

Financial Results for Fiscal 2009 (ended March 31, 2010)

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Consolidated Financial Information for Fiscal 2009

1. Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2009	As of March 31, 2010
Assets	(資 産 の 部)		
Cash and due from banks	現 金 預 け 金	125,465	151,438
Call loans and bills purchased	コ ー ル ロ ー ン 及 び 買 入 手 形	23,569	76,086
Financial receivables purchased	買 入 金 銭 債 権	25,682	19,374
Trading assets	特 定 取 引 資 産	32,166	36,970
Money held in trust	金 銭 の 信 託	1,245	1,180
Securities	有 価 証 券	1,382,684	1,537,366
Loans and bills discounted	貸 出 金	4,427,308	4,354,076
Foreign exchanges	外 国 為 替	3,800	3,524
Other assets	そ の 他 資 産	48,163	43,842
Tangible fixed assets	有 形 固 定 資 産	85,287	85,506
Intangible fixed assets	無 形 固 定 資 産	9,204	8,631
Deferred tax assets	繰 延 税 金 資 産	63,306	42,879
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	44,062	44,190
Reserve for possible loan losses	貸 倒 引 当 金	(43,939)	(39,213)
Total Assets	資 産 の 部 合 計	6,228,006	6,365,855
Liabilities	(負 債 の 部)		
Deposits	預 金	5,262,826	5,438,458
Negotiable certificates of deposit	譲 渡 性 預 金	150,024	161,427
Call money and bills sold	コ ー ル マ ネ ー 及 び 売 渡 手 形	67,013	6,762
Deposits received for bonds lending / borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	47,558	88,564
Trading liabilities	特 定 取 引 負 債	28,915	33,899
Borrowed money	借 用 金	145,444	102,823
Foreign exchanges	外 国 為 替	239	300
Bonds	社 債	147,000	125,000
Due to trust account	信 託 勘 定 借	169	166
Other liabilities	そ の 他 負 債	47,416	40,802
Reserve for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	32	41
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	89	91
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	852	920
Reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	922	978
Reserve for point loyalty programs	ポ イ ン ト 引 当 金	95	108
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,400	18,400
Acceptances and guarantees	支 払 承 諾	44,062	44,190
Total liabilities	負 債 の 部 合 計	5,961,063	6,062,936
Net assets	(純 資 産 の 部)		
Common stock	資 本 金	54,573	54,573
Capital surplus	資 本 剰 余 金	30,635	30,635
Retained earnings	利 益 剰 余 金	160,187	167,559
Common stock in treasury	自 己 株 式	(3,015)	(3,182)
Total stockholders' equity	株 主 資 本 合 計	242,381	249,586
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	(27,897)	865
Net deferred (gains) losses on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益	(1,654)	(1,646)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	23,941	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	(5,610)	23,160
Minority interests	少 数 株 主 持 分	30,172	30,172
Total net assets	純 資 産 の 部 合 計	266,943	302,919
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,228,006	6,365,855

2. Consolidated Statements of Income

(Millions of yen)

Item	科 目 (Japanese only)	FY 2008	FY 2009
Operating income	経 常 収 益	157,611	138,744
Interest income	資 金 運 用 収 益	112,163	98,136
Interest on loans and discounts	(うち貸出金利息)	88,612	79,698
Interest and dividends on securities	(うち有価証券利息配当金)	21,141	17,154
Trust fees	信 託 報 酬	164	179
Fees and commissions	役 務 取 引 等 収 益	24,393	24,131
Trading income	特 定 取 引 収 益	1,069	581
Other operating income	そ の 他 業 務 収 益	11,386	11,754
Other income	そ の 他 経 常 収 益	8,434	3,961
Operating expenses	経 常 費 用	143,613	119,524
Interest expense	資 金 調 達 費 用	23,439	17,148
Interest on deposits	(うち預金利息)	14,629	10,386
Fees and commissions	役 務 取 引 等 費 用	9,095	9,642
Other operating expenses	そ の 他 業 務 費 用	17,606	9,905
General and administrative expenses	営 業 経 費	62,599	61,767
Other expenses	そ の 他 経 常 費 用	30,873	21,060
Operating profits	経 常 利 益	13,997	19,220
Extraordinary gains	特 別 利 益	2,501	24
Gains on dispositions of fixed assets	固 定 資 産 処 分 益	138	—
Recoveries of written-off claims	償 却 債 権 取 立 益	9	24
Gains on securities contributed to severance and retirement benefit trust	退 職 給 付 信 託 設 定 益	2,353	—
Extraordinary losses	特 別 損 失	3,283	285
Losses on dispositions of fixed assets	固 定 資 産 処 分 損	424	206
Impairment losses	減 損 損 失	96	48
Losses on securities contributed to severance and retirement benefit trust	退 職 給 付 信 託 設 定 損	2,758	—
Other extraordinary losses	そ の 他 の 特 別 損 失	4	31
Income before income taxes and others	税 金 等 調 整 前 当 期 純 利 益	13,214	18,959
Provision for income taxes and others	法 人 税 、 住 民 税 及 び 事 業 税	11,319	6,475
Deferred income taxes	法 人 税 等 調 整 額	(6,249)	446
Total income taxes	法 人 税 等 合 計	5,069	6,922
Minority interests	少 数 株 主 利 益	957	957
Net income	当 期 純 利 益	7,188	11,079

3. Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科目 (Japanese only)	FY 2008	FY 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	30,646	30,635
Changes of items during the period	当 期 変 動 額		
Disposal of common stock in treasury	自 己 株 式 の 処 分	(11)	0
Total changes of items during the period	当 期 変 動 額 合 計	(11)	0
Balance at the end of current period	当 期 末 残 高	30,635	30,635
Retained earnings	利 益 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	157,311	160,187
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,357)	(3,707)
Net income	当 期 純 利 益	7,188	11,079
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	53	(0)
Total changes of items during the period	当 期 変 動 額 合 計	2,876	7,371
Balance at the end of current period	当 期 末 残 高	160,187	167,559
Common stock in treasury	自 己 株 式		
Balance at the end of previous period	前 期 末 残 高	(671)	(3,015)
Changes of items during the period	当 期 変 動 額		
Purchase of common stock in treasury	自 己 株 式 の 取 得	(2,452)	(202)
Disposal of common stock in treasury	自 己 株 式 の 処 分	108	35
Total changes of items during the period	当 期 変 動 額 合 計	(2,344)	(167)
Balance at the end of current period	当 期 末 残 高	(3,015)	(3,182)
Total stockholders' equity	株 主 資 本 合 計		
Balance at the end of previous period	前 期 末 残 高	241,861	242,381
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,357)	(3,707)
Net income	当 期 純 利 益	7,188	11,079
Purchase of common stock in treasury	自 己 株 式 の 取 得	(2,452)	(202)
Disposal of common stock in treasury	自 己 株 式 の 処 分	88	35
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	53	(0)
Total changes of items during the period	当 期 変 動 額 合 計	520	7,204
Balance at the end of current period	当 期 末 残 高	242,381	249,586

Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	FY 2008	FY 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	(3,268)	(27,897)
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)	(24,628)	28,762
Total changes of items during the period	当 期 変 動 額 合 計	(24,628)	28,762
Balance at the end of current period	当 期 末 残 高	(27,897)	865
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	(893)	(1,654)
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)	(760)	8
Total changes of items during the period	当 期 変 動 額 合 計	(760)	8
Balance at the end of current period	当 期 末 残 高	(1,654)	(1,646)
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	23,995	23,941
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)	(53)	0
Total changes of items during the period	当 期 変 動 額 合 計	(53)	0
Balance at the end of current period	当 期 末 残 高	23,941	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	19,833	(5,610)
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)	(25,443)	28,770
Total changes of items during the period	当 期 変 動 額 合 計	(25,443)	28,770
Balance at the end of current period	当 期 末 残 高	(5,610)	23,160
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	291,867	266,943
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,357)	(3,707)
Net income	当 期 純 利 益	7,188	11,079
Purchase of common stock in treasury	自 己 株 式 の 取 得	(2,452)	(202)
Disposal of common stock in treasury	自 己 株 式 の 処 分	88	35
Reversal of land revaluation reserve	土 地 再 評 価 差 額 金 の 取 崩	53	(0)
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)	(25,443)	28,770
Total changes of items during the period	当 期 変 動 額 合 計	(24,923)	35,975
Balance at the end of current period	当 期 末 残 高	266,943	302,919

4. Consolidated Statements of Cash Flows

(Millions of yen)

Item	科目 (Japanese only)	FY 2008	FY 2009
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	13,214	18,959
Depreciation of premises, equipment and others	減価償却費	4,568	4,904
Impairment losses of fixed assets	減損損失	96	48
Equity in earnings of affiliates	持分法による投資損益	570	(219)
Net change in reserve for possible loan losses	貸倒引当金の増減	(595)	(4,725)
Net change in reserve for bonus of directors and corporate auditors	役員賞与引当金の増減額	(16)	8
Net change in allowance for severance and retirement benefits	退職給付引当金の増減額	7	1
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	105	68
Net change in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減	154	55
Net change in reserve for point loyalty programs	ポイント引当金の増減額	11	12
Interest income	資金運用収益	(112,163)	(98,136)
Interest expenses	資金調達費用	23,439	17,148
Net gains (losses) on securities transactions	有価証券関係損益	(2,496)	2,952
Net (gains) losses on money held in trust	金銭の信託の運用損益	(12)	(12)
Net gains (losses) on dispositions of fixed assets	固定資産処分損益	286	206
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	退職給付信託拠出額	15,126	—
Net change in trading assets	特定取引資産の純増減	6,530	(4,804)
Net change in trading liabilities	特定取引負債の純増減	(5,883)	4,984
Net change in loans	貸出金の純増減	(90,713)	73,231
Net change in deposits	預金の純増減	88,391	175,631
Net change in negotiable certificates of deposits	譲渡性預金の純増減	15,260	11,402
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	61,104	(42,621)
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	(2,523)	1,498
Net change in call loans and bills bought	コールローン等の純増減	99,247	(46,208)
Net change in call money and bills sold	コールマネー等の純増減	44,169	(60,250)
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	8,829	41,006
Net change in foreign exchanges (assets)	外国為替(資産)の純増減	(209)	275
Net change in foreign exchanges (liabilities)	外国為替(負債)の純増減	(15)	61
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	122,520	99,646
Interest paid	資金調達による支出	(22,989)	(17,210)
Other-net	その他	(22,672)	4,054
Sub total	小計	223,748	161,970
Income taxes paid	法人税等の支払額	(18,861)	(8,418)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	204,886	153,551
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	(1,714,219)	(2,006,526)
Proceeds from sales of securities	有価証券の売却による収入	1,387,907	1,799,044
Proceeds from maturity of securities	有価証券の償還による収入	65,237	93,091
Increase in money held in trust	金銭の信託の増加による支出	(103)	(31)
Decrease in money held in trust	金銭の信託の減少による収入	52	109
Purchases tangible fixed assets	有形固定資産の取得による支出	(3,750)	(2,776)
Purchases of intangible fixed assets	無形固定資産の取得による支出	(2,446)	(2,137)
Proceeds sales of tangible fixed assets	有形固定資産の売却による収入	293	27
Proceeds sales of intangible fixed assets	無形固定資産の売却による収入	78	1
Net cash used in investing activities	投資活動によるキャッシュ・フロー	(266,951)	(119,197)
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	23,000	—
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(4,000)	—
Proceeds 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発行による収入	—	10,000
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	(10,000)	(12,000)
Dividends paid	配当金の支払額	(4,352)	(3,705)
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	(2,452)	(154)
Proceeds from sale of treasury stock	自己株式の売却による収入	88	8
Repayments of lease debt	リース債務の返済による支出	(41)	(99)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	1,284	(6,907)
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	17	24
Net change in cash and cash equivalents	現金及び現金同等物の増減額	(60,762)	27,471
Cash and cash equivalents at beginning of period	現金及び現金同等物の期首残高	183,289	122,527
Cash and cash equivalents at term-end	現金及び現金同等物の期末残高	122,527	149,998

Non-Consolidated Financial Information for Fiscal 2009

1. Non-Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2009	As of March 31, 2010
Assets	(資 産 の 部)		
Cash and due from banks	現 金 預 け 金	125,465	151,438
Call loans	コ ー ル ロ ー ン	23,569	76,086
Financial receivables purchased	買 入 金 銭 債 権	25,682	19,374
Trading assets	特 定 取 引 資 産	32,166	36,970
Money held in trust	金 銭 の 信 託	1,245	1,180
Securities	有 価 証 券	1,383,179	1,537,660
Loans and bills discounted	貸 出 金	4,427,308	4,354,076
Foreign exchanges	外 国 為 替	3,800	3,524
Other assets	そ の 他 資 産	46,936	43,173
Tangible fixed assets	有 形 固 定 資 産	85,273	85,494
Intangible fixed assets	無 形 固 定 資 産	9,188	8,615
Deferred tax assets	繰 延 税 金 資 産	63,209	42,781
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	76,062	74,190
Reserve for possible loan losses	貸 倒 引 当 金	(43,924)	(39,169)
Total Assets	資 産 の 部 合 計	6,259,163	6,395,397
Liabilities	(負 債 の 部)		
Deposits	預 金	5,263,620	5,440,059
Negotiable certificates of deposit	譲 渡 性 預 金	150,194	161,582
Call money	コ ー ル マ ネ ー	67,013	6,762
Deposits received for bonds lending/borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	47,558	88,564
Trading liabilities	特 定 取 引 負 債	28,915	33,899
Borrowed money	借 用 金	208,144	163,523
Foreign exchanges	外 国 為 替	239	300
Bonds	社 債	115,000	95,000
Due to trust account	信 託 勤 定 借	169	166
Other liabilities	そ の 他 負 債	47,319	40,779
Reserve for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	32	41
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 勞 引 当 金	839	915
Reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	922	978
Reserve for point loyalty programs	ポ イ ン ト 引 当 金	95	108
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,400	18,400
Acceptances and guarantees	支 払 承 諾	76,062	74,190
Total liabilities	負 債 の 部 合 計	6,024,527	6,125,273
Net assets	(純 資 産 の 部)		
Common stock	資 本 金	54,573	54,573
Capital surplus	資 本 剰 余 金	30,634	30,634
Capital reserve	資 本 準 備 金	30,634	30,634
Retained earnings	利 益 剰 余 金	158,037	164,904
Legal earned reserve	利 益 準 備 金	40,153	40,153
Other retained earnings	そ の 他 利 益 剰 余 金	117,884	124,751
Voluntary reserve	別 途 積 立 金	109,604	113,604
Earned surplus brought forward	繰 越 利 益 剰 余 金	8,280	11,147
Common stock in treasury	自 己 株 式	(2,993)	(3,138)
Total stockholders' equity	株 主 資 本 合 計	240,252	246,974
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	(27,902)	854
Net deferred (gains)losses on hedging instruments, net of taxes	繰 延 ヘ ッ ジ 損 益	(1,654)	(1,646)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	23,941	23,941
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	(5,615)	23,150
Total net assets	純 資 産 の 部 合 計	234,636	270,124
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,259,163	6,395,397

2. Non-Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	FY 2008	FY 2009
Operating income	経 常 収 益	156,598	137,245
Interest income	資 金 運 用 収 益	112,167	98,138
Interest on loans and discounts	(うち貸出金利息)	88,612	79,698
Interest and dividends on securities	(うち有価証券利息配当金)	21,145	17,156
Trust fees	信 託 報 酬	164	179
Fees and commissions	役 務 取 引 等 収 益	23,377	22,849
Trading income	特 定 取 引 収 益	1,069	581
Other operating income	そ の 他 業 務 収 益	11,386	11,754
Other income	そ の 他 経 常 収 益	8,433	3,741
Operating expenses	経 常 費 用	143,525	119,682
Interest expense	資 金 調 達 費 用	24,469	18,174
Interest on deposits	(うち預金利息)	14,630	10,386
Fees and commissions	役 務 取 引 等 費 用	8,633	8,867
Other operating expenses	そ の 他 業 務 費 用	17,606	9,905
General and administrative expenses	営 業 経 費	62,561	61,748
Other expenses	そ の 他 経 常 費 用	30,254	20,987
Operating profits	経 常 利 益	13,072	17,562
Extraordinary gains	特 別 利 益	2,501	24
Extraordinary losses	特 別 損 失	3,274	285
Income before income taxes and others	税 引 前 当 期 純 利 益	12,298	17,300
Provision for income taxes and others	法 人 税、住 民 税 及 び 事 業 税	11,101	6,277
Deferred income taxes	法 人 税 等 調 整 額	(6,248)	447
Total income taxes	法 人 税 等 合 計	4,853	6,724
Net income	当 期 純 利 益	7,445	10,575

3. Non-Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	FY 2008	FY 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	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	(11)	—
Total changes of items during the period	当 期 変 動 額 合 計	(11)	—
Balance at the end of current period	当 期 末 残 高	—	—
Total capital surplus	資 本 剰 余 金 合 計		
Balance at the end of previous period	前 期 末 残 高	30,646	30,634
Changes of items during the period	当 期 変 動 額		
Disposal of common stock in treasury	自 己 株 式 の 処 分	(11)	—
Total changes of items during the period	当 期 変 動 額 合 計	(11)	—
Balance at the end of current period	当 期 末 残 高	30,634	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	92,604	109,604
Changes of items during the period	当 期 変 動 額		
Voluntary reserve	別 途 積 立 金 の 積 立	17,000	4,000
Total changes of items during the period	当 期 変 動 額 合 計	17,000	4,000
Balance at the end of current period	当 期 末 残 高	109,604	113,604
Earned surplus brought forward	繰 越 利 益 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	22,146	8,280
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,357)	(3,707)
Voluntary reserve	別 途 積 立 金 の 積 立	(17,000)	(4,000)
Net income	当 期 純 利 益	7,445	10,575
Disposal of common stock in treasury	自 己 株 式 の 処 分	(8)	(0)
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	53	(0)
Total changes of items during the period	当 期 変 動 額 合 計	(13,866)	2,867
Balance at the end of current period	当 期 末 残 高	8,280	11,147

Non-Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	FY 2008	FY 2009
Total retained earnings	利 益 剰 余 金 合 計		
Balance at the end of previous period	前 期 末 残 高	154,903	158,037
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,357)	(3,707)
Voluntary reserve	別 途 積 立 金 の 積 立	-	-
Net income	当 期 純 利 益	7,445	10,575
Disposal of common stock in treasury	自 己 株 式 の 処 分	(8)	(0)
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	53	(0)
Total changes of items during the period	当 期 変 動 額 合 計	3,133	6,867
Balance at the end of current period	当 期 末 残 高	158,037	164,904
Common stock in treasury	自 己 株 式		
Balance at the end of previous period	前 期 末 残 高	(649)	(2,993)
Changes of items during the period	当 期 変 動 額		
Purchases of common stock in treasury	自 己 株 式 の 取 得	(2,452)	(154)
Disposal of common stock in treasury	自 己 株 式 の 処 分	108	9
Total changes of items during the period	当 期 変 動 額 合 計	(2,344)	(145)
Balance at the end of current period	当 期 末 残 高	(2,993)	(3,138)
Total stockholders' equity	株 主 資 本 合 計		
Balance at the end of previous period	前 期 末 残 高	239,474	240,252
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,357)	(3,707)
Net income	当 期 純 利 益	7,445	10,575
Purchases of common stock in treasury	自 己 株 式 の 取 得	(2,452)	(154)
Disposal of common stock in treasury	自 己 株 式 の 処 分	88	8
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	53	(0)
Total changes of items during the period	当 期 変 動 額 合 計	777	6,721
Balance at the end of current period	当 期 末 残 高	240,252	246,974
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	(3,281)	(27,902)
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)	(24,621)	28,757
Total changes of items during the period	当 期 変 動 額 合 計	(24,621)	28,757
Balance at the end of current period	当 期 末 残 高	(27,902)	854
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	(893)	(1,654)
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)	(760)	8
Total changes of items during the period	当 期 変 動 額 合 計	(760)	8
Balance at the end of current period	当 期 末 残 高	(1,654)	(1,646)
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	23,995	23,941
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)	(53)	0
Total changes of items during the period	当 期 変 動 額 合 計	(53)	0
Balance at the end of current period	当 期 末 残 高	23,941	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	19,820	(5,615)
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)	(25,436)	28,765
Total changes of items during the period	当 期 変 動 額 合 計	(25,436)	28,765
Balance at the end of current period	当 期 末 残 高	(5,615)	23,150
Total net assets	純 資 産 合 計		
Balance at the end of previous period	前 期 末 残 高	259,295	234,636
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(4,357)	(3,707)
Net income	当 期 純 利 益	7,445	10,575
Purchases of common stock in treasury	自 己 株 式 の 取 得	(2,452)	(154)
Disposal of common stock in treasury	自 己 株 式 の 処 分	88	8
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	53	(0)
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)	(25,436)	28,765
Total changes of items during the period	当 期 変 動 額 合 計	(24,658)	35,487
Balance at the end of current period	当 期 末 残 高	234,636	270,124

Financial Data for Fiscal 2009

1. Income Status

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	FY 2009		FY 2008
		(A)	(A)-(B)	(B)
Gross banking profit	業 務 粗 利 益	96,560	(899)	97,459
Core gross banking profit	(うちコア業務粗利益)	96,393	(9,214)	105,607
Domestic gross banking profit	国 内 業 務 粗 利 益	88,700	(13,125)	101,825
Core gross banking profit	(うちコア業務粗利益)	88,345	(9,652)	97,997
Interest income	資 金 利 益	75,158	(6,869)	82,027
Fees and commissions	役 務 取 引 等 利 益	13,689	(669)	14,358
Trading income	特 定 取 引 利 益	84	(46)	130
Other operating income	そ の 他 業 務 利 益	(232)	(5,541)	5,309
Gains (losses) from securities	(うち国債等債券関係損益)	355	(3,473)	3,828
International gross banking profit	国 際 業 務 粗 利 益	7,859	12,225	(4,366)
Core gross banking profit	(うちコア業務粗利益)	8,047	437	7,610
Interest income	資 金 利 益	4,809	(865)	5,674
Fees and commissions	役 務 取 引 等 利 益	471	(78)	549
Trading income	特 定 取 引 利 益	496	(442)	938
Other operating income	そ の 他 業 務 利 益	2,081	13,609	(11,528)
Gains (losses) from securities	(うち国債等債券関係損益)	(188)	11,788	(11,976)
Expenses	経 費 (除く臨時処理分)	59,354	(1,443)	60,797
Personnel expenses	人 件 費	30,191	(675)	30,866
Non-personnel expenses	物 件 費	26,257	(642)	26,899
Taxes	税	2,906	(125)	3,031
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	37,205	543	36,662
Core banking profit	(コア業務純益)	37,038	(7,772)	44,810
Transfer to general reserve for possible loan losses ①	一 般 貸 倒 引 当 金 繰 入 額 ①	2,712	2,704	8
Banking profit (after transfer to general reserve for possible loan losses)	業 務 純 益	34,492	(2,162)	36,654
Gains (losses) from securities	うち国債等債券関係損益	167	8,314	(8,147)
Gains on sales of bonds	国 債 等 債 券 売 却 益	8,815	(643)	9,458
Losses on sales of bonds	国 債 等 債 券 売 却 損	6,466	(1,702)	8,168
Write-off amount of bonds	国 債 等 債 券 償 却	2,182	(7,255)	9,437
Non-recurrent gains (losses)	臨 時 損 益	(16,929)	6,652	(23,581)
Gains (losses) on stocks	株 式 等 関 係 損 益	(3,119)	(2,752)	(367)
Gains on sales of stocks	株 式 等 売 却 益	1,449	(4,038)	5,487
Losses on sales of stocks	株 式 等 売 却 損	4,371	91	4,280
Write-off amount of stocks	株 式 等 償 却	197	(1,377)	1,574
Disposal of non-performing loans ②	不 良 債 権 処 理 額 ②	11,911	(11,359)	23,270
Write-off amount of loans	貸 出 金 償 却	7,910	(7,774)	15,684
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	3,384	(3,675)	7,059
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	616	90	526
Credit cost (①+②)	(与信費用①+②)	14,623	(8,655)	23,278
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(1,898)	(1,954)	56
Operating Profits	経 常 利 益	17,562	4,490	13,072
Extraordinary gains (losses)	特 別 損 益	(261)	512	(773)
Net gains (losses) from fixed assets	うち固定資産関係損益	(254)	120	(374)
Gains on dispositions of fixed assets	固 定 資 産 処 分 益	-	(138)	138
Losses on dispositions of fixed assets	固 定 資 産 処 分 損	206	(210)	416
Impairment losses	減 損 損 失	48	(48)	96
Net gains (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 and others	税 引 前 当 期 純 利 益	17,300	5,002	12,298
Provision for income taxes and others	法 人 税、住 民 税 及 び 事 業 税	6,277	(4,824)	11,101
Deferred income taxes	法 人 税 等 調 整 額	447	6,695	(6,248)
Net income taxes	法 人 税 等 合 計	6,724	1,871	4,853
Net income	当 期 純 利 益	10,575	3,130	7,445

[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 2009		FY 2008
		(A)	(A)-(B)	(B)
Consolidated gross banking profit	連結粗利益	98,087	(948)	99,035
Interest income	資金利益	80,987	(7,736)	88,723
Fees and commissions	役務取引等利益	14,668	(794)	15,462
Trading income	特定取引利益	581	(488)	1,069
Other operating income	その他業務利益	1,849	8,068	(6,219)
General and administrative expenses	営業経費	61,767	(832)	62,599
Write-off and reserve expenses	貸倒償却引当費用	14,655	(8,626)	23,281
Write-off amount of loans	貸出金償却	7,910	(7,774)	15,684
Net transfer to specific reserve for possible loan losses	個別貸倒引当金繰入額	3,415	(3,646)	7,061
Net transfer to general reserve for possible loan losses	一般貸倒引当金繰入額	2,712	2,704	8
Losses on sales of loans to credit	貸出債権売却損等	616	90	526
Gains (losses) on stocks	株式等関係損益	(3,119)	(2,752)	(367)
Equity in gains (losses) of affiliated companies	持分法による投資損益	219	789	(570)
Others	その他	456	(1,324)	1,780
Operating profits	経常利益	19,220	5,223	13,997
Extraordinary gains (losses)	特別損益	(261)	521	(782)
Income before income taxes and others	税金等調整前当期純利益	18,959	5,745	13,214
Provision for income taxes and others	法人税、住民税及び事業税	6,475	(4,844)	11,319
Deferred income taxes	法人税等調整額	446	6,695	(6,249)
Net income taxes	法人税等合計	6,922	1,853	5,069
Minority interests	少数株主利益	957	-	957
Net income	当期純利益	11,079	3,891	7,188

[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 2009		FY 2008
		(A)	(A)-(B)	(B)
Consolidated core banking profit	連結コア業務純益	38,549	(7,803)	46,352

[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 2009		FY 2008
		(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 2009		FY 2008
		(A)	(A)-(B)	(B)
Core banking profit	コア業務純益	37,038	(7,772)	44,810
Per head (in thousands of yen)	職員一人当たり(千円)	11,743	(2,478)	14,221
Banking profit (before transfer to general reserve for possible loan losses)	実質業務純益	37,205	543	36,662
Per head (in thousands of yen)	職員一人当たり(千円)	11,796	161	11,635
Banking profit	業務純益	34,492	(2,162)	36,654
Per head (in thousands of yen)	職員一人当たり(千円)	10,936	(696)	11,632

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

Item	科目 (Japanese only)	FY 2009		FY 2008
		(A)	(A)-(B)	(B)
Average yield on interest earnings assets ①	資金運用利回 ①	1.59%	(0.21%)	1.80%
Average yield on loans and bills discounted	貸出金利回	1.83%	(0.18%)	2.01%
Average yield on securities	有価証券利回	1.08%	(0.23%)	1.31%
Average yield on interest bearing liabilities ②	資金調達原価 ②	1.31%	(0.10%)	1.41%
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.19%	(0.07%)	0.26%
Average interest rate spread on loans and deposits	預貸金利鞘	0.57%	(0.05%)	0.62%
Average interest rate spread ①-②	総資金利鞘 ①-②	0.28%	(0.11%)	0.39%

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

(Millions of yen)

Item	科目 (Japanese only)	FY 2009		FY 2008
		(A)	(A)-(B)	(B)
Gains (losses) on bonds (National government bonds, etc.)	国債等債券関係損益	167	8,314	(8,147)
Gains on sales	売却益	8,815	(643)	9,458
Losses on sales	売却損	6,466	(1,702)	8,168
Write-offs	償却	2,182	(7,255)	9,437

(Millions of yen)

Item	科目 (Japanese only)	FY 2009		FY 2008
		(A)	(A)-(B)	(B)
Gains (losses) on stocks	株式等関係損益	(3,119)	(2,752)	(367)
Gains on sales	売却益	1,449	(4,038)	5,487
Losses on sales	売却損	4,371	91	4,280
Write-offs	償却	197	(1,377)	1,574

5. Capital Adequacy Ratio (Consolidated)

Item	科目 (Japanese only)	As of March 31, 2010		As of March 31, 2009
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	11.54%	0.58%	10.96%
Tier I capital adequacy ratio	うち基本的項目比率	7.55%	0.48%	7.07%
Tier I ①	基本的項目①	278.0	7.8	270.2
Tier II ②	補完的項目②	161.5	(1.2)	162.7
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	-	19.0
Subordinated loans	うち劣後ローン(債券)残高	122.0	(4.0)	126.0
Deduction ③	控除項目③	14.5	0.2	14.3
Investment in the capital of other financial institutions	(他の金融機関の資本調達手段の意図的な保有相当額)	13.6	0.2	13.4
Capital ①+②-③	自己資本①+②-③	424.9	6.3	418.6
Risk assets	リスクアセット	3,679.8	(137.3)	3,817.1
Total required capital	総所要自己資本額	147.1	(5.5)	152.6

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, 2010		As of March 31, 2009
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	11.82%	0.58%	11.24%
Tier I capital adequacy ratio	うち基本的項目比率	7.46%	0.46%	7.00%
Tier I ①	基本的項目①	275.4	7.3	268.1
Tier II ②	補完的項目②	161.5	(1.2)	162.7
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	-	19.0
Subordinated loans (bonds)	うち劣後ローン(債券)残高	122.0	(4.0)	126.0
Deduction ③	控除項目③	0.9	-	0.9
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	436.0	6.1	429.9
Risk assets	リスクアセット	3,687.4	(137.2)	3,824.6
Total required capital	総所要自己資本額	147.4	(5.5)	152.9

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

Outlier Measurement

Item	科目 (Japanese only)	As of March 31, 2010		As of March 31, 2009
		(A)	(A)-(B)	(B)
Outlier Measurement	アウトライヤー比率	8.8%	(6.8%)	15.6%

measurement = Percentile method

6. Return on Equity (Non-Consolidated)

Item	科目 (Japanese only)	FY 2009		FY 2008
		(A)	(A)-(B)	(B)
Core banking profit basis	コア業務純益ベース	14.67%	(3.47%)	18.14%
Banking profit basis (before transfer to general reserve for possible loan losses)	実質業務純益ベース	14.74%	(0.10%)	14.84%
Banking profit basis	業務純益ベース	13.66%	(1.18%)	14.84%
Net income basis	当期純利益ベース	4.19%	1.18%	3.01%

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, 2010		As of March 31, 2009 (B)
		(A)	(A)-(B)	
Total deferred tax assets ①	税効果資本にかかる繰延税金資産①	42.2	(0.5)	42.7
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	102.9	(1.2)	104.1
Banking profit ③	業 務 純 益 ③	34.5	(2.2)	36.7
Total deferred tax assets/Core banking profit ②÷③	繰延税金資産の対象額/業務純益②÷③	3.0years	0.2years	2.8years

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

The Bank falls under "Illustrated Segment ②" under paragraph 5, item 1 of "Auditing Treatment concerning Determination of Recoverability of Deferred Tax Assets (Japanese Institute of Certified Public Accountants, Audit Committee Report, No.66)."

[Breakdown of cause of deferred tax assets and liabilities]

(Billions of yen)

Item	科目 (Japanese only)	As of March 31, 2010		As of March 31, 2009 (B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸 倒 引 当 金	33.4	0.1	33.3
Write-down of securities	有 価 証 券 評 価 損	8.2	(0.5)	8.7
Depreciation	減 価 償 却	0.9	(0.1)	1.0
Others	そ の 他	4.0	0.6	3.4
Deferred tax assets	将来減算一時差異にかかる繰延税金資産小計	46.5	0.1	46.4
Valuation allowance	評 価 性 引 当 額	(0.8)	(0.1)	(0.7)
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	-	45.7
Losses and gains on securities contributed to severance and retirement benefit trust	退職給付信託設定益・解除益	(2.6)	(0.6)	(2.0)
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	(0.9)	0.1	(1.0)
Subtotal deferred tax liabilities	将来加算一時差異にかかる繰延税金負債合計	(3.5)	(0.5)	(3.0)
Total deferred tax assets	税効果資本にかかる繰延税金資産	42.2	(0.5)	42.7
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	(0.5)	(19.9)	19.4
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	-	1.1
Net deferred tax assets	繰 延 税 金 資 産 の 純 額	42.8	(20.4)	63.2

8. Market Value of Financial Instruments (Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2010		
		Consolidated balance sheet amount (A)	Fair Value (B)	Net unrealized gains(losses) (A)-(B)
Assets	資 産			
Cash and due from banks	現 金 預 け 金	151,438	151,438	—
Call loans and bills purchased	コールローン及び買入手形	76,086	76,086	—
Financial receivables purchased	買 入 金 銭 債 権	19,374	19,374	—
Trading assets	特 定 取 引 資 産			
Trading securities	売 買 目 的 有 価 証 券	1,107	1,107	—
Money held in trust	金 銭 の 信 託	1,180	1,184	4
Securities	有 価 証 券			
Held to maturity securities	満 期 保 有 目 的 の 債 券	—	—	—
Other securities	そ の 他 有 価 証 券	1,516,999	1,516,999	—
Loans and bills discounted	貸 出 金	4,354,076		
Reserve for possible loan losses	貸 倒 引 当 金	(38,071)		
Total Assets	資 産 計	6,082,192	6,110,615	28,423
Liabilities	負 債			
Deposits	預 金	5,438,458	5,446,487	8,029
Negotiable certificates of deposit	譲 渡 性 預 金	161,427	161,515	87
Call money and bills sold	コールマネー及び売渡手形	6,762	6,762	—
Deposits received for bonds lending / borrowing transactions	債券貸借取引受入担保金	88,564	88,564	—
Borrowed money	借 用 金	102,823	105,069	2,246
Corporate Bonds	社 債	125,000	127,670	2,670
Total Liabilities	負 債 計	5,923,036	5,936,070	13,033
Derivative transactions	デ リ バ テ ィ ブ 取 引			
Hedge accounting not applied	ヘッジ会計が適用されていないもの	1,697	1,697	—
Hedge accounting applied	ヘッジ会計が適用されているもの	2,506	2,506	—
Total Derivative transactions	デ リ バ テ ィ ブ 取 引 計	809	809	—

[Notes] 1. The amounts do not include general reserve for possible loan losses and specific reserve for possible loan losses.

The reserve for possible losses on "Derivative" are deducted directly from "Consolidated balance sheet amount" since they are immaterial.

2. Trading assets do not include derivative transactions.

3. The amounts collectively represent the derivative transactions which are recorded on "Trading assets", "Trading liabilities", "Other assets", and "Other liabilities". Debts and credits arising from derivative transactions are presented on a net basis. Total credits are presented ().

9. Market Value of Securities

(Consolidated) ·Held to maturity securities : Not applicable.

【Other Securities】

(Millions of yen)

Item	種 目 (Japanese only)	As of March 31,2010		
		連結貸借対照表計上額 Consolidated balance sheet amount(A)	取得原価 Acquisition cost (B)	差額 Net unrealized gains (losses)(A)-(B)
Other securities with unrealized gains	連結貸借対照表計上額が取得原価をこえるもの			
Stocks	株 式	57,691	38,368	19,323
Bonds	債 券	780,776	767,825	12,951
National government bonds	国 債	629,286	618,507	10,779
Local government bonds	地 方 債	87,850	86,514	1,335
Corporate bonds	社 債	63,639	62,803	836
Others	そ の 他	120,055	116,806	3,248
Subtotal	小 計	958,523	922,999	35,523
Other securities with unrealized losses	連結貸借対照表計上額が取得原価をこえないもの			
Stocks	株 式	40,295	52,152	(11,856)
Bonds	債 券	337,459	338,744	(1,285)
National government bonds	国 債	287,958	288,739	(781)
Local government bonds	地 方 債	20,255	20,342	(86)
Corporate bonds	社 債	29,245	29,661	(416)
Others	そ の 他	208,258	229,200	(20,942)
Subtotal	小 計	586,012	620,096	(34,083)
Total	合 計	1,544,536	1,543,096	1,439

[Notes] Unlisted stocks are not included in above "Other Securities" since it is extremely difficult to determine their market values.

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31,2009		
		評価損益 (B)	Gains (losses) on valuation	
			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)	18,900	66,193
Total	合 計	(47,293)	18,900	66,193
Stocks	株 式	(10,105)	12,259	22,364
Bonds	債 券	2,929	5,828	2,899
Others	そ の 他	(40,117)	812	40,929

(Non-Consolidated) ·Held to maturity securities : Not applicable.

·Stocks of Consolidated Subsidiaries and affiliates : Not applicable.

【Other Securities】

(Millions of yen)

Item	種 類 (Japanese only)	As of March 31,2010		
		貸借対照表計上額 Consolidated balance sheet amount(A)	取得原価 Acquisition cost (B)	差額 Net unrealized gains (losses)(A)-(B)
Other securities with unrealized gains	貸借対照表計上額が取得原価をこえるもの			
Stocks	株 式	57,691	38,368	19,323
Bonds	債 券	780,776	767,825	12,951
National government bonds	国 債	629,286	618,507	10,779
Local government bonds	地 方 債	87,850	86,514	1,335
Corporate bonds	社 債	63,639	62,803	836
Others	そ の 他	120,055	116,806	3,248
Subtotal	小 計	958,523	922,999	35,523
Other securities with unrealized losses	貸借対照表計上額が取得原価をこえないもの			
Stocks	株 式	40,295	52,152	(11,856)
Bonds	債 券	337,459	338,744	(1,285)
National government bonds	国 債	287,958	288,739	(781)
Local government bonds	地 方 債	20,255	20,342	(86)
Corporate bonds	社 債	29,245	29,661	(416)
Others	そ の 他	208,258	229,200	(20,942)
Subtotal	小 計	586,012	620,096	(34,083)
Total	合 計	1,544,536	1,543,096	1,439

[Notes] Unlisted stocks are not included in above "Other Securities" since it is extremely difficult to determine their market values.

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31,2009		
		評価損益 (B)	Gains (losses) on valuation	
			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)	18,900	66,193
Total	合 計	(47,293)	18,900	66,193
Stocks	株 式	(10,105)	12,259	22,364
Bonds	債 券	2,929	5,828	2,899
Others	そ の 他	(40,117)	812	40,929

10. Objected Retirement Benefit Obligation and Retirement Benefit Costs (Consolidated)

(1) Objected Retirement Benefit Obligation

(Millions of yen)

Item	区分 (Japanese only)	FY 2009	FY 2008
Objected Retirement benefit obligation ①	退職給付債務 ①	(45,988)	(46,947)
Fair value of plan assets ②	年金資産 ②	54,743	46,200
Non-savings retirement benefit debt ③=①+②	未積立退職給付債務③=①+②	8,755	(747)
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	13,921	24,685
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	22,676	23,938
Prepared pension cost ⑧	前払年金費用 ⑧	22,768	24,027
Allowance for severance and retirement benefits ⑦-⑧	退職給付引当金 ⑦ - ⑧	(91)	(89)

(2) Retirement Benefit Costs

(Millions of yen)

Item	区分 (Japanese only)	FY 2009	FY 2008
Service Cost	勤務費用	1,029	1,012
Interest Cost	利息費用	937	948
Expected return on plan assets	期待運用収益	(1,848)	(1,532)
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	2,117	1,488
Other retirement cost	その他の (臨時に支払った割増退職金等)	—	—
Retirement benefit costs	退職給付費用	2,236	1,915

(3) Calculation of Objected Retirement Benefit Obligation

Item	区分 (Japanese only)	FY 2009	FY 2008
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 2009		FY 2008(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,113.7	(8.6)	3,122.3
Loans outstanding in Okayama Prefecture	岡 山 県	242.2	(7.9)	250.1
Loans outstanding in Yamaguchi Prefecture	山 口 県	148.5	0.3	148.2
Loans outstanding in Ehime Prefecture	愛 媛 県	287.7	(1.5)	289.2
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	594.8	6.4	588.4
Total	合 計	4,386.9	(11.3)	4,398.2

[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 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,095.0	(71.5)	3,166.5
Loans outstanding in Okayama Prefecture	岡 山 県	229.0	(9.6)	238.6
Loans outstanding in Yamaguchi Prefecture	山 口 県	144.1	(3.4)	147.5
Loans outstanding in Ehime Prefecture	愛 媛 県	287.8	(6.6)	294.4
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	598.1	17.8	580.3
Total	合 計	4,354.0	(73.3)	4,427.3

[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 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Individual loans	個 人 ロ ー ン 残 高	1,110.2	29.0	1,081.2
Housing loans	住 宅 ロ ー ン 残 高	807.5	35.5	772.0
Other loans	そ の 他 ロ ー ン 残 高	302.7	(6.5)	309.2

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

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Individual loans in Hiroshima Prefecture	広 島 県	955.9	23.7	932.2
Individual loans in Okayama Prefecture	岡 山 県	81.4	1.6	79.8
Individual loans in Yamaguchi Prefecture	山 口 県	47.9	3.1	44.8
Individual loans in Ehime Prefecture	愛 媛 県	19.0	1.2	17.8

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

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals	中小企業等貸出残高	3,026.4	(86.8)	3,113.2
Ratio to total loans and bill discounted	中小企業等貸出比率	69.7%	(0.8%)	70.5%

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

(Billions of yen)

Item	科目 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals in Hiroshima Prefecture	広島県	2,266.1	(68.2)	2,334.3
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	岡山県	200.9	(6.2)	207.1
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	山口県	129.4	(3.1)	132.5
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	愛媛県	244.9	(7.3)	252.2

(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 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Loans outstanding insured by the Association in Hiroshima Prefecture	広島県	262.2	2.3	259.9
Loans outstanding insured by the Association in Okayama Prefecture	岡山県	19.8	0.9	18.9
Loans outstanding insured by the Association in Yamaguchi Prefecture	山口県	11.9	0.7	11.2
Loans outstanding insured by the Association in Ehime Prefecture	愛媛県	6.7	0.5	6.2

2. Facilitate Financing for Small-and Medium-Sized Businesses and Individuals

Obligations to Facilitate Financing for Small-and Medium-Sized Businesses and Individuals

(1) Small-and Medium-Sized Businesses

Totals (from December 4, 2009 to March 31,2010)

(number of claims, Billions of yen)

Item	科目 (Japanese only)	債権数 Number of claims	債権額 Amount of claim
Loan claim that receives change application of lending condition	貸付けの条件の変更等の申込みを受けた貸付債権	2,867	89.2
Executed loan claim	実行に係る貸付債権	2,052	68.4
Not executed loan claim	謝絶に係る貸付債権	65	2.3
Loan claim under examination	審査中の貸付債権	622	16.3
Loan claim that withdraws application	取下げに係る貸付債権	128	2.0

(2) Housing Loans Borrower

Totals (from December 4, 2009 to March 31,2010)

(number of claims, Billions of yen)

Item	科目 (Japanese only)	債権数 Number of claims	債権額 Amount of claim
Loan claim that receives change application of lending condition	貸付けの条件の変更等の申込みを受けた貸付債権	454	6.2
Executed loan claim	実行に係る貸付債権	161	2.1
Not executed loan claim	謝絶に係る貸付債権	12	0.2
Loan claim under examination	審査中の貸付債権	164	2.2
Loan claim that withdraws application	取下げに係る貸付債権	117	1.6

3. Risk Managed Loans

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	5,394	(7,096)	12,490
Other delinquent loans	延滞債権	79,729	(13,526)	93,255
Loans past due 3 months or more	3ヵ月以上延滞債権	4,580	(1,986)	6,566
Restructured loans	貸出条件緩和債権	18,028	9,130	8,898
Total Risk managed loans	リスク管理債権合計	107,732	(13,479)	121,211

(Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	5,394	(7,096)	12,490
Other delinquent loans	延滞債権	79,729	(13,526)	93,255
Loans past due 3 months or more	3ヵ月以上延滞債権	4,580	(1,986)	6,566
Restructured loans	貸出条件緩和債権	18,028	9,130	8,898
Total Risk managed loans	リスク管理債権合計	107,732	(13,479)	121,211

[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.

4. Reserve for Possible Loan Losses

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	39,169	(4,755)	43,924
General reserve for possible loan losses	一般貸倒引当金	20,456	2,713	17,743
Specific reserve for possible loan losses	個別貸倒引当金	18,713	(7,467)	26,180
Reserve for specific foreign borrowers / countries	特定海外債権引当勘定	-	-	-

(Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	39,213	(4,726)	43,939
General reserve for possible loan losses	一般貸倒引当金	20,456	2,713	17,743
Specific reserve for possible loan losses	個別貸倒引当金	18,757	(7,438)	26,195
Reserve for specific foreign borrowers / countries	特定海外債権引当勘定	-	-	-

5. Ratio to Reserve for Total Risk Managed Loans

(Non-Consolidated)

Item	科目 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	55.4%	3.1%	52.3%
After partial direct write-off	部分直接償却後	36.2%	0.2%	36.0%

(Consolidated)

Item	科目 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	55.4%	3.1%	52.3%
After partial direct write-off	部分直接償却後	36.2%	0.2%	36.0%

6. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2010		As of March 31,2009(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	28,052	1,982	26,070
Doubtful loans	危険債権	61,284	(25,533)	86,817
Substandard loans	要管理債権	22,608	7,143	15,465
total ①	合計 ①	111,945	(16,407)	128,352

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

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Coverage amount ②	カバー額 ②	100,839	(12,347)	113,186
Portion covered by reserve ③	貸倒引当金 ③	22,714	(6,384)	29,098
Portion covered by collateral	担保保証等による保全部分	78,124	(5,964)	84,088
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	90.1%	1.9%	88.2%
Coverage ratio before partial direct write-off	(参考:部分直接償却前のカバー率)	93.1%	1.9%	91.2%
Excluding collateral and guarantees ④	担保保証等による保全のない部分 ④	33,821	(10,443)	44,264
Coverage ratio ③/④	引当率 ③ / ④	67.2%	1.5%	65.7%
Ratio to total loans outstanding	総与信に占める開示額の割合(不良債権比率)	2.50%	(0.32%)	2.82%

8. 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。

9. Loan Portfolio

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

Item	科目 (Japanese only)	As of March 31, 2010		As of March 31, 2009(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	4,342,076	(73,232)	4,415,308
Manufacturing	製造業	755,157	(34,774)	789,931
Agriculture · Forestry	農業 · 林業	3,033	(14)	3,047
Fishery	漁業	653	(57)	710
Mining · Quarrying of stone · Gravel	鉱業・採石業・砂利採取業	737	84	653
Construction	建設業	162,560	(17,422)	179,982
Electricity, gas and water	電気・ガス・熱供給・水道業	47,745	(8,513)	56,258
Telecommunication	情報通信業	27,166	(1,338)	28,504
Transportation · Postal activities	運輸業 · 郵便業	205,163	4,801	200,362
Wholesale · Retail services	卸売業 · 小売業	505,556	(29,776)	535,332
Financial and insurance services	金融業 · 保険業	261,030	(35,037)	296,067
Retail estate · Goods rental and leasing	不動産業 · 物品賃貸業	631,129	(5,198)	636,327
Services	各種サービス業	364,224	(16,588)	380,812
Municipal government	地方公共団体	269,204	35,809	233,395
Others	その他	1,108,708	34,791	1,073,917

[Notes] From the end of March 2009, some of the industry classification are shown in a different way due to the revision of the Japan Standard Industrial Classification.

[Reference]

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

Item	科目 (Japanese only)	As of March 31, 2009	
		(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	
Manufacturing	製造業	789,931	
Agriculture	農業	2,729	
Forestry	林業	318	
Fishery	漁業	710	
Mining	鉱業	653	
Construction	建設業	179,982	
Electricity, gas and water	電気・ガス・熱供給・水道業	56,258	
Telecommunication	情報通信業	28,504	
Transportation	運輸業	200,362	
Wholesale	卸売業	289,344	
Retail services	小売業	245,988	
Financial and insurance services	金融 · 保険業	300,367	
Retail estate	不動産業	546,407	
Services	各種サービス	466,432	
Municipal government	地方公共団体	233,395	
Others	その他	1,073,917	

(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	3,095.0	229.0	144.1	287.8
Manufacturing	製造業	456.5	44.7	30.4	41.4
Agriculture・Forestry	農業・林業	2.0	0.7	0.1	0.2
Fishery	漁業	0.6	0	—	0.1
Mining・Quarrying of stone・Gravel	鉱業・採石業・砂利採取業	0.5	0	0.1	—
Construction	建設業	124.0	13.8	10.7	4.3
Electricity, gas and water	電気・ガス・熱供給・水道業	43.5	0.4	0.3	1.4
Telecommunication	情報通信業	17.8	0.9	0.2	0
Transportation・Postal activities	運輸業・郵便業	100.8	5.8	6.8	68.3
Wholesale・Retail services	卸売業・小売業	370.1	38.2	23.8	26.3
Financial and insurance services	金融業・保険業	145.8	1.8	0	1.1
Retail estate・Goods rental and leasing	不動産業・物品賃貸業	431.1	38.3	11.9	15.1
Services	各種サービス業	261.7	25.4	13.9	19.8
Municipal government	地方公共団体	267.4	0.1	1.8	—
Others	その他の	873.2	58.9	44.1	109.8

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

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2010		As of March 31, 2009(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分(除く特別国際金融取引勘定)	107,732	(13,479)	121,211
Manufacturing	製造業	15,968	1,726	14,242
Agriculture・Forestry	農業・林業	88	45	43
Fishery	漁業	71	(24)	95
Mining・Quarrying of stone・Gravel	鉱業・採石業・砂利採取業	245	38	207
Construction	建設業	14,580	(10,907)	25,487
Electricity, gas and water	電気・ガス・熱供給・水道業	—	—	—
Telecommunication	情報通信業	1,280	1,022	258
Transportation・Postal activities	運輸業・郵便業	1,207	(671)	1,878
Wholesale・Retail services	卸売業・小売業	14,480	2,275	12,205
Financial and insurance services	金融業・保険業	9,219	8,594	625
Retail estate・Goods rental and leasing	不動産業・物品賃貸業	25,204	(13,949)	39,153
Services	各種サービス業	14,002	(3,052)	17,054
Municipal government	地方公共団体	—	—	—
Others	その他の	11,382	1,423	9,959

[Notes] From the end of March 2009, some of the industry classification are shown in a different way due to the revision of the Japan Standard Industrial Classification.

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

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2009
Domestic (excluding JOM account)	国内店分(除く特別国際金融取引勘定)	121,211
Manufacturing	製造業	14,242
Agriculture	農業	42
Forestry	林業	0
Fishery	漁業	95
Mining	鉱業	207
Construction	建設業	25,487
Electricity, gas and water	電気・ガス・熱供給・水道業	—
Telecommunication	情報通信業	258
Transportation	運輸業	1,878
Wholesale	卸売業	8,684
Retail services	小売業	3,521
Financial and insurance services	金融・保険業	625
Real estate	不動産業	38,925
Services	各種サービス	17,283
Municipal government	地方公共団体	—
Others	その他の	9,959

[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 2009		FY 2008(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,717.5	116.8	4,600.7
Deposits outstanding in Okayama Prefecture	岡山県	261.7	12.3	249.4
Deposits outstanding in Yamaguchi Prefecture	山口県	178.7	8.3	170.4
Deposits outstanding in Ehime Prefecture	愛媛県	173.5	4.7	168.8
Deposits outstanding except for our Hometown Area	その他の地域	140.0	(0.5)	140.5
Total	合計	5,471.4	141.6	5,329.8

[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, 2010		As of March 31, 2009(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,826.0	188.3	4,637.7
Deposits outstanding in Okayama Prefecture	岡山県	264.9	10.3	254.6
Deposits outstanding in Yamaguchi Prefecture	山口県	179.6	2.9	176.7
Deposits outstanding in Ehime Prefecture	愛媛県	172.4	(1.2)	173.6
Deposits outstanding except for our Hometown Area	その他の地域	158.7	(12.5)	171.2
Total	合計	5,601.6	187.8	5,413.8

[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, 2010		As of March 31, 2009(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,694.1	165.7	4,528.4
Individual deposits	個人預金	3,802.7	89.9	3,712.8
Public bonds (National government bonds, etc.)	公共債(国債等)	266.2	(9.5)	275.7
Investment trusts	投資信託	297.8	21.5	276.3
Insurance	保険	276.0	56.1	219.9
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	51.4	7.7	43.7

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

(Billions of yen)

Hiroshima Prefecture	【広島県】 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,150.0	153.0	3,997.0
Individual deposits	個人預金	3,358.0	83.8	3,274.2
Public bonds (National government bonds, etc.)	公共債(国債等)	231.3	(8.1)	239.4
Investment trusts	投資信託	261.7	19.8	241.9
Insurance	保険	252.6	50.8	201.8
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	46.4	6.7	39.7

(Billions of yen)

Okayama Prefecture	【岡山県】 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	226.9	8.4	218.5
Individual deposits	個人預金	186.3	5.3	181.0
Public bonds (National government bonds, etc.)	公共債(国債等)	13.0	(0.3)	13.3
Investment trusts	投資信託	15.8	0.6	15.2
Insurance	保険	9.9	2.5	7.4
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.9	0.3	1.6

(Billions of yen)

Yamaguchi Prefecture	【山口県】 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	169.4	3.1	166.3
Individual deposits	個人預金	134.0	0.8	133.2
Public bonds (National government bonds, etc.)	公共債(国債等)	11.2	(0.5)	11.7
Investment trusts	投資信託	13.1	0.6	12.5
Insurance	保険	9.1	1.7	7.4
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	2.0	0.5	1.5

(Billions of yen)

Ehime Prefecture	【愛媛県】 (Japanese only)	As of March 31,2010		As of March 31,2009(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	99.9	1.3	98.6
Individual deposits	個人預金	82.0	0.2	81.8
Public bonds (National government bonds, etc.)	公共債(国債等)	8.2	(0.4)	8.6
Investment trusts	投資信託	5.2	0.3	4.9
Insurance	保険	3.7	1.1	2.6
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.8	0.1	0.7