

## Financial Results for the first half of Fiscal 2008 (ended September 30, 2008)

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# Consolidated Financial Information for the First half of Fiscal 2008

## 1. Consolidated Balance Sheets

(Millions of yen)

Item	科 目 (Japanese only)	As of September 30,2007	As of September 30,2008	As of March 31,2008
<b>Assets</b>	( 資 産 の 部 )			
Cash and due from banks	現 金 預 け 金	145,925	210,823	183,704
Call loans and bills purchased	コ ー ル ロ ー ン 及 び 買 入 手 形	12,013	23,314	117,813
Financial receivables purchased	買 入 金 銭 債 権	31,211	28,535	30,686
Trading assets	特 定 取 引 資 産	17,517	30,063	38,696
Money held in trust	金 銭 の 信 託	586	1,201	1,181
Securities	有 価 証 券	1,434,916	1,226,490	1,180,834
Loans and bills discounted	貸 出 金	4,297,254	4,339,392	4,336,594
Foreign exchanges	外 国 為 替	3,479	6,498	3,590
Other assets	そ の 他 資 産	34,650	35,249	45,231
Tangible fixed assets	有 形 固 定 資 産	82,790	83,805	82,971
Intangible fixed assets	無 形 固 定 資 産	9,653	9,165	9,434
Deferred tax assets	繰 延 税 金 資 産	10,354	50,828	39,481
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	57,590	48,398	51,325
Reserve for possible loan losses	貸 倒 引 当 金	(41,202)	(47,811)	(44,535)
Total Assets	資 産 の 部 合 計	6,096,739	6,045,955	6,077,011
<b>Liabilities</b>	( 負 債 の 部 )			
Deposits	預 金	5,162,234	5,044,078	5,174,435
Negotiable certificates of deposit	譲 渡 性 預 金	102,865	227,097	134,763
Call money and bills sold	コ ー ル マ ネ ー 及 び 売 渡 手 形	29,665	3,284	22,843
Deposits received for bonds lending / borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	42,390	52,189	38,728
Trading liabilities	特 定 取 引 負 債	14,180	26,278	34,798
Borrowed money	借 用 金	108,481	136,375	65,339
Foreign exchanges	外 国 為 替	239	333	255
Bonds	社 債	177,000	177,000	177,000
Due to trust account	信 託 勘 定 借	89	135	98
Other liabilities	そ の 他 負 債	56,779	30,670	65,371
Reserve for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	-	-	48
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	81	88	82
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	711	789	746
Reserve for reimbursement of deposits	預 金 払 戻 損 失 引 当 金	767	767	767
Reserve for point loyalty programs	ポ イ ン ト 制 度 引 当 金	97	152	84
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,543	18,454	18,454
Acceptances and guarantees	支 払 承 諾	57,590	48,398	51,325
Total liabilities	負 債 の 部 合 計	5,771,719	5,766,095	5,785,143
<b>Net assets</b>	( 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	30,636	30,646
Retained earnings	利 益 剰 余 金	149,102	156,220	157,311
Common stock in treasury	自 己 株 式	(634)	(1,890)	(671)
Total stockholders' equity	株 主 資 本 合 計	233,687	239,539	241,861
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	37,564	(13,168)	(3,268)
Net deferred (gains)losses on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益	(528)	(678)	(893)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	24,124	23,995	23,995
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	10,147	19,833
Minority interests	少 数 株 主 持 分	30,172	30,172	30,172
Total net assets	純 資 産 の 部 合 計	325,020	279,860	291,867
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,096,739	6,045,955	6,077,011

## 2. Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2007	First half of FY 2008	FY 2007
<b>Operating income</b>	<b>経常収益</b>	<b>86,605</b>	<b>77,999</b>	<b>185,291</b>
Interest income	資金運用収益	62,403	57,651	123,229
Interest on loans and discounts	(うち貸出金利息)	44,481	44,678	89,881
Interest and dividends on securities	(うち有価証券利息配当金)	12,432	11,665	23,808
Trust fees	信託報酬	60	77	145
Fees and commissions	役務取引等収益	13,905	12,945	26,985
Trading income	特定取引収益	2,482	580	4,000
Other operating income	その他業務収益	5,125	3,706	13,754
Other income	その他経常収益	2,627	3,038	17,175
<b>Operating expenses</b>	<b>経常費用</b>	<b>66,446</b>	<b>75,527</b>	<b>147,684</b>
Interest expense	資金調達費用	15,481	12,458	30,287
Interest on deposits	(うち預金利息)	10,670	7,996	20,630
Fees and commissions	役務取引等費用	4,361	4,497	8,969
Other operating expenses	その他業務費用	4,587	7,806	18,630
General and administrative expenses	営業経費	32,305	31,512	63,454
Other expenses	その他経常費用	9,711	19,253	26,342
<b>Operating profits</b>	<b>経常利益</b>	<b>20,159</b>	<b>2,471</b>	<b>37,606</b>
<b>Extraordinary gains</b>	<b>特別利益</b>	<b>30</b>	<b>3</b>	<b>144</b>
Gains on dispositions of fixed assets	固定資産処分益	1	1	92
Recoveries of written-off claims	償却債権取立益	28	1	51
Other extraordinary gains	その他の特別利益	0	0	0
<b>Extraordinary losses</b>	<b>特別損失</b>	<b>884</b>	<b>59</b>	<b>1,345</b>
Losses on dispositions of fixed assets	固定資産処分損	65	55	199
Impairment losses	減損損失	818	1	1,145
Other extraordinary losses	その他の特別損失	0	2	0
<b>Income before income taxes and others</b>	<b>税金等調整前中間純利益</b>	<b>19,305</b>	<b>2,415</b>	<b>36,405</b>
<b>Provision for income taxes and others</b>	<b>法人税、住民税及び事業税</b>	<b>11,054</b>	<b>5,462</b>	<b>18,003</b>
<b>Deferred income taxes</b>	<b>法人税等調整額</b>	<b>(3,643)</b>	<b>(4,618)</b>	<b>(4,234)</b>
<b>Total income taxes</b>	<b>法人税等合計</b>	<b>—</b>	<b>843</b>	<b>—</b>
<b>Minority interests</b>	<b>少数株主利益</b>	<b>478</b>	<b>478</b>	<b>957</b>
<b>Net income</b>	<b>中間純利益</b>	<b>11,414</b>	<b>1,093</b>	<b>21,679</b>

### 3. 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					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		
<b>Balance at March 31, 2007</b>	<b>2007年3月31日残高</b>	<b>54,573</b>	<b>30,642</b>	<b>139,311</b>	<b>(563)</b>	<b>223,964</b>	
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	
<b>Balance at September 30, 2007</b>	<b>2007年9月30日残高</b>	<b>54,573</b>	<b>30,645</b>	<b>149,102</b>	<b>(634)</b>	<b>233,687</b>	

(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		
<b>Balance at March 31, 2007</b>	<b>2007年3月31日残高</b>	<b>54,332</b>	<b>(607)</b>	<b>24,372</b>	<b>(0)</b>	<b>78,098</b>	<b>30,172</b>	<b>332,235</b>
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)
<b>Balance at September 30, 2007</b>	<b>2007年9月30日残高</b>	<b>37,564</b>	<b>(528)</b>	<b>24,124</b>	<b>(0)</b>	<b>61,159</b>	<b>30,172</b>	<b>325,020</b>

**Consolidated Statements of Stockholders' equity (from April 1, 2008 to September 30, 2008)** (Millions of yen)

Item	科目 (Japanese only)	株主資本 Stockholders' equity					株主資本合計 Total stockholders' equity
		資本金 Common stock	資本剰余金 Capital surplus	利益剰余金 Retained earnings	自己株式 Common stock in treasury		
<b>Balance at March 31, 2008</b>	<b>2008年3月31日残高</b>	<b>54,573</b>	<b>30,646</b>	<b>157,311</b>	<b>(671)</b>	<b>241,861</b>	
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	—	—	(2,184)	—	(2,184)	
Net income	中間純利益	—	—	1,093	—	1,093	
Purchase of common stock in treasury	自己株式の取得	—	—	—	(1,281)	(1,281)	
Disposal of common stock in treasury	自己株式の処分	—	(10)	—	61	50	
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	—	(10)	(1,091)	(1,219)	(2,321)	
<b>Balance at September 30, 2008</b>	<b>2008年9月30日残高</b>	<b>54,573</b>	<b>30,636</b>	<b>156,220</b>	<b>(1,890)</b>	<b>239,539</b>	

(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		
<b>Balance at March 31, 2008</b>	<b>2008年3月31日残高</b>	<b>(3,268)</b>	<b>(893)</b>	<b>23,995</b>	<b>(0)</b>	<b>19,833</b>	<b>30,172</b>	<b>291,867</b>
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	—	—	—	—	—	—	(2,184)
Net income	中間純利益	—	—	—	—	—	—	1,093
Purchase of common stock in treasury	自己株式の取得	—	—	—	—	—	—	(1,281)
Disposal of common stock in treasury	自己株式の処分	—	—	—	—	—	—	50
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)	(9,900)	214	—	0	(9,685)	—	(9,685)
Total changes of items during the period	中間連結会計期間中の変動額合計	(9,900)	214	—	0	(9,685)	—	(12,007)
<b>Balance at September 30, 2008</b>	<b>2008年9月30日残高</b>	<b>(13,168)</b>	<b>(678)</b>	<b>23,995</b>	<b>(0)</b>	<b>10,147</b>	<b>30,172</b>	<b>279,860</b>

**Consolidated Statements of Stockholders' equity (from April 1, 2007 to March 31, 2008)** (Millions of yen)

Item	科 目 (Japanese only)	株主資本 Stockholders' equity					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		
<b>Balance at March 31, 2007</b>	<b>2007年3月31日残高</b>	<b>54,573</b>	<b>30,642</b>	<b>139,311</b>	<b>(563)</b>	<b>223,964</b>	
Changes of items during the period	連結会計年度中の変動額						
Dividends from surplus	剰 余 金 の 配 当	—	—	(4,057)	—	(4,057)	
Net income	当 期 純 利 益	—	—	21,679	—	21,679	
Purchase of common stock in treasury	自 己 株 式 の 取 得	—	—	—	(138)	(138)	
Disposal of common stock in treasury	自 己 株 式 の 処 分	—	4	—	30	35	
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	377	—	377	
Net changes of items other than stockholders' equity	株主資本以外の項目の連結会計年度中の変動額(純額)	—	—	—	—	—	
Total changes of items during the period	連結会計年度中の変動額合計	—	4	17,999	(107)	17,896	
<b>Balance at March 31, 2008</b>	<b>2008年3月31日残高</b>	<b>54,573</b>	<b>30,646</b>	<b>157,311</b>	<b>(671)</b>	<b>241,861</b>	

(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		
<b>Balance at March 31, 2007</b>	<b>2007年3月31日残高</b>	<b>54,332</b>	<b>(607)</b>	<b>24,372</b>	<b>(0)</b>	<b>78,098</b>	<b>30,172</b>	<b>332,235</b>
Changes of items during the period	連結会計年度中の変動額							
Dividends from surplus	剰 余 金 の 配 当	—	—	—	—	—	—	(4,057)
Net income	当 期 純 利 益	—	—	—	—	—	—	21,679
Purchase of common stock in treasury	自 己 株 式 の 取 得	—	—	—	—	—	—	(138)
Disposal of common stock in treasury	自 己 株 式 の 処 分	—	—	—	—	—	—	35
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	—	—	377
Net changes of items other than stockholders' equity	株主資本以外の項目の連結会計年度中の変動額(純額)	(57,601)	(286)	(377)	(0)	(58,264)	—	(58,264)
Total changes of items during the period	連結会計年度中の変動額合計	(57,601)	(286)	(377)	(0)	(58,264)	—	(40,368)
<b>Balance at March 31, 2008</b>	<b>2008年3月31日残高</b>	<b>(3,268)</b>	<b>(893)</b>	<b>23,995</b>	<b>(0)</b>	<b>19,833</b>	<b>30,172</b>	<b>291,867</b>

#### 4. Consolidated Statements of Cash Flows

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2007	First half of FY 2008	FY 2007
Cash flows from operating activities	営業活動によるキャッシュ・フロー			
Income before income taxes	税金等調整前中間純利益	19,305	2,415	36,405
Depreciation of premises, equipment and others	減価償却費	2,379	2,219	4,653
Impairment losses of fixed assets	減損損失	818	1	1,145
Equity in earnings of affiliates	持分法による投資損益	(63)	209	(217)
Net change in reserve for possible loan losses	貸倒引当金の増減	(3,664)	3,276	(331)
Net change in reserve for bonus of directors and corporate auditors	役員賞与引当金の増減額	(45)	(48)	3
Net change in allowance for severance and retirement benefits	退職給付引当金の増減額	3	6	4
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	711	43	746
Net change in reserve for reimbursement of deposits	預金払戻損失引当金の増減額	767	—	767
Net change in reserve for point loyalty programs	ポイント制度引当金の増減額	23	67	10
Interest income	資金運用収益	(62,403)	(57,651)	(123,229)
Interest expenses	資金調達費用	15,481	12,458	30,287
Net gains (losses) on securities transactions	有価証券関係損益	(1,390)	445	(13,461)
Net (gains) losses on money held in trust	金銭の信託の運用損益	(1)	(6)	(5)
Net gains (losses) on dispositions of fixed assets	固定資産処分損益	64	54	106
Net change in trading assets	特定取引資産の純増減	(4,335)	8,633	(25,514)
Net change in trading liabilities	特定取引負債の純増減	4,993	(8,520)	25,612
Net change in loans	貸出金の純増減	(7,828)	(2,797)	(47,169)
Net change in deposits	預金の純増減	(32,281)	(130,357)	(20,080)
Net change in negotiable certificates of deposits	譲渡性預金の純増減	(26,104)	92,333	5,794
Net change in borrowed money excluding subordinated loans	借入金(劣後特約付借入金を除く)の純増減	28,959	68,036	(25,683)
Net change in due from banks other than BANK OF JAPAN	預け金(日銀預け金を除く)の純増減	4,864	(4,617)	5,001
Net change in call loans and bills bought	コールローン等の純増減	(8,938)	96,649	(114,214)
Net change in call money and bills sold	コールマネー等の純増減	(72,763)	(19,558)	(79,586)
Net change in deposits received for bonds lending / borrowing transactions	債券貸借取引受入担保金の純増減	6,114	13,461	2,452
Net change in foreign exchanges (assets)	外国為替(資産)の純増減	363	(2,908)	252
Net change in foreign exchanges (liabilities)	外国為替(負債)の純増減	(42)	78	(26)
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	62,819	60,935	133,352
Interest paid	資金調達による支出	(13,132)	(12,300)	(27,396)
Other-net	その他	10,811	(19,202)	17,161
Sub total	小計	(54,516)	103,356	(193,160)
Income taxes paid	法人税等の支払額	(5,592)	(14,319)	(9,721)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	(60,108)	89,036	(202,881)
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	(352,502)	(528,239)	(976,027)
Proceeds from sales of securities	有価証券の売却による収入	417,290	439,196	1,038,215
Proceeds from maturity of securities	有価証券の償還による収入	67,804	26,147	245,576
Increase in money held in trust	金銭の信託の増加による支出	(1,143)	(13)	(1,733)
Decrease in money held in trust	金銭の信託の減少による収入	1,167	0	1,167
Purchases tangible fixed assets	有形固定資産の取得による支出	(1,237)	(1,736)	(2,972)
Purchases of intangible fixed assets	無形固定資産の取得による支出	(1,258)	(1,028)	(2,404)
Proceeds sales of tangible fixed assets	有形固定資産の売却による収入	20	0	216
Proceeds sales of intangible fixed assets	無形固定資産の売却による収入	25	0	49
Net cash used in investing activities	投資活動によるキャッシュ・フロー	130,167	(65,673)	302,086
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	7,000	7,000	24,000
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(20,000)	(4,000)	(25,500)
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)	—	(2,000)
Dividends paid	配当金の支払額	(1,870)	(2,181)	(4,052)
Dividends paid to minority stockholders	少数株主への配当金の支払額	(478)	(478)	(957)
Purchases of treasury stock	自己株式の取得による支出	(81)	(1,281)	(138)
Proceeds from sale of treasury stock	自己株式の売却による収入	14	50	35
Repayments of lease debt	リース債務の返済による支出	—	(2)	—
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(17,416)	(892)	(8,613)
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	(7)	30	(40)
Net change in cash and cash equivalents	現金及び現金同等物の増減額	52,635	22,501	90,551
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	92,738
Cash and cash equivalents at term-end	現金及び現金同等物の中間期末残高	145,373	205,791	183,289

# Non-Consolidated Financial Information for the First half of Fiscal 2008

## 1. Non-Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2007	As of September 30,2008	As of March 31,2008
<b>Assets</b>	( 資 産 の 部 )			
Cash and due from banks	現 金 預 け 金	145,925	210,823	183,704
Call loans	コ ー ル ロ ー ン	12,013	23,314	117,813
Financial receivables purchased	買 入 金 銭 債 権	31,211	28,535	30,686
Trading assets	特 定 取 引 資 産	17,517	30,063	38,696
Money held in trust	金 銭 の 信 託	586	1,201	1,181
Securities	有 価 証 券	1,434,977	1,226,619	1,180,747
Loans and bills discounted	貸 出 金	4,297,254	4,339,392	4,336,594
Foreign exchanges	外 国 為 替	3,479	6,498	3,590
Other assets	そ の 他 資 産	34,016	34,286	44,104
Tangible fixed assets	有 形 固 定 資 産	82,767	83,790	82,949
Intangible fixed assets	無 形 固 定 資 産	9,636	9,149	9,417
Deferred tax assets	繰 延 税 金 資 産	10,258	50,721	39,385
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	89,590	80,398	83,325
Reserve for possible loan losses	貸 倒 引 当 金	(41,163)	(47,768)	(44,489)
<b>Total Assets</b>	<b>資 産 の 部 合 計</b>	<b>6,128,071</b>	<b>6,077,027</b>	<b>6,107,708</b>
<b>Liabilities</b>	( 負 債 の 部 )			
Deposits	預 金	5,163,138	5,045,031	5,175,150
Negotiable certificates of deposit	譲 渡 性 預 金	103,020	227,257	134,913
Call money	コ ー ル マ ネ ー	29,665	3,284	22,843
Deposits received for bonds lending/borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	42,390	52,189	38,728
Trading liabilities	特 定 取 引 負 債	14,180	26,278	34,798
Borrowed money	借 用 金	171,181	199,075	128,039
Foreign exchanges	外 国 為 替	239	333	255
Bonds	社 債	145,000	145,000	145,000
Due to trust account	信 託 勘 定 借	89	135	98
Other liabilities	そ の 他 負 債	56,722	30,572	65,170
Income taxes payable	未 払 法 人 税 等	-	4,821	13,775
Lease debt	リ ー ス 債 券	-	133	-
Others	そ の 他 の 負 債	-	25,617	-
Reserve for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	-	-	48
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	700	778	735
Reserve for reimbursement of deposits	預 金 払 戻 損 失 引 当 金	767	767	767
Reserve for point loyalty programs	ポ イ ン ト 制 度 引 当 金	97	152	84
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,543	18,454	18,454
Acceptances and guarantees	支 払 承 諾	89,590	80,398	83,325
<b>Total liabilities</b>	<b>負 債 の 部 合 計</b>	<b>5,835,328</b>	<b>5,829,710</b>	<b>5,848,413</b>
<b>Net assets</b>	( 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	30,635	30,646
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	0	11
Retained earnings	利 益 剰 余 金	146,994	153,838	154,903
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	113,685	114,750
Voluntary reserve	別 途 積 立 金	92,604	109,604	92,604
Earned surplus brought forward	繰 越 利 益 剰 余 金	14,237	4,081	22,146
Common stock in treasury	自 己 株 式	(612)	(1,869)	(649)
<b>Total stockholders' equity</b>	<b>株 主 資 本 合 計</b>	<b>231,600</b>	<b>237,179</b>	<b>239,474</b>
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	37,545	(13,178)	(3,281)
Net deferred (gains)losses on hedging instruments, net of taxes	繰 延 ヘ ッ ジ 損 益	(528)	(678)	(893)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	24,124	23,995	23,995
<b>Total valuation and translation adjustments</b>	<b>評 価 ・ 換 算 差 額 等 合 計</b>	<b>61,141</b>	<b>10,137</b>	<b>19,820</b>
<b>Total net assets</b>	<b>純 資 産 の 部 合 計</b>	<b>292,742</b>	<b>247,316</b>	<b>259,295</b>
<b>Total liabilities and net assets</b>	<b>負 債 及 び 純 資 産 の 部 合 計</b>	<b>6,128,071</b>	<b>6,077,027</b>	<b>6,107,708</b>



## 2. Non-Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2007	First half of FY 2008	FY 2007
<b>Operating income</b>	経常収益	<b>86,158</b>	<b>77,347</b>	<b>184,219</b>
Interest income	資金運用収益	62,405	57,654	123,231
Interest on loans and discounts	(うち貸出金利息)	44,481	44,678	89,881
Interest and dividends on securities	(うち有価証券利息配当金)	12,434	11,669	23,810
Trust fees	信託報酬	60	77	145
Fees and commissions	役務取引等収益	13,520	12,290	26,132
Trading income	特定取引収益	2,482	580	4,000
Other operating income	その他業務収益	5,125	3,706	13,754
Other income	その他経常収益	2,564	3,038	16,953
<b>Operating expenses</b>	経常費用	<b>66,667</b>	<b>75,463</b>	<b>148,160</b>
Interest expense	資金調達費用	15,998	12,973	31,319
Interest on deposits	(うち預金利息)	10,671	7,996	20,631
Fees and commissions	役務取引等費用	4,141	4,178	8,496
Other operating expenses	その他業務費用	4,587	7,806	18,630
General and administrative expenses	営業経費	32,262	31,463	63,460
Other expenses	その他経常費用	9,678	19,042	26,252
<b>Operating profits</b>	経常利益	<b>19,491</b>	<b>1,883</b>	<b>36,059</b>
<b>Extraordinary gains</b>	特別利益	<b>30</b>	<b>2</b>	<b>144</b>
<b>Extraordinary losses</b>	特別損失	<b>884</b>	<b>50</b>	<b>1,345</b>
<b>Income before income taxes and others</b>	税引前中間純利益	<b>18,636</b>	<b>1,836</b>	<b>34,858</b>
<b>Provision for income taxes and others</b>	法人税、住民税及び事業税	<b>11,003</b>	<b>5,324</b>	<b>17,851</b>
<b>Deferred income taxes</b>	法人税等調整額	<b>(3,643)</b>	<b>(4,607)</b>	<b>(4,234)</b>
<b>Total income taxes</b>	法人税等合計	<b>—</b>	<b>716</b>	<b>—</b>
<b>Net income</b>	中間純利益	<b>11,277</b>	<b>1,119</b>	<b>21,242</b>

### 3. 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				
<b>Balance at March 31, 2007</b>	<b>2007年3月31日残高</b>	<b>54,573</b>	30,634	7	<b>30,642</b>	40,153	76,604	20,584	<b>137,341</b>	<b>(541)</b>	<b>222,015</b>	
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	
<b>Balance at September 30, 2007</b>	<b>2007年9月30日残高</b>	<b>54,573</b>	30,634	10	<b>30,645</b>	40,153	92,604	14,237	<b>146,994</b>	<b>(612)</b>	<b>231,600</b>	

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	
<b>Balance at March 31, 2007</b>	<b>2007年3月31日残高</b>	<b>54,308</b>	<b>(607)</b>	<b>24,372</b>	<b>78,073</b>	<b>300,089</b>
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)
<b>Balance at September 30, 2007</b>	<b>2007年9月30日残高</b>	<b>37,545</b>	<b>(528)</b>	<b>24,124</b>	<b>61,141</b>	<b>292,742</b>

**Non-Consolidated Statements of Stockholders' equity (from April 1, 2008 to September 30, 2008)** (Millions of yen)

Item	科目 (Japanese only)	株主資本 Stockholders' equity									
		資本金 Common stock	資本剰余金 Capital surplus			利益剰余金 Retained earnings			自己株式 Common stock in treasury	株主資本合計 Total stockholders' equity	
			資本準備金 Capital reserve	その他資本剰余金 Other capital surplus	資本剰余金合計 Total capital surplus	利益準備金 Legal earned	その他利益剰余金 Other retained earnings				利益剰余金合計 Total retained earnings
							別途積立金 Voluntary reserve	繰越利益剰余金 Earned surplus brought forward			
<b>Balance at March 31, 2008</b>	<b>2008年3月31日残高</b>	<b>54,573</b>	30,634	11	<b>30,646</b>	40,153	92,604	22,146	<b>154,903</b>	<b>(649)</b>	<b>239,474</b>
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	—	—	—	—	—	—	(2,184)	(2,184)	—	(2,184)
Voluntary reserve	別途積立金の積立	—	—	—	—	—	17,000	(17,000)	—	—	—
Net income	中間純利益	—	—	—	—	—	—	1,119	1,119	—	1,119
Purchases of common stock in treasury	自己株式の取得	—	—	—	—	—	—	—	—	(1,281)	(1,281)
Disposal of common stock in treasury	自己株式の処分	—	—	(10)	(10)	—	—	—	—	61	50
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	—	—	(10)	(10)	—	17,000	(18,065)	(1,065)	(1,219)	(2,295)
<b>Balance at September 30, 2008</b>	<b>2008年9月30日残高</b>	<b>54,573</b>	30,634	0	<b>30,635</b>	40,153	109,604	4,081	<b>153,838</b>	<b>(1,869)</b>	<b>237,179</b>

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	
<b>Balance at March 31, 2008</b>	<b>2008年3月31日残高</b>	<b>(3,281)</b>	<b>(893)</b>	<b>23,995</b>	<b>19,820</b>	<b>259,295</b>
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	—	—	—	—	(2,184)
Voluntary reserve	別途積立金の積立	—	—	—	—	—
Net income	中間純利益	—	—	—	—	1,119
Purchases of common stock in treasury	自己株式の取得	—	—	—	—	(1,281)
Disposal of common stock in treasury	自己株式の処分	—	—	—	—	50
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)	(9,897)	214	—	(9,682)	(9,682)
Total changes of items during the period	中間会計期間中の変動額合計	(9,897)	214	—	(9,682)	(11,978)
<b>Balance at September 30, 2008</b>	<b>2008年9月30日残高</b>	<b>(13,178)</b>	<b>(678)</b>	<b>23,995</b>	<b>10,137</b>	<b>247,316</b>

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

(Millions of yen)

Item	科目 (Japanese only)	株主資本 Stockholders' equity								自己株式 Common stock in treasury	株主資本合計 Total stockholders' equity
		資本金 Common stock	資本剰余金 Capital surplus			利益剰余金 Retained earnings			利益剰余金合計 Total retained earnings		
			資本準備金 Capital reserve	その他資本剰余金 Other capital surplus	資本剰余金合計 Total capital surplus	利益準備金 Legal earned	その他利益剰余金 Other retained earnings				
							別途積立金 Voluntary reserve	繰越利益剰余金 Earned surplus brought forward			
<b>Balance at March 31, 2007</b>	<b>2007年3月31日残高</b>	<b>54,573</b>	<b>30,634</b>	<b>7</b>	<b>30,642</b>	<b>40,153</b>	<b>76,604</b>	<b>20,584</b>	<b>137,341</b>	<b>(541)</b>	<b>222,015</b>
Changes of items during the period	事業年度中の変動額										
Dividends from surplus	剰余金の配当	—	—	—	—	—	—	(4,057)	(4,057)	—	(4,057)
Voluntary reserve	別途積立金の積立	—	—	—	—	—	16,000	(16,000)	—	—	—
Net income	当期純利益	—	—	—	—	—	—	21,242	21,242	—	21,242
Purchases of common stock in treasury	自己株式の取得	—	—	—	—	—	—	—	—	(138)	(138)
Disposal of common stock in treasury	自己株式の処分	—	—	4	4	—	—	—	—	30	35
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	—	—	377	377	—	377
Net changes of items other than stockholders' equity	株主資本以外の項目の事業年度中の変動額(純額)	—	—	—	—	—	—	—	—	—	—
Total changes of items during the period	事業年度中の変動額合計	—	—	4	4	—	16,000	1,562	17,562	(107)	17,458
<b>Balance at March 31, 2008</b>	<b>2008年3月31日残高</b>	<b>54,573</b>	<b>30,634</b>	<b>11</b>	<b>30,646</b>	<b>40,153</b>	<b>92,604</b>	<b>22,146</b>	<b>154,903</b>	<b>(649)</b>	<b>239,474</b>

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	
<b>Balance at March 31, 2007</b>	<b>2007年3月31日残高</b>	<b>54,308</b>	<b>(607)</b>	<b>24,372</b>	<b>78,073</b>	<b>300,089</b>
Changes of items during the period	事業年度中の変動額					
Dividends from surplus	剰余金の配当	—	—	—	—	(4,057)
Voluntary reserve	別途積立金の積立	—	—	—	—	—
Net income	当期純利益	—	—	—	—	21,242
Purchases of common stock in treasury	自己株式の取得	—	—	—	—	(138)
Disposal of common stock in treasury	自己株式の処分	—	—	—	—	35
Reversal of land revaluation reserve	土地再評価差額金の取崩	—	—	—	—	377
Net changes of items other than stockholders' equity	株主資本以外の項目の事業年度中の変動額(純額)	(57,589)	(286)	(377)	(58,253)	(58,253)
Total changes of items during the period	事業年度中の変動額合計	(57,589)	(286)	(377)	(58,253)	(40,794)
<b>Balance at March 31, 2008</b>	<b>2008年3月31日残高</b>	<b>(3,281)</b>	<b>(893)</b>	<b>23,995</b>	<b>19,820</b>	<b>259,295</b>

# Financial Data for the First half of Fiscal 2008

## 1. Income Status

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2008		First half of FY 2007 (B)
		(A)	(A)-(B)	
Gross banking profit	業 務 粗 利 益	49,352	(9,516)	58,868
Core gross banking profit	(うちコア業務粗利益)	54,752	(4,018)	58,770
Domestic gross banking profit	国 内 業 務 粗 利 益	50,702	(2,496)	53,198
Core gross banking profit	(うちコア業務粗利益)	50,004	(3,117)	53,121
Interest income	資 金 利 益	41,515	(2,523)	44,038
Fees and commissions	役 務 取 引 等 利 益	7,896	(1,213)	9,109
Trading income	特 定 取 引 利 益	79	(45)	124
Other operating income	そ の 他 業 務 利 益	1,210	1,284	(74)
Gains (losses) from securities	(うち債券関係損益)	698	621	77
International gross banking profit	国 際 業 務 粗 利 益	(1,349)	(7,018)	5,669
Core gross banking profit	(うちコア業務粗利益)	4,748	(901)	5,649
Interest income	資 金 利 益	3,167	798	2,369
Fees and commissions	役 務 取 引 等 利 益	291	(38)	329
Trading income	特 定 取 引 利 益	501	(1,857)	2,358
Other operating income	そ の 他 業 務 利 益	(5,310)	(5,921)	611
Gains (losses) from securities	(うち債券関係損益)	(6,098)	(6,118)	20
Expenses	経 費 (除く臨時処理分)	30,595	(474)	31,069
Personnel expenses	人 件 費	15,777	688	15,089
Non-personnel expenses	物 件 費	13,284	(1,238)	14,522
Taxes	税 金	1,533	76	1,457
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	18,757	(9,042)	27,799
Core banking profit	(コア業務純益)	24,157	(3,544)	27,701
Transfer to general reserve for possible loan losses ①	一 般 貸 倒 引 当 金 繰 入 額 ①	1,042	1,731	(689)
Banking profit (after transfer to general reserve for possible loan losses)	業 務 純 益	17,714	(10,774)	28,488
Gains (losses) from securities	(うち債券関係損益)	(5,399)	(5,496)	97
Non-recurrent gains (losses)	臨 時 損 益	(15,831)	(6,835)	(8,996)
Gains (losses) on stocks	株 式 等 関 係 損 益	805	(390)	1,195
Gains on sales of stocks	株 式 等 売 却 益	2,570	589	1,981
Losses on sales of stocks	株 式 等 売 却 損	1,393	705	688
Write-off amount of stocks	株 式 等 償 却	371	274	97
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	15,823	7,370	8,453
Write-off amount of loans	貸 出 金 償 却	8,737	2,370	6,367
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	6,800	4,937	1,863
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	285	64	221
Credit cost (①+②)	(与信費用①+②)	16,866	9,102	7,764
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(813)	925	(1,738)
Operating Profits	経 常 利 益	1,883	(17,608)	19,491
Extraordinary gains (losses)	特 別 損 益	(47)	807	(854)
Net gains (losses) from fixed assets	う ち 固 定 資 産 関 係 損 益	(46)	836	(882)
Gains on dispositions of fixed assets	固 定 資 産 処 分 益	1	-	1
Losses on dispositions of fixed assets	固 定 資 産 処 分 損	46	(19)	65
Impairment losses	減 損 損 失	1	(817)	818
Income before income taxes and others	税 引 前 中 間 純 利 益	1,836	(16,800)	18,636
Provision for income taxes and others	法 人 税、住 民 税 及 び 事 業 税	5,324	(5,679)	11,003
Deferred income taxes	法 人 税 等 調 整 額	(4,607)	(964)	(3,643)
Net income	中 間 純 利 益	1,119	(10,158)	11,277

[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 2008		First half of FY 2007 (B)
		(A)	(A)-(B)	
Consolidated gross banking profit	連結粗利益	50,199	(9,348)	59,547
Interest income	資金利益	45,192	(1,730)	46,922
Fees and commissions	役務取引等利益	8,525	(1,079)	9,604
Trading income	特定取引利益	580	(1,902)	2,482
Other operating income	その他業務利益	(4,100)	(4,637)	537
General and administrative expenses	営業経費	31,512	(793)	32,305
Write-off and reserve expenses	貸倒償却引当費用	16,868	9,072	7,796
Write-off amount of loans	貸出金償却	8,737	2,370	6,367
Net transfer to specific reserve for possible loan losses	個別貸倒引当金繰入額	6,802	4,907	1,895
Net transfer to general reserve for possible loan losses	一般貸倒引当金繰入額	1,042	1,731	(689)
Losses on sales of loans to credit	貸出債権売却損等	285	64	221
Gains (losses) on stocks	株式等関係損益	805	(390)	1,195
Equity in gains (losses) of affiliated companies	持分法による投資損益	(209)	(272)	63
Others	その他	57	603	(546)
Operating profits	経常利益	2,471	(17,688)	20,159
Extraordinary gains (losses)	特別損益	(56)	798	(854)
Income before income taxes and others	税金等調整前中間純利益	2,415	(16,890)	19,305
Provision for income taxes and others	法人税、住民税及び事業税	5,462	(5,592)	11,054
Deferred income taxes	法人税等調整額	(4,618)	(975)	(3,643)
Minority interests	少数株主利益	478	-	478
Net income	中間純利益	1,093	(10,321)	11,414

[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 2008		First half of FY 2007 (B)
		(A)	(A)-(B)	
Consolidated core banking profit	連結コア業務純益	24,956	(3,362)	28,318

[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 2008		First half of FY 2007 (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	6	1	5

## 2. Banking Profit (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2008		First half of FY 2007 (B)
		(A)	(A)-(B)	
Core banking profit	コア業務純益	24,157	(3,544)	27,701
Per head (in thousands of yen)	職員一人当たり(千円)	7,532	(2,446)	9,978
Banking profit (before transfer to general reserve for possible loan losses)	実質業務純益	18,757	(9,042)	27,799
Per head (in thousands of yen)	職員一人当たり(千円)	5,848	(4,166)	10,014
Banking profit	業務純益	17,714	(10,774)	28,488
Per head (in thousands of yen)	職員一人当たり(千円)	5,523	(4,739)	10,262

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

Item	科目 (Japanese only)	First half of FY 2008		First half of FY 2007 (B)
		(A)	(A)-(B)	
Average yield on interest earnings assets ①	資金運用利回 ①	1.83%	(0.07%)	1.90%
Average yield on loans and bills discounted	貸出金利回	2.02%	(0.01%)	2.03%
Average yield on securities	有価証券利回	1.43%	0.01%	1.42%
Average yield on interest bearing liabilities ②	資金調達原価 ②	1.43%	0.01%	1.42%
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.27%	0.04%	0.23%
Average interest rate spread on loans and deposits	預貸金利鞘	0.61%	(0.01%)	0.62%
Average interest rate spread ①-②	総資金利鞘 ①-②	0.40%	(0.08%)	0.48%

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

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2008		First half of FY 2007 (B)
		(A)	(A)-(B)	
Gains (losses) on bonds (National government bonds, etc.)	国債等債券関係損益	(5,399)	(5,496)	97
Gains on sales	売却益	2,406	(2,107)	4,513
Losses on sales	売却損	4,028	(387)	4,415
Write-offs	償却	3,777	3,777	-

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2008		First half of FY 2007 (B)
		(A)	(A)-(B)	
Gains (losses) on stocks	株式等関係損益	805	(390)	1,195
Gains on sales	売却益	2,570	589	1,981
Losses on sales	売却損	1,393	705	688
Write-offs	償却	371	274	97

## 5. Capital Adequacy Ratio (Consolidated)

Item	科目 (Japanese only)	As of September 30, 2008		As of March 31, 2008
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	10.39%	0.01%	10.38%
Tier I capital adequacy ratio	うち基本的項目比率	6.64%	(0.15%)	6.79%
Tier I ①	基本的項目①	254.2	(12.1)	266.3
Tier II ②	補完的項目②	157.8	2.0	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	19.1	—	19.1
Subordinated loans	うち劣後ローン(債券)残高	120.0	1.0	119.0
Deduction ③	控除項目③	14.7	(0.3)	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)	13.8	(0.2)	14.0
Capital ①+②-③	自己資本①+②-③	397.3	(9.8)	407.1
Risk assets	リスクアセット	3,823.2	(96.3)	3,919.5
Total required capital	総所要自己資本額	152.9	(3.8)	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 September 30, 2008		As of March 31, 2008
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	10.67%	0.01%	10.66%
Tier I capital adequacy ratio	うち基本的項目比率	6.57%	(0.15%)	6.72%
Tier I ①	基本的項目①	251.8	(12.1)	263.9
Tier II ②	補完的項目②	157.8	2.0	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	19.1	—	19.1
Subordinated loans (bonds)	うち劣後ローン(債券)残高	120.0	1.0	119.0
Deduction ③	控除項目③	0.8	(0.2)	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	408.8	(9.9)	418.7
Risk assets	リスクアセット	3,831.0	(96.6)	3,927.6
Total required capital	総所要自己資本額	153.2	(3.9)	157.1

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

## Outlier Measurement

Item	科目 (Japanese only)	As of September 30, 2008		As of March 31, 2008
		(A)	(A)-(B)	(B)
Outlier Measurement	アウトライヤー比率	10.9%	2.8%	8.1%

measurement = Percentile method

## 6. Return on Equity (Non-Consolidated)

Item	科目 (Japanese only)	First half of FY 2008		First half of FY 2007
		(A)	(A)-(B)	(B)
Core banking profit basis	コア業務純益ベース	19.02%	0.38%	18.64%
Banking profit basis (before transfer to general reserve for possible loan losses)	実質業務純益ベース	14.76%	(3.94%)	18.70%
Banking profit basis	業務純益ベース	13.94%	(5.22%)	19.16%
Net income basis	中間純利益ベース	0.88%	(6.70%)	7.58%

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 30,2008		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	41.1	4.6	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	100.2	11.2	89.0
Core banking profit ③	コ ア 業 務 純 益 ③	48.0	(4.8)	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	2.1years	0.4years	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 September 30,2008		As of March 31,2008
		(A)	(A)-(B)	(B)
Reserve for possible loan losses	貸 倒 引 当 金	34.0	3.4	30.6
Write-down of securities	有 価 証 券 評 価 損	6.5	1.7	4.8
Depreciation	減 価 償 却	1.1	(0.1)	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	45.0	4.8	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	44.3	4.7	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	(2.3)	—	(2.3)
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	(0.9)	(0.1)	(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	(3.2)	(0.1)	(3.1)
Total deferred tax assets	税効果資本にかかる繰延税金資産	41.1	4.6	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	8.7	7.1	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	0.4	(0.3)	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	0.5	(0.1)	0.6
Net deferred tax assets	繰 延 税 金 資 産 の 純 額	50.7	11.3	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 September 30, 2008				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	(22,346)	(16,776)	31,985	54,331	(5,570)	40,441	46,012
<b>Total</b>	<b>合計</b>	<b>(22,346)</b>	<b>(16,776)</b>	<b>31,985</b>	<b>54,331</b>	<b>(5,570)</b>	<b>40,441</b>	<b>46,012</b>
Stocks	株式	13,186	(10,614)	28,636	15,449	23,800	34,646	10,846
Bonds	債券	(11)	9,212	3,116	3,128	(9,223)	4,940	14,164
Others	その他	(35,521)	(15,373)	231	35,753	(20,148)	854	21,002

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

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

3. Variance of "Others" are minus 13,168 million yen as of September 30, 2008.

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30, 2008				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	(22,346)	(16,776)	31,985	54,331	(5,570)	40,441	46,012
<b>Total</b>	<b>合計</b>	<b>(22,346)</b>	<b>(16,776)</b>	<b>31,985</b>	<b>54,331</b>	<b>(5,570)</b>	<b>40,441</b>	<b>46,012</b>
Stocks	株式	13,186	(10,614)	28,636	15,449	23,800	34,646	10,846
Bonds	債券	(11)	9,212	3,116	3,128	(9,223)	4,940	14,164
Others	その他	(35,521)	(15,373)	231	35,753	(20,148)	854	21,002

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

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

3. Variance of "Others" are minus 13,178 million yen as of September 30, 2008.

# [Loans and Other Assets Information]

## 1. Loans Outstanding

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

(Billions of yen)

Loans outstanding (average balance)	科 目 (Japanese only)	First half of FY 2008		FY 2007(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,111.1	80.4	3,030.7
Loans outstanding in Okayama Prefecture	岡 山 県	254.2	(14.0)	268.2
Loans outstanding in Yamaguchi Prefecture	山 口 県	146.7	4.2	142.5
Loans outstanding in Ehime Prefecture	愛 媛 県	288.3	-	288.3
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	571.5	(5.0)	576.5
Total	合 計	4,371.8	65.6	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 September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,093.8	(14.8)	3,108.6
Loans outstanding in Okayama Prefecture	岡 山 県	237.8	(14.6)	252.4
Loans outstanding in Yamaguchi Prefecture	山 口 県	145.7	4.8	140.9
Loans outstanding in Ehime Prefecture	愛 媛 県	290.0	7.0	283.0
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	572.0	20.3	551.7
Total	合 計	4,339.3	2.7	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 September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Individual loans	個 人 ロ ー ン 残 高	1,067.6	10.9	1,056.7
Housing loans	住 宅 ロ ー ン 残 高	755.1	8.5	746.6
Other loans	そ の 他 ロ ー ン 残 高	312.5	2.4	310.1

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

(Billions of yen)

Item	科 目 (Japanese only)	As of September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Individual loans in Hiroshima Prefecture	広 島 県	920.1	8.6	911.5
Individual loans in Okayama Prefecture	岡 山 県	79.6	0.3	79.3
Individual loans in Yamaguchi Prefecture	山 口 県	43.0	2.8	40.2
Individual loans in Ehime Prefecture	愛 媛 県	18.1	(0.4)	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 September 30,2008		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	3,104.8	(80.9)	3,185.7
Ratio to total loans and bill discounted	中 小 企 業 等 貸 出 比 率	71.7%	(2.0%)	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 September 30,2008		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	2,331.2	(74.6)	2,405.8
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	岡 山 県	205.8	(14.6)	220.4
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	山 口 県	131.4	2.2	129.2
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	愛 媛 県	247.9	4.9	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 September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Loans outstanding insured by the Association in Hiroshima Prefecture	広 島 県	238.3	6.8	231.5
Loans outstanding insured by the Association in Okayama Prefecture	岡 山 県	16.2	0.4	15.8
Loans outstanding insured by the Association in Yamaguchi Prefecture	山 口 県	9.7	0.2	9.5
Loans outstanding insured by the Association in Ehime Prefecture	愛 媛 県	5.6	(0.1)	5.7

## 2. Risk Managed Loans

(Non-Consolidated)

Item	科目 (Japanese only)	As of September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	11,988	8,191	3,797
Other delinquent loans	延滞債権	96,906	17,811	79,095
Loans past due 3 months or more	3ヵ月以上延滞債権	7,310	2,318	4,992
Restructured loans	貸出条件緩和債権	18,791	(3,049)	21,840
Total Risk managed loans	リスク管理債権合計	134,996	25,271	109,725

(Consolidated)

Item	科目 (Japanese only)	As of September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	11,988	8,191	3,797
Other delinquent loans	延滞債権	96,906	17,811	79,095
Loans past due 3 months or more	3ヵ月以上延滞債権	7,310	2,318	4,992
Restructured loans	貸出条件緩和債権	18,791	(3,049)	21,840
Total Risk managed loans	リスク管理債権合計	134,996	25,271	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 September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	47,768	3,279	44,489
General reserve for possible loan losses	一般貸倒引当金	18,778	1,043	17,735
Specific reserve for possible loan losses	個別貸倒引当金	28,989	2,236	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 September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	47,811	3,276	44,535
General reserve for possible loan losses	一般貸倒引当金	18,778	1,043	17,735
Specific reserve for possible loan losses	個別貸倒引当金	29,032	2,233	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 September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	50.2%	(5.7%)	55.9%
After partial direct write-off	部分直接償却後	35.1%	(5.2%)	40.3%

(Consolidated)

Item	科目 (Japanese only)	As of September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	50.2%	(5.7%)	55.9%
After partial direct write-off	部分直接償却後	35.1%	(5.2%)	40.3%

#### 5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2008		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	24,821	10,727	14,094
Doubtful loans	危険債権	91,079	17,114	73,965
Substandard loans	要管理債権	26,101	(731)	26,832
total ①	合計 ①	142,002	27,110	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 September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Coverage amount ②	カバー額 ②	121,757	26,794	94,963
Portion covered by reserve ③	貸倒引当金 ③	35,142	2,164	32,978
Portion covered by collateral	担保保証等による保全部分	86,614	24,629	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	85.7%	3.0%	82.7%
Coverage ratio before partial direct write-off	(参考:部分直接償却前のカバー率)	89.0%	2.0%	87.0%
Excluding collateral and guarantees ④	担保保証等による保全のない部分 ④	55,387	2,480	52,907
Coverage ratio ③/④	引当率 ③ / ④	63.4%	1.1%	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)	3.2%	0.6%	2.6%

## 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 September 30, 2008		As of
		(A)	(A)-(B)	March 31, 2008(B)
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	4,327,392	2,798	4,324,594
Manufacturing	製造業	736,895	(4,255)	741,150
Agriculture	農業	2,691	(703)	3,394
Forestry	林業	330	(78)	408
Fishery	漁業	698	(434)	1,132
Mining	鉱業	801	(158)	959
Construction	建設業	173,694	(12,656)	186,350
Electricity, gas and water	電気・ガス・熱供給・水道業	51,850	1,517	50,333
Telecommunication	情報通信業	33,933	(5,505)	39,438
Transportation	運輸業	202,873	1,424	201,449
Wholesale	卸売業	299,473	(8,268)	307,741
Retail services	小売業	240,115	(7,468)	247,583
Financial and insurance services	金融・保険業	314,364	(5,237)	319,601
Retail estate	不動産業	545,694	15,502	530,192
Services	各種サービス	477,393	10,388	467,005
Municipal government	地方公共団体	191,610	33,172	158,438
Others	その他	1,054,971	(14,445)	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	3,093.8	237.8	145.7	290.0
Manufacturing	製造業	476.7	43.4	33.3	45.0
Agriculture	農業	2.1	0.3	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	0.2	0
Construction	建設業	129.6	14.9	12.2	5.2
Electricity, gas and water	電気・ガス・熱供給・水道業	46.0	0.2	0.4	3.1
Telecommunication	情報通信業	24.7	1.0	0.2	0.1
Transportation	運輸業	104.4	5.9	6.7	62.6
Wholesale	卸売業	230.4	16.5	10.4	11.3
Retail services	小売業	155.5	27.9	16.9	16.8
Financial and insurance services	金融・保険業	183.3	1.0	0	0.2
Retail estate	不動産業	413.9	38.7	11.3	15.2
Services	各種サービス	307.7	28.2	14.5	19.8
Municipal government	地方公共団体	189.5	0.1	2.0	—
Others	その他	828.7	59.7	37.5	110.5

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

(Millions of yen)

Item	科目 (Japanese only)	As of September 30, 2008		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)	134,996	25,271	109,725
Manufacturing	製造業	18,482	(2,761)	21,243
Agriculture	農業	43	(36)	79
Forestry	林業	0	—	0
Fishery	漁業	98	7	91
Mining	鉱業	207	7	200
Construction	建設業	24,942	16,949	7,993
Electricity, gas and water	電気・ガス・熱供給・水道業	—	—	—
Telecommunication	情報通信業	625	417	208
Transportation	運輸業	2,624	(814)	3,438
Wholesale	卸売業	11,556	2,648	8,908
Retail services	小売業	5,027	(858)	5,885
Financial and insurance services	金融・保険業	400	376	24
Real estate	不動産業	39,213	10,485	28,728
Services	各種サービス	20,369	(2,559)	22,928
Municipal government	地方公共団体	—	—	—
Others	その他	11,404	1,411	9,993



# [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)	First half of FY 2008		FY 2007(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,594.0	25.4	4,568.6
Deposits outstanding in Okayama Prefecture	岡山県	249.2	(2.1)	251.3
Deposits outstanding in Yamaguchi Prefecture	山口県	168.3	3.3	165.0
Deposits outstanding in Ehime Prefecture	愛媛県	165.7	8.1	157.6
Deposits outstanding except for our Hometown Area	その他の地域	141.5	(12.6)	154.1
Total	合計	5,318.7	22.1	5,296.6

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

(Billions of yen)

Deposits outstanding (term-end balance)	科目 (Japanese only)	As of September 30, 2008		As of March 31, 2008(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,548.3	(33.3)	4,581.6
Deposits outstanding in Okayama Prefecture	岡山県	244.5	(7.6)	252.1
Deposits outstanding in Yamaguchi Prefecture	山口県	167.8	3.4	164.4
Deposits outstanding in Ehime Prefecture	愛媛県	168.0	11.1	156.9
Deposits outstanding except for our Hometown Area	その他の地域	143.6	(11.5)	155.1
Total	合計	5,272.2	(37.9)	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)

(Billions of yen)

Item	科目 (Japanese only)	As of September 30, 2008		As of March 31, 2008(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,406.8	54.9	4,351.9
Individual deposits	個人預金	3,591.7	9.6	3,582.1
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	279.3	2.7	276.6
Investment trusts	投資信託	279.2	3.4	275.8
Annuity insurance	年金保険	218.0	29.4	188.6
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	38.6	9.8	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 September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	3,898.7	54.8	3,843.9
Individual deposits	個人預金	3,176.7	12.6	3,164.1
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	242.7	2.3	240.4
Investment trusts	投資信託	244.4	3.6	240.8
Annuity insurance	年金保険	199.5	27.3	172.2
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	35.4	9.0	26.4

(Billions of yen)

Okayama Prefecture	【岡山県】 (Japanese only)	As of September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	210.1	1.4	208.7
Individual deposits	個人預金	172.8	(0.1)	172.9
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	13.5	0.5	13.0
Investment trusts	投資信託	15.2	(0.1)	15.3
Annuity insurance	年金保険	7.5	0.7	6.8
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.1	0.4	0.7

(Billions of yen)

Yamaguchi Prefecture	【山口県】 (Japanese only)	As of September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	156.4	(0.1)	156.5
Individual deposits	個人預金	122.8	(1.4)	124.2
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	11.8	—	11.8
Investment trusts	投資信託	12.7	0.2	12.5
Annuity insurance	年金保険	7.8	1.0	6.8
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.3	0.1	1.2

(Billions of yen)

Ehime Prefecture	【愛媛県】 (Japanese only)	As of September 30,2008		As of March 31,2008(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	93.5	(1.3)	94.8
Individual deposits	個人預金	76.6	(1.4)	78.0
Public bonds (Japanese government bonds, etc.)	公共債(国債等)	8.7	—	8.7
Investment trusts	投資信託	5.2	(0.3)	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	0.4	0.1	0.3