.8	0.4	52.4
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	1.7years	0.2years	1.5years

[Note] Total deferred tax assets means taxable reserve for possible loan losses, write-down of securities and so on.

[Breakdown of cause of deferred tax assets and liabilities]

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31, 2008		As of March 31, 2007
		(A)	(A)-(B)	(B)
Reserve for possible loan losses	貸 倒 引 当 金	30.6	1.1	29.5
Write-down of securities	有 価 証 券 評 価 損	4.8	2.4	2.4
Depreciation	減 価 償 却	1.2	(0.3)	1.5
Others	そ の 他	3.6	1.1	2.5
Deferred tax assets	将来減算一時差異にかかる繰延税金資産小計	40.2	4.3	35.9
Valuation allowance	評 価 性 引 当 額	(0.6)	0.2	(0.8)
Subtotal deferred tax assets	将来減算一時差異にかかる繰延税金資産合計	39.6	4.5	35.1
Losses and gains on securities contributed to severance and retirement benefit trust	退職給付信託設定益・解除益	(2.3)	0.3	(2.6)
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	(0.8)	(0.8)	—
Subtotal deferred tax liabilities	将来加算一時差異にかかる繰延税金負債合計	(3.1)	(0.5)	(2.6)
Total deferred tax assets	税効果資本にかかる繰延税金資産	36.5	4.0	32.5
Total deferred tax assets	その他有価証券評価差額にかかる繰延税金資産	1.6	3.3	(1.7)
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	0.7	36.7	(36.0)
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	0.6	0.2	0.4
Net deferred tax assets	繰 延 税 金 資 産 の 純 額	39.4	44.2	(4.8)

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, 2008				As of March 31, 2007		
		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	(5,570)	(97,608)	40,441	46,012	92,038	111,107	19,069
Total	合計	(5,570)	(97,608)	40,441	46,012	92,038	111,107	19,069
Stocks	株式	23,800	(63,408)	34,646	10,846	87,208	88,139	931
Bonds	債券	(9,223)	3,945	4,940	14,164	(13,168)	2,536	15,704
Others	その他	(20,148)	(38,146)	854	21,002	17,998	20,431	2,433

[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 minus 3,268 million yen as of March 31, 2008.

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2008				As of March 31, 2007		
		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	(5,570)	(97,608)	40,441	46,012	92,038	111,107	19,069
Total	合計	(5,570)	(97,608)	40,441	46,012	92,038	111,107	19,069
Stocks	株式	23,800	(63,408)	34,646	10,846	87,208	88,139	931
Bonds	債券	(9,223)	3,945	4,940	14,164	(13,168)	2,536	15,704
Others	その他	(20,148)	(38,146)	854	21,002	17,998	20,431	2,433

[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 minus 3,281 million yen as of March 31, 2008.

[Loans and Other Assets Information]

1. Loans outstanding

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

(Billions of yen)

Loans outstanding (average balance)	科 目 (Japanese only)	FY 2007(A)		FY 2006(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,030.7	250.8	2,779.9
Loans outstanding in Okayama Prefecture	岡 山 県	268.2	3.6	264.6
Loans outstanding in Yamaguchi Prefecture	山 口 県	142.5	8.2	134.3
Loans outstanding in Ehime Prefecture	愛 媛 県	288.3	14.4	273.9
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	576.5	(30.2)	606.7
Total	合 計	4,306.2	246.8	4,059.4

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

(Billions of yen)

Loans outstanding (term-end balance)	科 目 (Japanese only)	As of March 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,108.6	61.4	3,047.2
Loans outstanding in Okayama Prefecture	岡 山 県	252.4	(14.7)	267.1
Loans outstanding in Yamaguchi Prefecture	山 口 県	140.9	1.3	139.6
Loans outstanding in Ehime Prefecture	愛 媛 県	283.0	8.6	274.4
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	551.7	(9.4)	561.1
Total	合 計	4,336.6	47.2	4,289.4

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

(2) Individual Loans (Non-Consolidated)

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Individual loans	個 人 ロ ー ン 残 高	1,056.7	22.7	1,034.0
Housing loans	住 宅 ロ ー ン 残 高	746.6	8.4	738.2
Other loans	そ の 他 ロ ー ン 残 高	310.1	14.3	295.8

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

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Individual loans in Hiroshima Prefecture	広 島 県	911.5	21.4	890.1
Individual loans in Okayama Prefecture	岡 山 県	79.3	0.2	79.1
Individual loans in Yamaguchi Prefecture	山 口 県	40.2	2.9	37.3
Individual loans in Ehime Prefecture	愛 媛 県	18.5	(1.3)	19.8

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

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals	中小企業等貸出残高	3,185.7	(130.6)	3,316.3
Ratio to total loans and bill discounted	中小企業等貸出比率	73.7%	(3.8%)	77.5%

(5) 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 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals in Hiroshima Prefecture	広島県	2,405.8	(119.3)	2,525.1
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	岡山県	220.4	(15.1)	235.5
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	山口県	129.2	(1.6)	130.8
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	愛媛県	243.0	2.1	240.9

(6) 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 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Loans outstanding insured by the Association in Hiroshima Prefecture	広島県	231.5	17.5	214.0
Loans outstanding insured by the Association in Okayama Prefecture	岡山県	15.8	0.2	15.6
Loans outstanding insured by the Association in Yamaguchi Prefecture	山口県	9.5	0.6	8.9
Loans outstanding insured by the Association in Ehime Prefecture	愛媛県	5.7	0.4	5.3

2. Risk Managed Loans

(Non-Consolidated)

Item	科目 (Japanese only)	As of March 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	3,797	(6,954)	10,751
Other delinquent loans	延滞債権	79,095	11,511	67,584
Loans past due 3 months or more	3ヵ月以上延滞債権	4,992	171	4,821
Restructured loans	貸出条件緩和債権	21,840	(9,556)	31,396
Total Risk managed loans	リスク管理債権合計	109,725	(4,828)	114,553

(Consolidated)

Item	科目 (Japanese only)	As of March 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	3,797	(6,954)	10,751
Other delinquent loans	延滞債権	79,095	11,511	67,584
Loans past due 3 months or more	3ヵ月以上延滞債権	4,992	171	4,821
Restructured loans	貸出条件緩和債権	21,840	(9,556)	31,396
Total Risk managed loans	リスク管理債権合計	109,725	(4,828)	114,553

[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 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	44,489	(355)	44,844
General reserve for possible loan losses	一般貸倒引当金	17,735	(4,209)	21,944
Specific reserve for possible loan losses	個別貸倒引当金	26,753	3,853	22,900
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 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	44,535	(332)	44,867
General reserve for possible loan losses	一般貸倒引当金	17,735	(4,209)	21,944
Specific reserve for possible loan losses	個別貸倒引当金	26,799	3,877	22,922
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 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	55.9%	1.7%	54.2%
After partial direct write-off	部分直接償却後	40.3%	1.3%	39.0%

(Consolidated)

Item	科目 (Japanese only)	As of March 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	55.9%	1.7%	54.2%
After partial direct write-off	部分直接償却後	40.3%	1.3%	39.0%

5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2008		As of March 31,2007(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	14,094	(7,791)	21,885
Doubtful loans	危険債権	73,965	13,717	60,248
Substandard loans	要管理債権	26,832	(9,385)	36,217
total ①	合計 ①	114,892	(3,459)	118,351

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

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Coverage amount ②	カバー額 ②	94,963	(3,583)	98,546
Portion covered by reserve ③	貸倒引当金 ③	32,978	(641)	33,619
Portion covered by collateral	担保保証等による保全部分	61,985	(2,941)	64,926
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	82.7%	(0.6%)	83.3%
Coverage ratio before partial direct write-off	(参考:部分直接償却前のカバー率)	87.0%	(0.4%)	87.4%
Excluding collateral and guarantees ④	担保保証等による保全のない部分 ④	52,907	(518)	53,425
Coverage ratio ③/④	引当率 ③ / ④	62.3%	(0.6%)	62.9%
Ratio to total loans outstanding	総与信に占める開示額の割合(不良債権比率)	2.6%	(0.1%)	2.7%

7. Loans to Entities Overseas by Country

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

Item	科目 (Japanese only)	As of March 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
The Federation Malaysia	マ レ ー シ ア	—	(48)	48
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 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分(除く特別国際金融取引勘定)	4,324,594	47,169	4,277,425
Manufacturing	製 造 業	741,150	17,673	723,477
Agriculture	農 業	3,394	400	2,994
Forestry	林 業	408	(188)	596
Fishery	漁 業	1,132	(59)	1,191
Mining	鉱 業	959	(1,873)	2,832
Construction	建 設 業	186,350	(9,946)	196,296
Electricity, gas and water	電気・ガス・熱供給・水道業	50,333	3,534	46,799
Telecommunication	情 報 通 信 業	39,438	16,238	23,200
Transportation	運 輸 業	201,449	7,844	193,605
Wholesale	卸 売 業	307,741	23,508	284,233
Retail services	小 売 業	247,583	8,540	239,043
Financial and insurance services	金 融 ・ 保 険 業	319,601	(16,535)	336,136
Retail estate	不 動 産 業	530,192	(13,269)	543,461
Services	各 種 サ ー ビ ス	467,005	13,919	453,086
Municipal government	地 方 公 共 団 体	158,438	(21,436)	179,874
Others	そ の 他	1,069,416	18,822	1,050,594

(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	3,108.6	252.4	140.9	283.0
Manufacturing	製造業	486.0	48.5	31.9	43.0
Agriculture	農業	2.6	0.4	0.1	0.2
Forestry	林業	0.3	0	0.1	0
Fishery	漁業	0.6	0	0	0.1
Mining	鉱業	0.6	0.1	0.2	0
Construction	建設業	138.3	16.7	12.6	5.3
Electricity, gas and water	電気・ガス・熱供給・水道業	45.1	0.3	0.4	2.4
Telecommunication	情報通信業	31.1	1.2	0.2	0.1
Transportation	運輸業	108.9	5.6	6.8	60.8
Wholesale	卸売業	234.2	17.2	11.5	12.3
Retail services	小売業	158.9	27.4	15.5	18.2
Financial and insurance services	金融・保険業	185.2	0.7	0	0.2
Retail estate	不動産業	416.6	37.2	9.3	11.7
Services	各種サービス	305.9	30.6	14.1	20.9
Municipal government	地方公共団体	156.7	0.1	1.6	0
Others	その他	837.6	66.4	36.6	107.8

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

Item	科目 (Japanese only)	As of March 31, 2008		As of March 31, 2007(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	109,725	(4,828)	114,553
Manufacturing	製造業	21,243	2,072	19,171
Agriculture	農業	79	(52)	131
Forestry	林業	0	0	—
Fishery	漁業	91	(18)	109
Mining	鉱業	200	184	16
Construction	建設業	7,993	(251)	8,244
Electricity, gas and water	電気・ガス・熱供給・水道業	—	(1)	1
Telecommunication	情報通信業	208	(72)	280
Transportation	運輸業	3,438	(397)	3,835
Wholesale	卸売業	8,908	(6,670)	15,578
Retail services	小売業	5,885	(2,222)	8,107
Financial and insurance services	金融・保険業	24	(390)	414
Real estate	不動産業	28,728	2,254	26,474
Services	各種サービス	22,928	(485)	23,413
Municipal government	地方公共団体	—	—	—
Others	その他	9,993	1,221	8,772

[Deposits and Other Liabilities Information]

1. Deposits outstanding

(1) Breakdown of Deposits outstanding for our Hometown Area

(Billions of yen)

Deposits outstanding (average balance)	科目 (Japanese only)	FY 2007(A)		FY 2006(B)
			(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,568.6	121.7	4,446.9
Deposits outstanding in Okayama Prefecture	岡山県	251.3	(7.8)	259.1
Deposits outstanding in Yamaguchi Prefecture	山口県	165.0	0.7	164.3
Deposits outstanding in Ehime Prefecture	愛媛県	157.6	5.4	152.2
Deposits outstanding except for our Hometown Area	その他の地域	154.1	(3.2)	157.3
Total	合計	5,296.6	116.8	5,179.8

[Note] Hometown Area means Hiroshima, Okayama, Yamaguchi and Ehime Prefecture.
Deposits outstanding includes negotiable certificates of deposit.

(Billions of yen)

Deposits outstanding (term-end balance)	科目 (Japanese only)	As of March 31, 2008		As of March 31, 2007(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,581.6	(7.8)	4,589.4
Deposits outstanding in Okayama Prefecture	岡山県	252.1	(5.9)	258.0
Deposits outstanding in Yamaguchi Prefecture	山口県	164.4	3.5	160.9
Deposits outstanding in Ehime Prefecture	愛媛県	156.9	7.1	149.8
Deposits outstanding except for our Hometown Area	その他の地域	155.1	(11.0)	166.1
Total	合計	5,310.1	(14.1)	5,324.2

[Note] Hometown Area means Hiroshima, Okayama, Yamaguchi and Ehime Prefecture.
Deposits outstanding includes negotiable certificates of deposit.

2. Individual Custody Assets

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

(Billions of yen)

Item	科目 (Japanese only)	As of March 31, 2008		As of March 31, 2007(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,351.9	232.0	4,119.9
Individual deposits	個人預金	3,582.1	118.7	3,463.4
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	276.6	12.0	264.6
Investment trusts	投資信託	275.8	46.5	229.3
Annuity insurance	年金保険	188.6	43.9	144.7
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	28.8	10.9	17.9

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

(Billions of yen)

Hiroshima Prefecture	【広島県】 (Japanese only)	As of March 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	3,843.9	219.1	3,624.8
Individual deposits	個人預金	3,164.1	117.1	3,047.0
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	240.4	10.5	229.9
Investment trusts	投資信託	240.8	40.5	200.3
Annuity insurance	年金保険	172.2	40.7	131.5
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	26.4	10.3	16.1

(Billions of yen)

Okayama Prefecture	【岡山県】 (Japanese only)	As of March 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	208.7	2.7	206.0
Individual deposits	個人預金	172.9	(1.5)	174.4
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	13.0	0.8	12.2
Investment trusts	投資信託	15.3	2.2	13.1
Annuity insurance	年金保険	6.8	1.1	5.7
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.7	0.1	0.6

(Billions of yen)

Yamaguchi Prefecture	【山口県】 (Japanese only)	As of March 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	156.5	8.8	147.7
Individual deposits	個人預金	124.2	4.3	119.9
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	11.8	0.1	11.7
Investment trusts	投資信託	12.5	2.5	10.0
Annuity insurance	年金保険	6.8	1.4	5.4
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.2	0.5	0.7

(Billions of yen)

Ehime Prefecture	【愛媛県】 (Japanese only)	As of March 31,2008		As of March 31,2007(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	94.8	2.4	92.4
Individual deposits	個人預金	78.0	0.6	77.4
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	8.7	0.2	8.5
Investment trusts	投資信託	5.5	1.1	4.4
Annuity insurance	年金保険	2.3	0.4	1.9
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.3	0.1	0.2