

Financial Results for Fiscal 2010 (ended March 31, 2011)

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Consolidated Financial Information for Fiscal 2010

1. Consolidated Balance Sheets

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31, 2010	As of March 31, 2011
Assets	(資 産 の 部)		
Cash and due from banks	現 金 預 け 金	151,438	183,245
Call loans and bills purchased	コ ー ル ロ ー ン 及 び 買 入 手 形	76,086	14,334
Financial receivables purchased	買 入 金 銭 債 権	19,374	8,253
Trading assets	特 定 取 引 資 産	36,970	45,718
Money held in trust	金 銭 の 信 託	1,180	156
Securities	有 価 証 券	1,537,366	1,578,777
Loans and bills discounted	貸 出 金	4,354,076	4,365,097
Foreign exchanges	外 国 為 替	3,524	9,379
Other assets	そ の 他 資 産	43,842	66,266
Tangible fixed assets	有 形 固 定 資 産	85,506	85,630
Intangible fixed assets	無 形 固 定 資 産	8,631	8,016
Deferred tax assets	繰 延 税 金 資 産	42,879	36,866
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	44,190	33,703
Reserve for possible loan losses	貸 倒 引 当 金	(39,213)	(45,637)
Total Assets	資 産 の 部 合 計	6,365,855	6,389,807
Liabilities	(負 債 の 部)		
Deposits	預 金	5,438,458	5,558,790
Negotiable certificates of deposit	譲 渡 性 預 金	161,427	163,951
Call money and bills sold	コ ー ル マ ネ ー 及 び 売 渡 手 形	6,762	—
Deposits received for bonds lending / borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	88,564	8,926
Trading liabilities	特 定 取 引 負 債	33,899	42,959
Borrowed money	借 用 金	102,823	126,389
Foreign exchanges	外 国 為 替	300	644
Bonds	社 債	125,000	95,000
Due to trust account	信 託 勘 定 借	166	98
Other liabilities	そ の 他 負 債	40,802	30,693
Reserve for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	41	—
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	91	88
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	920	9
Reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	978	1,047
Reserve for point loyalty programs	ポ イ ン ト 引 当 金	108	114
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,400	18,380
Acceptances and guarantees	支 払 承 諾	44,190	33,703
Total liabilities	負 債 の 部 合 計	6,062,936	6,080,796
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	167,559	178,277
Common stock in treasury	自 己 株 式	(3,182)	(3,278)
Total stockholders' equity	株 主 資 本 合 計	249,586	260,207
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	865	(3,561)
Net deferred (gains) losses on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益	(1,646)	(1,813)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	23,941	23,912
Foreign currency translation adjustments	為 替 換 算 調 整 勘 定	(0)	(0)
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	23,160	18,537
Subscription rights to shares	新 株 予 約 権	—	93
Minority interests	少 数 株 主 持 分	30,172	30,172
Total net assets	純 資 産 の 部 合 計	302,919	309,011
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,365,855	6,389,807

2. Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

Consolidated Statements of Income

(Millions of yen)

Item	科 目 (Japanese only)	FY 2009	FY 2010
Operating income	経 常 収 益	138,744	145,082
Interest income	資 金 運 用 収 益	98,136	93,589
Interest on loans and discounts	(う ち 貸 出 金 利 息)	79,698	74,264
Interest and dividends on securities	(うち有価証券利息配当金)	17,154	17,713
Trust fees	信 託 報 酬	179	153
Fees and commissions	役 務 取 引 等 収 益	24,131	24,388
Trading income	特 定 取 引 収 益	581	728
Other operating income	そ の 他 業 務 収 益	11,754	23,114
Other income	そ の 他 経 常 収 益	3,961	3,108
Operating expenses	経 常 費 用	119,524	120,419
Interest expense	資 金 調 達 費 用	17,148	13,069
Interest on deposits	(う ち 預 金 利 息)	10,386	7,356
Fees and commissions	役 務 取 引 等 費 用	9,642	9,322
Other operating expenses	そ の 他 業 務 費 用	9,905	19,084
General and administrative expenses	営 業 経 費	61,767	60,320
Other expenses	そ の 他 経 常 費 用	21,060	18,621
Operating profits	経 常 利 益	19,220	24,663
Extraordinary gains	特 別 利 益	24	4
Gains on dispositions of fixed assets	固 定 資 産 処 分 益	—	0
Recoveries of written-off claims	償 却 債 権 取 立 益	24	4
Extraordinary losses	特 別 損 失	285	171
Losses on dispositions of fixed assets	固 定 資 産 処 分 損	206	97
Impairment losses	減 損 損 失	48	14
Loss on adjustment for changes accounting standard for asset retirement obligations	資産除去債務会計基準の適用に伴う影響額	—	58
Other extraordinary losses	そ の 他 の 特 別 損 失	31	0
Income before income taxes and others	税 金 等 調 整 前 当 期 純 利 益	18,959	24,497
Provision for income taxes and others	法 人 税 、 住 民 税 及 び 事 業 税	6,475	578
Deferred income taxes	法 人 税 等 調 整 額	446	9,184
Total income taxes	法 人 税 等 合 計	6,922	9,763
Income before minority interests	少 数 株 主 損 益 調 整 前 当 期 純 利 益	—	14,733
Minority interests	少 数 株 主 利 益	957	957
Net income	当 期 純 利 益	11,079	13,776

Consolidated Statements of Comprehensive Income

(Millions of yen)

Item	科 目 (Japanese only)	FY 2009	FY 2010
Income before minority interests	少 数 株 主 損 益 調 整 前 当 期 純 利 益	—	14,733
Other comprehensive income	そ の 他 の 包 括 利 益	—	(4,594)
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	—	(4,425)
Net deferred (gains) losses on hedging	繰 延 ヘ ッ ジ 損 益	—	(167)
Foreign currency translation adjustment for affiliated company accounted for the equity-method	為 替 換 算 調 整 勘 定	—	(0)
Amount equivalent to interest	持 分 法 適 用 会 社 に 対 す る 持 分 相 当 額	—	(1)
Comprehensive income	包 括 利 益	—	10,139
Comprehensive income attributable to owners of the parent	親 会 社 株 主 に 係 る 包 括 利 益	—	9,182
Comprehensive income attributable to minority interests	少 数 株 主 に 係 る 包 括 利 益	—	957

3. Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科目 (Japanese only)	FY 2009	FY 2010
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	30,635	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	0	—
Total changes of items during the period	当期変動額合計	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	160,187	167,559
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	(3,707)	(3,087)
Net income	当期純利益	11,079	13,776
Disposal of common stock in treasury	自己株式の処分	—	(0)
Reversal of land revaluation reserve, net of tax	土地再評価差額金の取崩	(0)	28
Total changes of items during the period	当期変動額合計	7,371	10,717
Balance at the end of current period	当期末残高	167,559	178,277
Common stock in treasury	自己株式		
Balance at the end of previous period	前期末残高	(3,015)	(3,182)
Changes of items during the period	当期変動額		
Purchase of common stock in treasury	自己株式の取得	(202)	(99)
Disposal of common stock in treasury	自己株式の処分	35	3
Total changes of items during the period	当期変動額合計	(167)	(95)
Balance at the end of current period	当期末残高	(3,182)	(3,278)
Total stockholders' equity	株主資本合計		
Balance at the end of previous period	前期末残高	242,381	249,586
Changes of items during the period	当期変動額		
Dividends from surplus	剰余金の配当	(3,707)	(3,087)
Net income	当期純利益	11,079	13,776
Purchase of common stock in treasury	自己株式の取得	(202)	(99)
Disposal of common stock in treasury	自己株式の処分	35	3
Reversal of land revaluation reserve, net of tax	土地再評価差額金の取崩	(0)	28
Total changes of items during the period	当期変動額合計	7,204	10,621
Balance at the end of current period	当期末残高	249,586	260,207

Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	FY 2009	FY 2010
Accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額		
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	(27,897)	865
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)	28,762	(4,427)
Total changes of items during the period	当 期 変 動 額 合 計	28,762	(4,427)
Balance at the end of current period	当 期 末 残 高	865	(3,561)
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	(1,654)	(1,646)
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)	8	(167)
Total changes of items during the period	当 期 変 動 額 合 計	8	(167)
Balance at the end of current period	当 期 末 残 高	(1,646)	(1,813)
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	23,941	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)	0	(28)
Total changes of items during the period	当 期 変 動 額 合 計	0	(28)
Balance at the end of current period	当 期 末 残 高	23,941	23,912
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 accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計		
Balance at the end of previous period	前 期 末 残 高	(5,610)	23,160
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)	28,770	(4,622)
Total changes of items during the period	当 期 変 動 額 合 計	28,770	(4,622)
Balance at the end of current period	当 期 末 残 高	23,160	18,537
Subscription rights to shares	新 株 予 約 権		
Balance at the end of previous period	前 期 末 残 高	—	—
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の当期変動額(純額)	—	93
Total changes of items during the period	当 期 変 動 額 合 計	—	93
Balance at the end of current period	当 期 末 残 高	—	93
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	266,943	302,919
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(3,707)	(3,087)
Net income	当 期 純 利 益	11,079	13,776
Purchase of common stock in treasury	自 己 株 式 の 取 得	(202)	(99)
Disposal of common stock in treasury	自 己 株 式 の 処 分	35	3
Reversal of land revaluation reserve	土 地 再 評 価 差 額 金 の 取 崩	(0)	28
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)	28,770	(4,528)
Total changes of items during the period	当 期 変 動 額 合 計	35,975	6,092
Balance at the end of current period	当 期 末 残 高	302,919	309,011

4. Consolidated Statements of Cash Flows

(Millions of yen)

Item	科 目 (Japanese only)	FY 2009	FY 2010
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	18,959	24,497
Depreciation of premises, equipment and others	減 価 償 却 費	4,904	4,981
Impairment losses of fixed assets	減 損 損 失	48	14
Equity in earnings of affiliates	持 分 法 に よ る 投 資 損 益	(219)	(321)
Net change in reserve for possible loan losses	貸 倒 引 当 金 の 増 減	(4,725)	6,423
Net change in reserve for bonus of directors and corporate auditors	役 員 賞 与 引 当 金 の 増 減 額	8	(41)
Net change in allowance for severance and retirement benefits	退 職 給 付 引 当 金 の 増 減 額	1	(2)
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	68	(910)
Net change in reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金 の 増 減	55	68
Net change in reserve for point loyalty programs	ポ イ ン ト 引 当 金 の 増 減 額	12	6
Interest income	資 金 運 用 収 益	(98,136)	(93,589)
Interest expenses	資 金 調 達 費 用	17,148	13,069
Net gains (losses) on securities transactions	有 価 証 券 関 係 損 益	2,952	2,833
Net (gains) losses on money held in trust	金 銭 の 信 託 の 運 用 損 益	(12)	(7)
Net gains (losses) on dispositions of fixed assets	固 定 資 産 処 分 損 益	206	97
Net change in trading assets	特 定 取 引 資 産 の 純 増 減	(4,804)	(8,748)
Net change in trading liabilities	特 定 取 引 負 債 の 純 増 減	4,984	9,059
Net change in loans	貸 出 金 の 純 増 減	73,231	(11,021)
Net change in deposits	預 金 の 純 増 減	175,631	120,331
Net change in negotiable certificates of deposits	譲 渡 性 預 金 の 純 増 減	11,402	2,523
Net change in borrowed money excluding subordinated loans	借 用 金 (劣 後 特 約 付 借 入 金 を 除 く) の 純 増 減	(42,621)	23,566
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	1,498	1,022
Net change in call loans and bills bought	コ ー ル ロ ー ン 等 の 純 増 減	(46,208)	72,874
Net change in call money and bills sold	コ ー ル マ ネ ー 等 の 純 増 減	(60,250)	(6,762)
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	41,006	(79,637)
Net change in foreign exchanges (assets)	外 国 為 替 (資 産) の 純 増 減	275	(5,854)
Net change in foreign exchanges (liabilities)	外 国 為 替 (負 債) の 純 増 減	61	343
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	99,646	96,789
Interest paid	資 金 調 達 に よ る 支 出	(17,210)	(12,923)
Other-net	そ の 他	4,054	1,262
Sub total	小 計	161,970	159,945
Income taxes paid	法 人 税 等 の 支 払 額	(8,418)	(4,285)
Net cash provided by operating activities	営 業 活 動 に よ る キャ ッ シ ュ ・ フ ロ ー	153,551	155,659
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	(2,006,526)	(2,222,616)
Proceeds from sales of securities	有 価 証 券 の 売 却 に よ る 収 入	1,799,044	2,086,642
Proceeds from maturity of securities	有 価 証 券 の 償 還 に よ る 収 入	93,091	50,804
Increase in money held in trust	金 銭 の 信 託 の 増 加 に よ る 支 出	(31)	(5)
Decrease in money held in trust	金 銭 の 信 託 の 減 少 に よ る 収 入	109	1,036
Purchases tangible fixed assets	有 形 固 定 資 産 の 取 得 に よ る 支 出	(2,776)	(2,428)
Purchases of intangible fixed assets	無 形 固 定 資 産 の 取 得 に よ る 支 出	(2,137)	(2,086)
Proceeds sales of tangible fixed assets	有 形 固 定 資 産 の 売 却 に よ る 収 入	27	22
Proceeds sales of intangible fixed assets	無 形 固 定 資 産 の 売 却 に よ る 収 入	1	—
Net cash used in investing activities	投 資 活 動 に よ る キャ ッ シ ュ ・ フ ロ ー	(119,197)	(88,630)
Cash flows from financing activities	財 務 活 動 に よ る キャ ッ シ ュ ・ フ ロ ー		
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)	(30,000)
Dividends paid	配 当 金 の 支 払 額	(3,705)	(3,087)
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	(154)	(36)
Proceeds from sale of treasury stock	自 己 株 式 の 売 却 に よ る 収 入	8	3
Repayments of lease debt	リ ー ス 債 務 の 返 済 に よ る 支 出	(99)	(95)
Net cash used in financing activities	財 務 活 動 に よ る キャ ッ シ ュ ・ フ ロ ー	(6,907)	(34,173)
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	24	(25)
Net change in cash and cash equivalents	現 金 及 び 現 金 同 等 物 の 増 減 額	27,471	32,829
Cash and cash equivalents at beginning of period	現 金 及 び 現 金 同 等 物 の 期 首 残 高	122,527	149,998
Cash and cash equivalents at term-end	現 金 及 び 現 金 同 等 物 の 期 末 残 高	149,998	182,828

Non-Consolidated Financial Information for Fiscal 2010

1. Non-Consolidated Balance Sheets

(Millions of yen)			
Item	科 目 (Japanese only)	As of March 31, 2010	As of March 31, 2011
Assets	(資 産 の 部)		
Cash and due from banks	現 金 預 け 金	151,438	183,245
Call loans	コ ー ル ロ ー ン	76,086	14,334
Financial receivables purchased	買 入 金 銭 債 権	19,374	8,253
Trading assets	特 定 取 引 資 産	36,970	45,718
Money held in trust	金 銭 の 信 託	1,180	156
Securities	有 価 証 券	1,537,660	1,578,839
Loans and bills discounted	貸 出 金	4,354,076	4,365,097
Foreign exchanges	外 国 為 替	3,524	9,379
Other assets	そ の 他 資 産	43,173	65,599
Tangible fixed assets	有 形 固 定 資 産	85,494	85,619
Intangible fixed assets	無 形 固 定 資 産	8,615	8,002
Deferred tax assets	繰 延 税 金 資 産	42,781	36,743
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	74,190	43,703
Reserve for possible loan losses	貸 倒 引 当 金	(39,169)	(45,540)
Total Assets	資 産 の 部 合 計	6,395,397	6,399,151
Liabilities	(負 債 の 部)		
Deposits	預 金	5,440,059	5,560,848
Negotiable certificates of deposit	譲 渡 性 預 金	161,582	164,126
Call money	コ ー ル マ ネ ー	6,762	—
Deposits received for bonds lending/borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	88,564	8,926
Trading liabilities	特 定 取 引 負 債	33,899	42,959
Borrowed money	借 用 金	163,523	167,089
Foreign exchanges	外 国 為 替	300	644
Bonds	社 債	95,000	85,000
Due to trust account	信 託 勘 定 借 借	166	98
Other liabilities	そ の 他 負 債	40,779	30,490
Reserve for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	41	—
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	915	—
Reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	978	1,047
Reserve for point loyalty programs	ポ イ ン ト 引 当 金	108	114
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,400	18,380
Acceptances and guarantees	支 払 承 諾	74,190	43,703
Total liabilities	負 債 の 部 合 計	6,125,273	6,123,428
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	164,904	175,064
Legal earned reserve	利 益 準 備 金	40,153	40,153
Other retained earnings	そ の 他 利 益 剰 余 金	124,751	134,911
Voluntary reserve	別 途 積 立 金	113,604	121,604
Earned surplus brought forward	繰 越 利 益 剰 余 金	11,147	13,307
Common stock in treasury	自 己 株 式	(3,138)	(3,172)
Total stockholders' equity	株 主 資 本 合 計	246,974	257,100
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	854	(3,570)
Net deferred (gains)losses on hedging instruments, net of taxes	繰 延 ヘ ッ ジ 損 益	(1,646)	(1,813)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	23,941	23,912
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	23,150	18,528
Subscription rights to shares	新 株 予 約 権	—	93
Total net assets	純 資 産 の 部 合 計	270,124	275,723
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,395,397	6,399,151

2. Non-Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	FY 2009	FY 2010
Operating income	経 常 収 益	137,245	143,765
Interest income	資 金 運 用 収 益	98,138	93,591
Interest on loans and discounts	(うち貸出金利息)	79,698	74,264
Interest and dividends on securities	(うち有価証券利息配当金)	17,156	17,715
Trust fees	信 託 報 酬	179	153
Fees and commissions	役 務 取 引 等 収 益	22,849	23,366
Trading income	特 定 取 引 収 益	581	728
Other operating income	そ の 他 業 務 収 益	11,754	23,114
Other income	そ の 他 経 常 収 益	3,741	2,810
Operating expenses	経 常 費 用	119,682	120,797
Interest expense	資 金 調 達 費 用	18,174	14,057
Interest on deposits	(うち預金利息)	10,386	7,357
Fees and commissions	役 務 取 引 等 費 用	8,867	8,894
Other operating expenses	そ の 他 業 務 費 用	9,905	19,084
General and administrative expenses	営 業 経 費	61,748	60,196
Other expenses	そ の 他 経 常 費 用	20,987	18,562
Operating profits	経 常 利 益	17,562	22,967
Extraordinary gains	特 別 利 益	24	4
Extraordinary losses	特 別 損 失	285	171
Income before income taxes and others	税 引 前 当 期 純 利 益	17,300	22,801
Provision for income taxes and others	法 人 税、住 民 税 及 び 事 業 税	6,277	371
Deferred income taxes	法 人 税 等 調 整 額	447	9,210
Total income taxes	法 人 税 等 合 計	6,724	9,581
Net income	当 期 純 利 益	10,575	13,219

3. Non-Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科目 (Japanese only)	FY 2009	FY 2010
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
Total capital surplus	資 本 剰 余 金 合 計		
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
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	109,604	113,604
Changes of items during the period	当 期 変 動 額		
Voluntary reserve	別 途 積 立 金 の 積 立	4,000	8,000
Total changes of items during the period	当 期 変 動 額 合 計	4,000	8,000
Balance at the end of current period	当 期 末 残 高	113,604	121,604
Earned surplus brought forward	繰 越 利 益 剰 余 金		
Balance at the end of previous period	前 期 末 残 高	8,280	11,147
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(3,707)	(3,087)
Voluntary reserve	別 途 積 立 金 の 積 立	(4,000)	(8,000)
Net income	当 期 純 利 益	10,575	13,219
Disposal of common stock in treasury	自 己 株 式 の 処 分	(0)	(0)
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	(0)	28
Total changes of items during the period	当 期 変 動 額 合 計	2,867	2,159
Balance at the end of current period	当 期 末 残 高	11,147	13,307
Total retained earnings	利 益 剰 余 金 合 計		
Balance at the end of previous period	前 期 末 残 高	158,037	164,904
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(3,707)	(3,087)
Voluntary reserve	別 途 積 立 金 の 積 立	—	—
Net income	当 期 純 利 益	10,575	13,219
Disposal of common stock in treasury	自 己 株 式 の 処 分	(0)	(0)
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	(0)	28
Total changes of items during the period	当 期 変 動 額 合 計	6,867	10,159
Balance at the end of current period	当 期 末 残 高	164,904	175,064

Non-Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	FY 2009	FY 2010
Common stock in treasury	自 己 株 式		
Balance at the end of previous period	前 期 末 残 高	(2,993)	(3,138)
Changes of items during the period	当 期 変 動 額		
Purchases of common stock in treasury	自 己 株 式 の 取 得	(154)	(36)
Disposal of common stock in treasury	自 己 株 式 の 処 分	9	3
Total changes of items during the period	当 期 変 動 額 合 計	(145)	(33)
Balance at the end of current period	当 期 末 残 高	(3,138)	(3,172)
Total stockholders' equity	株 主 資 本 合 計		
Balance at the end of previous period	前 期 末 残 高	240,252	246,974
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(3,707)	(3,087)
Net income	当 期 純 利 益	10,575	13,219
Purchases of common stock in treasury	自 己 株 式 の 取 得	(154)	(36)
Disposal of common stock in treasury	自 己 株 式 の 処 分	8	3
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	(0)	28
Total changes of items during the period	当 期 変 動 額 合 計	6,721	10,126
Balance at the end of current period	当 期 末 残 高	246,974	257,100
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	(27,902)	854
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)	28,757	(4,425)
Total changes of items during the period	当 期 変 動 額 合 計	28,757	(4,425)
Balance at the end of current period	当 期 末 残 高	854	(3,570)
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	(1,654)	(1,646)
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)	8	(167)
Total changes of items during the period	当 期 変 動 額 合 計	8	(167)
Balance at the end of current period	当 期 末 残 高	(1,646)	(1,813)
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	23,941	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)	0	(28)
Total changes of items during the period	当 期 変 動 額 合 計	0	(28)
Balance at the end of current period	当 期 末 残 高	23,941	23,912
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	(5,615)	23,150
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)	28,765	(4,621)
Total changes of items during the period	当 期 変 動 額 合 計	28,765	(4,621)
Balance at the end of current period	当 期 末 残 高	23,150	18,528
Subscription rights to shares	新 株 予 約 権		
Balance at the end of previous period	前 期 末 残 高	—	—
Changes of items during the period	当 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 期 変 動 額 (純 額)	—	93
Total changes of item during the period	当 期 変 動 額 合 計	—	93
Balance at the end of current period	当 期 末 残 高	—	93
Total net assets	純 資 産 合 計		
Balance at the end of previous period	前 期 末 残 高	234,636	270,124
Changes of items during the period	当 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(3,707)	(3,087)
Net income	当 期 純 利 益	10,575	13,219
Purchases of common stock in treasury	自 己 株 式 の 取 得	(154)	(36)
Disposal of common stock in treasury	自 己 株 式 の 処 分	8	3
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	(0)	28
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)	28,765	(4,527)
Total changes of items during the period	当 期 変 動 額 合 計	35,487	5,598
Balance at the end of current period	当 期 末 残 高	270,124	275,723

Financial Data for Fiscal 2010

1. Income Status

(Non-Consolidated)

(Millions of yen)

Item	科 目 (Japanese only)	FY 2010		FY 2009 (B)
		(A)	(A)-(B)	
Gross banking profit	業 務 粗 利 益	98,917	2,357	96,560
Core gross banking profit	(うちコア業務粗利益)	97,109	716	96,393
Domestic gross banking profit	国 内 業 務 粗 利 益	92,307	3,607	88,700
Core gross banking profit	(うちコア業務粗利益)	89,833	1,488	88,345
Interest income	資 金 利 益	74,894	(264)	75,158
Fees and commissions	役 務 取 引 等 利 益	14,227	538	13,689
Trading income	特 定 取 引 利 益	62	(22)	84
Other operating income	そ の 他 業 務 利 益	3,123	3,355	(232)
Gains (losses) from securities	(うち国債等債券関係損益)	2,473	2,118	355
International gross banking profit	国 際 業 務 粗 利 益	6,610	(1,249)	7,859
Core gross banking profit	(うちコア業務粗利益)	7,275	(772)	8,047
Interest income	資 金 利 益	4,641	(168)	4,809
Fees and commissions	役 務 取 引 等 利 益	396	(75)	471
Trading income	特 定 取 引 利 益	666	170	496
Other operating income	そ の 他 業 務 利 益	906	(1,175)	2,081
Gains (losses) from securities	(うち国債等債券関係損益)	(665)	(477)	(188)
Expenses	経 費 (除く臨時処理分)	58,361	(993)	59,354
Personnel expenses	人 件 費	30,110	(81)	30,191
Non-personnel expenses	物 件 費	25,593	(664)	26,257
Taxes	税 金	2,657	(249)	2,906
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	40,556	3,351	37,205
Core banking profit	(コア業務純益)	38,747	1,709	37,038
Transfer to general reserve for possible loan losses ①	一般貸倒引当金繰入額①	5,378	2,666	2,712
Banking profit (after transfer to general reserve for possible loan losses)	業 務 純 益	35,177	685	34,492
Gains (losses) on bonds	うち国債等債券関係損益②	1,808	1,641	167
Gains on sales of bonds	国 債 等 債 券 売 却 益	20,893	12,078	8,815
Losses on sales of bonds	国 債 等 債 券 売 却 損	15,935	9,469	6,466
Write-off amount of bonds	国 債 等 債 券 償 却	3,149	967	2,182
Non-recurrent gains (losses)	臨 時 損 益	(12,210)	4,719	(16,929)
Gains (losses) on stocks	株 式 等 関 係 損 益 ③	(4,618)	(1,499)	(3,119)
Gains on sales of stocks	株 式 等 売 却 益	675	(774)	1,449
Losses on sales of stocks	株 式 等 売 却 損	3,282	(1,089)	4,371
Write-off amount of stocks	株 式 等 償 却	2,010	1,813	197
Gains (losses) from securities	(有価証券関係損益②+③)	(2,809)	143	(2,952)
Disposal of non-performing loans ②	不 良 債 権 処 理 額 ④	6,551	(5,360)	11,911
Write-off amount of loans	貸 出 金 償 却	2,692	(5,218)	7,910
Net transfer to specific reserve for possible loan losses	個別貸倒引当金繰入額	3,198	(186)	3,384
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	660	44	616
Credit cost (①+②)	(与信費用①+④)	11,929	(2,694)	14,623
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(1,041)	857	(1,898)
Operating Profits	経 常 利 益	22,967	5,405	17,562
Extraordinary gains (losses)	特 別 損 益	(166)	95	(261)
Net gains (losses) from fixed assets	うち固定資産関係損益	(111)	143	(254)
Gains on dispositions of fixed assets	固 定 資 産 処 分 益	0	0	—
Losses on dispositions of fixed assets	固 定 資 産 処 分 損	97	(109)	206
Impairment losses	減 損 損 失	14	(34)	48
Income before income taxes and others	税 引 前 当 期 純 利 益	22,801	5,501	17,300
Provision for income taxes and others	法人税、住民税及び事業税	371	(5,906)	6,277
Deferred income taxes	法 人 税 等 調 整 額	9,210	8,763	447
Net income taxes	法 人 税 等 合 計	9,581	2,857	6,724
Net income	当 期 純 利 益	13,219	2,644	10,575

[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 2010		FY 2009 (B)
		(A)	(A)-(B)	
Consolidated gross banking profit	連 結 粗 利 益	100,497	2,410	98,087
Interest income	資 金 利 益	80,519	(468)	80,987
Fees and commissions	役 務 取 引 等 利 益	15,220	552	14,668
Trading income	特 定 取 引 利 益	728	147	581
Other operating income	そ の 他 業 務 利 益	4,029	2,180	1,849
General and administrative expenses	営 業 経 費	60,320	(1,447)	61,767
Write-off and reserve expenses	貸 倒 償 却 引 当 費 用	11,985	(2,670)	14,655
Write-off amount of loans	貸 出 金 償 却	2,692	(5,218)	7,910
Net transfer to specific reserve for possible loan losses	個別貸倒引当金繰入額	3,253	(162)	3,415
Net transfer to general reserve for possible loan losses	一般貸倒引当金繰入額	5,378	2,666	2,712
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	660	44	616
Gains (losses) on stocks	株 式 等 関 係 損 益	(4,642)	(1,523)	(3,119)
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	321	102	219
Others	そ の 他	792	336	456
Operating profits	経 常 利 益	24,663	5,443	19,220
Extraordinary gains (losses)	特 別 損 益	(166)	95	(261)
Income before income taxes and others	税金等調整前当期純利益	24,497	5,538	18,959
Provision for income taxes and others	法人税、住民税及び事業税	578	(5,897)	6,475
Deferred income taxes	法 人 税 等 調 整 額	9,184	8,738	446
Net income taxes	法 人 税 等 合 計	9,763	2,841	6,922
Income before minority interests	少数株主損益調整前当期純利益	14,733	—	—
Minority interests	少 数 株 主 利 益	957	—	957
Net income	当 期 純 利 益	13,776	2,697	11,079

[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 2010		FY 2009 (B)
		(A)	(A)-(B)	
Consolidated core banking profit	連 結 コ ア 業 務 純 益	40,208	1,659	38,549

[Note] Consolidated Core banking profit = Consolidated gross banking profit -Expenses- gains / (losses) from securities

[Reference : Number of Consolidated Subsidiaries]

(Number of companies)

Item	科 目 (Japanese only)	FY 2010		FY 2009 (B)
		(A)	(A)-(B)	
Number of consolidated subsidiaries	連 結 子 会 社 数	6	—	6
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	5	(1)	6

2. Banking Profit (Non-Consolidated)

(Millions of yen)

Item	科 目 (Japanese only)	FY 2010		FY 2009 (B)
		(A)	(A)-(B)	
Core banking profit	コ ア 業 務 純 益	38,747	1,709	37,038
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	12,339	596	11,743
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	40,556	3,351	37,205
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	12,915	1,119	11,796
Banking profit	業 務 純 益	35,177	685	34,492
Per head (in thousands of yen)	職 員 一 人 当 た り (千 円)	11,203	267	10,936

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

Item	科 目 (Japanese only)	FY 2010		FY 2009 (B)
		(A)	(A)-(B)	
Average yield on interest earnings assets ①	資 金 運 用 利 回 ①	1.49%	(0.10%)	1.59%
Average yield on loans and bills discounted	貸 出 金 利 回	1.70%	(0.13%)	1.83%
Average yield on securities	有 価 証 券 利 回	1.06%	(0.02%)	1.08%
Average yield on interest bearing liabilities ②	資 金 調 達 原 価 ②	1.20%	(0.11%)	1.31%
Average yield on deposits and negotiable certificates of deposit	預 金 等 利 回	0.12%	(0.07%)	0.19%
Average interest rate spread on loans and deposits	預 貸 金 利 鞘	0.54%	(0.03%)	0.57%
Average interest rate spread ①－②	総 資 金 利 鞘 ①－②	0.29%	0.01%	0.28%

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

(Millions of yen)

Item	科 目 (Japanese only)	FY 2010		FY 2009 (B)
		(A)	(A)-(B)	
Gains (losses) on bonds (National government bonds,etc.)	国 債 等 債 券 関 係 損 益	1,808	1,641	167
Gains on sales	売 却 益	20,893	12,078	8,815
Losses on sales	売 却 損	15,935	9,469	6,466
Write-offs	償 却	3,149	967	2,182

(Millions of yen)

Item	科 目 (Japanese only)	FY 2010		FY 2009 (B)
		(A)	(A)-(B)	
Gains (losses) on stocks	株 式 等 関 係 損 益	(4,618)	(1,499)	(3,119)
Gains on sales	売 却 益	675	(774)	1,449
Losses on sales	売 却 損	3,282	(1,089)	4,371
Write-offs	償 却	2,010	1,813	197

5. Capital Adequacy Ratio (Consolidated)

Item	科目 (Japanese only)	As of March 31, 2011		As of March 31, 2010 (B)
		(A)	(A)-(B)	
Capital adequacy ratio	自己資本比率	11.94%	0.12%	11.82%
Tier I capital adequacy ratio	うち基本的項目比率	7.96%	0.50%	7.46%
Tier I ①	基本的項目 ①	285.6	10.2	275.4
Tier II ②	補完的項目 ②	143.4	(18.1)	161.5
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	102.0	(20.0)	122.0
Deduction ③	控除項目 ③	0.7	(0.2)	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	428.3	(7.7)	436.0
Risk assets	リスクアセット	3,585.5	(101.9)	3,687.4
Total required capital	総所要自己資本額	143.4	(4.0)	147.4

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, 2011		As of March 31, 2010 (B)
		(A)	(A)-(B)	
Capital adequacy ratio	自己資本比率	11.66%	0.12%	11.54%
Tier I capital adequacy ratio	うち基本的項目比率	8.07%	0.52%	7.55%
Tier I ①	基本的項目 ①	288.7	10.7	278.0
Tier II ②	補完的項目 ②	143.3	(18.2)	161.5
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	102.0	(20.0)	122.0
Deduction ③	控除項目 ③	14.6	0.1	14.5
Investment in the capital of other financial institutions	(他の金融機関の資本調達手段の意図的な保有相当額)	13.8	0.2	13.6
Capital ①+②-③	自己資本 ①+②-③	417.5	(7.4)	424.9
Risk assets	リスクアセット	3,578.1	(101.7)	3,679.8
Total required capital	総所要自己資本額	143.1	(4.0)	147.1

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

Outlier Measurement

Item	科目 (Japanese only)	As of March 31, 2011		As of March 31, 2010 (B)
		(A)	(A)-(B)	
Outlier Measurement	アウト라이어比率	10.6%	1.8%	8.8%

measurement = Percentile method

6. Return on Equity (Non-Consolidated)

Item	科目 (Japanese only)	FY 2010		FY 2009 (B)
		(A)	(A)-(B)	
Core banking profit basis	コア業務純益ベース	14.19%	(0.48%)	14.67%
Banking profit basis (before transfer to general reserve for possible loan losses)	実質業務純益ベース	14.86%	0.12%	14.74%
Banking profit basis	業務純益ベース	12.89%	(0.77%)	13.66%
Net income basis	当期純利益ベース	4.84%	0.65%	4.19%

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

7. Deferred Tax Assets

[Non-Consolidated]

(Millions of yen)

Item	科 目 (Japanese only)	FY 2010	FY 2009
Breakdown of cause of deferred tax assets and liabilities	繰延税金資産及び繰延税金負債の発生の主な原因別の内訳		
Deferred tax assets	繰 延 税 金 資 産		
Reserve for possible loan losses	貸 倒 引 当 金	30,993	33,428
Net unrealized holding gains on securities	そ の 他 有 価 証 券 評 価 差 額 金	3,946	976
Write-down of securities	有 価 証 券 評 価 損	1,774	6,682
Depreciation	源 価 償 却	953	924
Others	そ の 他	5,153	5,003
Deferred tax assets	繰 延 税 金 資 産 小 計	42,821	47,014
Valuation allowance	評 価 性 引 当 額	(1,253)	(729)
Subtotal deferred tax assets	繰 延 税 金 資 産 合 計	41,567	46,284
Deferred tax liability	繰 延 税 金 負 債		
Losses and gains on securities contributed to severance and retirement benefit trust	退職給付信託設定益・解除益	(2,893)	(2,568)
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	(1,930)	(934)
Subtotal deferred tax liability	繰 延 税 金 負 債 合 計	(4,824)	(3,503)
Net deferred tax assets	繰 延 税 金 資 産 の 純 額	36,743	42,781

[Consolidated]

(Millions of yen)

Item	科 目 (Japanese only)	FY 2010	FY 2009
Breakdown of cause of deferred tax assets and liabilities	繰延税金資産及び繰延税金負債の発生の主な原因別の内訳		
Deferred tax assets	繰 延 税 金 資 産		
Reserve for possible loan losses	貸 倒 引 当 金	31,033	33,446
Net unrealized holding gains on securities	そ の 他 有 価 証 券 評 価 差 額 金	3,946	976
Write-down of securities	有 価 証 券 評 価 損	1,774	6,682
Depreciation	源 価 償 却	953	924
Others	そ の 他	5,237	5,047
Deferred tax assets	繰 延 税 金 資 産 小 計	42,944	47,076
Valuation allowance	評 価 性 引 当 額	(1,253)	(729)
Subtotal deferred tax assets	繰 延 税 金 資 産 合 計	41,691	46,347
Deferred tax liability	繰 延 税 金 負 債		
Losses and gains on securities contributed to severance and retirement benefit trust	退職給付信託設定益・解除益	(2,893)	(2,568)
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	(1,930)	(898)
Subtotal deferred tax liability	繰 延 税 金 負 債 合 計	(4,824)	(3,467)
Net deferred tax assets	繰 延 税 金 資 産 の 純 額	36,866	42,879

8. Market Value of Securities

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

【Other Securities】

(Millions of yen)

Item	種 目 (Japanese only)	As of March 31,2011		
		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	37,108	23,851	13,257
Bonds	債 券	809,110	795,867	13,242
National government bonds	国 債	668,605	658,142	10,462
Local government bonds	地 方 債	78,648	77,064	1,584
Corporate bonds	社 債	61,855	60,659	1,195
Others	そ の 他	85,824	83,721	2,102
Subtotal	小 計	932,043	903,440	28,603
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	44,958	61,485	(16,526)
Bonds	債 券	450,861	453,953	(3,091)
National government bonds	国 債	341,146	343,057	(1,911)
Local government bonds	地 方 債	38,043	38,330	(286)
Corporate bonds	社 債	71,671	72,565	(893)
Others	そ の 他	146,036	161,082	(15,046)
Subtotal	小 計	641,856	676,520	(34,664)
Total	合 計	1,573,899	1,579,961	(6,061)

[Note] 1. Unlisted stocks are not included in the above table, because their fair market value is not available.

2. With regard to floating-rate National government bonds, based on our determination that their market prices as of March 31, 2011 also cannot be deemed as fair values due to the current market environment, such bonds have been valued based on reasonable estimates in the consolidated balance sheets. This resulted in an ¥8,923 million increase in "Securities", a ¥3,658 million decrease in "Deferred tax assets" and a ¥5,265 increase in "Net unrealized holding gains (losses) on securities available for sale", when comparing those evaluated based on their market prices.

(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

[Note] 1. Unlisted stocks are not included in the above table, because their fair market value is not available.

2. With regard to floating-rate National government bonds, based on our determination that their market prices as of March 31, 2011 also cannot be deemed as fair values due to the current market environment, such bonds have been valued based on reasonable estimates in the consolidated balance sheets. This resulted in an ¥11,854 million increase in "Securities", a ¥4,860 million decrease in "Deferred tax assets" and a ¥6,994 million increase in "Net unrealized holding gains (losses) on securities available for sale", when comparing those evaluated based on their market prices.

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

- (1) ·Hiroshima Bank has adopted Lump-sum retirement plan, Defined-Benefit corporate pension plan and Defined contribution pension plan.
·Domestic corporate subsidiaries.

(2) Objected Retirement Benefit Obligation

(Millions of yen)

Item	区分 (Japanese only)	FY 2010	FY 2009
Objected Retirement benefit obligation ①	退職給付債務 ①	(45,223)	(45,988)
Fair value of plan assets ②	年金資産 ②	54,078	54,743
Non-savings retirement benefit debt ③=①+②	未積立退職給付債務③=①+②	8,854	8,755
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	14,743	13,921
Unrecognized prior service cost ⑥	未認識過去勤務債務⑥	—	—
Sub total ⑦=③+④+⑤+⑥	連結貸借対照表計上額純額⑦=③+④+⑤+⑥	23,598	22,676
Prepared pension cost ⑧	前払年金費用 ⑧	23,687	22,768
Allowance for severance and retirement benefits ⑦-⑧	退職給付引当金 ⑦ - ⑧	(88)	(91)

(3) Retirement Benefit Costs

(Millions of yen)

Item	区分 (Japanese only)	FY 2010	FY 2009
Service Cost	勤務費用	1,027	1,029
Interest Cost	利息費用	917	937
Expected return on plan assets	期待運用収益	(2,189)	(1,848)
Amortization of prior service cost	過去勤務債務の費用処理額	—	—
Recognized actuarial loss	数理計算上の差異の費用処理額	1,499	2,117
Other retirement cost	その他の (臨時に支払った割増退職金等)	310	—
Retirement benefit costs	退職給付費用	1,566	2,236

(4) Calculation of Objected Retirement Benefit Obligation

Item	区分 (Japanese only)	FY 2010	FY 2009
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 2010		FY 2009(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広島県	3,097.1	(16.6)	3,113.7
Loans outstanding in Okayama Prefecture	岡山県	233.7	(8.5)	242.2
Loans outstanding in Yamaguchi Prefecture	山口県	144.8	(3.7)	148.5
Loans outstanding in Ehime Prefecture	愛媛県	290.4	2.7	287.7
Loans outstanding except for our Hometown Area	その他の地域	626.1	31.3	594.8
Total	合計	4,392.1	5.2	4,386.9

[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, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広島県	3,088.2	(6.8)	3,095.0
Loans outstanding in Okayama Prefecture	岡山県	220.8	(8.2)	229.0
Loans outstanding in Yamaguchi Prefecture	山口県	143.7	(0.4)	144.1
Loans outstanding in Ehime Prefecture	愛媛県	295.9	8.1	287.8
Loans outstanding except for our Hometown Area	その他の地域	616.4	18.3	598.1
Total	合計	4,365.0	11.0	4,354.0

[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, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Individual loans	個人ローン残高	1,111.5	1.3	1,110.2
Housing loans	住宅ローン残高	808.1	0.6	807.5
Other loans	その他のローン残高	303.4	0.7	302.7

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

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Individual loans in Hiroshima Prefecture	広島県	954.6	(1.3)	955.9
Individual loans in Okayama Prefecture	岡山県	83.4	2.0	81.4
Individual loans in Yamaguchi Prefecture	山口県	49.0	1.1	47.9
Individual loans in Ehime Prefecture	愛媛県	18.9	(0.1)	19.0

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

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2011		As of March 31,2010(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals	中 小 企 業 等 貸 出 残 高	2,995.9	(30.5)	3,026.4
Ratio to total loans and bill discounted	中 小 企 業 等 貸 出 比 率	68.6%	(1.1%)	69.7%

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

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2011		As of March 31,2010(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals in Hiroshima Prefecture	広 島 県	2,227.1	(39.0)	2,266.1
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	岡 山 県	191.8	(9.1)	200.9
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	山 口 県	128.5	(0.9)	129.4
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	愛 媛 県	258.2	13.3	244.9

(6) Breakdown of Loans outstanding insured by the Association for our Hometown Area (Non-Consolidated)

(Billions of yen)

Item	科 目 (Japanese only)	As of March 31,2011		As of March 31,2010(B)
		(A)	(A)-(B)	
Loans outstanding insured by the Association in Hiroshima Prefecture	広 島 県	249.7	(12.5)	262.2
Loans outstanding insured by the Association in Okayama Prefecture	岡 山 県	19.6	(0.2)	19.8
Loans outstanding insured by the Association in Yamaguchi Prefecture	山 口 県	11.5	(0.4)	11.9
Loans outstanding insured by the Association in Ehime Prefecture	愛 媛 県	7.0	0.3	6.7

2. Risk Managed Loans

(Non-Consolidated)

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破 綻 先 債 権	2,307	(3,087)	5,394
Other delinquent loans	延 滞 債 権	84,628	4,899	79,729
Loans past due 3 months or more	3 ヲ月以上延滞債権	3,392	(1,188)	4,580
Restructured loans	貸出条件緩和債権	21,800	3,772	18,028
Total Risk managed loans	リスク管理債権合計	112,128	4,396	107,732

(Consolidated)

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破 綻 先 債 権	2,307	(3,087)	5,394
Other delinquent loans	延 滞 債 権	84,628	4,899	79,729
Loans past due 3 months or more	3 ヲ月以上延滞債権	3,392	(1,188)	4,580
Restructured loans	貸出条件緩和債権	21,800	3,772	18,028
Total Risk managed loans	リスク管理債権合計	112,128	4,396	107,732

[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)

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸 倒 引 当 金	45,540	6,371	39,169
General reserve for possible loan losses	一 般 貸 倒 引 当 金	25,834	5,378	20,456
Specific reserve for possible loan losses	個 別 貸 倒 引 当 金	19,705	992	18,713
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, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸 倒 引 当 金	45,637	6,424	39,213
General reserve for possible loan losses	一 般 貸 倒 引 当 金	25,834	5,378	20,456
Specific reserve for possible loan losses	個 別 貸 倒 引 当 金	19,802	1,045	18,757
Reserve for specific foreign borrowers / countries	特定海外債権引当勘定	—	—	—

4. Ratio to Reserve for Total Risk Managed Loans

(Non-Consolidated)

Item	科 目 (Japanese only)	As of March 31, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Before partial direct write-off	部 分 直 接 償 却 前	54.3%	(1.1%)	55.4%
After partial direct write-off	部 分 直 接 償 却 後	40.5%	4.3%	36.2%

(Consolidated)

Item	科 目 (Japanese only)	As of March 31, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Before partial direct write-off	部 分 直 接 償 却 前	54.3%	(1.1%)	55.4%
After partial direct write-off	部 分 直 接 償 却 後	40.5%	4.3%	36.2%

5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Loans to bankrupt and quasi-bankrupt loans	破産更生債権及びこれらに準ずる債権	20,174	(7,878)	28,052
Doubtful loans	危 険 債 権	70,480	9,196	61,284
Substandard loans	要 管 理 債 権	25,192	2,584	22,608
total ①	合 計 ①	115,846	3,901	111,945

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

(Non-Consolidated)

(Millions of yen)

Item	科 目 (Japanese only)	As of March 31, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Coverage amount ②	カ バ ー 額 ②	99,165	(1,674)	100,839
Portion covered by reserve ③	貸 倒 引 当 金 ③	25,129	2,415	22,714
Portion covered by collateral	担保保証等による保全部分	74,036	(4,088)	78,124
Specific reserve for loan losses	特 定 債 務 者 引 当 金	—	—	—
Coverage ratio to disclosed totals ②/①	開示額に対するカバー率 ②/①	85.6%	(4.5%)	90.1%
Coverage ratio before partial direct write-off	(参考:部分直接償却前のカバー率)	88.9%	(4.2%)	93.1%
Excluding collateral and guarantees ④	担保保証等による保全のない部分 ④	41,810	7,989	33,821
Coverage ratio ③/④	引 当 率 ③ / ④	60.1%	(7.1%)	67.2%
Ratio to total loans outstanding	総与信に占める開示額の割合(不良債権比率)	2.60%	0.10%	2.50%

7. Loans to Entities Overseas by Country

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

Not applicable. 該当ありません。

(2) Loans to Latin American Countries (Non-Consolidated)

Not applicable. 該当ありません。

8. Loan Portfolio

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

Item	科 目 (Japanese only)	As of March 31, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	4,365,097	23,021	4,342,076
Manufacturing	製 造 業	740,724	(14,433)	755,157
Agriculture・Forestry	農 業 ・ 林 業	3,297	264	3,033
Fishery	漁 業	600	(53)	653
Mining・Quarrying of stone・Gravel	鉱業・採石業・砂利採取業	728	(9)	737
Construction	建 設 業	154,377	(8,183)	162,560
Electricity, gas and water	電気・ガス・熱供給・水道業	54,571	6,826	47,745
Telecommunication	情 報 通 信 業	37,016	9,850	27,166
Transportation・Postal activities	運 輸 業 ・ 郵 便 業	213,709	8,546	205,163
Wholesale・Retail services	卸 売 業 ・ 小 売 業	497,404	(8,152)	505,556
Financial and insurance services	金 融 業 ・ 保 険 業	256,958	(4,072)	261,030
Retail estate・Goods rental and leasing	不動産業・物品賃貸業	624,524	(6,605)	631,129
Services	各 種 サ ー ビ ス 業	352,698	(11,526)	364,224
Municipal government	地 方 公 共 団 体	308,287	39,083	269,204
Others	そ の 他	1,120,194	11,486	1,108,708

(Millions of yen)

(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 Hiroshima Prefecture	岡山県 Okayama Prefecture	山口県 Yamaguchi Prefecture	愛媛県 Ehime Prefecture
Total	合 計	3,088.2	220.8	143.7	295.9
Manufacturing	製 造 業	434.8	42.1	27.7	41.8
Agriculture・Forestry	農 業 ・ 林 業	2.4	0.6	0.1	0.1
Fishery	漁 業	0.5	0	—	0.1
Mining・Quarrying of stone・Gravel	鉱業・採石業・砂利採取業	0.4	0	0.2	—
Construction	建 設 業	116.2	13.4	11.6	4.3
Electricity, gas and water	電気・ガス・熱供給・水道業	44.6	0.3	0.3	1.1
Telecommunication	情 報 通 信 業	27.4	0.9	0.2	0
Transportation・Postal activities	運 輸 業 ・ 郵 便 業	114.9	5.6	6.3	60.0
Wholesale・Retail services	卸 売 業 ・ 小 売 業	363.1	34.0	23.9	25.7
Financial and insurance services	金 融 業 ・ 保 険 業	146.8	2.0	0	0.9
Retail estate・Goods rental and leasing	不動産業・物品賃貸業	427.4	37.6	12.8	14.7
Services	各 種 サ ー ビ ス 業	240.0	24.1	15.1	18.6
Municipal government	地 方 公 共 団 体	304.0	1.9	2.4	—
Others	そ の 他	865.7	58.3	43.1	128.6

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

Item	科 目 (Japanese only)	As of March 31, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分(除く特別国際金融取引勘定)	112,128	4,396	107,732
Manufacturing	製 造 業	15,270	(698)	15,968
Agriculture・Forestry	農 業 ・ 林 業	213	125	88
Fishery	漁 業	74	3	71
Mining・Quarrying of stone・Gravel	鉱業・採石業・砂利採取業	209	(36)	245
Construction	建 設 業	15,182	602	14,580
Electricity, gas and water	電気・ガス・熱供給・水道業	—	—	—
Telecommunication	情 報 通 信 業	1,034	(246)	1,280
Transportation・Postal activities	運 輸 業 ・ 郵 便 業	7,259	6,052	1,207
Wholesale・Retail services	卸 売 業 ・ 小 売 業	17,407	2,927	14,480
Financial and insurance services	金 融 業 ・ 保 険 業	9,104	(115)	9,219
Retail estate・Goods rental and leasing	不動産業・物品賃貸業	20,896	(4,308)	25,204
Services	各 種 サ ー ビ ス 業	15,842	1,840	14,002
Municipal government	地 方 公 共 団 体	—	—	—
Others	そ の 他	9,630	(1,752)	11,382

[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 2010		FY 2009(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広 島 県	4,814.8	97.3	4,717.5
Deposits outstanding in Okayama Prefecture	岡 山 県	267.9	6.2	261.7
Deposits outstanding in Yamaguchi Prefecture	山 口 県	179.5	0.8	178.7
Deposits outstanding in Ehime Prefecture	愛 媛 県	171.6	(1.9)	173.5
Deposits outstanding except for our Hometown Area	そ の 他 の 地 域	154.4	14.4	140.0
Total	合 計	5,588.2	116.8	5,471.4

[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, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広 島 県	4,952.8	126.8	4,826.0
Deposits outstanding in Okayama Prefecture	岡 山 県	268.4	3.5	264.9
Deposits outstanding in Yamaguchi Prefecture	山 口 県	177.9	(1.7)	179.6
Deposits outstanding in Ehime Prefecture	愛 媛 県	172.2	(0.2)	172.4
Deposits outstanding except for our Hometown Area	そ の 他 の 地 域	153.6	(5.1)	158.7
Total	合 計	5,724.9	123.3	5,601.6

[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, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,805.8	111.7	4,694.1
Individual deposits	個 人 預 金	3,870.0	67.3	3,802.7
Public bonds (National government bonds, etc.)	公 共 債 (国 債 等)	244.1	(22.1)	266.2
Investment trusts	投 資 信 託	303.5	5.7	297.8
Insurance	保 險	330.3	54.3	276.0
Foreign bonds, and derivative bonds, etc.	外 債 ・ 仕 組 債 等	57.9	6.5	51.4

[Note] Individual deposits includes negotiable certificates of deposit.

(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, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,266.8	116.8	4,150.0
Individual deposits	個人預金	3,433.8	75.8	3,358.0
Public bonds (National government bonds, etc.)	公共債（国債等）	212.6	(18.7)	231.3
Investment trusts	投資信託	267.2	5.5	261.7
Insurance	保険	300.8	48.2	252.6
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	52.4	6.0	46.4

(Billions of yen)

Okayama Prefecture	【岡山県】 (Japanese only)	As of March 31, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	226.4	(0.5)	226.9
Individual deposits	個人預金	183.8	(2.5)	186.3
Public bonds (National government bonds, etc.)	公共債（国債等）	11.8	(1.2)	13.0
Investment trusts	投資信託	16.1	0.3	15.8
Insurance	保険	12.5	2.6	9.9
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	2.2	0.3	1.9

(Billions of yen)

Yamaguchi Prefecture	【山口県】 (Japanese only)	As of March 31, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	170.1	0.7	169.4
Individual deposits	個人預金	134.2	0.2	134.0
Public bonds (National government bonds, etc.)	公共債（国債等）	10.2	(1.0)	11.2
Investment trusts	投資信託	12.8	(0.3)	13.1
Insurance	保険	11.2	2.1	9.1
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.7	(0.3)	2.0

(Billions of yen)

Ehime Prefecture	【愛媛県】 (Japanese only)	As of March 31, 2011		As of March 31, 2010(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	95.3	(4.6)	99.9
Individual deposits	個人預金	76.7	(5.3)	82.0
Public bonds (National government bonds, etc.)	公共債（国債等）	7.2	(1.0)	8.2
Investment trusts	投資信託	5.5	0.3	5.2
Insurance	保険	4.9	1.2	3.7
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.0	0.2	0.8