

Financial Results for Fiscal 2008 (ended March 31, 2009)

Contents

I 決算情報 (連結) Consolidated Financial Information for Fiscal 2008

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

II 決算情報 (単体) Non-Consolidated Financial Information for Fiscal 2008

1.Non-Consolidated Balance Sheets	6
2.Non-Consolidated Statements of Income	7
3.Non-Consolidated Statements of Stockholders' equity	8

III 決算付属資料 Financial Data for Fiscal 2008

1.Income Status	10
2.Banking Profit	12
3.Interest Rate Spread	12
4.Gains and Losses on Securities	12
5.Capital Adequacy Ratio	13
6.Return on Equity	13
7.Deferred Tax Assets	14
8.Gains and Losses on Valuation of Securities	15
9.Objected Retirement Benefit Obligation and Retirement Benefit Costs	16

[Loans and Other Assets Information]

1.Loans Outstanding	17
2.Risk Managed Loans	18
3.Reserve for Possible Loan Losses	19
4.Ratio to Reserve for Total Risk Managed Loans	20
5.Problem Loans Disclosed under the Financial Revitalization Law	20
6.Coverage of Problem Loans Disclosed under the Financial Revitalization Law	20
7.Loans to Entities Overseas by Country	21
8.Loan Portfolio	21

[Deposits and Other Liabilities Information]

1.Deposits Outstanding	23
2.Individual Custody Assets	23

Consolidated Financial Information for Fiscal 2008

1. Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2008	As of March 31,2009
Assets	(資 産 の 部)		
Cash and due from banks	現 金 預 け 金	183,704	125,465
Call loans and bills purchased	コ ー ル ロ ー ン 及 び 買 入 手 形	117,813	23,569
Financial receivables purchased	買 入 金 銭 債 権	30,686	25,682
Trading assets	特 定 取 引 資 産	38,696	32,166
Money held in trust	金 銭 の 信 託	1,181	1,245
Securities	有 価 証 券	1,180,834	1,382,684
Loans and bills discounted	貸 出 金	4,336,594	4,427,308
Foreign exchanges	外 国 為 替	3,590	3,800
Other assets	そ の 他 資 産	45,231	48,163
Tangible fixed assets	有 形 固 定 資 産	82,971	85,287
Intangible fixed assets	無 形 固 定 資 産	9,434	9,204
Deferred tax assets	繰 延 税 金 資 産	39,481	63,306
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	51,325	44,062
Reserve for possible loan losses	貸 倒 引 当 金	(44,535)	(43,939)
Total Assets	資 産 の 部 合 計	6,077,011	6,228,006
Liabilities	(負 債 の 部)		
Deposits	預 金	5,174,435	5,262,826
Negotiable certificates of deposit	譲 渡 性 預 金	134,763	150,024
Call money and bills sold	コ ー ル マ ネ ー 及 び 売 渡 手 形	22,843	67,013
Deposits received for bonds lending / borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	38,728	47,558
Trading liabilities	特 定 取 引 負 債	34,798	28,915
Borrowed money	借 用 金	65,339	145,444
Foreign exchanges	外 国 為 替	255	239
Bonds	社 債	177,000	147,000
Due to trust account	信 託 勘 定 借	98	169
Other liabilities	そ の 他 負 債	65,371	47,416
Reserve for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	48	32
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	82	89
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	746	852
Reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	767	922
Reserve for point loyalty programs	ポ イ ン ト 引 当 金	84	95
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,454	18,400
Acceptances and guarantees	支 払 承 諾	51,325	44,062
Total liabilities	負 債 の 部 合 計	5,785,143	5,961,063
Net assets	(純 資 産 の 部)		
Common stock	資 本 金	54,573	54,573
Capital surplus	資 本 剰 余 金	30,646	30,635
Retained earnings	利 益 剰 余 金	157,311	160,187
Common stock in treasury	自 己 株 式	(671)	(3,015)
Total stockholders' equity	株 主 資 本 合 計	241,861	242,381
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	(3,268)	(27,897)
Net deferred gains(losses) on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益	(893)	(1,654)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	23,995	23,941
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	19,833	(5,610)
Minority interests	少 数 株 主 持 分	30,172	30,172
Total net assets	純 資 産 の 部 合 計	291,867	266,943
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,077,011	6,228,006

2. Consolidated Statements of Income

(Millions of yen)

Item	科 目 (Japanese only)	FY2007	FY2008
Operating income	経 常 収 益	185,291	157,611
Interest income	資 金 運 用 収 益	123,229	112,163
Interest on loans and discounts	(うち貸出金利息)	89,881	88,612
Interest and dividends on securities	(うち有価証券利息配当金)	23,808	21,141
Trust fees	信 託 報 酬	145	164
Fees and commissions	役 務 取 引 等 収 益	26,985	24,393
Trading income	特 定 取 引 収 益	4,000	1,069
Other operating income	そ の 他 業 務 収 益	13,754	11,386
Other income	そ の 他 経 常 収 益	17,175	8,434
Operating expenses	経 常 費 用	147,684	143,613
Interest expense	資 金 調 達 費 用	30,287	23,439
Interest on deposits	(うち預金利息)	20,630	14,629
Fees and commissions	役 務 取 引 等 費 用	8,969	9,095
Other operating expenses	そ の 他 業 務 費 用	18,630	17,606
General and administrative expenses	営 業 経 費	63,454	62,599
Other expenses	そ の 他 経 常 費 用	26,342	30,873
Operating profits	経 常 利 益	37,606	13,997
Extraordinary gains	特 別 利 益	144	2,501
Extraordinary losses	特 別 損 失	1,345	3,283
Income before income taxes	税 金 等 調 整 前 当 期 純 利 益	36,405	13,214
Current	法 人 税 、 住 民 税 及 び 事 業 税	18,003	11,319
Deferred	法 人 税 等 調 整 額	(4,234)	(6,249)
Minority interests	少 数 株 主 利 益	957	957
Net income	当 期 純 利 益	21,679	7,188

3. Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31, 2008	As of March 31, 2009
Stockholders' equity	株 主 資 本		
Common stock	資 本 金		
Balance at the end of previous period	前 期 末 残 高	54,573	54,573
Changes of items during the period	当 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	—	—
Balance at the end of current period	当 期 末 残 高	54,573	54,573
Capital Surplus	資 本 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	30,642	30,646
Changes of items during the period	当 期 変 動 額		
Disposal of common stock in treasury	自 己 株 式 の 処 分	4	(11)
Total changes of items during the period	当 期 変 動 額 合 計	4	(11)
Balance at the end of current period	当 期 末 残 高	30,646	30,635
Retained earnings	利 益 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	139,311	157,311
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,057)	(4,357)
Net income	当 期 純 利 益	21,679	7,188
Disposal of common stock in treasury	自 己 株 式 の 処 分	—	(8)
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	377	53
Total changes of items during the period	当 期 変 動 額 合 計	17,999	2,876
Balance at the end of current period	当 期 末 残 高	157,311	160,187
Common stock in treasury	自 己 株 式		
Balance at the end of previous period	前 期 末 残 高	(563)	(671)
Changes of items during the period	当 期 変 動 額		
Purchase of common stock in treasury	自 己 株 式 の 取 得	(138)	(2,452)
Disposal of common stock in treasury	自 己 株 式 の 処 分	30	108
Total changes of items during the period	当 期 変 動 額 合 計	(107)	(2,344)
Balance at the end of current period	当 期 末 残 高	(671)	(3,015)
Total stockholders' equity	株 主 資 本 合 計		
Balance at the end of previous period	前 期 末 残 高	223,964	241,861
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,057)	(4,357)
Net income	当 期 純 利 益	21,679	7,188
Purchase of common stock in treasury	自 己 株 式 の 取 得	(138)	(2,452)
Disposal of common stock in treasury	自 己 株 式 の 処 分	35	88
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	377	53
Total changes of items during the period	当 期 変 動 額 合 計	17,896	520
Balance at the end of current period	当 期 末 残 高	241,861	242,381

Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31, 2008	As of March 31, 2009
Valuation and translation and adjustments	評 価 ・ 換 算 差 額 等		
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金		
Balance at the end of previous period	前 期 末 残 高	54,332	(3,268)
Changes of items during the period	当 期 変 動 額		
Net changes of items other than stockholders' equity	株主資本以外の項目の当期変動額(純額)	(57,601)	(24,628)
Total changes of items during the period	当 期 変 動 額 合 計	(57,601)	(24,628)
Balance at the end of current period	当 期 末 残 高	(3,268)	(27,897)
Net deferred gains (losses) on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益		
Balance at the end of previous period	前 期 末 残 高	(607)	(893)
Changes of items during the period	当 期 変 動 額		
Net changes of items other than stockholders' equity	株主資本以外の項目の当期変動額(純額)	(286)	(760)
Total changes of items during the period	当 期 変 動 額 合 計	(286)	(760)
Balance at the end of current period	当 期 末 残 高	(893)	(1,654)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金		
Balance at the end of previous period	前 期 末 残 高	24,372	23,995
Changes of items during the period	当 期 変 動 額		
Net changes of items other than stockholders' equity	株主資本以外の項目の当期変動額(純額)	(377)	(53)
Total changes of items during the period	当 期 変 動 額 合 計	(377)	(53)
Balance at the end of current period	当 期 末 残 高	23,995	23,941
Foreign currency translation adjustments	為 替 換 算 調 整 勘 定		
Balance at the end of previous period	前 期 末 残 高	(0)	(0)
Changes of items during the period	当 期 変 動 額		
Net changes of items other than stockholders' equity	株主資本以外の項目の当期変動額(純額)	(0)	(0)
Total changes of items during the period	当 期 変 動 額 合 計	(0)	(0)
Balance at the end of current period	当 期 末 残 高	(0)	(0)
Total valuation and translation and adjustments	評 価 ・ 換 算 差 額 等 合 計		
Balance at the end of previous period	前 期 末 残 高	78,098	19,833
Changes of items during the period	当 期 変 動 額		
Net changes of items other than stockholders' equity	株主資本以外の項目の当期変動額(純額)	(58,264)	(25,443)
Total changes of items during the period	当 期 変 動 額 合 計	(58,264)	(25,443)
Balance at the end of current period	当 期 末 残 高	19,833	(5,610)
Minority interests	少 数 株 主 持 分		
Balance at the end of previous period	前 期 末 残 高	30,172	30,172
Changes of items during the period	当 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	-	-
Balance at the end of current period	当 期 末 残 高	30,172	30,172
Total net assets	純 資 産 合 計		
Balance at the end of previous period	前 期 末 残 高	332,235	291,867
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,057)	(4,357)
Net income	当 期 純 利 益	21,679	7,188
Purchase of common stock in treasury	自 己 株 式 の 取 得	(138)	(2,452)
Disposal of common stock in treasury	自 己 株 式 の 処 分	35	88
Reversal of land revaluation reserve	土 地 再 評 価 差 額 金 の 取 崩	377	53
Net changes of items other than stockholders' equity	株主資本以外の項目の当期変動額(純額)	(58,264)	(25,443)
Total changes of items during the period	当 期 変 動 額 合 計	(40,368)	(24,923)
Balance at the end of current period	当 期 末 残 高	291,867	266,943

4. Consolidated Statements of Cash Flows

(Millions of yen)

Item	科目 (Japanese only)	FY 2007	FY 2008
Cash flows from operating activities	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	36,405	13,214
Depreciation of premises, equipment and others	減価償却費	4,653	4,568
Impairment losses of fixed assets	減損損失	1,145	96
Equity in earnings of affiliates	持分法による投資損益	(217)	570
Net change in reserve for possible loan losses	貸倒引当金の増減	(331)	(595)
Net change in reserve for bonus of directors and corporate auditors	役員賞与引当金の増減額	3	(16)
Net change in allowance for severance and retirement benefits	退職給付引当金の増減額	4	7
Net change in reserve for retirement benefits of directors and corporate auditors	役員退職慰労引当金の増減額	746	105
Net change in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減	767	154
Net change in reserve for point loyalty programs	ポイント引当金の増減額	10	11
Interest income	資金運用収益	(123,229)	(112,163)
Interest expenses	資金調達費用	30,287	23,439
Net gains (losses) on securities transactions	有価証券関係損益	(13,461)	(2,496)
Net (gains) losses on money held in trust	金銭の信託の運用損益	(5)	(12)
Net gains (losses) on dispositions of fixed assets	固定資産処分損益	106	286
Net gains (losses) on contribution for severance and retirement benefit trust	退職給付信託設定損益	—	404
Net change in contribution for severance and retirement benefit trust	退職給付信託抛出現額	—	15,126
Net change in trading assets	特定取引資産の純増減	(25,514)	6,530
Net change in trading liabilities	特定取引負債の純増減	25,612	(5,883)
Net change in loans	貸出金の純増減	(47,169)	(90,713)
Net change in deposits	預金の純増減	(20,080)	88,391
Net change in negotiable certificates of deposits	譲渡性預金の純増減	5,794	15,260
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	(25,683)	61,104
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	5,001	(2,523)
Net change in call loans and bills bought	コールローン等の純増減	(114,214)	99,247
Net change in call money and bills sold	コールマネー等の純増減	(79,586)	44,169
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	2,452	8,829
Net change in foreign exchanges (assets)	外国為替(資産)の純増減	252	(209)
Net change in foreign exchanges (liabilities)	外国為替(負債)の純増減	(26)	(15)
Proceeds from issuance and maturity of ordinary bonds	普通社債発行及び償還による増減	20,000	(20,000)
Interest received	資金運用による収入	133,352	122,520
Interest paid	資金調達による支出	(27,396)	(22,989)
Other-net	その他	17,161	(22,672)
Sub total	小計	(193,160)	223,748
Income taxes paid	法人税等の支払額	(9,721)	(18,861)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	(202,881)	204,886
Cash flows from investing activities	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	(976,027)	(1,714,219)
Proceeds from sales of securities	有価証券の売却による収入	1,038,215	1,387,907
Proceeds from maturity of securities	有価証券の償還による収入	245,576	65,237
Increase in money held in trust	金銭の信託の増加による支出	(1,733)	(103)
Decrease in money held in trust	金銭の信託の減少による収入	1,167	52
Purchases tangible fixed assets	有形固定資産の取得による支出	(2,972)	(3,750)
Purchases of intangible fixed assets	無形固定資産の取得による支出	(2,404)	(2,446)
Proceeds sales of tangible fixed assets	有形固定資産の売却による収入	216	293
Proceeds sales of intangible fixed assets	無形固定資産の売却による収入	49	78
Net cash used in investing activities	投資活動によるキャッシュ・フロー	302,086	(266,951)
Cash flows from financing activities	財務活動によるキャッシュ・フロー		
Proceeds of subordinated loans	劣後特約付借入れによる収入	24,000	23,000
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(25,500)	(4,000)
Repayment of subordinated bonds and bonds with stock subscription rights	劣後特約付社債及び新株予約権付社債の償還による支出	(2,000)	(10,000)
Dividends paid	配当金の支払額	(4,052)	(4,352)
Dividends paid to minority stockholders	少数株主への配当金の支払額	(957)	(957)
Purchases of treasury stock	自己株式の取得による支出	(138)	(2,452)
Proceeds from sale of treasury stock	自己株式の売却による収入	35	88
Repayments of lease obligation	リース債務の返済による支出	—	(41)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(8,613)	1,284
Effect of exchange rate changes on cash and cash equivalents	現金及び現金同等物に係る換算差額	(40)	17
Net change in cash and cash equivalents	現金及び現金同等物の増減額	90,551	(60,762)
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	92,738	183,289
Cash and cash equivalents at term-end	現金及び現金同等物の期末残高	183,289	122,527

Non-Consolidated Financial Information of Fiscal 2008

1. Non-Consolidated Balance Sheets

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31, 2008	As of March 31, 2009
Assets	(資 産 の 部)		
Cash and due from banks	現 金 預 け 金	183,704	125,465
Call loans	コ ー ル ロ ー ン	117,813	23,569
Financial receivables purchased	買 入 金 銭 債 権	30,686	25,682
Trading assets	特 定 取 引 資 産	38,696	32,166
Money held in trust	金 銭 の 信 託	1,181	1,245
Securities	有 価 証 券	1,180,747	1,383,179
Loans and bills discounted	貸 出 金	4,336,594	4,427,308
Foreign exchanges	外 国 為 替	3,590	3,800
Other assets	そ の 他 資 産	44,104	46,936
Tangible fixed assets	有 形 固 定 資 産	82,949	85,273
Intangible fixed assets	無 形 固 定 資 産	9,417	9,188
Deferred tax assets	繰 延 税 金 資 産	39,385	63,209
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	83,325	76,062
Reserve for possible loan losses	貸 倒 引 当 金	(44,489)	(43,924)
Total Assets	資 産 の 部 合 計	6,107,708	6,259,163
Liabilities	(負 債 の 部)		
Deposits	預 金	5,175,150	5,263,620
Negotiable certificates of deposit	譲 渡 性 預 金	134,913	150,194
Call money	コ ー ル マ ネ ー	22,843	67,013
Deposits received for bonds lending/borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	38,728	47,558
Trading liabilities	特 定 取 引 負 債	34,798	28,915
Borrowed money	借 用 金	128,039	208,144
Foreign exchanges	外 国 為 替	255	239
Bonds	社 債	145,000	115,000
Due to trust account	信 託 勘 定 借 借	98	169
Other liabilities	そ の 他 負 債	65,170	47,319
Reserve for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	48	32
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	735	839
Reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	767	922
Reserve for point loyalty programs	ポ イ ン ト 引 当 金	84	95
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,454	18,400
Acceptances and guarantees	支 払 承 諾	83,325	76,062
Total liabilities	負 債 の 部 合 計	5,848,413	6,024,527
Net assets	(純 資 産 の 部)		
Common stock	資 本 金	54,573	54,573
Capital surplus	資 本 剰 余 金	30,646	30,634
Capital reserve	資 本 準 備 金	30,634	30,634
Other capital surplus	そ の 他 資 本 剰 余 金	11	-
Retained earnings	利 益 剰 余 金	154,903	158,037
Legal earned reserve	利 益 準 備 金	40,153	40,153
Other retained earnings	そ の 他 利 益 剰 余 金	114,750	117,884
Voluntary reserve	別 途 積 立 金	92,604	109,604
Earned surplus brought forward	繰 越 利 益 剰 余 金	22,146	8,280
Common stock in treasury	自 己 株 式	(649)	(2,993)
Total stockholders' equity	株 主 資 本 合 計	239,474	240,252
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	(3,281)	(27,902)
Net deferred gains(losses) on hedging instruments, net of taxes	繰 延 ヘ ッ ジ 損 益	(893)	(1,654)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	23,995	23,941
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	19,820	(5,615)
Total net assets	純 資 産 の 部 合 計	259,295	234,636
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,107,708	6,259,163

2. Non-Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	FY 2007	FY 2008
Operating income	経常収益	184,219	156,598
Interest income	資金運用収益	123,231	112,167
Interest on loans and discounts	(うち貸出金利息)	89,881	88,612
Interest and dividends on securities	(うち有価証券利息配当金)	23,810	21,145
Trust fees	信託報酬	145	164
Fees and commissions	役務取引等収益	26,132	23,377
Trading income	特定取引収益	4,000	1,069
Other operating income	その他業務収益	13,754	11,386
Other income	その他経常収益	16,953	8,433
Operating expenses	経常費用	148,160	143,525
Interest expense	資金調達費用	31,319	24,469
Interest on deposits	(うち預金利息)	20,631	14,630
Fees and commissions	役務取引等費用	8,496	8,633
Other operating expenses	その他業務費用	18,630	17,606
General and administrative expenses	営業経費	63,460	62,561
Other expenses	その他経常費用	26,252	30,254
Operating profits	経常利益	36,059	13,072
Extraordinary gains	特別利益	144	2,501
Extraordinary losses	特別損失	1,345	3,274
Income before income taxes	税引前当期純利益	34,858	12,298
Curret	法人税、住民税及び事業税	17,851	11,101
Deferred	法人税等調整額	(4,234)	(6,248)
Net income	当期純利益	21,242	7,445

3. Non-Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31, 2008	As of March 31, 2009
Stockholders' equity	株 主 資 本		
Common stock	資 本 金		
Balance at the end of previous period	前 期 末 残 高	54,573	54,573
Changes of items during the period	当 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	—	—
Balance at the end of current period	当 期 末 残 高	54,573	54,573
Capital Surplus	資 本 剰 余 金		
Capital reserve	資 本 準 備 金		
Balance at the end of previous period	前 期 末 残 高	30,634	30,634
Changes of items during the period	当 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	—	—
Balance at the end of current period	当 期 末 残 高	30,634	30,634
Other capital surplus	そ の 他 資 本 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	7	11
Changes of items during the period	当 期 変 動 額		
Disposal of common stock in treasury	自 己 株 式 の 処 分	4	(11)
Total changes of items during the period	当 期 変 動 額 合 計	4	(11)
Balance at the end of current period	当 期 末 残 高	11	—
Total capital surplus	資 本 剰 余 金 合 計		
Balance at the end of previous period	前 期 末 残 高	30,642	30,646
Changes of items during the period	当 期 変 動 額		
Disposal of common stock in treasury	自 己 株 式 の 処 分	4	(11)
Total changes of items during the period	当 期 変 動 額 合 計	4	(11)
Balance at the end of current period	当 期 末 残 高	30,646	30,634
Retained earnings	利 益 剰 余 金		
Legal earned	利 益 準 備 金		
Balance at the end of previous period	前 期 末 残 高	40,153	40,153
Changes of items during the period	当 期 変 動 額		
Total changes of items during the period	当 期 変 動 額 合 計	—	—
Balance at the end of current period	当 期 末 残 高	40,153	40,153
Other retained earnings	そ の 他 利 益 剰 余 金		
Voluntary reserve	別 途 積 立 金		
Balance at the end of previous period	前 期 末 残 高	76,604	92,604
Changes of items during the period	当 期 変 動 額		
Voluntary reserve	別 途 積 立 金 の 積 立	16,000	17,000
Total changes of items during the period	当 期 変 動 額 合 計	16,000	17,000
Balance at the end of current period	当 期 末 残 高	92,604	109,604
Earned surplus brought forward	繰 越 利 益 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	20,584	22,146
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,057)	(4,357)
Voluntary reserve	別 途 積 立 金 の 積 立	(16,000)	(17,000)
Net income	当 期 純 利 益	21,242	7,445
Disposal of common stock in treasury	自 己 株 式 の 処 分	—	(8)
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	377	53
Total changes of items during the period	当 期 変 動 額 合 計	1,562	(13,866)
Balance at the end of current period	当 期 末 残 高	22,146	8,280

Non-Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31, 2008	As of March 31, 2009
Total retained earnings	利 益 剰 余 金 合 計		
Balance at the end of previous period	前 期 末 残 高	137,341	154,903
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,057)	(4,357)
Voluntary reserve	別 途 積 立 金 の 積 立	—	—
Net income	当 期 純 利 益	21,242	7,445
Disposal of common stock in treasury	自 己 株 式 の 処 分	—	(8)
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	377	53
Total changes of items during the period	当 期 変 動 額 合 計	17,562	3,133
Balance at the end of current period	当 期 末 残 高	154,903	158,037
Common stock in treasury	自 己 株 式		
Balance at the end of previous period	前 期 末 残 高	(541)	(649)
Changes of items during the period	当 期 変 動 額		
Purchases of common stock in treasury	自 己 株 式 の 取 得	(138)	(2,452)
Disposal of common stock in treasury	自 己 株 式 の 処 分	30	108
Total changes of items during the period	当 期 変 動 額 合 計	(107)	(2,344)
Balance at the end of current period	当 期 末 残 高	(649)	(2,993)
Total stockholders' equity	株 主 資 本 合 計		
Balance at the end of previous period	前 期 末 残 高	222,015	239,474
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,057)	(4,357)
Net income	当 期 純 利 益	21,242	7,445
Purchases of common stock in treasury	自 己 株 式 の 取 得	(138)	(2,452)
Disposal of common stock in treasury	自 己 株 式 の 処 分	35	88
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	377	53
Total changes of items during the period	当 期 変 動 額 合 計	17,458	777
Balance at the end of current period	当 期 末 残 高	239,474	240,252
Valuation and translation adjustments	評 価 ・ 換 算 差 額 等		
Net unrealized gains (losses) on securities available for sale, net of taxes	そ の 他 有 価 証 券 評 価 差 額 金		
Balance at the end of previous period	前 期 末 残 高	54,308	(3,281)
Changes of items during the period	当 期 変 動 額		
Net changes of items other than stockholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(57,589)	(24,621)
Total changes of items during the period	当 期 変 動 額 合 計	(57,589)	(24,621)
Balance at the end of current period	当 期 末 残 高	(3,281)	(27,902)
Net deferred gains (losses) on hedging instruments, net of taxes	繰 延 ヘ ッ ジ 損 益		
Balance at the end of previous period	前 期 末 残 高	(607)	(893)
Changes of items during the period	当 期 変 動 額		
Net changes of items other than stockholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(286)	(760)
Total changes of items during the period	当 期 変 動 額 合 計	(286)	(760)
Balance at the end of current period	当 期 末 残 高	(893)	(1,654)
Land valuation and translation adjustments, net of tax	土 地 再 評 価 差 額 金		
Balance at the end of previous period	前 期 末 残 高	24,372	23,995
Changes of items during the period	当 期 変 動 額		
Net changes of items other than stockholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(377)	(53)
Total changes of items during the period	当 期 変 動 額 合 計	(377)	(53)
Balance at the end of current period	当 期 末 残 高	23,995	23,941
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計		
Balance at the end of previous period	前 期 末 残 高	78,073	19,820
Changes of items during the period	当 期 変 動 額		
Net changes of items other than stockholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(58,253)	(25,436)
Total changes of items during the period	当 期 変 動 額 合 計	(58,253)	(25,436)
Balance at the end of current period	当 期 末 残 高	19,820	(5,615)
Total net assets	純 資 産 合 計		
Balance at the end of previous period	前 期 末 残 高	300,089	259,295
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,057)	(4,357)
Net income	当 期 純 利 益	21,242	7,445
Purchases of common stock in treasury	自 己 株 式 の 取 得	(138)	(2,452)
Disposal of common stock in treasury	自 己 株 式 の 処 分	35	88
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	377	53
Net changes of items other than stockholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	(58,253)	(25,436)
Total changes of items during the period	当 期 変 動 額 合 計	(40,794)	(24,658)
Balance at the end of current period	当 期 末 残 高	259,295	234,636

Financial Data for Fiscal 2008

1. Income Status

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	FY 2008		FY 2007
		(A)	(A)-(B)	(B)
Gross banking profit	業 務 粗 利 益	97,459	(11,362)	108,821
Core gross banking profit	(うちコア業務粗利益)	105,607	(8,953)	114,560
Domestic gross banking profit	国 内 業 務 粗 利 益	101,825	(7,790)	109,615
Core gross banking profit	(うちコア業務粗利益)	97,997	(6,053)	104,050
Interest income	資 金 利 益	82,027	(4,844)	86,871
Fees and commissions	役 務 取 引 等 利 益	14,358	(2,790)	17,148
Trading income	特 定 取 引 利 益	130	(86)	216
Other operating income	そ の 他 業 務 利 益	5,309	(68)	5,377
Gains (losses) from securities	(うち国債等債券関係損益)	3,828	(1,736)	5,564
International gross banking profit	国 際 業 務 粗 利 益	(4,366)	(3,573)	(793)
Core gross banking profit	(うちコア業務粗利益)	7,610	(2,899)	10,509
Interest income	資 金 利 益	5,674	631	5,043
Fees and commissions	役 務 取 引 等 利 益	549	(83)	632
Trading income	特 定 取 引 利 益	938	(2,845)	3,783
Other operating income	そ の 他 業 務 利 益	(11,528)	(1,275)	(10,253)
Gains (losses) from securities	(うち国債等債券関係損益)	(11,976)	(673)	(11,303)
Expenses	経 費 (除 く 臨 時 処 理 分)	60,797	(914)	61,711
Personnel expenses	人 件 費	30,866	995	29,871
Non-personnel expenses	物 件 費	26,899	(1,863)	28,762
Taxes	税 金	3,031	(46)	3,077
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	36,662	(10,448)	47,110
Core banking profit	(コア業務純益)	44,810	(8,039)	52,849
Transfer to general reserve for possible loan losses ①	一 般 貸 倒 引 当 金 繰 入 額 ①	8	4,216	(4,208)
Banking profit (after transfer to general reserve for possible loan losses)	業 務 純 益	36,654	(14,664)	51,318
Gains (losses) from securities	(うち国債等債券関係損益)	(8,147)	(2,409)	(5,738)
Gains on sales of securities	国 債 等 債 券 売 却 益	9,458	(3,019)	12,477
Losses on sales of securities	国 債 等 債 券 売 却 損	8,168	(2,947)	11,115
Write-off amount of securities	国 債 等 債 券 償 却	9,437	2,337	7,100
Non-recurrent gains (losses)	臨 時 損 益	(23,581)	(8,324)	(15,257)
Gains (losses) on stocks	株 式 等 関 係 損 益	(367)	(11,992)	11,625
Gains on sales of stocks	株 式 等 売 却 益	5,487	(9,580)	15,067
Losses on sales of stocks	株 式 等 売 却 損	4,280	1,311	2,969
Write-off amount of stocks	株 式 等 償 却	1,574	1,102	472
Disposal of non-performing loans ②	不 良 債 権 処 理 額 ②	23,270	(2,263)	25,533
Write-off amount of loans	貸 出 金 償 却	15,684	2,637	13,047
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	7,059	(4,942)	12,001
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	526	41	485
Credit cost (①+②)	(与信費用①+②)	23,278	1,954	21,324
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	56	1,405	(1,349)
Operating Profits	経 常 利 益	13,072	(22,987)	36,059
Extraordinary gains (losses)	特 別 損 益	(773)	427	(1,200)
Net gains (losses) from fixed assets	う ち 固 定 資 産 関 係 損 益	(374)	878	(1,252)
Gains on dispositions of fixed assets	固 定 資 産 処 分 益	138	46	92
Losses on dispositions of fixed assets	固 定 資 産 処 分 損	416	217	199
Impairment losses	減 損 損 失	96	(1,049)	1,145
Gain (losses) on contribution for severance and retirement benefit trust	う ち 退 職 給 付 信 託 設 定 損 益	(404)	(404)	-
Income before income taxes	税 引 前 当 期 純 利 益	12,298	(22,560)	34,858
Current	法 人 税、住 民 税 及 び 事 業 税	11,101	(6,750)	17,851
Deferred	法 人 税 等 調 整 額	(6,248)	(2,014)	(4,234)
Net income	当 期 純 利 益	7,445	(13,797)	21,242

[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 2008		FY 2007
		(A)	(A)-(B)	(B)
Consolidated gross banking profit	連結粗利益	99,035	(11,194)	110,229
Interest income	資金利益	88,723	(4,219)	92,942
Fees and commissions	役務取引等利益	15,462	(2,699)	18,161
Trading income	特定取引利益	1,069	(2,931)	4,000
Other operating income	その他業務利益	(6,219)	(1,344)	(4,875)
General and administrative expenses	営業経費	62,599	(855)	63,454
Write-off and reserve expenses	貸倒償却引当費用	23,281	1,918	21,363
Write-off amount of loans	貸出金償却	15,684	2,637	13,047
Net transfer to specific reserve for possible loan losses	個別貸倒引当金繰入額	7,061	(4,978)	12,039
Net transfer to general reserve for possible loan losses	一般貸倒引当金繰入額	8	4,216	(4,208)
Losses on sales of loans to credit	貸出債権売却損等	526	41	485
Gains (losses) on stocks	株式等関係損益	(367)	(11,994)	11,627
Equity in gains (losses) of affiliated companies	持分法による投資損益	(570)	(787)	217
Others	その他	1,780	1,430	350
Operating profits	経常利益	13,997	(23,609)	37,606
Extraordinary gains (losses)	特別損益	(782)	418	(1,200)
Income before income taxes	税金等調整前当期純利益	13,214	(23,191)	36,405
Current	法人税、住民税及び事業税	11,319	(6,684)	18,003
Deferred	法人税等調整額	(6,249)	(2,015)	(4,234)
Minority interests	少数株主利益	957	-	957
Net income	当期純利益	7,188	(14,491)	21,679

[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 2008		FY 2007
		(A)	(A)-(B)	(B)
Consolidated core banking profit	連結コア業務純益	46,352	(7,925)	54,277

[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 2008		FY 2007
		(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	-	6

2. Banking Profit (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	FY 2008		FY 2007
		(A)	(A)-(B)	(B)
Core banking profit	コア業務純益	44,810	(8,039)	52,849
Per head (in thousands of yen)	職員一人当たり(千円)	14,221	(4,982)	19,203
Banking profit (before transfer to general reserve for possible loan losses)	実質業務純益	36,662	(10,448)	47,110
Per head (in thousands of yen)	職員一人当たり(千円)	11,635	(5,483)	17,118
Banking profit	業務純益	36,654	(14,664)	51,318
Per head (in thousands of yen)	職員一人当たり(千円)	11,632	(7,015)	18,647

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

Item	科目 (Japanese only)	FY 2008		FY 2007
		(A)	(A)-(B)	(B)
Average yield on interest earnings assets ①	資金運用利回 ①	1.80%	(0.11%)	1.91%
Average yield on loans and bills discounted	貸出金利回	2.01%	(0.05%)	2.06%
Average yield on securities	有価証券利回	1.31%	(0.09%)	1.40%
Average yield on interest bearing liabilities ②	資金調達原価 ②	1.41%	(0.03%)	1.44%
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.26%	0.02%	0.24%
Average interest rate spread on loans and deposits	預貸金利鞘	0.62%	(0.02%)	0.64%
Average interest rate spread ①-②	総資金利鞘 ①-②	0.39%	(0.08%)	0.47%

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

(Millions of yen)

Item	科目 (Japanese only)	FY 2008		FY 2007
		(A)	(A)-(B)	(B)
Gains (losses) on bonds (National government bonds, etc.)	国債等債券関係損益	(8,147)	(2,409)	(5,738)
Gains on sales	売却益	9,458	(3,019)	12,477
Losses on sales	売却損	8,168	(2,947)	11,115
Write-offs	償却	9,437	2,337	7,100

(Millions of yen)

Item	科目 (Japanese only)	FY 2008		FY 2007
		(A)	(A)-(B)	(B)
Gains (losses) on stocks	株式等関係損益	(367)	(11,992)	11,625
Gains on sales	売却益	5,487	(9,580)	15,067
Losses on sales	売却損	4,280	1,311	2,969
Write-offs	償却	1,574	1,102	472

5. Capital Adequacy Ratio (Consolidated)

Item	科目 (Japanese only)	As of March 31, 2009		As of March 31, 2008
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	10.96%	0.58%	10.38%
Tier I capital adequacy ratio	うち基本的項目比率	7.07%	0.28%	6.79%
Tier I ①	基本的項目①	270.2	3.9	266.3
Tier II ②	補完的項目②	162.7	6.9	155.8
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	19.0	(0.1)	19.1
Subordinated loans	うち劣後ローン(債券)残高	126.0	7.0	119.0
Deduction ③	控除項目③	14.3	(0.7)	15.0
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)	13.4	(0.6)	14.0
Capital ①+②-③	自己資本①+②-③	418.6	11.5	407.1
Risk assets	リスクアセット	3,817.1	(102.4)	3,919.5
Total required capital	総所要自己資本額	152.6	(4.1)	156.7

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, 2009		As of March 31, 2008
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	11.24%	0.58%	10.66%
Tier I capital adequacy ratio	うち基本的項目比率	7.00%	0.28%	6.72%
Tier I ①	基本的項目①	268.1	4.2	263.9
Tier II ②	補完的項目②	162.7	6.9	155.8
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	19.0	(0.1)	19.1
Subordinated loans (bonds)	うち劣後ローン(債券)残高	126.0	7.0	119.0
Deduction ③	控除項目③	0.9	(0.1)	1.0
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	429.9	11.2	418.7
Risk assets	リスクアセット	3,824.6	(103.0)	3,927.6
Total required capital	総所要自己資本額	152.9	(4.2)	157.1

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, 2009		As of March 31, 2008
		(A)	(A)-(B)	(B)
Outlier ratio	アウトライヤー比率	15.6%	7.5%	8.1%

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 2008		FY 2007
		(A)	(A)-(B)	(B)
Core banking profit basis	コア業務純益ベース	18.14%	(0.75%)	18.89%
Banking profit basis (before transfer to general reserve for possible loan losses)	実質業務純益ベース	14.84%	(2.00%)	16.84%
Banking profit basis	業務純益ベース	14.84%	(3.50%)	18.34%
Net income basis	当期純利益ベース	3.01%	(4.58%)	7.59%

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

7. Deferred Tax Assets (Non-Consolidated)

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31, 2009		As of March 31, 2008
		(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	42.7	6.2	36.5
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	104.1	15.1	89.0
Core banking profit ③	コア業務純益③	44.8	(8.0)	52.8
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	2.3years	0.6years	1.7years

[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, 2009		As of March 31, 2008
		(A)	(A)-(B)	(B)
Reserve for possible loan losses	貸倒引当金	33.3	2.7	30.6
Write-down of securities	有価証券評価損	8.7	3.9	4.8
Depreciation	減価償却	1.0	(0.2)	1.2
Others	その他	3.4	(0.2)	3.6
Deferred tax assets	将来減算一時差異にかかる繰延税金資産小計	46.4	6.2	40.2
Valuation allowance	評価性引当額	(0.7)	(0.1)	(0.6)
Subtotal deferred tax assets	将来減算一時差異にかかる繰延税金資産合計	45.7	6.1	39.6
Losses and gains on securities contributed to severance and retirement benefit trust	退職給付信託設定益・解除益	(2.0)	0.3	(2.3)
Allowance for severance and retirement benefits	退職給付引当金	(1.0)	(0.2)	(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	(3.0)	0.1	(3.1)
Total deferred tax assets	税効果資本にかかる繰延税金資産	42.7	6.2	36.5
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	19.2	17.6	1.6
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	0.2	(0.5)	0.7
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	1.1	0.5	0.6
Net deferred tax assets	繰延税金資産の純額	63.2	23.8	39.4

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 31,2009				As of March 31,2008		
		評価損益 Gains (losses) on valuation				評価損益 Gains (losses) on valuation		
		(A)	(A)-(B)	評価益 gains	評価損 losses	(B)	評価益 gains	評価損 losses
Held to maturity securities	満期保有目的	—	—	—	—	—	—	—
Other securities	その他有価証券	(47,293)	(41,723)	18,900	66,193	(5,570)	40,441	46,012
Total	合計	(47,293)	(41,723)	18,900	66,193	(5,570)	40,441	46,012
Stocks	株式	(10,105)	(33,905)	12,259	22,364	23,800	34,646	10,846
Bonds	債券	2,929	12,152	5,828	2,899	(9,223)	4,940	14,164
Others	その他	(40,117)	(19,969)	812	40,929	(20,148)	854	21,002

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2009				As of March 31,2008		
		評価損益 Gains (losses) on valuation				評価損益 Gains (losses) on valuation		
		(A)	(A)-(B)	評価益 gains	評価損 losses	(B)	評価益 gains	評価損 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	(47,293)	(41,723)	18,900	66,193	(5,570)	40,441	46,012
Total	合計	(47,293)	(41,723)	18,900	66,193	(5,570)	40,441	46,012
Stocks	株式	(10,105)	(33,905)	12,259	22,364	23,800	34,646	10,846
Bonds	債券	2,929	12,152	5,828	2,899	(9,223)	4,940	14,164
Others	その他	(40,117)	(19,969)	812	40,929	(20,148)	854	21,002

9. Objected Retirement Benefit Obligation and Retirement Benefit Costs

(1) Objected Retirement Benefit Obligation

(Millions of yen)

Item	科目 (Japanese only)	FY 2008	FY 2007
Objected Retirement benefit obligation ①	退職給付債務 ①	(46,947)	(47,486)
Fair value of plan assets ②	年金資産 ②	46,200	38,324
Non-savings retirement benefit debt ③=①+②	未積立退職給付債務③=①+②	(747)	(9,162)
Unappropriated costs of accounting record change ④	会計基準変更時差異の未処理額④	—	—
Unrecognized actuarial loss ⑤	未認識数理計算上の差異⑤	24,685	17,367
Unrecognized prior service cost ⑥	未認識過去勤務債務 ⑥	—	—
Sub total ⑦=③+④+⑤+⑥	連結貸借対照表計上額純額⑦=③+④+⑤+⑥	23,938	8,205
Prepared pension cost ⑧	前払年金費用 ⑧	24,027	8,288
Allowance for severance and retirement benefits ⑦-⑧	退職給付引当金 ⑦ - ⑧	(89)	(82)

(2) Retirement Benefit Costs

(Millions of yen)

Item	科目 (Japanese only)	FY 2008	FY 2007
Service Cost	勤務費用	1,012	1,008
Interest Cost	利息費用	948	960
Expected return on plan assets	期待運用収益	(1,532)	(1,861)
Amortization of prior service cost	過去勤務債務の費用処理額	—	—
Recognized actuarial loss	数理計算上の差異の費用処理額	1,488	761
Other retirement cost	その他	—	—
Retirement benefit costs	退職給付費用	1,915	868

(3) Calculation of Objected Retirement Benefit Obligation

Item	科目 (Japanese only)	FY 2008	FY 2007
Discount rate	割引率	2.0%	2.0%
Expected return on plan assets rate	期待運用収益率	4.0%	4.0%
Allocation method of Retirement benefit cost	退職給付見込額の期間配分方法	期間定額基準 Fixed amount standard of period	期間定額基準 Fixed amount standard of period
Amortizing years of prior service cost	過去勤務債務の額の処理年数	1年 1 years	1年 1 years
Amortizing years of recognized actuarial loss	数理計算上の差異の処理年数	14年 14 years	14年 14 years
Amortizing years of accounting record change	会計基準変更時差異の処理年数	平成13年度において一括繰上費用処理 Amortization in FY 2001	平成13年度において一括繰上費用処理 Amortization in FY 2001

[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 2008(A)		FY 2007(B)
			(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,122.3	91.6	3,030.7
Loans outstanding in Okayama Prefecture	岡 山 県	250.1	(18.1)	268.2
Loans outstanding in Yamaguchi Prefecture	山 口 県	148.2	5.7	142.5
Loans outstanding in Ehime Prefecture	愛 媛 県	289.2	0.9	288.3
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	588.4	11.9	576.5
Total	合 計	4,398.2	92.0	4,306.2

[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 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,166.5	57.9	3,108.6
Loans outstanding in Okayama Prefecture	岡 山 県	238.6	(13.8)	252.4
Loans outstanding in Yamaguchi Prefecture	山 口 県	147.5	6.6	140.9
Loans outstanding in Ehime Prefecture	愛 媛 県	294.4	11.4	283.0
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	580.3	28.6	551.7
Total	合 計	4,427.3	90.7	4,336.6

[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 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Individual loans	個 人 ロ ー ン 残 高	1,081.2	24.5	1,056.7
Housing loans	住 宅 ロ ー ン 残 高	772.0	25.4	746.6
Other loans	そ の 他 ロ ー ン 残 高	309.2	(0.9)	310.1

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

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Individual loans in Hiroshima Prefecture	広 島 県	932.2	20.7	911.5
Individual loans in Okayama Prefecture	岡 山 県	79.8	0.5	79.3
Individual loans in Yamaguchi Prefecture	山 口 県	44.8	4.6	40.2
Individual loans in Ehime Prefecture	愛 媛 県	17.8	(0.7)	18.5

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

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals	中小企業等貸出残高	3,113.2	(72.5)	3,185.7
Ratio to total loans and bill discounted	中小企業等貸出比率	70.5%	(3.2%)	73.7%

(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 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals in Hiroshima Prefecture	広島県	2,334.3	(71.5)	2,405.8
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	岡山県	207.1	(13.3)	220.4
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	山口県	132.5	3.3	129.2
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	愛媛県	252.2	9.2	243.0

(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 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Loans outstanding insured by the Association in Hiroshima Prefecture	広島県	259.9	28.4	231.5
Loans outstanding insured by the Association in Okayama Prefecture	岡山県	18.9	3.1	15.8
Loans outstanding insured by the Association in Yamaguchi Prefecture	山口県	11.2	1.7	9.5
Loans outstanding insured by the Association in Ehime Prefecture	愛媛県	6.2	0.5	5.7

2. Risk Managed Loans

(Non-Consolidated)

Item	科目 (Japanese only)	As of March 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	12,490	8,693	3,797
Other delinquent loans	延滞債権	93,255	14,160	79,095
Loans past due 3 months or more	3ヵ月以上延滞債権	6,566	1,574	4,992
Restructured loans	貸出条件緩和債権	8,898	(12,942)	21,840
Total Risk managed loans	リスク管理債権合計	121,211	11,486	109,725

(Consolidated)

Item	科目 (Japanese only)	As of March 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	12,490	8,693	3,797
Other delinquent loans	延滞債権	93,255	14,160	79,095
Loans past due 3 months or more	3ヵ月以上延滞債権	6,566	1,574	4,992
Restructured loans	貸出条件緩和債権	8,898	(12,942)	21,840
Total Risk managed loans	リスク管理債権合計	121,211	11,486	109,725

[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 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	43,924	(565)	44,489
General reserve for possible loan losses	一般貸倒引当金	17,743	8	17,735
Specific reserve for possible loan losses	個別貸倒引当金	26,180	(573)	26,753
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 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	43,939	(596)	44,535
General reserve for possible loan losses	一般貸倒引当金	17,743	8	17,735
Specific reserve for possible loan losses	個別貸倒引当金	26,195	(604)	26,799
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 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	52.3%	(3.6%)	55.9%
After partial direct write-off	部分直接償却後	36.0%	(4.3%)	40.3%

(Consolidated)

Item	科目 (Japanese only)	As of March 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	52.3%	(3.6%)	55.9%
After partial direct write-off	部分直接償却後	36.0%	(4.3%)	40.3%

5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2009		As of March 31,2008(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	26,070	11,976	14,094
Doubtful loans	危険債権	86,817	12,852	73,965
Substandard loans	要管理債権	15,465	(11,367)	26,832
total ①	合計 ①	128,352	13,460	114,892

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

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Coverage amount ②	カバー額 ②	113,186	18,223	94,963
Portion covered by reserve ③	貸倒引当金 ③	29,098	(3,880)	32,978
Portion covered by collateral	担保保証等による保全部分	84,088	22,103	61,985
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	88.2%	5.5%	82.7%
Coverage ratio before partial direct write-off	(参考:部分直接償却前のカバー率)	91.2%	4.2%	87.0%
Excluding collateral and guarantees ④	担保保証等による保全のない部分 ④	44,264	(8,643)	52,907
Coverage ratio ③/④	引当率 ③ / ④	65.7%	3.4%	62.3%
Ratio to total loans outstanding	総与信に占める開示額の割合(不良債権比率)	2.82%	0.25%	2.57%

7. Loans to Entities Overseas by Country

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

Not applicable. 該当ありません。

(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, 2009		As of March 31, 2008(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	4,415,308	90,714	4,324,594
Manufacturing	製造業	789,931	48,781	741,150
Agriculture	農業	2,729	(665)	3,394
Forestry	林業	318	(90)	408
Fishery	漁業	710	(422)	1,132
Mining	鉱業	653	(306)	959
Construction	建設業	179,982	(6,368)	186,350
Electricity, gas and water	電気・ガス・熱供給・水道業	56,258	5,925	50,333
Telecommunication	情報通信業	28,504	(10,934)	39,438
Transportation	運輸業	200,362	(1,087)	201,449
Wholesale	卸売業	289,344	(18,397)	307,741
Retail services	小売業	245,988	(1,595)	247,583
Financial and insurance services	金融・保険業	300,367	(19,234)	319,601
Retail estate	不動産業	546,407	16,215	530,192
Services	各種サービス	466,432	(573)	467,005
Municipal government	地方公共団体	233,395	74,957	158,438
Others	その他	1,073,917	4,501	1,069,416

(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	3,166.5	238.6	147.5	294.4
Manufacturing	製造業	499.4	47.9	35.3	43.1
Agriculture	農業	2.0	0.6	0.1	0.1
Forestry	林業	0.2	0	0	0
Fishery	漁業	0.6	0	—	0.1
Mining	鉱業	0.5	0	0.1	—
Construction	建設業	137.4	15.6	11.0	4.0
Electricity, gas and water	電気・ガス・熱供給・水道業	50.1	0.4	0.4	3.2
Telecommunication	情報通信業	19.0	1.2	0.2	0.1
Transportation	運輸業	109.7	6.2	6.8	55.6
Wholesale	卸売業	226.0	15.7	9.7	10.7
Retail services	小売業	163.4	26.6	15.6	17.5
Financial and insurance services	金融・保険業	172.9	1.1	0	1.4
Retail estate	不動産業	416.4	36.9	11.4	15.4
Services	各種サービス	304.1	26.3	15.1	20.5
Municipal government	地方公共団体	231.4	0.1	1.9	—
Others	その他	833.4	60.0	39.9	122.7

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

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2009		As of March 31, 2008(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	121,211	11,486	109,725
Manufacturing	製造業	14,242	(7,001)	21,243
Agriculture	農業	42	(37)	79
Forestry	林業	0	—	0
Fishery	漁業	95	4	91
Mining	鉱業	207	7	200
Construction	建設業	25,487	17,494	7,993
Electricity, gas and water	電気・ガス・熱供給・水道業	—	—	—
Telecommunication	情報通信業	258	50	208
Transportation	運輸業	1,878	(1,560)	3,438
Wholesale	卸売業	8,684	(224)	8,908
Retail services	小売業	3,521	(2,364)	5,885
Financial and insurance services	金融・保険業	625	601	24
Real estate	不動産業	38,925	10,197	28,728
Services	各種サービス	17,283	(5,645)	22,928
Municipal government	地方公共団体	—	—	—
Others	その他	9,959	(34)	9,993

[Deposits and Other Liabilities Information]

1. Deposits outstanding

(1) Breakdown of Deposits outstanding for our Hometown Area

Deposits outstanding (average balance)	科目 (Japanese only)	FY 2008(A)		FY 2007(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,600.7	32.1	4,568.6
Deposits outstanding in Okayama Prefecture	岡山県	249.4	(1.9)	251.3
Deposits outstanding in Yamaguchi Prefecture	山口県	170.4	5.4	165.0
Deposits outstanding in Ehime Prefecture	愛媛県	168.8	11.2	157.6
Deposits outstanding except for our Hometown Area	その他の地域	140.5	(13.6)	154.1
Total	合計	5,329.8	33.2	5,296.6

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

Deposits outstanding (term-end balance)	科目 (Japanese only)	As of March 31, 2009		As of March 31, 2008(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,637.7	56.1	4,581.6
Deposits outstanding in Okayama Prefecture	岡山県	254.6	2.5	252.1
Deposits outstanding in Yamaguchi Prefecture	山口県	176.7	12.3	164.4
Deposits outstanding in Ehime Prefecture	愛媛県	173.6	16.7	156.9
Deposits outstanding except for our Hometown Area	その他の地域	171.2	16.1	155.1
Total	合計	5,413.8	103.7	5,310.1

[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)

Item	科目 (Japanese only)	As of March 31, 2009		As of March 31, 2008(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,528.4	176.5	4,351.9
Individual deposits	個人預金	3,712.8	130.7	3,582.1
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	275.7	(0.9)	276.6
Investment trusts	投資信託	276.3	0.5	275.8
Annuity insurance	年金保険	219.9	31.3	188.6
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	43.7	14.9	28.8

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

(Billions of yen)

Hiroshima Prefecture	【広島県】 (Japanese only)	As of March 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	3,997.0	153.1	3,843.9
Individual deposits	個人預金	3,274.2	110.1	3,164.1
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	239.4	(1.0)	240.4
Investment trusts	投資信託	241.9	1.1	240.8
Annuity insurance	年金保険	201.8	29.6	172.2
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	39.7	13.3	26.4

(Billions of yen)

Okayama Prefecture	【岡山県】 (Japanese only)	As of March 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	218.5	9.8	208.7
Individual deposits	個人預金	181.0	8.1	172.9
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	13.3	0.3	13.0
Investment trusts	投資信託	15.2	(0.1)	15.3
Annuity insurance	年金保険	7.4	0.6	6.8
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.6	0.9	0.7

(Billions of yen)

Yamaguchi Prefecture	【山口県】 (Japanese only)	As of March 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	166.3	9.8	156.5
Individual deposits	個人預金	133.2	9.0	124.2
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	11.7	(0.1)	11.8
Investment trusts	投資信託	12.5	-	12.5
Annuity insurance	年金保険	7.4	0.6	6.8
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.5	0.3	1.2

(Billions of yen)

Ehime Prefecture	【愛媛県】 (Japanese only)	As of March 31,2009		As of March 31,2008(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	98.6	3.8	94.8
Individual deposits	個人預金	81.8	3.8	78.0
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	8.6	(0.1)	8.7
Investment trusts	投資信託	4.9	(0.6)	5.5
Annuity insurance	年金保険	2.6	0.3	2.3
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.7	0.4	0.3