

# The Hiroshima Bank, Ltd.

Financial results for the 1<sup>st</sup> Quarter of FY2010, ending March 31, 2011 [Japanese GAAP]

Stock exchange listing :	Tokyo ( Code : 8379 )
URL :	http://www.hirogin.co.jp/
Representative :	Isao Sumihiro, President
For inquiry :	Koji Ikeda, Managing director and General manager of Management Planning Division
Filing date of Financial statements :	August 4, 2010
Trading accounts :	Established

## ( Consolidated basis )

### 1. Financial Highlights ( for the 1<sup>st</sup> quarter, from April 1, to June 30, 2010 )

#### (1) Consolidated Operating Results

( % : changes from corresponding period of previous fiscal year )

	Ordinary Income 経常収益		Ordinary Profit 経常利益		Net Income 四半期純利益	
	¥Million	%	¥Million	%	¥Million	%
1st Quarter Ended Jun.30,2010	35,403	( 5.7 )	8,236	( 151.6 )	4,920	( 42.0 )
Ended Jun.30,2009	33,505	( -12.8 )	3,274	( -65.5 )	3,466	( -38.5 )

	Net Income per share 1株当たり四半期純利益	Net Income per share ( Diluted ) 1株当たり四半期純利益 ( 潜在株式調整後 )
	¥	¥
1st Quarter Ended Jun.30,2010	7.97	—
Ended Jun.30,2009	5.61	—

#### (2) Consolidated Financial Condition

	Total Assets 総資産	Net Assets 純資産	Net assets to total assets 自己資本比率	Net assets per share 1株当たり純資産
	¥Million	¥Million	%	¥
1st Quarter ended Jun.30,2010	6,366,474	307,660	4.4	449.09
Fiscal Year 2009	6,365,855	302,919	4.3	441.70

( Reference ) Capital assets 1<sup>st</sup> quarter ended Jun.30,2010 : ¥ 277,248 million Fiscal year 2009 : ¥ 272,746 million

( Note ) 「 Net assets to total assets 」 ・ ・ ( Net assets – Minority interests ) / Total assets ( at fiscal term end )

### 2. Cash Dividends for shareholders

( Record date ) ( 基準日 )	1st Quarter - end 第1四半期末	2nd Quarter - end 第2四半期末	3rd Quarter - end 第3四半期末	Fiscal year - end 期末	Annual 年間
	¥	¥	¥	¥	¥
Fiscal Year 2009	-	2.50	-	2.50	5.00
Fiscal Year 2010	-				
Fiscal Year 2010(projection)		2.50	-	2.50	5.00

( Note ) Revisions of dividend projections during the first quarter ・ ・ None

### 3. Consolidated Earnings Projections for FY 2010, ending March, 2011

	Ordinary income 経常収益		Ordinary Profit 経常利益		Net Income 当期純利益		Net Income per Share 1株当たり当期純利益
	¥million	%	¥million	%	¥million	%	¥
Six months ending September 30, 2010	68,200	( 0.9 )	10,700	( 23.7 )	6,100	( 20.4 )	9.88
Fiscal year ending March 31, 2011	138,800	( 0.0 )	23,400	( 21.7 )	13,300	( 20.0 )	21.54

( Note ) Revisions of earnings projections during the first quarter ・ ・ None

**4. Others**(Note:For more details, please refer to “2.Others” on page 3 )

- (1) Material changes in consolidated subsidiaries during the period   ••None  
( changes in specific subsidiaries accompanied by changes in scope of consolidation )
- (2) Adoption of simplified accounting methods and specified accounting methods for the preparation of quarterly consolidated financial statements   ••Applied
- (3) Changes in accounting principles, procedures and presentation in preparation of the quarterly consolidated financial statements  
Changes in accordance with changes in accounting principle   ••Applied  
Other   ••None

(4) Number of Issued Shares ( Common Stock )

Number of issued shares ( including treasury stock )			
June 30, 2010	625,266,342 shares	March 31, 2010	625,266,342 shares
Number of treasury stock			
June 30, 2010	7,916,375 shares	March 31, 2010	7,767,981 shares
Average number of issued shares			
For the three months ended June 30, 2010		617,416,175 shares	
For the three months ended June 30, 2009		617,944,430 shares	

# 【Qualitative Information and Financial Statements】

## 1. Qualitative information related to the Quarterly Consolidated Financial Performance

### (1) Qualitative information related to the Consolidated results of operations

Financial results for the first quarter of FY2010 ending March 31, 2011 were as follows ;

Ordinary income increased by ¥1,898 million from the corresponding period of FY2009 to ¥35,403 million, mainly due to increase in gains on sales of bonds in spite of decrease in interest income including interest on loans. Ordinary expenses decreased by ¥3,064 million from the corresponding period of FY2009 to ¥27,167 million, mainly due to decrease in interest on deposits and decrease in credit costs.

As a result, ordinary profit increased by ¥4,962 million from the corresponding period of FY2009 to ¥8,236 million, and net income decreased by ¥1,454 million from the corresponding period of FY2009, to ¥4,920 million.

### (2) Qualitative information related to the Consolidated financial conditions

Figures for the Bank's major accounts were as follows ;

The balance of loans and bills discounted as of June 30, 2010 decreased by ¥26.8 billion from the previous year-end to ¥4,327.2 billion due to decrease in corporate loans.

The balance of deposits and NCD as of June 30, 2010 increased by ¥16.7 billion from the previous year-end to ¥5,616.5 billion, reflecting increase in personal deposits.

The balance of securities held increased by ¥30.4 billion from the previous year-end to 1,567.7 billion, reflecting increase in Japanese Government bond.

### (3) Qualitative information related to the Consolidated earning projections

There are no change to our earning projections for FY2010 ending March 31, 2011 released on May 14, 2010.

(Note)

The above projections are based on information which is presently available, and assumptions coming from the judgment, assessment, and recognition of facts at this moment.

Actual results may differ from those projections depending on various future factors(changes in domestic and international economy, market situation of interest rates, and value of stocks etc.)

## 2. Others

### (1) Material changes in consolidated subsidiaries during the period • •Not applicable

### (2) Adoption of simplified accounting methods and specified accounting methods for the preparation of quarterly consolidated financial statements • •Applied

(Allowance for loan losses)

Except for claims on “bankrupt”, “quasi-bankrupt”, and “doubtful” loans for which allowance are already provided in specific amounts, allowance for loan losses are provided based on loan loss ratio applied at March 31, 2010.

### (3) Changes in accounting principles, procedures and presentation in preparation of the quarterly consolidated financial statements • •Applied

From the first quarter of FY2010 ending March 31, 2011, Hiroshima Bank applies the “Accounting Standard for Equity Method of Accounting for Investment”(Accounting Standards Board of Japan [ASBJ] Statement No.16 of March 10, 2008) and the “Practical Solution on Unification of Accounting Policies Applied to Associates Accounted for Using the Equity Method”(ASBJ PITF No.24 of March 10, 2008).

Application of new methods produces no impact on consolidated financial statements for the first quarter of FY2010.

(Application of “Accounting Standard for Asset Retirement Obligations”)

From the first quarter of FY2010 ending March 31, 2011, Hiroshima Bank applies the “Accounting Standard for Asset Retirement Obligations” (ASBJ Statement No.18 of March 31, 2008) and the “Guidance on Accounting Standard for Asset Retirement Obligations”(ASBJ Guidance No.21 of March 31, 2008).

As a result, ordinary profit and income before income taxes decreased ¥6 million and ¥64 million, respectively. The change in asset retirement obligations due to commencement of the new accounting standards is ¥209 million.

(Quarterly consolidated statements of operations)

Based on the “Accounting Standard for Consolidated Financial Statements”(ASBJ Statement No.22 of December 26, 2008), Hiroshima Bank applies the “Cabinet Office Ordinance Partially Revising Regulation on Terminology, Forms and Preparation of Financial Statements”(Cabinet Office Ordinance No.5, March 24, 2009). As a result, “Income before minority interests” is included in the consolidated financial statements for the first quarter of FY2010 ending March 31, 2011.

#### (4) Additional information

(Method of evaluation for “available-for-sale securities” )

Because the market prices of floating Japanese Government bonds as of June 30, 2010 cannot be deemed as fair values due to the current market environment, we evaluated such bonds based on reasonable estimates.

This resulted ¥10,798 million increase in balance of “Securities” , ¥4,427 million decrease in balance of “Deferred tax assets” , and ¥6,371 million increase in balance of “Net unrealized holding gains (losses) on securities available for sale”.

(Segment information)

From the first quarter of FY 2010, Hiroshima Bank group applies the “Revised Accounting Standard for Disclosures about Segments of an Enterprise and Related information”(ASBJ Statement No.17 of March 27, 2009) and “Guidance on the Accounting Standard for Disclosures about Segments of an Enterprise and Related Information”(ASBJ Guidance No.20 of March 21, 2009).

For the three month period ended June 30, 2010, the segment information is omitted since our group was operating a single segment of the banking business

#### (5) Going Concern Assumption

None

3. Quarterly Consolidated Financial Statements  
(1) Consolidated Quarterly Balance Sheets

(JPY million)

Item	科目 (Japanese only)	As of June 30, 2010	As of March 31, 2010
<b>Assets</b>	( 資 産 の 部 )		
Cash and due from banks	現 金 預 け 金	179,175	151,438
Call loans and bills purchased	コ ー ル ロ ー ン 及 び 買 入 手 形	47,204	76,086
Financial receivables purchased	買 入 金 銭 債 権	16,800	19,374
Trading assets	特 定 取 引 資 産	45,086	36,970
Money held in trust	金 銭 の 信 託	1,103	1,180
Securities	有 価 証 券	1,567,789	1,537,366
Loans and bills discounted	貸 出 金	4,327,283	4,354,076
Foreign exchanges	外 国 為 替	2,783	3,524
Other assets	そ の 他 資 産	48,491	43,842
Tangible fixed assets	有 形 固 定 資 産	85,263	85,506
Intangible fixed assets	無 形 固 定 資 産	8,376	8,631
Deferred tax assets	繰 延 税 金 資 産	39,815	42,879
Customer's liabilities for acceptances and guarantees	支 払 承 諾 見 返	37,993	44,190
Allowance for possible loan losses	貸 倒 引 当 金	-40,694	-39,213
<b>Total assets</b>	<b>資 産 の 部 合 計</b>	<b>6,366,474</b>	<b>6,365,855</b>
<b>Liabilities</b>	( 負 債 の 部 )		
Deposits	預 金	5,408,327	5,438,458
Negotiable certificates of deposit	譲 渡 性 預 金	208,218	161,427
Call money and bills sold	コ ー ル マ ネ ー 及 び 売 渡 手 形	7,894	6,762
Deposit received for bonds lending/borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	73,543	88,564
Trading liabilities	特 定 取 引 負 債	42,455	33,899
Borrowed money	借 用 金	99,224	102,823
Foreign exchanges	外 国 為 替	187	300
Bonds payable	社 債	105,000	125,000
Due to trust account	信 託 勘 定 借 金	101	166
Other liabilities	そ の 他 負 債	56,271	40,802
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	94	91
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 金	5	920
Reserve for reimbursement of dormant deposits	睡 眠 預 金 払 戻 損 失 引 当 金	978	978
Reserve for point loyalty programs	ポ イ ン ト 引 当 金	116	108
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,400	18,400
Acceptances and guarantees	支 払 承 諾	37,993	44,190
<b>Total liabilities</b>	<b>負 債 の 部 合 計</b>	<b>6,058,813</b>	<b>6,062,936</b>
<b>Net assets</b>	( 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	170,936	167,559
Treasury stock	自 己 株 式	-3,238	-3,182
Total stockholders' equity	株 主 資 本 合 計	252,907	249,586
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	2,405	865
Net deferred (gains) losses on hedging instruments, net of tax	繰 延 ハ ッ ジ 損 益	-2,005	-1,646
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	23,941	23,941
Foreign currency translation adjustments	為 替 換 算 調 整 勘 定	0	0
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	24,341	23,160
Minority interests	少 数 株 主 持 分	30,412	30,172
Total net assets	純 資 産 の 部 合 計	307,660	302,919
<b>Total liabilities and net assets</b>	<b>負 債 及 び 純 資 産 の 部 合 計</b>	<b>6,366,474</b>	<b>6,365,855</b>

## (2) Consolidated Quarterly Statements of Income

(JPY million)

Item	科目 (Japanese only)	1st Quarter of FY2009	1st Quarter of FY2010
<b>Ordinary income</b>	<b>経 常 収 益</b>	<b>33,505</b>	<b>35,403</b>
Interest income	資 金 運 用 収 益	25,367	24,173
Interest on loans and discounts	( うち 貸 出 金 利 息 )	20,474	18,944
Interest and dividends on securities	( うち 有 価 証 券 利 息 配 当 金 )	4,614	4,933
Trust fees	信 託 報 酬	32	39
Fees and commissions	役 務 取 引 等 収 益	5,634	6,076
Trading income	特 定 取 引 収 益	71	126
Other ordinary income	そ の 他 業 務 収 益	2,109	4,275
Other income	そ の 他 経 常 収 益	289	711
<b>Ordinary expenses</b>	<b>経 常 費 用</b>	<b>30,231</b>	<b>27,167</b>
Interest expenses	資 金 調 達 費 用	4,457	3,436
Interest on deposits	( うち 預 金 利 息 )	2,865	2,053
Fees and commissions payments	役 務 取 引 等 費 用	2,251	2,146
Other ordinary expenses	そ の 他 業 務 費 用	1,437	787
General and administrative expenses	営 業 経 費	15,881	15,485
Other expenses	そ の 他 経 常 費 用	6,203	5,310
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>3,274</b>	<b>8,236</b>
<b>Extraordinary income</b>	<b>特 別 利 益</b>	<b>2,232</b>	<b>0</b>
Gains on dispositions of fixed assets	固 定 資 産 処 分 益	-	0
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	2,226	-
Recoveries of written-off claims	償 却 債 権 取 立 益	5	0
<b>Extraordinary losses</b>	<b>特 別 損 失</b>	<b>48</b>	<b>71</b>
losses on dispositions of fixed assets	固 定 資 産 処 分 損	39	12
Impairment losses	減 損 損 失	6	-
Loss on adjustment for changes of 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	2	-
<b>Income before income taxes and others</b>	<b>税 金 等 調 整 前 四 半 期 純 利 益</b>	<b>5,457</b>	<b>8,165</b>
<b>Provision for income taxes and others</b>	<b>法 人 税 、 住 民 税 及 び 事 業 税</b>	<b>825</b>	<b>763</b>
<b>Deffered income taxes</b>	<b>法 人 税 等 調 整 額</b>	<b>926</b>	<b>2,242</b>
<b>Total income taxes</b>	<b>法 人 税 等 合 計 額</b>	<b>1,751</b>	<b>3,005</b>
<b>Income before minority interests</b>	<b>少 数 株 主 損 益 調 整 前 四 半 期 純 利 益</b>		<b>5,159</b>
<b>Minority interests</b>	<b>少 数 株 主 利 益</b>	<b>239</b>	<b>239</b>
<b>Net income</b>	<b>四 半 期 純 利 益</b>	<b>3,466</b>	<b>4,920</b>

## 【Supplementary Information】

For Financial results for the 1<sup>st</sup> Quarter of FY2010, ending March 31, 2011

### 1. Summary of income(Non-consolidated)

#### 【Real banking profit】

Real banking profit increased by ¥3.5 billion compared with the corresponding period of previous fiscal year. Core gross banking profit increased by ¥0.4 billion compared with the corresponding period of the previous year mainly due to a increase in net fees and commissions.

Expenses decreased by ¥0.4billion compared with the corresponding period of previous fiscal year to ¥14.9 billion.

#### 【Ordinary profit】

Ordinary profit increased by ¥5.0 billion compared with the corresponding period of previous fiscal year to ¥7.8 billion due to a decrease in write-off/disposal of non-performing loan. As the result, Net income also increased by ¥1.5 billion compared with the corresponding period of previous fiscal year to ¥4.8 billion.

		(JPY billion)				
(Japanese)	For the 3 months ended Jun.30, 2010	For the 3 months ended Jun.30, 2009	(A)-(B)	Interim FY2010(C) (Announced projection)	(A) / (C)	
	(A)	(B)				
Interest income(net)	資 金 利 益	20.5	20.7	-0.2		
Fees and commissions(net)	役 務 取 引 等 利 益	3.8	3.2	0.6		
Trading income(net)	特 定 取 引 利 益	0.1	0.0	0.1		
Other operating income(net)	そ の 他 業 務 利 益	0.5	0.6	-0.1		
<b>Core gross banking profit</b>	<b>コ ア 業 務 粗 利 益</b>	<b>24.9</b>	<b>24.5</b>	<b>0.4</b>		
(-)General and administrative expense	経 費	14.9	15.3	-0.4		
<b>Core banking profit</b>	<b>コ ア 業 務 純 益</b>	<b>10.0</b>	<b>9.2</b>	<b>0.8</b>		
Gains(Losses) from securities	債 券 関 係 損 益	2.9	0.2	2.7		
<b>Real Banking Profit</b>	<b>実 質 業 務 純 益</b>	<b>12.9</b>	<b>9.4</b>	<b>3.5</b>	<b>18.3 70%</b>	
(-)General reserve for possible loan losses	一 般 貸 倒 引 当 金 繰 入	1.4	-	1.4		
(-)Write-off/Disposal of non-performing loans	不 良 債 権 処 理 額	0.6	5.6	-5.0		
Gains(Losses) on stocks	株 式 関 係 損 益	-2.5	-0.2	-2.3		
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>7.8</b>	<b>2.8</b>	<b>5.0</b>	<b>10.0 78%</b>	
Recoveries of specific reserve for possible loan losses	貸 倒 引 当 金 戻 入 益	-	2.2	-2.2		
<b>Extraordinary profit</b>	<b>特 別 利 益</b>	<b>0.0</b>	<b>2.2</b>	<b>-2.2</b>		
<b>Income before income taxes</b>	<b>税 引 前 四 半 期 純 利 益</b>	<b>7.8</b>	<b>5.0</b>	<b>2.8</b>		
Income taxes(Current&Deffered)	法 人 税 等	3.0	1.7	1.3		
<b>Net income</b>	<b>四 半 期 純 利 益</b>	<b>4.8</b>	<b>3.3</b>	<b>1.5</b>	<b>5.9 81%</b>	

### 2. Loans (Term-end balance)

We continued to positively respond to the financial needs of corporate and individual customers.

		(JPY billion)				
Item	科目 (Japanese only)	As of Jun. 30 2010		As of Jun. 30 2009	(reference) As of Mar 31, 2010	
		(a)	(a) - (b)	(b)		
<b>Loans</b>	貸 出 金	4,327.2	-2.3	4,329.5	4,354.0	
Corporate loans	事 業 性 貸 出 等	3,219.6	-22.5	3,242.1	3,243.8	
under the guarantee by CGA *	う ち 保 証 協 会 保 証 付 貸 出	293.9	-4.0	297.9	302.3	
Personal loans	個 人 口 一 ン	1,107.6	20.2	1,087.4	1,110.2	
Housing loans	住 宅 口 一 ン	809.0	28.2	780.8	807.5	
Other loans	そ の 他 口 一 ン	298.6	-8.0	306.6	302.7	

\* CGA stands for Credit Guarantee Association

## 2. Deposits (Term-end balance)

(JPY billion)

Item	科目 (Japanese only)	As of Jun. 30 2010		As of Jun.30 2009 (b)	(reference) As of Mar.31 2010
		(a)	(a) - (b)		
<b>Deposits *</b>	預 金 等	5,618.4	142.5	5,475.9	5,601.6
Personal deposits	個 人 預 金	3,858.7	70.8	3,787.9	3,802.7
Corporate deposits	法 人 預 金	1,524.8	89.3	1,435.5	1,498.7
Local government / Financial institutions	公 金 ・ 金 融 預 金	234.9	-17.6	252.5	300.2

\* Deposits include NCD

## 3. Retail assets (Term-end balance)

We provided a full range of financial products and financial services, as well as a campaign to customers for salary and pension payments and other household needs .

(JPY billion)

Item	科目 (Japanese only)	As of Jun. 30 2010		As of Jun.30 2009 (b)	(reference) As of Mar.31 2010
		(a)	(a) - (b)		
<b>Retail assets</b>	個 人 預 り 資 産 残 高	4,770.7	150.7	4,620.0	4,694.1
Personal deposits	個 人 預 金	3,858.7	70.8	3,787.9	3,802.7
Public bonds	公 共 債	263.5	-10.6	274.1	266.2
Investment trust	投 資 信 託	302.7	19.1	283.6	297.8
Annuity insurance	年 金 保 険	295.3	67.7	227.6	276.0
Securities brokerage etc.	金 融 商 品 仲 介 他	50.5	3.7	46.8	51.4

\* Personal deposits include NCD

## 4. Securities (Unrealized gains(losses)of securities)

(JPY billion)

Item	科目 (Japanese only)	As of Jun. 30 2010		As of Jun.30 2009 (b)	(reference) As of Mar.31 2010
		(a)	(a) - (b)		
<b>Other securities</b>	そ の 他 有 価 証 券	4.0	18.2	-14.2	1.4
Stocks	株 式	-3.4	-10.4	7.0	7.4
Bonds	債 券	27.2	19.9	7.3	11.7
Others	そ の 他	-19.8	8.7	-28.5	-17.7

## 5. Capital adequacy ratio (Consolidated)

(JPY billion)

Item	科目 (Japanese only)	As of Jun. 30 2010		As of Jun.30 2009 (b)	(reference) As of Mar.31 2010
		(a)	(a) - (b)		
<b>Capital adequacy ratio</b>	連 結 自 己 資 本 比 率	11.35%	-0.13%	11.48%	11.54%
Tier1 ratio	連 結 Tier1 比 率	7.80%	0.51%	7.29%	7.55%
<b>Amount of Capital</b>	連 結 自 己 資 本 額	411.2	-19.6	430.8	424.9
Tier1 capital	連 結 Tier1 額	282.9	9.3	273.6	278.0

## 6. Capital adequacy ratio (Non-Consolidated)

(JPY billion)

Item	科目 (Japanese only)	As of Jun. 30 2010		As of Jun.30 2009 (b)	(reference) As of Mar.31 2010
		(a)	(a) - (b)		
<b>Capital adequacy ratio</b>	単 体 自 己 資 本 比 率	11.63%	-0.13%	11.76%	11.82%
Tier1 ratio	単 体 Tier1 比 率	7.71%	0.49%	7.22%	7.46%
<b>Amount of Capital</b>	単 体 自 己 資 本 額	422.2	-19.8	442.0	436.0
Tier1 capital	単 体 Tier1 額	280.2	8.8	271.4	275.4



## 7. Disclosed claims under the Financial Reconstruction Law (Non-consolidated)

(JPY billion)

Item	科目 (Japanese only)	As of Jun. 30 2010		As of Jun.30 2009 (b)	(reference) As of Mar.31 2010
		(a)	(a) - (b)		
<b>Total claims under the FRL</b>	不良債権開示額	112.0	-0.8	112.8	111.9
Bankrupt and quasi-bankrupt claims	破産更生債権等	26.5	-5.2	31.7	22.6
Doubtful claims	危険債権	62.9	0.1	62.8	61.3
Substandard claims	要管理債権	22.6	4.2	18.4	28.1
<b>Non-performing loan ratio</b>	不良債権比率	2.53%	0.00%	2.53%	2.50%

This is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties.

Please note that future performance may be different from the views presented here owing to changes in the operating environments and other factors.