

Financial Results for the first half of Fiscal 2009 (ended September 30, 2009)

Contents

I 決算情報 (連結) Consolidated Financial Information for the First half of Fiscal 2009

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

II 決算情報 (単体) Non-Consolidated Financial Information for the First half of Fiscal 2009

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

III 決算付属資料 Financial Data for the First half of Fiscal 2009

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

[Loans and Other Assets Information]

1.Loans Outstanding	16
2.Risk Managed Loans	18
3.Reserve for Possible Loan Losses	18
4.Ratio to Reserve for Total Risk Managed Loans	19
5.Problem Loans Disclosed under the Financial Revitalization Law	19
6.Coverage of Problem Loans Disclosed under the Financial Revitalization Law	19
7.Loans to Entities Overseas by Country	20
8.Loan Portfolio	20

[Deposits and Other Liabilities Information]

1.Deposits Outstanding	22
2.Individual Custody Assets	22

Consolidated Financial Information for the First half of Fiscal 2009

1. Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2008	As of September 30,2009	As of March 31,2009
Assets	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	210,823	127,998	125,465
Call loans and bills purchased	コ ー ル ロ ー ン 及 び 買 入 手 形	23,314	21,319	23,569
Financial receivables purchased	買 入 金 銭 債 権	28,535	24,905	25,682
Trading assets	特 定 取 引 資 産	30,063	48,486	32,166
Money held in trust	金 銭 の 信 託	1,201	1,285	1,245
Securities	有 価 証 券	1,226,490	1,422,031	1,382,684
Loans and bills discounted	貸 出 金	4,339,392	4,290,668	4,427,308
Foreign exchanges	外 国 為 替	6,498	3,457	3,800
Other assets	そ の 他 資 産	35,249	48,691	48,163
Tangible fixed assets	有 形 固 定 資 産	83,805	85,775	85,287
Intangible fixed assets	無 形 固 定 資 産	9,165	9,066	9,204
Deferred tax assets	繰 延 税 金 資 産	50,828	46,628	63,306
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	48,398	41,238	44,062
Reserve for possible loan losses	貸 倒 引 当 金	(47,811)	(38,810)	(43,939)
Reserve for investment loss	投 資 損 失 引 当 金	-	(475)	-
Total Assets	資 産 の 部 合 計	6,045,955	6,132,264	6,228,006
Liabilities	(負 債 の 部)			
Deposits	預 金	5,044,078	5,199,731	5,262,826
Negotiable certificates of deposit	譲 渡 性 預 金	227,097	185,270	150,024
Call money and bills sold	コ ー ル マ ネ ー 及 び 売 渡 手 形	3,284	14,884	67,013
Deposits received for bonds lending / borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	52,189	65,428	47,558
Trading liabilities	特 定 取 引 負 債	26,278	45,357	28,915
Borrowed money	借 用 金	136,375	92,870	145,444
Foreign exchanges	外 国 為 替	333	89	239
Bonds	社 債	177,000	145,000	147,000
Due to trust account	信 託 勘 定 借	135	196	169
Other liabilities	そ の 他 負 債	30,670	28,753	47,416
Reserve for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	-	-	32
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	88	90	89
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	789	819	852
Reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	767	922	922
Reserve for point loyalty programs	ポ イ ン ト 引 当 金	152	180	95
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,454	18,400	18,400
Acceptances and guarantees	支 払 承 諾	48,398	41,238	44,062
Total liabilities	負 債 の 部 合 計	5,766,095	5,839,233	5,961,063
Net assets	(純 資 産 の 部)			
Common stock	資 本 金	54,573	54,573	54,573
Capital surplus	資 本 剰 余 金	30,636	30,635	30,635
Retained earnings	利 益 剰 余 金	156,220	163,089	160,187
Common stock in treasury	自 己 株 式	(1,890)	(3,038)	(3,015)
Total stockholders' equity	株 主 資 本 合 計	239,539	245,260	242,381
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	(13,168)	(4,793)	(27,897)
Net deferred (gains)losses on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益	(678)	(1,550)	(1,654)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	23,995	23,941	23,941
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	10,147	17,597	(5,610)
Minority interests	少 数 株 主 持 分	30,172	30,172	30,172
Total net assets	純 資 産 の 部 合 計	279,860	293,030	266,943
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,045,955	6,132,264	6,228,006

2. Consolidated Statements of Income

(Millions of yen)

Item	科 目 (Japanese only)	First half of FY 2008	First half of FY 2009	FY 2008
Operating income	経 常 収 益	77,999	67,609	157,611
Interest income	資 金 運 用 収 益	57,651	49,929	112,163
Interest on loans and discounts	(うち 貸 出 金 利 息)	44,678	40,752	88,612
Interest and dividends on securities	(うち 有 価 証 券 利 息 配 当 金)	11,665	8,519	21,141
Trust fees	信 託 報 酬	77	81	164
Fees and commissions	役 務 取 引 等 収 益	12,945	11,385	24,393
Trading income	特 定 取 引 収 益	580	230	1,069
Other operating income	そ の 他 業 務 収 益	3,706	5,457	11,386
Other income	そ の 他 経 常 収 益	3,038	524	8,434
Operating expenses	経 常 費 用	75,527	58,956	143,613
Interest expense	資 金 調 達 費 用	12,458	8,757	23,439
Interest on deposits	(うち 預 金 利 息)	7,996	5,593	14,629
Fees and commissions	役 務 取 引 等 費 用	4,497	4,760	9,095
Other operating expenses	そ の 他 業 務 費 用	7,806	2,954	17,606
General and administrative expenses	営 業 経 費	31,512	31,247	62,599
Other expenses	そ の 他 経 常 費 用	19,253	11,236	30,873
Operating profits	経 常 利 益	2,471	8,653	13,997
Extraordinary gains	特 別 利 益	3	19	2,501
Gains on dispositions of fixed assets	固 定 資 産 処 分 益	1	—	138
Recoveries of written-off claims	償 却 債 権 取 立 益	1	19	9
Gains on securities contributed to severance and retirement benefit trust	退 職 給 付 信 託 設 定 益	—	—	2,353
Other extraordinary gains	そ の 他 の 特 別 利 益	0	—	—
Extraordinary losses	特 別 損 失	59	197	3,283
Losses on dispositions of fixed assets	固 定 資 産 処 分 損	55	126	424
Impairment losses	減 損 損 失	1	41	96
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	2	29	4
Income before income taxes and others	税 金 等 調 整 前 中 間 純 利 益	2,415	8,475	13,214
Provision for income taxes and others	法 人 税 、 住 民 税 及 び 事 業 税	5,462	2,359	11,319
Deferred income taxes	法 人 税 等 調 整 額	(4,618)	571	(6,249)
Total income taxes	法 人 税 等 合 計	843	2,931	5,069
Minority interests	少 数 株 主 利 益	478	478	957
Net income	中 間 純 利 益	1,093	5,065	7,188

3. Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2008	First half of FY 2009	FY 2008
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	54,573
Changes of items during the period	当 中 間 期 変 動 額			
Total changes of items during the period	当 中 間 期 変 動 額 合 計	—	—	—
Balance at the end of current period	当 中 間 期 末 残 高	54,573	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	30,646
Changes of items during the period	当 中 間 期 変 動 額			
Disposal of common stock in treasury	自 己 株 式 の 処 分	(10)	—	(11)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(10)	—	(11)
Balance at the end of current period	当 中 間 期 末 残 高	30,636	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	157,311
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当	(2,184)	(2,163)	(4,357)
Net income	中 間 純 利 益	1,093	5,065	7,188
Disposal of common stock in treasury	自 己 株 式 の 処 分	—	(0)	(8)
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	—	(0)	53
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(1,091)	2,902	2,876
Balance at the end of current period	当 中 間 期 末 残 高	156,220	163,089	160,187
Common stock in treasury	自 己 株 式			
Balance at the end of previous period	前 期 末 残 高	(671)	(3,015)	(671)
Changes of items during the period	当 中 間 期 変 動 額			
Purchase of common stock in treasury	自 己 株 式 の 取 得	(1,281)	(26)	(2,452)
Disposal of common stock in treasury	自 己 株 式 の 処 分	61	3	108
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(1,219)	(22)	(2,344)
Balance at the end of current period	当 中 間 期 末 残 高	(1,890)	(3,038)	(3,015)
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	241,861
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当	(2,184)	(2,163)	(4,357)
Net income	中 間 純 利 益	1,093	5,065	7,188
Purchase of common stock in treasury	自 己 株 式 の 取 得	(1,281)	(26)	(2,452)
Disposal of common stock in treasury	自 己 株 式 の 処 分	50	3	88
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	—	(0)	53
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(2,321)	2,879	520
Balance at the end of current period	当 中 間 期 末 残 高	239,539	245,260	242,381

Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	First half of FY 2008	First half of FY 2009	FY 2008
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)	(3,268)
Changes of items during the period	当 中 間 期 変 動 額			
Net changes of items other than stockholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)	(9,900)	23,103	(24,628)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(9,900)	23,103	(24,628)
Balance at the end of current period	当 中 間 期 末 残 高	(13,168)	(4,793)	(27,897)
Net deferred gains (losses) on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益			
Balance at the end of previous period	前 期 末 残 高	(893)	(1,654)	(893)
Changes of items during the period	当 中 間 期 変 動 額			
Net changes of items other than stockholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)	214	103	(760)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	214	103	(760)
Balance at the end of current period	当 中 間 期 末 残 高	(678)	(1,550)	(1,654)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金			
Balance at the end of previous period	前 期 末 残 高	23,995	23,941	23,995
Changes of items during the period	当 中 間 期 変 動 額			
Net changes of items other than stockholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)	－	0	(53)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	－	0	(53)
Balance at the end of current period	当 中 間 期 末 残 高	23,995	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)	(0)
Changes of items during the period	当 中 間 期 変 動 額			
Net changes of items other than stockholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)	0	(0)	(0)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	0	(0)	(0)
Balance at the end of current period	当 中 間 期 末 残 高	(0)	(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)	19,833
Changes of items during the period	当 中 間 期 変 動 額			
Net changes of items other than stockholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)	(9,685)	23,207	(25,443)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(9,685)	23,207	(25,443)
Balance at the end of current period	当 中 間 期 末 残 高	10,147	17,597	(5,610)
Minority interests	少 数 株 主 持 分			
Balance at the end of previous period	前 期 末 残 高	30,172	30,172	30,172
Changes of items during the period	当 中 間 期 変 動 額			
Total changes of items during the period	当 中 間 期 変 動 額 合 計	－	－	－
Balance at the end of current period	当 中 間 期 末 残 高	30,172	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	291,867
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当	(2,184)	(2,163)	(4,357)
Net income	中 間 純 利 益	1,093	5,065	7,188
Purchase of common stock in treasury	自 己 株 式 の 取 得	(1,281)	(26)	(2,452)
Disposal of common stock in treasury	自 己 株 式 の 処 分	50	3	88
Reversal of land revaluation reserve	土 地 再 評 価 差 額 金 の 取 崩	－	(0)	53
Net changes of items other than stockholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)	(9,685)	23,207	(25,443)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(12,007)	26,086	(24,923)
Balance at the end of current period	当 中 間 期 末 残 高	279,860	293,030	266,943

4. Consolidated Statements of Cash Flows

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2008	First half of FY 2009	FY 2008
Cash flows from operating activities	営業活動によるキャッシュ・フロー			
Income before income taxes	税金等調整前中間純利益	2,415	8,475	13,214
Depreciation of premises, equipment and others	減価償却費	2,219	2,373	4,568
Impairment losses of fixed assets	減損損失	1	41	96
Equity in earnings of affiliates	持分法による投資損益	209	(109)	570
Net change in reserve for possible loan losses	貸倒引当金の増減	3,276	(5,128)	(595)
Net change in reserve for investment loss	投資損失引当金の増減額	-	475	-
Net change in reserve for bonus of directors and corporate auditors	役員賞与引当金の増減額	(48)	(32)	(16)
Net change in allowance for severance and retirement benefits	退職給付引当金の増減額	6	0	7
Net change in reserve for retirement benefits of directors and corporate auditors	役員退職慰労引当金の増減額	43	(32)	105
Net change in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減	-	-	154
Net change in reserve for point loyalty programs	ポイント引当金の増減額	67	85	11
Interest income	資金運用収益	(57,651)	(49,929)	(112,163)
Interest expenses	資金調達費用	12,458	8,757	23,439
Net gains (losses) on securities transactions	有価証券関係損益	445	(545)	(2,496)
Net (gains) losses on money held in trust	金銭の信託の運用損益	(6)	(6)	(12)
Net gains (losses) on dispositions of fixed assets	固定資産処分損益	54	126	286
Net gains (losses) on contribution for severance and retirement benefit trust	退職給付信託設定損益	-	-	404
Net change in contribution for severance and retirement benefit trust	退職給付信託拋出額	-	-	15,126
Net change in trading assets	特定取引資産の純増減	8,633	(16,320)	6,530
Net change in trading liabilities	特定取引負債の純増減	(8,520)	16,442	(5,883)
Net change in loans	貸出金の純増減	(2,797)	136,639	(90,713)
Net change in deposits	預金の純増減	(130,357)	(63,095)	88,391
Net change in negotiable certificates of deposits	譲渡性預金の純増減	92,333	35,245	15,260
Net change in borrowed money excluding subordinated loans	借入金(劣後特約付借入金を除く)の純増減	68,036	(52,573)	61,104
Net change in due from banks other than from BANK OF JAPAN	預け金(日銀預け金を除く)の純増減	(4,617)	1,466	(2,523)
Net change in call loans and bills bought	コールローン等の純増減	96,649	3,027	99,247
Net change in call money and bills sold	コールマネー等の純増減	(19,558)	(52,128)	44,169
Net change in deposits received for bonds lending / borrowing transactions	債券貸借取引受入担保金の純増減	13,461	17,870	8,829
Net change in foreign exchanges (assets)	外国為替(資産)の純増減	(2,908)	342	(209)
Net change in foreign exchanges (liabilities)	外国為替(負債)の純増減	78	(149)	(15)
Proceeds from issuance and maturity of ordinary bonds	普通社債発行及び償還による増減	-	-	(20,000)
Interest received	資金運用による収入	60,935	50,925	122,520
Interest paid	資金調達による支出	(12,300)	(8,875)	(22,989)
Other-net	その他	(19,202)	4,992	(22,672)
Sub total	小計	103,356	38,360	223,748
Income taxes paid	法人税等の支払額	(14,319)	(6,095)	(18,861)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	89,036	32,265	204,886
Cash flows from investing activities	投資活動によるキャッシュ・フロー			
Purchases of securities	有価証券の取得による支出	(528,239)	(1,068,608)	(1,714,219)
Proceeds from sales of securities	有価証券の売却による収入	439,196	997,646	1,387,907
Proceeds from maturity of securities	有価証券の償還による収入	26,147	50,369	65,237
Increase in money held in trust	金銭の信託の増加による支出	(13)	(42)	(103)
Decrease in money held in trust	金銭の信託の減少による収入	0	2	52
Purchases tangible fixed assets	有形固定資産の取得による支出	(1,736)	(1,703)	(3,750)
Purchases of intangible fixed assets	無形固定資産の取得による支出	(1,028)	(1,195)	(2,446)
Proceeds sales of tangible fixed assets	有形固定資産の売却による収入	0	-	293
Proceeds sales of intangible fixed assets	無形固定資産の売却による収入	0	0	78
Net cash used in investing activities	投資活動によるキャッシュ・フロー	(65,673)	(23,531)	(266,951)
Cash flows from financing activities	財務活動によるキャッシュ・フロー			
Proceeds of subordinated loans	劣後特約付借入れによる収入	7,000	-	23,000
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(4,000)	-	(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	-	(12,000)	(10,000)
Dividends paid	配当金の支払額	(2,181)	(2,161)	(4,352)
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	(1,281)	(26)	(2,452)
Proceeds from sale of treasury stock	自己株式の売却による収入	50	3	88
Repayments of lease debt	リース債務の返済による支出	(2)	(51)	(41)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(892)	(4,715)	1,284
Effect of exchange rate changes on cash and cash equivalents	現金及び現金同等物に係る換算差額	30	(18)	17
Net change in cash and cash equivalents	現金及び現金同等物の増減額	22,501	3,999	(60,762)
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	183,289
Cash and cash equivalents at term-end	現金及び現金同等物の中間期末残高	205,791	126,526	122,527

Non-Consolidated Financial Information for the First half of Fiscal 2009

1. Non-Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2008	As of September 30,2009	As of March 31,2009
Assets	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	210,823	127,998	125,465
Call loans	コ ー ル ロ ー ン	23,314	21,319	23,569
Financial receivables purchased	買 入 金 銭 債 権	28,535	24,905	25,682
Trading assets	特 定 取 引 資 産	30,063	48,486	32,166
Money held in trust	金 銭 の 信 託	1,201	1,285	1,245
Securities	有 価 証 券	1,226,619	1,422,401	1,383,179
Loans and bills discounted	貸 出 金	4,339,392	4,290,668	4,427,308
Foreign exchanges	外 国 為 替	6,498	3,457	3,800
Other assets	そ の 他 資 産	34,286	47,624	46,936
Tangible fixed assets	有 形 固 定 資 産	83,790	85,762	85,273
Intangible fixed assets	無 形 固 定 資 産	9,149	9,050	9,188
Deferred tax assets	繰 延 税 金 資 産	50,721	46,535	63,209
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	80,398	71,238	76,062
Reserve for possible loan losses	貸 倒 引 当 金	(47,768)	(38,787)	(43,924)
Reserve for investment loss	投 資 損 失 引 当 金	-	(475)	-
Total Assets	資 産 の 部 合 計	6,077,027	6,161,469	6,259,163
Liabilities	(負 債 の 部)			
Deposits	預 金	5,045,031	5,200,767	5,263,620
Negotiable certificates of deposit	譲 渡 性 預 金	227,257	185,435	150,194
Call money	コ ー ル マ ネ ー	3,284	14,884	67,013
Deposits received for bonds lending/borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	52,189	65,428	47,558
Trading liabilities	特 定 取 引 負 債	26,278	45,357	28,915
Borrowed money	借 用 金	199,075	153,570	208,144
Foreign exchanges	外 国 為 替	333	89	239
Bonds	社 債	145,000	115,000	115,000
Due to trust account	信 託 勘 定 借	135	196	169
Other liabilities	そ の 他 負 債	30,572	28,714	47,319
Income taxes payable	未 払 法 人 税 等	4,821	2,452	6,129
Lease debt	リ ー ス 債 務	133	1,338	1,376
Others	そ の 他 の 負 債	25,617	24,923	39,813
Reserve for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	-	-	32
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	778	815	839
Reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	767	922	922
Reserve for point loyalty programs	ポ イ ン ト 引 当 金	152	180	95
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,454	18,400	18,400
Acceptances and guarantees	支 払 承 諾	80,398	71,238	76,062
Total liabilities	負 債 の 部 合 計	5,829,710	5,901,001	6,024,527
Net assets	(純 資 産 の 部)			
Common stock	資 本 金	54,573	54,573	54,573
Capital surplus	資 本 剰 余 金	30,635	30,634	30,634
Capital reserve	資 本 準 備 金	30,634	30,634	30,634
Other capital surplus	そ の 他 資 本 剰 余 金	0	-	-
Retained earnings	利 益 剰 余 金	153,838	160,700	158,037
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	113,685	120,547	117,884
Voluntary reserve	別 途 積 立 金	109,604	113,604	109,604
Earned surplus brought forward	繰 越 利 益 剰 余 金	4,081	6,943	8,280
Common stock in treasury	自 己 株 式	(1,869)	(3,016)	(2,993)
Total stockholders' equity	株 主 資 本 合 計	237,179	242,892	240,252
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	(13,178)	(4,815)	(27,902)
Net deferred (gains)losses on hedging instruments, net of taxes	繰 延 ヘ ッ ジ 損 益	(678)	(1,550)	(1,654)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	23,995	23,941	23,941
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	10,137	17,575	(5,615)
Total net assets	純 資 産 の 部 合 計	247,316	260,468	234,636
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,077,027	6,161,469	6,259,163

2. Non-Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2008	First half of FY 2009	FY 2008
Operating income	経常収益	77,347	66,977	156,598
Interest income	資金運用収益	57,654	49,931	112,167
Interest on loans and discounts	(うち貸出金利息)	44,678	40,752	88,612
Interest and dividends on securities	(うち有価証券利息配当金)	11,669	8,521	21,145
Trust fees	信託報酬	77	81	164
Fees and commissions	役務取引等収益	12,290	10,860	23,377
Trading income	特定取引収益	580	230	1,069
Other operating income	その他業務収益	3,706	5,457	11,386
Other income	その他経常収益	3,038	414	8,433
Operating expenses	経常費用	75,463	59,130	143,525
Interest expense	資金調達費用	12,973	9,270	24,469
Interest on deposits	(うち預金利息)	7,996	5,593	14,630
Fees and commissions	役務取引等費用	4,178	4,430	8,633
Other operating expenses	その他業務費用	7,806	2,954	17,606
General and administrative expenses	営業経費	31,463	31,247	62,561
Other expenses	その他経常費用	19,042	11,227	30,254
Operating profits	経常利益	1,883	7,846	13,072
Extraordinary gains	特別利益	2	19	2,501
Extraordinary losses	特別損失	50	197	3,274
Income before income taxes and others	税引前中間純利益	1,836	7,668	12,298
Provision for income taxes and others	法人税、住民税及び事業税	5,324	2,274	11,101
Deferred income taxes	法人税等調整額	(4,607)	567	(6,248)
Total income taxes	法人税等合計	716	2,842	4,853
Net income	中間純利益	1,119	4,826	7,445

3. Non-Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2008	First half of FY 2009	FY 2008
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	54,573
Changes of items during the period	当 中 間 期 変 動 額			
Total changes of items during the period	当 中 間 期 変 動 額 合 計	—	—	—
Balance at the end of current period	当 中 間 期 末 残 高	54,573	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	30,634
Changes of items during the period	当 中 間 期 変 動 額			
Total changes of items during the period	当 中 間 期 変 動 額 合 計	—	—	—
Balance at the end of current period	当 中 間 期 末 残 高	30,634	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	—	11
Changes of items during the period	当 中 間 期 変 動 額			
Disposal of common stock in treasury	自 己 株 式 の 処 分	(10)	—	(11)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(10)	—	(11)
Balance at the end of current period	当 中 間 期 末 残 高	0	—	—
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	30,646
Changes of items during the period	当 中 間 期 変 動 額			
Disposal of common stock in treasury	自 己 株 式 の 処 分	(10)	—	(11)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(10)	—	(11)
Balance at the end of current period	当 中 間 期 末 残 高	30,635	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	40,153
Changes of items during the period	当 中 間 期 変 動 額			
Total changes of items during the period	当 中 間 期 変 動 額 合 計	—	—	—
Balance at the end of current period	当 中 間 期 末 残 高	40,153	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	92,604
Changes of items during the period	当 中 間 期 変 動 額			
Voluntary reserve	別 途 積 立 金 の 積 立	17,000	4,000	17,000
Total changes of items during the period	当 中 間 期 変 動 額 合 計	17,000	4,000	17,000
Balance at the end of current period	当 中 間 期 末 残 高	109,604	113,604	109,604
Earned surplus brought forward	繰 越 利 益 剰 余 金			
Balance at the end of previous period	前 期 末 残 高	22,146	8,280	22,146
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当	(2,184)	(2,163)	(4,357)
Voluntary reserve	別 途 積 立 金 の 積 立	(17,000)	(4,000)	(17,000)
Net income	中 間 純 利 益	1,119	4,826	7,445
Disposal of common stock in treasury	自 己 株 式 の 処 分	—	(0)	(8)
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	—	(0)	53
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(18,065)	(1,336)	(13,866)
Balance at the end of current period	当 中 間 期 末 残 高	4,081	6,943	8,280

Non-Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2008	First half of FY 2009	FY 2008
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	154,903
Changes of items during the period	当中間期変動額			
Dividends from surplus	剰余金の配当	(2,184)	(2,163)	(4,357)
Voluntary reserve	別途積立金の積立	-	-	-
Net income	中間純利益	1,119	4,826	7,445
Disposal of common stock in treasury	自己株式の処分	-	(0)	(8)
Reversal of land revaluation, net of tax	土地再評価差額金の取崩	-	(0)	53
Total changes of items during the period	当中間期変動額合計	(1,065)	2,663	3,133
Balance at the end of current period	当中間期末残高	153,838	160,700	158,037
Common stock in treasury	自己株式			
Balance at the end of previous period	前期末残高	(649)	(2,993)	(649)
Changes of items during the period	当中間期変動額			
Purchases of common stock in treasury	自己株式の取得	(1,281)	(26)	(2,452)
Disposal of common stock in treasury	自己株式の処分	61	3	108
Total changes of items during the period	当中間期変動額合計	(1,219)	(22)	(2,344)
Balance at the end of current period	当中間期末残高	(1,869)	(3,016)	(2,993)
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	239,474
Changes of items during the period	当中間期変動額			
Dividends from surplus	剰余金の配当	(2,184)	(2,163)	(4,357)
Net income	中間純利益	1,119	4,826	7,445
Purchases of common stock in treasury	自己株式の取得	(1,281)	(26)	(2,452)
Disposal of common stock in treasury	自己株式の処分	50	3	88
Reversal of land revaluation, net of tax	土地再評価差額金の取崩	-	(0)	53
Total changes of items during the period	当中間期変動額合計	(2,295)	2,640	777
Balance at the end of current period	当中間期末残高	237,179	242,892	240,252
Valuation and translation adjustments	評価・換算差額等			
Net unrealized gains (losses) on securities available for sale, net of taxes	その他有価証券評価差額金			
Balance at the end of previous period	前期末残高	(3,281)	(27,902)	(3,281)
Changes of items during the period	当中間期変動額			
Net changes of items other than stockholders' equity	株主資本以外の項目の当中間期変動額(純額)	(9,897)	23,087	(24,621)
Total changes of items during the period	当中間期変動額合計	(9,897)	23,087	(24,621)
Balance at the end of current period	当中間期末残高	(13,178)	(4,815)	(27,902)
Net deferred gains (losses) on hedging instruments, net of taxes	繰延ヘッジ損益			
Balance at the end of previous period	前期末残高	(893)	(1,654)	(893)
Changes of items during the period	当中間期変動額			
Net changes of items other than stockholders' equity	株主資本以外の項目の当中間期変動額(純額)	214	103	(760)
Total changes of items during the period	当中間期変動額合計	214	103	(760)
Balance at the end of current period	当中間期末残高	(678)	(1,550)	(1,654)
Land valuation and translation adjustments, net of tax	土地再評価差額金			
Balance at the end of previous period	前期末残高	23,995	23,941	23,995
Changes of items during the period	当中間期変動額			
Net changes of items other than stockholders' equity	株主資本以外の項目の当中間期変動額(純額)	-	0	(53)
Total changes of items during the period	当中間期変動額合計	-	0	(53)
Balance at the end of current period	当中間期末残高	23,995	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)	19,820
Changes of items during the period	当中間期変動額			
Net changes of items other than stockholders' equity	株主資本以外の項目の当中間期変動額(純額)	(9,682)	23,191	(25,436)
Total changes of items during the period	当中間期変動額合計	(9,682)	23,191	(25,436)
Balance at the end of current period	当中間期末残高	10,137	17,575	(5,615)
Total net assets	純資産合計			
Balance at the end of previous period	前期末残高	259,295	234,636	259,295
Changes of items during the period	当中間期変動額			
Dividends from surplus	剰余金の配当	(2,184)	(2,163)	(4,357)
Net income	中間純利益	1,119	4,826	7,445
Purchases of common stock in treasury	自己株式の取得	(1,281)	(26)	(2,452)
Disposal of common stock in treasury	自己株式の処分	50	3	88
Reversal of land revaluation, net of tax	土地再評価差額金の取崩	-	(0)	53
Net changes of items other than stockholders' equity	株主資本以外の項目の当中間期変動額(純額)	(9,682)	23,191	(25,436)
Total changes of items during the period	当中間期変動額合計	(11,978)	25,831	(24,658)
Balance at the end of current period	当中間期末残高	247,316	260,468	234,636

Financial Data for the First half of Fiscal 2009

1. Income Status

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2009		First half of FY 2008 (B)
		(A)	(A)-(B)	
Gross banking profit	業 務 粗 利 益	49,908	556	49,352
Core gross banking profit	(うちコア業務粗利益)	48,702	(6,050)	54,752
Domestic gross banking profit	国 内 業 務 粗 利 益	46,097	(4,605)	50,702
Core gross banking profit	(うちコア業務粗利益)	44,618	(5,386)	50,004
Interest income	資 金 利 益	38,414	(3,101)	41,515
Fees and commissions	役 務 取 引 等 利 益	6,276	(1,620)	7,896
Trading income	特 定 取 引 利 益	50	(29)	79
Other operating income	そ の 他 業 務 利 益	1,355	145	1,210
Gains (losses) from securities	(うち国債等債券関係損益)	1,479	781	698
International gross banking profit	国 際 業 務 粗 利 益	3,810	5,159	(1,349)
Core gross banking profit	(うちコア業務粗利益)	4,084	(664)	4,748
Interest income	資 金 利 益	2,247	(920)	3,167
Fees and commissions	役 務 取 引 等 利 益	235	(56)	291
Trading income	特 定 取 引 利 益	180	(321)	501
Other operating income	そ の 他 業 務 利 益	1,147	6,457	(5,310)
Gains (losses) from securities	(うち国債等債券関係損益)	(273)	5,825	(6,098)
Expenses	経 費 (除く臨時処理分)	30,076	(519)	30,595
Personnel expenses	人 件 費	15,338	(439)	15,777
Non-personnel expenses	物 件 費	13,067	(217)	13,284
Taxes	税	1,670	137	1,533
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	19,831	1,074	18,757
Core banking profit	(コア業務純益)	18,626	(5,531)	24,157
Transfer to general reserve for possible loan losses ①	一 般 貸 倒 引 当 金 繰 入 額 ①	2,460	1,418	1,042
Banking profit (after transfer to general reserve for possible loan losses)	業 務 純 益	17,371	(343)	17,714
Gains (losses) from securities	うち国債等債券関係損益	1,205	6,604	(5,399)
Gains on sales of bonds	国 債 等 債 券 売 却 益	4,160	1,754	2,406
Losses on sales of bonds	国 債 等 債 券 売 却 損	2,954	(1,074)	4,028
Write-off amount of bonds	国 債 等 債 券 償 却	-	(3,777)	3,777
Non-recurrent gains (losses)	臨 時 損 益	(9,524)	6,307	(15,831)
Gains (losses) on stocks	株 式 等 関 係 損 益	(660)	(1,465)	805
Gains on sales of stocks	株 式 等 売 却 益	243	(2,327)	2,570
Losses on sales of stocks	株 式 等 売 却 損	700	(693)	1,393
Write-off amount of stocks	株 式 等 償 却	203	(168)	371
Disposal of non-performing loans ②	不 良 債 権 処 理 額 ②	6,585	(9,238)	15,823
Write-off amount of loans	貸 出 金 償 却	6,222	(2,515)	8,737
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	170	(6,630)	6,800
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	192	(93)	285
Credit cost (①+②)	(与信費用①+②)	9,046	(7,820)	16,866
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(2,278)	(1,465)	(813)
Operating Profits	経 常 利 益	7,846	5,963	1,883
Extraordinary gains (losses)	特 別 損 益	(177)	(130)	(47)
Net gains (losses) from fixed assets	うち固定資産関係損益	(168)	(122)	(46)
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	126	80	46
Impairment losses	減 損 損 失	41	40	1
Income before income taxes and others	税 引 前 中 間 純 利 益	7,668	5,832	1,836
Provision for income taxes and others	法 人 税、住 民 税 及 び 事 業 税	2,274	(3,050)	5,324
Deferred income taxes	法 人 税 等 調 整 額	567	5,174	(4,607)
Net income taxes	法 人 税 等 合 計	2,842	2,126	716
Net income	中 間 純 利 益	4,826	3,707	1,119

[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 2009		First half of FY 2008 (B)
		(A)	(A)-(B)	
Consolidated gross banking profit	連 結 粗 利 益	50,612	413	50,199
Interest income	資 金 利 益	41,171	(4,021)	45,192
Fees and commissions	役 務 取 引 等 利 益	6,706	(1,819)	8,525
Trading income	特 定 取 引 利 益	230	(350)	580
Other operating income	そ の 他 業 務 利 益	2,503	6,603	(4,100)
General and administrative expenses	営 業 経 費	31,247	(265)	31,512
Write-off and reserve expenses	貸 倒 償 却 引 当 費 用	9,054	(7,814)	16,868
Write-off amount of loans	貸 出 金 償 却	6,222	(2,515)	8,737
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	178	(6,624)	6,802
Net transfer to general reserve for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	2,460	1,418	1,042
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	192	(93)	285
Gains (losses) on stocks	株 式 等 関 係 損 益	(660)	(1,465)	805
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	109	318	(209)
Others	そ の 他	(1,106)	(1,163)	57
Operating profits	経 常 利 益	8,653	6,182	2,471
Extraordinary gains (losses)	特 別 損 益	(177)	(121)	(56)
Income before income taxes and others	税 金 等 調 整 前 中 間 純 利 益	8,475	6,060	2,415
Provision for income taxes and others	法 人 税、住 民 税 及 び 事 業 税	2,359	(3,103)	5,462
Deferred income taxes	法 人 税 等 調 整 額	571	5,189	(4,618)
Net income taxes	法 人 税 等 合 計	2,931	2,088	843
Minority interests	少 数 株 主 利 益	478	—	478
Net income	中 間 純 利 益	5,065	3,972	1,093

[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 2009		First half of FY 2008 (B)
		(A)	(A)-(B)	
Consolidated core banking profit	連 結 コ ア 業 務 純 益	19,331	(5,625)	24,956

[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 2009		First half of FY 2008 (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	—	6

2. Banking Profit (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2009		First half of FY 2008 (B)
		(A)	(A)-(B)	
Core banking profit	コア業務純益	18,626	(5,531)	24,157
Per head (in thousands of yen)	職員一人当たり(千円)	5,795	(1,737)	7,532
Banking profit (before transfer to general reserve for possible loan losses)	実質業務純益	19,831	1,074	18,757
Per head (in thousands of yen)	職員一人当たり(千円)	6,170	322	5,848
Banking profit	業務純益	17,371	(343)	17,714
Per head (in thousands of yen)	職員一人当たり(千円)	5,404	(119)	5,523

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

Item	科目 (Japanese only)	First half of FY 2009		First half of FY 2008 (B)
		(A)	(A)-(B)	
Average yield on interest earnings assets ①	資金運用利回 ①	1.62%	(0.21%)	1.83%
Average yield on loans and bills discounted	貸出金利回	1.86%	(0.16%)	2.02%
Average yield on securities	有価証券利回	1.09%	(0.34%)	1.43%
Average yield on interest bearing liabilities ②	資金調達原価 ②	1.32%	(0.11%)	1.43%
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.20%	(0.07%)	0.27%
Average interest rate spread on loans and deposits	預貸金利鞘	0.57%	(0.04%)	0.61%
Average interest rate spread ①-②	総資金利鞘 ①-②	0.30%	(0.10%)	0.40%

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

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2009		First half of FY 2008 (B)
		(A)	(A)-(B)	
Gains (losses) on bonds (National government bonds, etc.)	国債等債券関係損益	1,205	6,604	(5,399)
Gains on sales	売却益	4,160	1,754	2,406
Losses on sales	売却損	2,954	(1,074)	4,028
Write-offs	償却	-	(3,777)	3,777

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2009		First half of FY 2008 (B)
		(A)	(A)-(B)	
Gains (losses) on stocks	株式等関係損益	(660)	(1,465)	805
Gains on sales	売却益	243	(2,327)	2,570
Losses on sales	売却損	700	(693)	1,393
Write-offs	償却	203	(168)	371

5. Capital Adequacy Ratio (Consolidated)

Item	科目 (Japanese only)	As of September 30,2009		As of March 31,2009
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	11.36%	0.40%	10.96%
TierI capital adequacy ratio	うち基本的項目比率	7.39%	0.32%	7.07%
Tier I ①	基本的項目①	273.7	3.5	270.2
Tier II ②	補完的項目②	161.2	(1.5)	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)	13.5	0.1	13.4
Capital ①+②-③	自己資本①+②-③	420.4	1.8	418.6
Risk assets	リスクアセット	3,699.9	(117.2)	3,817.1
Total required capital	総所要自己資本額	147.9	(4.7)	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 September 30,2009		As of March 31,2009
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	11.64%	0.40%	11.24%
TierI capital adequacy ratio	うち基本的項目比率	7.31%	0.31%	7.00%
Tier I ①	基本的項目①	271.4	3.3	268.1
Tier II ②	補完的項目②	161.2	(1.5)	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	431.7	1.8	429.9
Risk assets	リスクアセット	3,707.2	(117.4)	3,824.6
Total required capital	総所要自己資本額	148.2	(4.7)	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 September 30,2009		As of March 31,2009
		(A)	(A)-(B)	(B)
Outlier Measurement	アウトライヤー比率	13.3%	(2.3%)	15.6%

measurement = Percentile method

6. Return on Equity (Non-Consolidated)

Item	科目 (Japanese only)	First half of FY 2009		First half of FY 2008
		(A)	(A)-(B)	(B)
Core banking profit basis	コア業務純益ベース	15.00%	(4.02%)	19.02%
Banking profit basis (before transfer to general reserve for possible loan losses)	実質業務純益ベース	15.97%	1.21%	14.76%
Banking profit basis	業務純益ベース	13.99%	0.05%	13.94%
Net income basis	中間純利益ベース	3.88%	3.00%	0.88%

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, 2009		As of March 31, 2009
		(A)	(A)-(B)	(B)
Total deferred tax assets ①	税効果資本にかかる繰延税金資産①	42.1	(0.6)	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	102.7	(1.4)	104.1
Banking profit ③	実 質 業 務 純 益 ③	37.8	1.1	36.7
Total deferred tax assets/Core banking profit ②÷③	繰延税金資産の対象額/実質業務純益②÷③	2.7years	(0.1years)	2.8years

[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, 2009		As of March 31, 2009
		(A)	(A)-(B)	(B)
Reserve for possible loan losses	貸 倒 引 当 金	33.6	0.3	33.3
Write-down of securities	有 価 証 券 評 価 損	8.1	(0.6)	8.7
Depreciation	減 価 償 却	0.9	(0.1)	1.0
Others	そ の 他	3.5	0.1	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	46.1	(0.3)	46.4
Valuation allowance	評 価 性 引 当 額	(0.7)	—	(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	45.4	(0.3)	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	(2.3)	(0.3)	(2.0)
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	(1.0)	—	(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	(3.3)	(0.3)	(3.0)
Total deferred tax assets	税効果資本にかかる繰延税金資産	42.1	(0.6)	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	1.8	(17.4)	19.2
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	1.5	1.3	0.2
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	46.5	(16.7)	63.2

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 30,2009				As of March 31,2009		
		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	(8,171)	39,122	34,071	42,243	(47,293)	18,900	66,193
Total	合計	(8,171)	39,122	34,071	42,243	(47,293)	18,900	66,193
Stocks	株式	1,667	11,772	17,184	15,517	(10,105)	12,259	22,364
Bonds	債券	13,619	10,690	14,553	933	2,929	5,828	2,899
Others	その他	(23,458)	16,659	2,333	25,792	(40,117)	812	40,929

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2009				As of March 31,2009		
		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	(8,171)	39,122	34,071	42,243	(47,293)	18,900	66,193
Total	合計	(8,171)	39,122	34,071	42,243	(47,293)	18,900	66,193
Stocks	株式	1,667	11,772	17,184	15,517	(10,105)	12,259	22,364
Bonds	債券	13,619	10,690	14,553	933	2,929	5,828	2,899
Others	その他	(23,458)	16,659	2,333	25,792	(40,117)	812	40,929

[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 2009		FY 2008(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,133.0	10.7	3,122.3
Loans outstanding in Okayama Prefecture	岡 山 県	243.6	(6.5)	250.1
Loans outstanding in Yamaguchi Prefecture	山 口 県	149.5	1.3	148.2
Loans outstanding in Ehime Prefecture	愛 媛 県	290.9	1.7	289.2
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	584.5	(3.9)	588.4
Total	合 計	4,401.5	3.3	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 September 30,2009		As of March 31,2009(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,045.1	(121.4)	3,166.5
Loans outstanding in Okayama Prefecture	岡 山 県	231.7	(6.9)	238.6
Loans outstanding in Yamaguchi Prefecture	山 口 県	147.4	(0.1)	147.5
Loans outstanding in Ehime Prefecture	愛 媛 県	282.1	(12.3)	294.4
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	584.3	4.0	580.3
Total	合 計	4,290.6	(136.7)	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 September 30,2009		As of March 31,2009(B)
		(A)	(A)-(B)	
Individual loans	個 人 ロ ー ン 残 高	1,093.4	12.2	1,081.2
Housing loans	住 宅 ロ ー ン 残 高	786.4	14.4	772.0
Other loans	そ の 他 ロ ー ン 残 高	307.0	(2.2)	309.2

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

(Billions of yen)

Item	科 目 (Japanese only)	As of September 30,2009		As of March 31,2009(B)
		(A)	(A)-(B)	
Individual loans in Hiroshima Prefecture	広 島 県	941.4	9.2	932.2
Individual loans in Okayama Prefecture	岡 山 県	81.0	1.2	79.8
Individual loans in Yamaguchi Prefecture	山 口 県	46.7	1.9	44.8
Individual loans in Ehime Prefecture	愛 媛 県	18.2	0.4	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 September 30,2009		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	3,007.9	(105.3)	3,113.2
Ratio to total loans and bill discounted	中 小 企 業 等 貸 出 比 率	70.3%	(0.2%)	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 September 30,2009		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	2,249.7	(84.6)	2,334.3
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	岡 山 県	201.5	(5.6)	207.1
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	山 口 県	132.1	(0.4)	132.5
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	愛 媛 県	238.7	(13.5)	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 September 30,2009		As of March 31,2009(B)
		(A)	(A)-(B)	
Loans outstanding insured by the Association in Hiroshima Prefecture	広 島 県	261.3	1.4	259.9
Loans outstanding insured by the Association in Okayama Prefecture	岡 山 県	19.7	0.8	18.9
Loans outstanding insured by the Association in Yamaguchi Prefecture	山 口 県	11.7	0.5	11.2
Loans outstanding insured by the Association in Ehime Prefecture	愛 媛 県	6.7	0.5	6.2
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	1.7	0.2	1.5
Total	合 計	301.1	3.4	297.7

2. Risk Managed Loans

(Non-Consolidated)

Item	科目 (Japanese only)	As of September 30,2009		As of March 31,2009(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	5,428	(7,062)	12,490
Other delinquent loans	延滞債権	89,331	(3,924)	93,255
Loans past due 3 months or more	3ヵ月以上延滞債権	5,843	(723)	6,566
Restructured loans	貸出条件緩和債権	13,299	4,401	8,898
Total Risk managed loans	リスク管理債権合計	113,902	(7,309)	121,211

(Consolidated)

Item	科目 (Japanese only)	As of September 30,2009		As of March 31,2009(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	5,428	(7,062)	12,490
Other delinquent loans	延滞債権	89,331	(3,924)	93,255
Loans past due 3 months or more	3ヵ月以上延滞債権	5,843	(723)	6,566
Restructured loans	貸出条件緩和債権	13,299	4,401	8,898
Total Risk managed loans	リスク管理債権合計	113,902	(7,309)	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.

3. Reserve for Possible Loan Losses

(Non-Consolidated)

Item	科目 (Japanese only)	As of September 30,2009		As of March 31,2009(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	38,787	(5,137)	43,924
General reserve for possible loan losses	一般貸倒引当金	20,204	2,461	17,743
Specific reserve for possible loan losses	個別貸倒引当金	18,583	(7,597)	26,180
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 30,2009		As of March 31,2009(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	38,810	(5,129)	43,939
General reserve for possible loan losses	一般貸倒引当金	20,204	2,461	17,743
Specific reserve for possible loan losses	個別貸倒引当金	18,606	(7,589)	26,195
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, 2009		As of March 31, 2009(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	52.8%	0.5%	52.3%
After partial direct write-off	部分直接償却後	33.9%	(2.1%)	36.0%

(Consolidated)

Item	科目 (Japanese only)	As of September 30, 2009		As of March 31, 2009(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	52.8%	0.5%	52.3%
After partial direct write-off	部分直接償却後	33.9%	(2.1%)	36.0%

5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30, 2009		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	31,151	5,081	26,070
Doubtful loans	危険債権	69,956	(16,861)	86,817
Substandard loans	要管理債権	19,143	3,678	15,465
total ①	合計 ①	120,251	(8,101)	128,352

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, 2009		As of March 31, 2009(B)
		(A)	(A)-(B)	
Coverage amount ②	カバー額 ②	105,754	(7,432)	113,186
Portion covered by reserve ③	貸倒引当金 ③	22,487	(6,611)	29,098
Portion covered by collateral	担保保証等による保全部分	83,267	(821)	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	87.9%	(0.3%)	88.2%
Coverage ratio before partial direct write-off	(参考:部分直接償却前のカバー率)	91.4%	0.2%	91.2%
Excluding collateral and guarantees ④	担保保証等による保全のない部分 ④	36,983	(7,281)	44,264
Coverage ratio ③/④	引当率 ③ / ④	60.8%	(4.9%)	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)	2.72%	(0.10%)	2.82%

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, 2009		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)	4,278,668	(136,640)	4,415,308
Manufacturing	製造業	766,041	(23,890)	789,931
Agriculture · Forestry	農業 · 林業	3,083	36	3,047
Fishery	漁業	832	122	710
Mining · Quarrying of stone · Gravel	鉱業 · 採石業 · 砂利採取業	691	38	653
Construction	建設業	161,413	(18,569)	179,982
Electricity, gas and water	電気 · ガス · 熱供給 · 水道業	49,519	(6,739)	56,258
Telecommunication	情報通信業	26,660	(1,844)	28,504
Transportation · Postal activities	運輸業 · 郵便業	197,922	(2,440)	200,362
Wholesale · Retail services	卸売業 · 小売業	517,540	(17,792)	535,332
Financial and insurance services	金融業 · 保険業	267,225	(28,842)	296,067
Retail estate · Goods rental and leasing	不動産業 · 物品賃貸業	616,574	(19,753)	636,327
Services	各種サービス業	359,939	(20,873)	380,812
Municipal government	地方公共団体	233,647	252	233,395
Others	その他	1,077,569	3,652	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	3,045.1	231.7	147.4	282.1
Manufacturing	製造業	477.1	43.6	33.9	43.5
Agriculture・Forestry	農業・林業	2.0	0.8	0.1	0.1
Fishery	漁業	0.7	0	—	0.1
Mining・Quarrying of stone・Gravel	鉱業・採石業・砂利採取業	0.5	0	0.2	—
Construction	建設業	120.7	14.0	11.2	4.1
Electricity, gas and water	電気・ガス・熱供給・水道業	44.9	0.4	0.3	1.7
Telecommunication	情報通信業	17.6	1.0	0.2	0
Transportation・Postal activities	運輸業・郵便業	106.3	5.9	6.8	57.7
Wholesale・Retail services	卸売業・小売業	376.4	42.2	24.3	26.2
Financial and insurance services	金融業・保険業	141.9	1.1	0	0.9
Retail estate・Goods rental and leasing	不動産業・物品賃貸業	424.3	38.5	11.8	15.1
Services	各種サービス業	258.4	24.7	13.6	19.5
Municipal government	地方公共団体	231.8	0.1	1.8	—
Others	その他	842.5	59.4	43.2	113.2

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

(Millions of yen)

Item	科目 (Japanese only)	As of September 30, 2009		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)	113,902	(7,309)	121,211
Manufacturing	製造業	15,359	1,117	14,242
Agriculture・Forestry	農業・林業	42	(1)	43
Fishery	漁業	73	(22)	95
Mining・Quarrying of stone・Gravel	鉱業・採石業・砂利採取業	147	(60)	207
Construction	建設業	17,523	(7,964)	25,487
Electricity, gas and water	電気・ガス・熱供給・水道業	—	—	—
Telecommunication	情報通信業	2,187	1,929	258
Transportation・Postal activities	運輸業・郵便業	1,427	(451)	1,878
Wholesale・Retail services	卸売業・小売業	13,717	1,512	12,205
Financial and insurance services	金融業・保険業	11,116	10,491	625
Retail estate・Goods rental and leasing	不動産業・物品賃貸業	29,580	(9,573)	39,153
Services	各種サービス業	12,500	(4,554)	17,054
Municipal government	地方公共団体	—	—	—
Others	その他	10,225	266	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)	First half of FY 2009		FY 2008(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,709.9	109.2	4,600.7
Deposits outstanding in Okayama Prefecture	岡山県	258.7	9.3	249.4
Deposits outstanding in Yamaguchi Prefecture	山口県	177.0	6.6	170.4
Deposits outstanding in Ehime Prefecture	愛媛県	172.4	3.6	168.8
Deposits outstanding except for our Hometown Area	その他の地域	143.3	2.8	140.5
Total	合計	5,461.3	131.5	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 September 30, 2009		As of March 31, 2009(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,627.9	(9.8)	4,637.7
Deposits outstanding in Okayama Prefecture	岡山県	261.2	6.6	254.6
Deposits outstanding in Yamaguchi Prefecture	山口県	178.0	1.3	176.7
Deposits outstanding in Ehime Prefecture	愛媛県	175.5	1.9	173.6
Deposits outstanding except for our Hometown Area	その他の地域	143.6	(27.6)	171.2
Total	合計	5,386.2	(27.6)	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 September 30, 2009		As of March 31, 2009(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,594.7	66.3	4,528.4
Individual deposits	個人預金	3,744.6	31.8	3,712.8
Public bonds (National government bonds, etc.)	公共債(国債等)	272.1	(3.6)	275.7
Investment trusts	投資信託	290.2	13.9	276.3
Annuity insurance	年金保険	236.5	16.6	219.9
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	51.3	7.6	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 September 30,2009		As of March 31,2009(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,057.2	60.2	3,997.0
Individual deposits	個人預金	3,302.7	28.5	3,274.2
Public bonds (National government bonds, etc.)	公共債(国債等)	236.4	(3.0)	239.4
Investment trusts	投資信託	254.7	12.8	241.9
Annuity insurance	年金保険	217.1	15.3	201.8
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	46.3	6.6	39.7

(Billions of yen)

Okayama Prefecture	【岡山県】 (Japanese only)	As of September 30,2009		As of March 31,2009(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	221.4	2.9	218.5
Individual deposits	個人預金	183.1	2.1	181.0
Public bonds (National government bonds, etc.)	公共債(国債等)	13.1	(0.2)	13.3
Investment trusts	投資信託	15.6	0.4	15.2
Annuity insurance	年金保険	7.8	0.4	7.4
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.8	0.2	1.6

(Billions of yen)

Yamaguchi Prefecture	【山口県】 (Japanese only)	As of September 30,2009		As of March 31,2009(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	168.9	2.6	166.3
Individual deposits	個人預金	134.7	1.5	133.2
Public bonds (National government bonds, etc.)	公共債(国債等)	11.6	(0.1)	11.7
Investment trusts	投資信託	12.9	0.4	12.5
Annuity insurance	年金保険	7.8	0.4	7.4
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.9	0.4	1.5

(Billions of yen)

Ehime Prefecture	【愛媛県】 (Japanese only)	As of September 30,2009		As of March 31,2009(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	99.1	0.5	98.6
Individual deposits	個人預金	81.7	(0.1)	81.8
Public bonds (National government bonds, etc.)	公共債(国債等)	8.5	(0.1)	8.6
Investment trusts	投資信託	5.1	0.2	4.9
Annuity insurance	年金保険	3.0	0.4	2.6
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.8	0.1	0.7