

Financial Results for the first half of Fiscal 2007 (ended September 30, 2007)

Contents

I 決算情報 (連結) Consolidated Financial Information for the first half of Fiscal 2007

1.Consolidated Balance Sheets	1
2.Consolidated Statements of Income	2
3.Consolidated Statements of Stockholders' equity.....	3
4.Consolidated Statements of Cash Flows	6

II 決算情報 (単体) Non-Consolidated Financial Information for the first half of Fiscal 2007

1.Non-Consolidated Balance Sheets	7
2.Non-Consolidated Statements of Income	8
3.Non-Consolidated Statements of Stockholders' equity.....	9

III 決算付属資料 Financial Data for the first half of Fiscal 2007

1.Income Status	12
2.Banking Profit	14
3.Interest Rate Spread	14
4.Gains and Losses on Securities	14
5.Capital Adequacy Ratio	15
6.Return on Equity	15
7.Deferred Tax Assets	16
8.Gains and Losses on Valuation of Securities	17

[Loans and Other Assets Information]

1.Loans Outstanding	18
2.Risk Managed Loans	20
3.Reserve for Possible Loan Losses	20
4.Ratio to Reserve for Total Risk Managed Loans	21
5.Problem Loans Disclosed under the Financial Revitalization Law	21
6.Coverage of Problem Loans Disclosed under the Financial Revitalization Law	21
7.Loans to Entities Overseas by Country	22
8.Loan Portfolio	22

[Deposits and Other Liabilities Information]

1.Deposits Outstanding	24
2.Individual Custody Assets	24

Consolidated Financial Information for the first half of Fiscal 2007

1. Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2007	As of September 30,2006	As of March 31,2007
Assets	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	145,925	141,460	98,154
Call loans and bills purchased	コ ー ル ロ ー ン 及 び 買 入 手 形	12,013	12,338	8,869
Financial receivables purchased	買 入 金 銭 債 権	31,211	22,799	25,416
Trading assets	特 定 取 引 資 産	17,517	9,868	13,182
Money held in trust	金 銭 の 信 託	586	32	608
Securities	有 価 証 券	1,434,916	1,522,768	1,597,664
Loans and bills discounted	貸 出 金	4,297,254	4,050,337	4,289,425
Foreign exchanges	外 国 為 替	3,479	4,716	3,842
Other assets	そ の 他 資 産	34,650	29,778	32,198
Tangible fixed assets	有 形 固 定 資 産	82,790	83,833	83,313
Intangible fixed assets	無 形 固 定 資 産	9,653	10,261	9,986
Deferred tax assets	繰 延 税 金 資 産	10,354	5,495	96
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	57,590	90,303	54,292
Reserve for possible loan losses	貸 倒 引 当 金	(41,202)	(38,262)	(44,867)
Total Assets	資 産 の 部 合 計	6,096,739	5,945,732	6,172,184
Liabilities	(負 債 の 部)			
Deposits	預 金	5,162,234	5,117,770	5,194,516
Negotiable certificates of deposit	譲 渡 性 預 金	102,865	57,759	128,969
Call money and bills sold	コ ー ル マ ネ ー 及 び 売 渡 手 形	29,665	18,354	102,429
Deposits received for bonds lending / borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	42,390	63,414	36,276
Trading liabilities	特 定 取 引 負 債	14,180	6,749	9,186
Borrowed money	借 用 金	108,481	72,676	92,522
Foreign exchanges	外 国 為 替	239	164	281
Bonds	社 債	177,000	154,000	159,000
Due to trust account	信 託 勘 定 借	89	33	67
Other liabilities	そ の 他 負 債	56,779	33,094	38,687
Reserve for bonus of directors and corporate auditors	役 員 賞 与 引 当 金	—	—	45
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	81	81	78
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	711	—	—
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	97	—	73
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	18,543	18,811	18,716
Acceptances and guarantees	支 払 承 諾	57,590	90,303	54,292
Total liabilities	負 債 の 部 合 計	5,771,719	5,633,213	5,839,949
Net assets	(純 資 産 の 部)			
Common stock	資 本 金	54,573	54,573	54,573
Capital surplus	資 本 剰 余 金	30,645	30,638	30,642
Retained earnings	利 益 剰 余 金	149,102	130,938	139,311
Common stock in treasury	自 己 株 式	(634)	(491)	(563)
Total stockholders' equity	株 主 資 本 合 計	233,687	215,660	223,964
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	37,564	42,933	54,332
Net deferred gains(losses) on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益	(528)	(647)	(607)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	24,124	24,509	24,372
Foreign currency translation adjustments	為 替 換 算 調 整 勘 定	(0)	(0)	(0)
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	61,159	66,795	78,098
Minority interests	少 数 株 主 持 分	30,172	30,063	30,172
Total net assets	純 資 産 の 部 合 計	325,020	312,519	332,235
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,096,739	5,945,732	6,172,184

Amounts less than one millions have been omitted.

2. Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	First half of FY2007	First half of FY2006	FY 2006
Operating income	経常収益	86,605	78,373	163,049
Interest income	資金運用収益	62,403	56,172	113,047
Interest on loans and discounts	(うち貸出金利息)	44,481	39,259	80,810
Interest and dividends on securities	(うち有価証券利息配当金)	12,432	12,794	23,657
Trust fees	信託報酬	60	31	67
Fees and commissions	役務取引等収益	13,905	13,272	27,183
Trading income	特定取引収益	2,482	1,763	3,516
Other operating income	その他業務収益	5,125	4,377	9,108
Other income	その他経常収益	2,627	2,756	10,125
Operating expenses	経常費用	66,446	60,699	127,045
Interest expense	資金調達費用	15,481	10,621	23,164
Interest on deposits	(うち預金利息)	10,670	5,526	13,012
Fees and commissions	役務取引等費用	4,361	4,063	8,386
Other operating expenses	その他業務費用	4,587	5,167	6,695
General and administrative expenses	営業経費	32,305	30,893	61,152
Other expenses	その他経常費用	9,711	9,953	27,645
Operating profits	経常利益	20,159	17,674	36,003
Extraordinary gains	特別利益	30	81	266
Extraordinary losses	特別損失	884	148	663
Income before income taxes	税金等調整前中間(当期)純利益	19,305	17,607	35,606
Current	法人税、住民税及び事業税	11,054	2,596	7,825
Deferred	法人税等調整額	(3,643)	4,364	6,532
Minority interests	少数株主利益	478	63	539
Net income	中間(当期)純利益	11,414	10,582	20,708

Amounts less than one millions have been omitted.

3. Consolidated Statements of Stockholders' equity (from April 1, 2006 to September 30, 2006) (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, 2006	2006年3月31日残高	54,573	30,637	122,206	(438)	206,979	
Changes of items during the period	中間連結会計期間中の変動額						
Dividends from surplus	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)	
Net income	中 間 純 利 益	—	—	10,582	—	10,582	
Purchase of common stock in treasury	自 己 株 式 の 取 得	—	—	—	(56)	(56)	
Disposal of common stock in treasury	自 己 株 式 の 処 分	—	1	—	3	5	
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	73	—	73	
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	—	—	—	—	—	
Total changes of items during the period	中間連結会計期間中の変動額合計	—	1	8,731	(52)	8,680	
Balance at September 30, 2006	2006年9月30日残高	54,573	30,638	130,938	(491)	215,660	

(Millions of yen)

Item	科 目 (Japanese only)	評価・換算差額等 Valuation and translation 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	中間連結会計期間中の変動額							
Dividends from surplus	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)
Net income	中 間 純 利 益	—	—	—	—	—	—	10,582
Purchase of common stock in treasury	自 己 株 式 の 取 得	—	—	—	—	—	—	(56)
Disposal of common stock in treasury	自 己 株 式 の 処 分	—	—	—	—	—	—	5
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	—	—	73
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	(6,357)	(647)	(73)	0	(7,078)	30,063	22,985
Total changes of items during the period	連結会計年度中の変動額合計	(6,357)	(647)	(73)	0	(7,078)	30,063	31,665
Balance at September 30, 2006	2006年9月30日残高	42,933	(647)	24,509	(0)	66,795	30,063	312,519

Consolidated Statement of Stockholders' equity (from April 1, 2007 to September 30, 2007) (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	中間連結会計期間中の変動額						
Dividends from surplus	剰余金の配当	—	—	(1,872)	—	(1,872)	
Net income	中間純利益	—	—	11,414	—	11,414	
Purchase of common stock in treasury	自己株式の取得	—	—	—	(81)	(81)	
Disposal of common stock in treasury	自己株式の処分	—	2	—	11	14	
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	248	—	248	
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	—	—	—	—	—	
Total changes of items during the period	中間連結会計期間中の変動額合計	—	2	9,790	(70)	9,722	
Balance at September 30, 2007	2007年9月30日残高	54,573	30,645	149,102	(634)	233,687	

(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	中間連結会計期間中の変動額							
Dividends from surplus	剰余金の配当	—	—	—	—	—	—	(1,872)
Net income	中間純利益	—	—	—	—	—	—	11,414
Purchase of common stock in treasury	自己株式の取得	—	—	—	—	—	—	(81)
Disposal of common stock in treasury	自己株式の処分	—	—	—	—	—	—	14
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	—	—	248
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	(16,768)	78	(248)	(0)	(16,938)	—	(16,938)
Total changes of items during the period	中間連結会計期間中の変動額合計	(16,768)	78	(248)	(0)	(16,938)	—	(7,215)
Balance at September 30, 2007	2007年9月30日残高	37,564	(528)	24,124	(0)	61,159	30,172	325,020

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

4. Consolidated Statements of Cash Flows

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2007	First half of FY 2006	FY 2006
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	税金等調整前中間(当期)純利益	19,305	17,607	35,606
Depreciation of premises, equipment and others	減価償却費	2,379	1,912	4,427
Impairment losses of fixed assets	減損損失	818	17	328
Equity in earnings of affiliates	持分法による投資損益	(63)	(140)	(327)
Net change in reserve for possible loan losses	貸倒引当金の増加額	(3,664)	(6,068)	535
Net change in reserve for bonus of directors and corporate auditors	役員賞与引当金の増加額	(45)	—	45
Net change in allowance for severance and retirement benefits	退職給付引当金の増加額	3	0	(2)
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	711	—	—
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	23	—	73
Interest income	資金運用収益	(62,403)	(56,172)	(113,047)
Interest expenses	資金調達費用	15,481	10,621	23,164
Net gains (losses) on securities transactions	有価証券関係損益	(1,390)	591	(5,950)
Net (gains) losses on money held in trust	金銭の信託の運用損益	(1)	—	31
Net gains (losses) on dispositions of fixed assets	固定資産処分損益	64	47	37
Net change in trading assets	特定取引資産の純増減	(4,335)	(527)	(3,841)
Net change in trading liabilities	特定取引負債の純増減	4,993	628	3,065
Net change in loans	貸出金の純増減	(7,828)	(125,414)	(364,502)
Net change in deposits	預金の純増減	(32,281)	303	77,049
Net change in negotiable certificates of deposits	譲渡性預金の純増減	(26,104)	(29,939)	41,269
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	28,959	1,758	31,104
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	4,864	(19,212)	(3,040)
Net change in call loans and bills bought	コールローン等の純増減	(8,938)	(8,223)	(7,371)
Net change in call money and bills sold	コールマネー等の純増減	(72,763)	(160,869)	(76,794)
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	6,114	(29,177)	(56,316)
Net change in foreign exchanges (assets)	外国為替(資産)の純増減	363	277	1,151
Net change in foreign exchanges (liabilities)	外国為替(負債)の純増減	(42)	(61)	56
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	20,000	—
Interest received	資金運用による収入	62,819	55,602	114,141
Interest paid	資金調達による支出	(13,132)	(9,873)	(21,557)
Other-net	その他	10,811	10,050	9,408
Sub total	小計	(54,516)	(326,263)	(311,255)
Income taxes paid	法人税等の支払額	(5,592)	(4,403)	(6,612)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	(60,108)	(330,666)	(317,867)
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	(352,502)	(305,897)	(763,066)
Proceeds from sales of securities	有価証券の売却による収入	417,290	516,038	825,447
Proceeds from maturity of securities	有価証券の償還による収入	67,804	64,449	161,742
Increase in money held in trust	金銭の信託の増加による支出	(1,143)	(32)	(640)
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	(1,237)	(904)	(1,852)
Purchases of intangible fixed assets	無形固定資産の取得による支出	(1,258)	(1,063)	(2,402)
Proceeds sales of tangible fixed assets	有形固定資産の売却による収入	20	490	663
Proceeds sales of intangible fixed assets	無形固定資産の売却による収入	25	0	12
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	130,167	273,080	219,944
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	7,000	10,000	20,000
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(20,000)	(1,000)	(20,500)
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	30,000
Dividends paid	配当金支払額	(1,870)	(1,870)	(3,741)
Dividends paid to minority stockholders	少数株主への配当金支払額	(478)	—	(366)
Purchases of treasury stock	自己株式の取得による支出	(81)	(56)	(138)
Proceeds from sale of treasury stock	自己株式の売却による収入	14	5	18
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(17,416)	37,078	50,271
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	(7)	(51)	(41)
Net change in cash and cash equivalents	V 現金及び現金同等物の増加額	52,635	(20,559)	(47,693)
Cash and cash equivalents at beginning of period	VI 現金及び現金同等物の期首残高	92,738	140,432	140,432
Cash and cash equivalents at term-end	VII 現金及び現金同等物の期末残高	145,373	119,872	92,738

Amounts less than one million have been omitted

Non-Consolidated Financial Information For the first half of Fiscal 2007

1. Non-Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2007	As of September 30,2006	As of March 31,2007
Assets	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	145,925	141,460	98,154
Call loans	コ ー ル ロ ー ン	12,013	12,338	8,869
Financial receivables purchased	買 入 金 銭 債 権	31,211	22,799	25,416
Trading assets	特 定 取 引 資 産	17,517	9,868	13,182
Money held in trust	金 銭 の 信 託	586	32	608
Securities	有 価 証 券	1,434,977	1,522,972	1,597,780
Loans and bills discounted	貸 出 金	4,297,254	4,050,337	4,289,425
Foreign exchanges	外 国 為 替	3,479	4,716	3,842
Other assets	そ の 他 資 産	34,016	29,460	31,332
Tangible fixed assets	有 形 固 定 資 産	82,767	83,808	83,289
Intangible fixed assets	無 形 固 定 資 産	9,636	10,243	9,969
Deferred tax assets	繰 延 税 金 資 産	10,258	5,407	-
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	89,590	114,303	88,292
Reserve for possible loan losses	貸 倒 引 当 金	(41,163)	(38,241)	(44,844)
Total Assets	資 産 の 部 合 計	6,128,071	5,969,507	6,205,320
Liabilities	(負 債 の 部)			
Deposits	預 金	5,163,138	5,118,650	5,195,139
Negotiable certificates of deposit	譲 渡 性 預 金	103,020	57,909	129,109
Call money	コ ー ル マ ネ ー	29,665	18,354	102,429
Deposits received for bonds lending/borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	42,390	63,414	36,276
Trading liabilities	特 定 取 引 負 債	14,180	6,749	9,186
Borrowed money	借 用 金	171,181	127,376	157,222
Foreign exchanges	外 国 為 替	239	164	281
Bonds	社 債	145,000	130,000	125,000
Due to trust account	信 託 勘 定 借	89	33	67
Other liabilities	そ の 他 負 債	56,722	32,989	38,583
Reserve for bonus of directors and corporate auditors	役 員 賞 与 引 当 金	-	-	45
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	700	-	-
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	97	-	73
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	18,543	18,811	18,716
Acceptances and guarantees	支 払 承 諾	89,590	114,303	88,292
Total liabilities	負 債 の 部 合 計	5,835,328	5,688,758	5,905,231
Net assets	(純 資 産 の 部)			
Common stock	資 本 金	54,573	54,573	54,573
Capital surplus	資 本 剰 余 金	30,645	30,638	30,642
Capital reserve	資 本 準 備 金	30,634	30,634	30,634
Other capital surplus	そ の 他 資 本 剰 余 金	10	3	7
Retained earnings	利 益 剰 余 金	146,994	129,238	137,341
Legal earned reserve	利 益 準 備 金	40,153	40,153	40,153
Other retained earnings	そ の 他 利 益 剰 余 金	106,841	89,085	97,188
Voluntary reserve	別 途 積 立 金	92,604	76,604	76,604
Earned surplus brought forward	繰 越 利 益 剰 余 金	14,237	12,481	20,584
Common stock in treasury	自 己 株 式	(612)	(469)	(541)
Total stockholders' equity	株 主 資 本 合 計	231,600	213,981	222,015
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	37,545	42,906	54,308
Net deferred gains(losses) on hedging instruments, net of taxes	繰 延 ヘ ッ ジ 損 益	(528)	(647)	(607)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	24,124	24,509	24,372
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	61,141	66,767	78,073
Total net assets	純 資 産 の 部 合 計	292,742	280,749	300,089
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,128,071	5,969,507	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)	First half of FY 2007	First half of FY 2006	FY 2006
Operating income	経常収益	86,158	77,799	161,857
Interest income	資金運用収益	62,405	56,176	113,051
Interest on loans and discounts	(うち貸出金利息)	44,481	39,259	80,810
Interest and dividends on securities	(うち有価証券利息配当金)	12,434	12,798	23,661
Trust fees	信託報酬	60	31	67
Fees and commissions	役務取引等収益	13,520	12,834	26,290
Trading income	特定取引収益	2,482	1,763	3,516
Other operating income	その他業務収益	5,125	4,377	9,108
Other income	その他経常収益	2,564	2,616	9,822
Operating expenses	経常費用	66,667	60,517	127,130
Interest expense	資金調達費用	15,998	10,709	23,761
Interest on deposits	(うち預金利息)	10,671	5,526	13,013
Fees and commissions	役務取引等費用	4,141	3,828	8,083
Other operating expenses	その他業務費用	4,587	5,167	6,695
General and administrative expenses	営業経費	32,262	30,857	61,050
Other expenses	その他経常費用	9,678	9,953	27,539
Operating profits	経常利益	19,491	17,282	34,727
Extraordinary gains	特別利益	30	81	266
Extraordinary losses	特別損失	884	140	654
Income before income taxes	税引前中間(当期)純利益	18,636	17,223	34,338
Curret	法人税、住民税及び事業税	11,003	2,517	7,617
Deferred	法人税等調整額	(3,643)	4,368	6,544
Net income	中間(当期)純利益	11,277	10,337	20,176

Amounts less than one millions have been omitted.

3. Non-Consolidated Statements of Stockholders' equity (from April 1, 2006 to September 30, 2006) (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	中間会計期間中の変動額											
Dividends from surplus	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)	—	—	—	
Net income	中間純利益	—	—	—	—	—	—	10,337	10,337	—	10,337	
Purchases of common stock in treasury	自己株式の取得	—	—	—	—	—	—	—	—	(56)	(56)	
Disposal of common stock in treasury	自己株式の処分	—	—	1	1	—	—	—	—	3	5	
Reversal of land revaluation reserve	土地再評価 差額金の取崩	—	—	—	—	—	—	73	73	—	73	
Net changes of items other than stockholders' equity	株主資本以外の項目の中間 会計期間中の変動額(純額)	—	—	—	—	—	—	—	—	—	—	
Total changes of items during the period	中間会計期間中 の変動額合計	—	—	1	1	—	15,000	(6,513)	8,486	(52)	8,435	
Balance at September 30, 2006	2006年9月30日残高	54,573	30,634	3	30,638	40,153	76,604	12,481	129,238	(469)	213,981	

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	中間会計期間中の変動額					
Dividends from surplus	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	—	—	—	—	—
Net income	中間純利益	—	—	—	—	10,337
Purchases of common stock in treasury	自己株式の取得	—	—	—	—	(56)
Disposal of common stock in treasury	自己株式の処分	—	—	—	—	5
Reversal of land revaluation reserve	土地再評価 差額金の取崩	—	—	—	—	73
Net changes of items other than stockholders' equity	株主資本以外の項目の中間 会計期間中の変動額(純額)	(6,348)	(647)	(73)	(7,069)	(7,069)
Total changes of items during the period	中間会計期間中 の変動額合計	(6,348)	(647)	(73)	(7,069)	1,365
Balance at September 30, 2006	2006年9月30日残高	42,906	(647)	24,509	66,767	280,749

Non-Consolidated Statements of Stockholders' equity (from April 1, 2007 to September 30, 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, 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	中間会計期間中の変動額											
Dividends from surplus	剰余金の配当	—	—	—	—	—	—	(1,872)	(1,872)	—	(1,872)	
Voluntary reserve	別途積立金の積立	—	—	—	—	—	16,000	(16,000)	—	—	—	
Net income	中間純利益	—	—	—	—	—	—	11,277	11,277	—	11,277	
Purchases of common stock in treasury	自己株式の取得	—	—	—	—	—	—	—	—	(81)	(81)	
Disposal of common stock in treasury	自己株式の処分	—	—	2	2	—	—	—	—	11	14	
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	—	—	248	248	—	248	
Net changes of items other than stockholders' equity	株主資本以外の項目の中間会計期間中の変動額(純額)	—	—	—	—	—	—	—	—	—	—	
Total changes of items during the period	中間会計期間中の変動額合計	—	—	2	2	—	16,000	(6,347)	9,652	(70)	9,585	
Balance at September 30, 2007	2007年9月30日残高	54,573	30,634	10	30,645	40,153	92,604	14,237	146,994	(612)	231,600	

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	中間会計期間中の変動額					
Dividends from surplus	剰余金の配当	—	—	—	—	(1,872)
Voluntary reserve	別途積立金の積立	—	—	—	—	—
Net income	中間純利益	—	—	—	—	11,277
Purchases of common stock in treasury	自己株式の取得	—	—	—	—	(81)
Disposal of common stock in treasury	自己株式の処分	—	—	—	—	14
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	248
Net changes of items other than stockholders' equity	株主資本以外の項目の中間会計期間中の変動額(純額)	(16,762)	78	(248)	(16,931)	(16,931)
Total changes of items during the period	中間会計期間中の変動額合計	(16,762)	78	(248)	(16,931)	(7,346)
Balance at September 30, 2007	2007年9月30日残高	37,545	(528)	24,124	61,141	292,742

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

Financial Data for the first half of Fiscal 2007

1. Income Status

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2007		First half of FY 2006 (B)
		(A)	(A)-(B)	
Gross banking profit	業 務 粗 利 益	58,868	3,391	55,477
Core gross banking profit	(うちコア業務粗利益)	58,770	2,158	56,612
Domestic gross banking profit	国 内 業 務 粗 利 益	53,198	976	52,222
Core gross banking profit	(うちコア業務粗利益)	53,121	1,753	51,368
Interest income	資 金 利 益	44,038	1,430	42,608
Fees and commissions	役 務 取 引 等 利 益	9,109	364	8,745
Trading income	特 定 取 引 利 益	124	(118)	242
Other operating income	そ の 他 業 務 利 益	(74)	(701)	627
Gains (losses) from securities	(うち債券関係損益)	77	(776)	853
International gross banking profit	国 際 業 務 粗 利 益	5,669	2,415	3,254
Core gross banking profit	(うちコア業務粗利益)	5,649	405	5,244
Interest income	資 金 利 益	2,369	(489)	2,858
Fees and commissions	役 務 取 引 等 利 益	329	38	291
Trading income	特 定 取 引 利 益	2,358	837	1,521
Other operating income	そ の 他 業 務 利 益	611	2,028	(1,417)
Gains (losses) from securities	(うち債券関係損益)	20	2,009	(1,989)
Expenses	経 費 (除く臨時処理分)	31,069	880	30,189
Personnel expenses	人 件 費	15,089	447	14,642
Non-personnel expenses	物 件 費	14,522	715	13,807
Taxes	税 金	1,457	(283)	1,740
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	27,799	2,512	25,287
Core banking profit	(コア業務純益)	27,701	1,278	26,423
Transfer to general reserve for possible loan losses ①	一 般 貸 倒 引 当 金 繰 入 額 ①	(689)	641	(1,330)
Banking profit (after transfer to general reserve for possible loan losses)	業 務 純 益	28,488	1,871	26,617
Gains (losses) from securities	(うち債券関係損益)	97	1,232	(1,135)
Non-recurrent gains (losses)	臨 時 損 益	(8,996)	339	(9,335)
Gains (losses) on stocks	株 式 等 関 係 損 益	1,195	651	544
Gains on sales of stocks	株 式 等 売 却 益	1,981	(376)	2,357
Losses on sales of stocks	株 式 等 売 却 損	688	(1,066)	1,754
Write-off amount of stocks	株 式 等 償 却	97	39	58
Disposal of non-performing loans ②	不 良 債 権 処 理 額 ②	8,453	(308)	8,761
Write-off amount of loans	貸 出 金 償 却	6,367	2,605	3,762
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,863	(902)	2,765
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	221	(2,012)	2,233
Credit cost (①+②)	(与信費用①+②)	7,764	333	7,431
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(1,738)	(621)	(1,117)
Operating Profits	経 常 利 益	19,491	2,209	17,282
Extraordinary gains (losses)	特 別 損 益	(854)	(796)	(58)
Net gains (losses) from fixed assets	う ち 固 定 資 産 関 係 損 益	(882)	(817)	(65)
Gains on dispositions of fixed assets	固 定 資 産 処 分 益	1	(74)	75
Losses on dispositions of fixed assets	固 定 資 産 処 分 損	65	(58)	123
Impairment losses	減 損 損 失	818	801	17
Income before income taxes	税 引 前 中 間 純 利 益	18,636	1,413	17,223
Current	法 人 税、住 民 税 及 び 事 業 税	11,003	8,486	2,517
Deferred	法 人 税 等 調 整 額	(3,643)	(8,011)	4,368
Net income	中 間 純 利 益	11,277	940	10,337

[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)	First half of FY 2007		First half of FY 2006 (B)
		(A)	(A)-(B)	
Consolidated gross banking profit	連 結 粗 利 益	59,547	3,783	55,764
Interest income	資 金 利 益	46,922	1,372	45,550
Fees and commissions	役 務 取 引 等 利 益	9,604	365	9,239
Trading income	特 定 取 引 利 益	2,482	719	1,763
Other operating income	そ の 他 業 務 利 益	537	1,326	(789)
General and administrative expenses	営 業 経 費	32,305	1,412	30,893
Write-off and reserve expenses	貸 倒 償 却 引 当 費 用	7,796	365	7,431
Write-off amount of loans	貸 出 金 償 却	6,367	2,605	3,762
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,895	(870)	2,765
Net transfer to general reserve for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	(689)	641	(1,330)
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	221	(2,012)	2,233
Gains (losses) on stocks	株 式 等 関 係 損 益	1,195	651	544
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	63	(77)	140
Others	そ の 他	(546)	(97)	(449)
Operating profits	経 常 利 益	20,159	2,485	17,674
Extraordinary gains (losses)	特 別 損 益	(854)	(788)	(66)
Income before income taxes	税 金 等 調 整 前 中 間 純 利 益	19,305	1,698	17,607
Current	法 人 税、住 民 税 及 び 事 業 税	11,054	8,458	2,596
Deferred	法 人 税 等 調 整 額	(3,643)	(8,007)	4,364
Minority interests	少 数 株 主 利 益	478	415	63
Net income	中 間 純 利 益	11,414	832	10,582

[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)	First half of FY 2007		First half of FY 2006 (B)
		(A)	(A)-(B)	
Consolidated core banking profit	連 結 コ ア 業 務 純 益	28,318	1,643	26,675

[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)	First half of FY 2007		First half of FY 2006 (B)
		(A)	(A)-(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	5	(1)	6

2. Banking Profit (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2007		First half of FY 2006 (B)
		(A)	(A)-(B)	
Core banking profit	コア業務純益	27,701	1,278	26,423
Per head (in thousands of yen)	職員一人当たり(千円)	9,978	436	9,542
Banking profit (before transfer to general reserve for possible loan losses)	実質業務純益	27,799	2,512	25,287
Per head (in thousands of yen)	職員一人当たり(千円)	10,014	882	9,132
Banking profit	業務純益	28,488	1,871	26,617
Per head (in thousands of yen)	職員一人当たり(千円)	10,262	650	9,612

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

Item	科目 (Japanese only)	First half of FY 2007		First half of FY 2006 (B)
		(A)	(A)-(B)	
Average yield on interest earnings assets ①	資金運用利回 ①	1.90%	0.15%	1.75%
Average yield on loans and bills discounted	貸出金利回	2.03%	0.09%	1.94%
Average yield on securities	有価証券利回	1.42%	0.17%	1.25%
Average yield on interest bearing liabilities ②	資金調達原価 ②	1.42%	0.15%	1.27%
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.23%	0.17%	0.06%
Average interest rate spread on loans and deposits	預貸金利鞘	0.62%	(0.08%)	0.70%
Average interest rate spread ①-②	総資金利鞘 ①-②	0.48%	-	0.48%

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

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2007		First half of FY 2006 (B)
		(A)	(A)-(B)	
Gains (losses) on bonds (National government bonds, etc.)	国債等債券関係損益	97	1,232	(1,135)
Gains on sales	売却益	4,513	737	3,776
Losses on sales	売却損	4,415	(497)	4,912
Write-offs	償却	-	-	-

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2007		First half of FY 2006 (B)
		(A)	(A)-(B)	
Gains (losses) on stocks	株式等関係損益	1,195	651	544
Gains on sales	売却益	1,981	(376)	2,357
Losses on sales	売却損	688	(1,066)	1,754
Write-offs	償却	97	39	58

5. Capital Adequacy Ratio (Consolidated)

Item	科目 (Japanese only)	As of September 30,2007		As of March 31,2007
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	10.43%	0.05%	10.38%
TierI capital adequacy ratio	うち基本的項目比率	6.75%	0.22%	6.53%
Tier I ①	基本的項目①	261.5	9.5	252.0
Tier II ②	補完的項目②	147.9	(15.9)	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	19.2	(0.1)	19.3
Subordinated loans	うち劣後ローン(債券)残高	107.5	(15.0)	122.5
Deduction ③	控除項目③	5.3	(10.0)	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)	1.8	—	1.8
Capital ①+②-③	自己資本①+②-③	404.0	3.5	400.5
Risk assets	リスクアセット	3,871.0	15.7	3,855.3
Total required capital	総所要自己資本額	154.8	0.6	154.2

From March 31 2007, Capital ratio is calculated in accordance with the new accord (Basel II) (Formula prescribed in Bulletin issued by the Financial Services Agency under Paragraph 2 Article 14 of the Banking Law)

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 September 30,2007		As of March 31,2007
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	10.44%	0.05%	10.39%
TierI capital adequacy ratio	うち基本的項目比率	6.70%	0.21%	6.49%
Tier I ①	基本的項目①	259.4	9.3	250.1
Tier II ②	補完的項目②	147.9	(15.9)	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	19.2	(0.1)	19.3
Subordinated loans (bonds)	うち劣後ローン(債券)残高	107.5	(15.0)	122.5
Deduction ③	控除項目③	3.4	(10.1)	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	403.8	3.4	400.4
Risk assets	リスクアセット	3,867.0	15.7	3,851.3
Total required capital	総所要自己資本額	154.6	0.6	154.0

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

Outlier ratio

Item	科目 (Japanese only)	First half of FY 2007		As of March 31,2007
		(A)	(A)-(B)	(B)
Outlier ratio	アウトライヤー比率	9.20%	(0.50%)	9.70%

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)	First half of FY 2007		First half of FY 2006
		(A)	(A)-(B)	(B)
Core banking profit basis	コア業務純益ベース	18.64%	(0.17%)	18.81%
Banking profit basis (before transfer to general reserve for possible loan losses)	実質業務純益ベース	18.70%	0.70%	18.00%
Banking profit basis	業務純益ベース	19.16%	0.21%	18.95%
Net income basis	当期純利益ベース	7.58%	0.22%	7.36%

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 September 30,2007		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	36.0	3.5	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	87.7	8.4	79.3
Core banking profit ③	コ ア 業 務 純 益 ③	55.0	2.6	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	1.6years	0.1years	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 September 30,2007		As of March 31,2007
		(A)	(A)-(B)	(B)
Reserve for possible loan losses	貸 倒 引 当 金	32.4	2.9	29.5
Write-down of securities	有 価 証 券 評 価 損	2.4	-	2.4
Depreciation	減 価 償 却	1.4	(0.1)	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	39.8	3.9	35.9
Valuation allowance	評 価 性 引 当 額	(0.8)	-	(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	39.0	3.9	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	(2.6)	-	(2.6)
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	(0.4)	(0.4)	-
Subtotal deferred tax liabilities	将来加算一時差異にかかる繰延税金負債合計	(3.0)	(0.4)	(2.6)
Total deferred tax assets	税効果資本にかかる繰延税金資産	36.0	3.5	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)	0.1	(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	(24.5)	11.5	(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	0.4	-	0.4
Net deferred tax assets	繰 延 税 金 資 産 の 純 額	10.3	15.1	(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 September 30,2007				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	63,627	(28,411)	86,737	23,110	92,038	111,107	19,069
Total	合計	63,627	(28,411)	86,737	23,110	92,038	111,107	19,069
Stocks	株式	70,707	(16,501)	75,020	4,312	87,208	88,139	931
Bonds	債券	(11,030)	2,138	1,408	12,439	(13,168)	2,536	15,704
Others	その他	3,950	(14,048)	10,308	6,358	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 37,564 million yen as of September 30,2007.

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2007				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	63,627	(28,411)	86,737	23,110	92,038	111,107	19,069
Total	合計	63,627	(28,411)	86,737	23,110	92,038	111,107	19,069
Stocks	株式	70,707	(16,501)	75,020	4,312	87,208	88,139	931
Bonds	債券	(11,030)	2,138	1,408	12,439	(13,168)	2,536	15,704
Others	その他	3,950	(14,048)	10,308	6,358	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 37,545 million yen as of September 30,2007.

[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)	As of September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,029.7	233.4	2,796.3
Loans outstanding in Okayama Prefecture	岡 山 県	269.2	4.6	264.6
Loans outstanding in Yamaguchi Prefecture	山 口 県	142.1	7.8	134.3
Loans outstanding in Ehime Prefecture	愛 媛 県	286.2	12.3	273.9
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	572.2	(18.1)	590.3
Total	合 計	4,299.4	240.0	4,059.4

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

(Billions of yen)

Loans outstanding (term-end balance)	科 目 (Japanese only)	As of September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,025.4	(21.8)	3,047.2
Loans outstanding in Okayama Prefecture	岡 山 県	265.6	(1.5)	267.1
Loans outstanding in Yamaguchi Prefecture	山 口 県	140.2	0.6	139.6
Loans outstanding in Ehime Prefecture	愛 媛 県	287.6	13.2	274.4
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	578.5	17.4	561.1
Total	合 計	4,297.3	7.9	4,289.4

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

(2) Individual Loans (Non-Consolidated)

(Billions of yen)

Item	科 目 (Japanese only)	As of September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Individual loans	個 人 ロ ー ン 残 高	1,043.9	9.9	1,034.0
Housing loans	う ち 住 宅 ロ ー ン 残 高	737.7	(0.5)	738.2
Other loans	う ち そ の 他 ロ ー ン 残 高	306.2	10.4	295.8

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

(Billions of yen)

Item	科 目 (Japanese only)	As of September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Individual loans in Hiroshima Prefecture	広 島 県	899.7	9.6	890.1
Individual loans in Okayama Prefecture	岡 山 県	79.2	0.1	79.1
Individual loans in Yamaguchi Prefecture	山 口 県	38.4	1.1	37.3
Individual loans in Ehime Prefecture	愛 媛 県	19.0	(0.8)	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 September 30,2007		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	3,244.0	(72.3)	3,316.3
Ratio to total loans and bill discounted	中小企業等貸出比率	75.7%	(1.8%)	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 September 30,2007		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	2,433.5	(91.6)	2,525.1
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	岡山県	232.6	(2.9)	235.5
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	山口県	131.7	0.9	130.8
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	愛媛県	252.2	11.3	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 September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Loans outstanding insured by the Association in Hiroshima Prefecture	広島県	231.6	17.6	214.0
Loans outstanding insured by the Association in Okayama Prefecture	岡山県	16.3	0.7	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	5.3	-	5.3

2. Risk Managed Loans

(Non-Consolidated)

Item	科目 (Japanese only)	As of September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	9,469	(1,282)	10,751
Other delinquent loans	延滞債権	65,355	(2,229)	67,584
Loans past due 3 months or more	3ヵ月以上延滞債権	4,353	(468)	4,821
Restructured loans	貸出条件緩和債権	35,190	3,794	31,396
Total Risk managed loans	リスク管理債権合計	114,367	(186)	114,553

(Consolidated)

Item	科目 (Japanese only)	As of September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	9,469	(1,282)	10,751
Other delinquent loans	延滞債権	65,355	(2,229)	67,584
Loans past due 3 months or more	3ヵ月以上延滞債権	4,353	(468)	4,821
Restructured loans	貸出条件緩和債権	35,190	3,794	31,396
Total Risk managed loans	リスク管理債権合計	114,367	(186)	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 September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	41,163	(3,681)	44,844
General reserve for possible loan losses	一般貸倒引当金	21,255	(689)	21,944
Specific reserve for possible loan losses	個別貸倒引当金	19,908	(2,992)	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 September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	41,202	(3,665)	44,867
General reserve for possible loan losses	一般貸倒引当金	21,255	(689)	21,944
Specific reserve for possible loan losses	個別貸倒引当金	19,947	(2,975)	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 September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	54.2%	—	54.2%
After partial direct write-off	部分直接償却後	35.8%	(3.2%)	39.0%

(Consolidated)

Item	科目 (Japanese only)	As of September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	54.2%	—	54.2%
After partial direct write-off	部分直接償却後	35.8%	(3.2%)	39.0%

5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2007		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	20,898	(987)	21,885
Doubtful loans	危険債権	57,761	(2,487)	60,248
Substandard loans	要管理債権	39,543	3,326	36,217
total ①	合計 ①	118,203	(148)	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 September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Coverage amount ②	カバー額 ②	96,096	(2,450)	98,546
Portion covered by reserve ③	貸倒引当金 ③	31,249	(2,370)	33,619
Portion covered by collateral	担保保証等による保全部分	64,847	(79)	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	81.3%	(2.0%)	83.3%
Coverage ratio before partial direct write-off	(参考:部分直接償却前のカバー率)	86.5%	(0.9%)	87.4%
Excluding collateral and guarantees ④	担保保証等による保全のない部分 ④	53,356	(69)	53,425
Coverage ratio ③/④	引当率 ③ / ④	58.6%	(4.3%)	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)	2.7%	—	2.7%

7. Loans to Entities Overseas by Country

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

Item	科目 (Japanese only)	As of September 30, 2007		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 September 30, 2007		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)	4,285,254	7,829	4,277,425
Manufacturing	製 造 業	730,941	7,464	723,477
Agriculture	農 業	3,014	20	2,994
Forestry	林 業	592	(4)	596
Fishery	漁 業	1,217	26	1,191
Mining	鉱 業	2,521	(311)	2,832
Construction	建 設 業	185,059	(11,237)	196,296
Electricity, gas and water	電気・ガス・熱供給・水道業	44,873	(1,926)	46,799
Telecommunication	情 報 通 信 業	21,694	(1,506)	23,200
Transportation	運 輸 業	205,424	11,819	193,605
Wholesale	卸 売 業	304,500	20,267	284,233
Retail services	小 売 業	236,385	(2,658)	239,043
Financial and insurance services	金 融 ・ 保 険 業	318,469	(17,667)	336,136
Retail estate	不 動 産 業	521,028	(22,433)	543,461
Services	各 種 サ ー ビ ス	463,901	10,815	453,086
Municipal government	地 方 公 共 団 体	174,579	(5,295)	179,874
Others	そ の 他	1,071,046	20,452	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	3,025.4	265.6	140.2	287.6
Manufacturing	製造業	487.0	50.2	33.1	43.2
Agriculture	農業	2.5	0.1	0.1	0.3
Forestry	林業	0.5	0	0.1	0
Fishery	漁業	0.6	0	0	0.1
Mining	鉱業	2.2	0	0.2	0
Construction	建設業	134.9	18.1	11.5	5.7
Electricity, gas and water	電気・ガス・熱供給・水道業	40.1	0.2	0.4	2.0
Telecommunication	情報通信業	16.8	1.0	0.2	0.1
Transportation	運輸業	111.5	6.0	7.1	61.9
Wholesale	卸売業	220.4	24.0	12.7	11.4
Retail services	小売業	151.5	28.6	15.2	17.1
Financial and insurance services	金融・保険業	182.3	0.8	0	0.3
Retail estate	不動産業	404.8	36.5	9.3	11.7
Services	各種サービス	312.3	31.8	13.7	21.9
Municipal government	地方公共団体	123.9	0.1	0.6	0
Others	その他	834.1	68.2	36.0	111.9

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

(Millions of yen)

Item	科目 (Japanese only)	As of September 30, 2007		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)	114,367	(186)	114,553
Manufacturing	製造業	18,351	(820)	19,171
Agriculture	農業	77	(54)	131
Forestry	林業	—	—	—
Fishery	漁業	98	(11)	109
Mining	鉱業	1,682	1,666	16
Construction	建設業	9,102	858	8,244
Electricity, gas and water	電気・ガス・熱供給・水道業	—	(1)	1
Telecommunication	情報通信業	299	19	280
Transportation	運輸業	3,564	(271)	3,835
Wholesale	卸売業	17,450	1,872	15,578
Retail services	小売業	5,163	(2,944)	8,107
Financial and insurance services	金融・保険業	144	(270)	414
Real estate	不動産業	25,835	(639)	26,474
Services	各種サービス	23,706	293	23,413
Municipal government	地方公共団体	—	—	—
Others	その他	8,889	117	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)	As of September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,590.4	143.5	4,446.9
Deposits outstanding in Okayama Prefecture	岡山県	253.2	(5.9)	259.1
Deposits outstanding in Yamaguchi Prefecture	山口県	164.1	(0.2)	164.3
Deposits outstanding in Ehime Prefecture	愛媛県	155.4	3.2	152.2
Deposits outstanding except for our Hometown Area	その他の地域	153.8	(3.5)	157.3
Total	合計	5,316.9	137.1	5,179.8

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

(Billions of yen)

Deposits outstanding (term-end balance)	科目 (Japanese only)	As of September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,549.4	(40.0)	4,589.4
Deposits outstanding in Okayama Prefecture	岡山県	251.1	(6.9)	258.0
Deposits outstanding in Yamaguchi Prefecture	山口県	163.4	2.5	160.9
Deposits outstanding in Ehime Prefecture	愛媛県	154.2	4.4	149.8
Deposits outstanding except for our Hometown Area	その他の地域	148.0	(18.1)	166.1
Total	合計	5,266.1	(58.1)	5,324.2

[Note] Hometown Area means Hiroshima, Okayama, Yamaguchi and Ehime Prefectures.
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 September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,236.8	117.0	4,119.8
Individual deposits	個人預金	3,498.1	34.8	3,463.3
Public bonds (National government bonds, etc.)	公共債(国債等)	278.2	13.6	264.6
Investment trusts	投資信託	270.4	41.1	229.3
Pension insurance	年金保険	166.0	21.3	144.7
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	24.1	6.2	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 September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	3,735.5	110.8	3,624.7
Individual deposits	個人預金	3,084.1	37.2	3,046.9
Public bonds (National government bonds, etc.)	公共債(国債等)	241.6	11.7	229.9
Investment trusts	投資信託	236.5	36.2	200.3
Pension insurance	年金保険	151.1	19.6	131.5
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	22.2	6.1	16.1

(Billions of yen)

Okayama Prefecture	【岡山県】 (Japanese only)	As of September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	207.6	1.6	206.0
Individual deposits	個人預金	172.6	(1.8)	174.4
Public bonds (National government bonds, etc.)	公共債(国債等)	13.0	0.8	12.2
Investment trusts	投資信託	15.1	2.0	13.1
Pension insurance	年金保険	6.3	0.6	5.7
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.6	-	0.6

(Billions of yen)

Yamaguchi Prefecture	【山口県】 (Japanese only)	As of September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	152.6	4.9	147.7
Individual deposits	個人預金	121.6	1.7	119.9
Public bonds (National government bonds, etc.)	公共債(国債等)	12.2	0.5	11.7
Investment trusts	投資信託	11.6	1.6	10.0
Pension insurance	年金保険	6.2	0.8	5.4
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.0	0.3	0.7

(Billions of yen)

Ehime Prefecture	【愛媛県】 (Japanese only)	As of September 30,2007		As of March 31,2007(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	92.5	0.1	92.4
Individual deposits	個人預金	76.2	(1.2)	77.4
Public bonds (National government bonds, etc.)	公共債(国債等)	8.8	0.3	8.5
Investment trusts	投資信託	5.3	0.9	4.4
Pension insurance	年金保険	2.0	0.1	1.9
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.2	-	0.2