

Financial Results for the First half of Fiscal 2010 (ended September 30, 2010)

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Consolidated Financial Information for the First half of Fiscal 2010

1. Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2009	As of September 30,2010	As of March 31,2010
Assets	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	127,998	145,877	151,438
Call loans and bills purchased	コ ー ル ロ ー ン 及 び 買 入 手 形	21,319	21,601	76,086
Financial receivables purchased	買 入 金 銭 債 権	24,905	13,002	19,374
Trading assets	特 定 取 引 資 産	48,486	49,558	36,970
Money held in trust	金 銭 の 信 託	1,285	751	1,180
Securities	有 価 証 券	1,422,031	1,576,978	1,537,366
Loans and bills discounted	貸 出 金	4,290,668	4,340,333	4,354,076
Foreign exchanges	外 国 為 替	3,457	3,848	3,524
Other assets	そ の 他 資 産	48,691	46,172	43,842
Tangible fixed assets	有 形 固 定 資 産	85,775	84,935	85,506
Intangible fixed assets	無 形 固 定 資 産	9,066	8,284	8,631
Deferred tax assets	繰 延 税 金 資 産	46,628	34,828	42,879
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	41,238	33,719	44,190
Reserve for possible loan losses	貸 倒 引 当 金	(38,810)	(42,882)	(39,213)
Reserve for investment loss	投 資 損 失 引 当 金	(475)	-	-
Total Assets	資 産 の 部 合 計	6,132,264	6,317,009	6,365,855
Liabilities	(負 債 の 部)			
Deposits	預 金	5,199,731	5,331,242	5,438,458
Negotiable certificates of deposit	譲 渡 性 預 金	185,270	193,218	161,427
Call money and bills sold	コ ー ル マ ネ ー 及 び 売 渡 手 形	14,884	46,705	6,762
Deposits received for bonds lending / borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	65,428	47,507	88,564
Trading liabilities	特 定 取 引 負 債	45,357	46,832	33,899
Borrowed money	借 用 金	92,870	159,268	102,823
Foreign exchanges	外 国 為 替	89	87	300
Bonds	社 債	145,000	95,000	125,000
Due to trust account	信 託 勘 定 借	196	114	166
Other liabilities	そ の 他 負 債	28,753	30,253	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	90	92	91
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	819	6	920
Reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	922	978	978
Reserve for point loyalty programs	ポ イ ン ト 引 当 金	180	176	108
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,400	18,380	18,400
Acceptances and guarantees	支 払 承 諾	41,238	33,719	44,190
Total liabilities	負 債 の 部 合 計	5,839,233	6,003,586	6,062,936
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	30,635	30,635
Retained earnings	利 益 剰 余 金	163,089	173,154	167,559
Common stock in treasury	自 己 株 式	(3,038)	(3,243)	(3,182)
Total stockholders' equity	株 主 資 本 合 計	245,260	255,120	249,586
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	(4,793)	6,436	865
Net deferred (gains)losses on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益	(1,550)	(2,250)	(1,646)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	23,941	23,912	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	17,597	28,098	23,160
Stock acquisition rights	新 株 予 約 権	-	31	-
Minority interests	少 数 株 主 持 分	30,172	30,172	30,172
Total net assets	純 資 産 の 部 合 計	293,030	313,423	302,919
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,132,264	6,317,009	6,365,855

2. Consolidated Statements of Income

(Millions of yen)

Item	科 目 (Japanese only)	First half of FY 2009	First half of FY 2010	FY 2009
Operating income	経 常 収 益	67,609	72,394	138,744
Interest income	資 金 運 用 収 益	49,929	47,637	98,136
Interest on loans and discounts	(うち貸出金利息)	40,752	37,711	79,698
Interest and dividends on securities	(うち有価証券利息配当金)	8,519	9,348	17,154
Trust fees	信 託 報 酬	81	86	179
Fees and commissions	役 務 取 引 等 収 益	11,385	12,186	24,131
Trading income	特 定 取 引 収 益	230	406	581
Other operating income	そ の 他 業 務 収 益	5,457	11,281	11,754
Other income	そ の 他 経 常 収 益	524	795	3,961
Operating expenses	経 常 費 用	58,956	59,889	119,524
Interest expense	資 金 調 達 費 用	8,757	6,720	17,148
Interest on deposits	(うち預金利息)	5,593	4,005	10,386
Fees and commissions	役 務 取 引 等 費 用	4,760	4,520	9,642
Other operating expenses	そ の 他 業 務 費 用	2,954	6,577	9,905
General and administrative expenses	営 業 経 費	31,247	30,319	61,767
Other expenses	そ の 他 経 常 費 用	11,236	11,751	21,060
Operating profits	経 常 利 益	8,653	12,504	19,220
Extraordinary gains	特 別 利 益	19	3	24
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	19	3	24
Extraordinary losses	特 別 損 失	197	126	285
Losses on dispositions of fixed assets	固 定 資 産 処 分 損	126	67	206
Impairment losses	減 損 損 失	41	—	48
Impact of financial 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	29	—	31
Income before income taxes and others	税 金 等 調 整 前 中 間 純 利 益	8,475	12,381	18,959
Provision for income taxes and others	法 人 税、住 民 税 及 び 事 業 税	2,359	215	6,475
Deferred income taxes	法 人 税 等 調 整 額	571	4,577	446
Total income taxes	法 人 税 等 合 計	2,931	4,793	6,922
Income before Minority interests	少 数 株 主 損 益 調 整 前 中 間 純 利 益		7,588	
Minority interests	少 数 株 主 利 益	478	478	957
Net income	中 間 純 利 益	5,065	7,110	11,079

3. Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2009	First half of FY 2010	FY 2009
Stockholders' equity	株 主 資 本			
Common stock	資 本 金			
Balance at the end of previous period	前 期 末 残 高	54,573	54,573	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	30,635	30,635	30,635
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	—	—	0
Total changes of items during the period	当 中 間 期 変 動 額 合 計	—	—	0
Balance at the end of current period	当 中 間 期 末 残 高	30,635	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	160,187
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当	(2,163)	(1,544)	(3,707)
Net income	中 間 純 利 益	5,065	7,110	11,079
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	(0)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	2,902	5,594	7,371
Balance at the end of current period	当 中 間 期 末 残 高	163,089	173,154	167,559
Common stock in treasury	自 己 株 式			
Balance at the end of previous period	前 期 末 残 高	(3,015)	(3,182)	(3,015)
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	(26)	(63)	(202)
Disposal of common stock in treasury	自 己 株 式 の 処 分	3	2	35
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(22)	(60)	(167)
Balance at the end of current period	当 中 間 期 末 残 高	(3,038)	(3,243)	(3,182)
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	242,381
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当	(2,163)	(1,544)	(3,707)
Net income	中 間 純 利 益	5,065	7,110	11,079
Purchase of common stock in treasury	自 己 株 式 の 取 得	(26)	(63)	(202)
Disposal of common stock in treasury	自 己 株 式 の 処 分	3	2	35
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	(0)	28	(0)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	2,879	5,534	7,204
Balance at the end of current period	当 中 間 期 末 残 高	245,260	255,120	249,586

Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	First half of FY 2009	First half of FY 2010	FY 2009
Valuation and translation and adjustments	評 価 ・ 換 算 差 額 等			
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金			
Balance at the end of previous period	前 期 末 残 高	(27,897)	865	(27,897)
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)	23,103	5,570	28,762
Total changes of items during the period	当 中 間 期 変 動 額 合 計	23,103	5,570	28,762
Balance at the end of current period	当 中 間 期 末 残 高	(4,793)	6,436	865
Net deferred gains (losses) on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益			
Balance at the end of previous period	前 期 末 残 高	(1,654)	(1,646)	(1,654)
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)	103	(603)	8
Total changes of items during the period	当 中 間 期 変 動 額 合 計	103	(603)	8
Balance at the end of current period	当 中 間 期 末 残 高	(1,550)	(2,250)	(1,646)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金			
Balance at the end of previous period	前 期 末 残 高	23,941	23,941	23,941
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	(28)	0
Total changes of items during the period	当 中 間 期 変 動 額 合 計	0	(28)	0
Balance at the end of current period	当 中 間 期 末 残 高	23,941	23,912	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	(5,610)	23,160	(5,610)
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)	23,207	4,938	28,770
Total changes of items during the period	当 中 間 期 変 動 額 合 計	23,207	4,938	28,770
Balance at the end of current period	当 中 間 期 末 残 高	17,597	28,098	23,160
Stock acquisition rights	新 株 予 約 権			
Balance at the end of previous period	前 期 末 残 高	-	-	-
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)	-	31	-
Total changes of items during the period	当 中 間 期 変 動 額 合 計	-	31	-
Balance at the end of current period	当 中 間 期 末 残 高	-	31	-
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	266,943	302,919	266,943
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当	(2,163)	(1,544)	(3,707)
Net income	中 間 純 利 益	5,065	7,110	11,079
Purchase of common stock in treasury	自 己 株 式 の 取 得	(26)	(63)	(202)
Disposal of common stock in treasury	自 己 株 式 の 処 分	3	2	35
Reversal of land revaluation reserve	土 地 再 評 価 差 額 金 の 取 崩	(0)	28	(0)
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)	23,207	4,969	28,770
Total changes of items during the period	当 中 間 期 変 動 額 合 計	26,086	10,504	35,975
Balance at the end of current period	当 中 間 期 末 残 高	293,030	313,423	302,919

4. Consolidated Statements of Cash Flows

(Millions of yen)

Item	科 目 (Japanese only)	First half of FY 2009	First half of FY 2010	FY 2009
Cash flows from operating activities	営業活動によるキャッシュ・フロー			
Income before income taxes	税金等調整前中間純利益	8,475	12,381	18,959
Depreciation of premises, equipment and others	減価償却費	2,373	2,468	4,904
Impairment losses of fixed assets	減損損失	41	—	48
Equity in earnings of affiliates	持分法による投資損益	(109)	(8)	(219)
Net change in reserve for possible loan losses	貸倒引当金の増減	(5,128)	3,669	(4,725)
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	(32)	(41)	8
Net change in allowance for severance and retirement benefits	退職給付引当金の増減額	0	1	1
Net change in reserve for retirement benefits of directors and corporate auditors	役員退職慰労引当金の増減額	(32)	(913)	68
Net change in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減	—	—	55
Net change in reserve for point loyalty programs	ポイント引当金の増減額	85	68	12
Interest income	資金運用収益	(49,929)	(47,637)	(98,136)
Interest expenses	資金調達費用	8,757	6,720	17,148
Net gains (losses) on securities transactions	有価証券関係損益	(545)	1,016	2,952
Net (gains) losses on money held in trust	金銭の信託の運用損益	(6)	(5)	(12)
Net gains (losses) on dispositions of fixed assets	固定資産処分損益	126	67	206
Net change in trading assets	特定取引資産の純増減	(16,320)	(12,588)	(4,804)
Net change in trading liabilities	特定取引負債の純増減	16,442	12,932	4,984
Net change in loans	貸出金の純増減	136,639	13,742	73,231
Net change in deposits	預金の純増減	(63,095)	(107,216)	175,631
Net change in negotiable certificates of deposits	譲渡性預金の純増減	35,245	31,791	11,402
Net change in borrowed money excluding subordinated loans	借入金(劣後特約付借入金を除く)の純増減	(52,573)	56,445	(42,621)
Net change in due from banks other than from BANK OF JAPAN	預け金(日銀預け金を除く)の純増減	1,466	1,067	1,498
Net change in call loans and bills bought	コールローン等の純増減	3,027	60,857	(46,208)
Net change in call money and bills sold	コールマネー等の純増減	(52,128)	39,942	(60,250)
Net change in deposits received for bonds lending / borrowing transactions	債券貸借取引受入担保金の純増減	17,870	(41,056)	41,006
Net change in foreign exchanges (assets)	外国為替(資産)の純増減	342	(323)	275
Net change in foreign exchanges (liabilities)	外国為替(負債)の純増減	(149)	(213)	61
Proceeds from issuance and maturity of ordinary bonds	普通社債発行及び償還による増減	—	—	(20,000)
Interest received	資金運用による収入	50,925	49,245	99,646
Interest paid	資金調達による支出	(8,875)	(6,543)	(17,210)
Other-net	その他	4,992	5,817	4,054
Sub total	小計	38,360	81,689	161,970
Income taxes paid	法人税等の支払額	(6,095)	(4,014)	(8,418)
Net cash provided by operating activities	営業活動によるキャッシュ・フロー	32,265	77,674	153,551
Cash flows from investing activities	投資活動によるキャッシュ・フロー			
Purchases of securities	有価証券の取得による支出	(1,068,608)	(1,221,283)	(2,006,526)
Proceeds from sales of securities	有価証券の売却による収入	997,646	1,146,620	1,799,044
Proceeds from maturity of securities	有価証券の償還による収入	50,369	25,703	93,091
Increase in money held in trust	金銭の信託の増加による支出	(42)	(6)	(31)
Decrease in money held in trust	金銭の信託の減少による収入	2	440	109
Purchases tangible fixed assets	有形固定資産の取得による支出	(1,703)	(506)	(2,776)
Purchases of intangible fixed assets	無形固定資産の取得による支出	(1,195)	(1,015)	(2,137)
Proceeds sales of tangible fixed assets	有形固定資産の売却による収入	—	21	27
Proceeds sales of intangible fixed assets	無形固定資産の売却による収入	0	—	1
Net cash used in investing activities	投資活動によるキャッシュ・フロー	(23,531)	(50,025)	(119,197)
Cash flows from financing activities	財務活動によるキャッシュ・フロー			
Proceeds of subordinated 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	—	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)	(12,000)
Dividends paid	配当金の支払額	(2,161)	(1,543)	(3,705)
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	(26)	(26)	(154)
Proceeds from sale of treasury stock	自己株式の売却による収入	3	2	8
Repayments of lease debt	リース債務の返済による支出	(51)	(47)	(99)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(4,715)	(32,093)	(6,907)
Effect of exchange rate changes on cash and cash equivalents	現金及び現金同等物に係る換算差額	(18)	(48)	24
Net change in cash and cash equivalents	現金及び現金同等物の増減額	3,999	(4,493)	27,471
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	122,527
Cash and cash equivalents at term-end	現金及び現金同等物の中間期末残高	126,526	145,505	149,998

Non-Consolidated Financial Information for the First half of Fiscal 2010

1. Non-Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of September 30, 2009	As of September 30, 2010	As of March 31, 2010
Assets	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	127,998	145,877	151,438
Call loans	コ ー ル ロ ー ン	21,319	21,601	76,086
Financial receivables purchased	買 入 金 銭 債 権	24,905	13,002	19,374
Trading assets	特 定 取 引 資 産	48,486	49,558	36,970
Money held in trust	金 銭 の 信 託	1,285	751	1,180
Securities	有 価 証 券	1,422,401	1,577,328	1,537,660
Loans and bills discounted	貸 出 金	4,290,668	4,340,333	4,354,076
Foreign exchanges	外 国 為 替	3,457	3,848	3,524
Other assets	そ の 他 資 産	47,624	45,400	43,173
Tangible fixed assets	有 形 固 定 資 産	85,762	84,924	85,494
Intangible fixed assets	無 形 固 定 資 産	9,050	8,268	8,615
Deferred tax assets	繰 延 税 金 資 産	46,535	34,728	42,781
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	71,238	43,719	74,190
Reserve for possible loan losses	貸 倒 引 当 金	(38,787)	(42,839)	(39,169)
Reserve for investment loss	投 資 損 失 引 当 金	(475)	-	-
Total Assets	資 産 の 部 合 計	6,161,469	6,326,503	6,395,397
Liabilities	(負 債 の 部)			
Deposits	預 金	5,200,767	5,332,896	5,440,059
Negotiable certificates of deposit	譲 渡 性 預 金	185,435	193,383	161,582
Call money	コ ー ル マ ネ ー	14,884	46,705	6,762
Deposits received for bonds lending/borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	65,428	47,507	88,564
Trading liabilities	特 定 取 引 負 債	45,357	46,832	33,899
Borrowed money	借 用 金	153,570	199,968	163,523
Foreign exchanges	外 国 為 替	89	87	300
Bonds	社 債	115,000	85,000	95,000
Due to trust account	信 託 勘 定 借	196	114	166
Other liabilities	そ の 他 負 債	28,714	30,206	40,779
Income taxes payable	未 払 法 人 税 等	2,452	432	4,222
Lease debt	リ ー ス 債 務	1,338	1,259	1,307
Asset retirement obligations	資 産 除 去 債 務	-	211	-
Others	そ の 他 の 負 債	24,923	28,302	35,249
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	815	-	915
Reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	922	978	978
Reserve for point loyalty programs	ポ イ ン ト 引 当 金	180	176	108
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,400	18,380	18,400
Acceptances and guarantees	支 払 承 諾	71,238	43,719	74,190
Total liabilities	負 債 の 部 合 計	5,901,001	6,045,959	6,125,273
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	30,634	30,634	30,634
Capital reserve	資 本 準 備 金	30,634	30,634	30,634
Retained earnings	利 益 剰 余 金	160,700	170,375	164,904
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	120,547	130,222	124,751
Voluntary reserve	別 途 積 立 金	113,604	121,604	113,604
Earned surplus brought forward	繰 越 利 益 剰 余 金	6,943	8,618	11,147
Common stock in treasury	自 己 株 式	(3,016)	(3,162)	(3,138)
Total stockholders' equity	株 主 資 本 合 計	242,892	252,422	246,974
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	(4,815)	6,428	854
Net deferred (gains)losses on hedging instruments, net of taxes	繰 延 ヘ ッ ジ 損 益	(1,550)	(2,250)	(1,646)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	23,941	23,912	23,941
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	17,575	28,090	23,150
Stock acquisition rights	新 株 予 約 権	-	31	-
Total net assets	純 資 産 の 部 合 計	260,468	280,544	270,124
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,161,469	6,326,503	6,395,397

2. Non-Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2009	First half of FY 2010	FY 2009
Operating income	経 常 収 益	66,977	72,010	137,245
Interest income	資 金 運 用 収 益	49,931	47,639	98,138
Interest on loans and discounts	(うち貸出金利息)	40,752	37,711	79,698
Interest and dividends on securities	(うち有価証券利息配当金)	8,521	9,350	17,156
Trust fees	信 託 報 酬	81	86	179
Fees and commissions	役 務 取 引 等 収 益	10,860	11,784	22,849
Trading income	特 定 取 引 収 益	230	406	581
Other operating income	そ の 他 業 務 収 益	5,457	11,281	11,754
Other income	そ の 他 経 常 収 益	414	811	3,741
Operating expenses	経 常 費 用	59,130	60,204	119,682
Interest expense	資 金 調 達 費 用	9,270	7,215	18,174
Interest on deposits	(うち預金利息)	5,593	4,006	10,386
Fees and commissions	役 務 取 引 等 費 用	4,430	4,419	8,867
Other operating expenses	そ の 他 業 務 費 用	2,954	6,577	9,905
General and administrative expenses	営 業 経 費	31,247	30,243	61,748
Other expenses	そ の 他 経 常 費 用	11,227	11,747	20,987
Operating profits	経 常 利 益	7,846	11,806	17,562
Extraordinary gains	特 別 利 益	19	3	24
Extraordinary losses	特 別 損 失	197	126	285
Income before income taxes and others	税 引 前 中 間 純 利 益	7,668	11,683	17,300
Provision for income taxes and others	法 人 税、住 民 税 及 び 事 業 税	2,274	116	6,277
Deferred income taxes	法 人 税 等 調 整 額	567	4,579	447
Total income taxes	法 人 税 等 合 計	2,842	4,696	6,724
Net income	中 間 純 利 益	4,826	6,987	10,575

3. Non-Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2009	First half of FY 2010	FY 2009
Stockholders' equity	株 主 資 本			
Common stock	資 本 金			
Balance at the end of previous period	前 期 末 残 高	54,573	54,573	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
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	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
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	109,604	113,604	109,604
Changes of items during the period	当 中 間 期 変 動 額			
Voluntary reserve	別 途 積 立 金 の 積 立	4,000	8,000	4,000
Total changes of items during the period	当 中 間 期 変 動 額 合 計	4,000	8,000	4,000
Balance at the end of current period	当 中 間 期 末 残 高	113,604	121,604	113,604
Earned surplus brought forward	繰 越 利 益 剰 余 金			
Balance at the end of previous period	前 期 末 残 高	8,280	11,147	8,280
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当	(2,163)	(1,544)	(3,707)
Voluntary reserve	別 途 積 立 金 の 積 立	(4,000)	(8,000)	(4,000)
Net income	中 間 純 利 益	4,826	6,987	10,575
Disposal of common stock in treasury	自 己 株 式 の 処 分	(0)	(0)	(0)
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	(0)	28	(0)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(1,336)	(2,528)	2,867
Balance at the end of current period	当 中 間 期 末 残 高	6,943	8,618	11,147
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	158,037
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当	(2,163)	(1,544)	(3,707)
Voluntary reserve	別 途 積 立 金 の 積 立	—	—	—
Net income	中 間 純 利 益	4,826	6,987	10,575
Disposal of common stock in treasury	自 己 株 式 の 処 分	(0)	(0)	(0)
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	(0)	28	(0)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	2,663	5,471	6,867
Balance at the end of current period	当 中 間 期 末 残 高	160,700	170,375	164,904

Non-Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	First half of FY 2009	First half of FY 2010	FY 2009
Common stock in treasury	自 己 株 式			
Balance at the end of previous period	前 期 末 残 高	(2,993)	(3,138)	(2,993)
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	(26)	(26)	(154)
Disposal of common stock in treasury	自 己 株 式 の 処 分	3	2	9
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(22)	(23)	(145)
Balance at the end of current period	当 中 間 期 末 残 高	(3,016)	(3,162)	(3,138)
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	240,252
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当	(2,163)	(1,544)	(3,707)
Net income	中 間 純 利 益	4,826	6,987	10,575
Purchases of common stock in treasury	自 己 株 式 の 取 得	(26)	(26)	(154)
Disposal of common stock in treasury	自 己 株 式 の 処 分	3	2	8
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	(0)	28	(0)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	2,640	5,448	6,721
Balance at the end of current period	当 中 間 期 末 残 高	242,892	252,422	246,974
Valuation and translation adjustments	評 価 ・ 換 算 差 額 等			
Net unrealized gains (losses) on securities available for sale, net of taxes	そ の 他 有 価 証 券 評 価 差 額 金			
Balance at the end of previous period	前 期 末 残 高	(27,902)	854	(27,902)
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)	23,087	5,573	28,757
Total changes of items during the period	当 中 間 期 変 動 額 合 計	23,087	5,573	28,757
Balance at the end of current period	当 中 間 期 末 残 高	(4,815)	6,428	854
Net deferred gains (losses) on hedging instruments, net of taxes	繰 延 ヘ ッ ジ 損 益			
Balance at the end of previous period	前 期 末 残 高	(1,654)	(1,646)	(1,654)
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)	103	(603)	8
Total changes of items during the period	当 中 間 期 変 動 額 合 計	103	(603)	8
Balance at the end of current period	当 中 間 期 末 残 高	(1,550)	(2,250)	(1,646)
Land valuation and translation adjustments, net of tax	土 地 再 評 価 差 額 金			
Balance at the end of previous period	前 期 末 残 高	23,941	23,941	23,941
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	(28)	0
Total changes of items during the period	当 中 間 期 変 動 額 合 計	0	(28)	0
Balance at the end of current period	当 中 間 期 末 残 高	23,941	23,912	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	(5,615)	23,150	(5,615)
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)	23,191	4,940	28,765
Total changes of items during the period	当 中 間 期 変 動 額 合 計	23,191	4,940	28,765
Balance at the end of current period	当 中 間 期 末 残 高	17,575	28,090	23,150
Stock acquisition rights	新 株 予 約 権			
Balance at the end of previous period	前 期 末 残 高	—	—	—
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)	—	31	—
Total changes of items during the period	当 中 間 期 変 動 額 合 計	—	31	—
Balance at the end of current period	当 中 間 期 末 残 高	—	31	—
Total net assets	純 資 産 合 計			
Balance at the end of previous period	前 期 末 残 高	234,636	270,124	234,636
Changes of items during the period	当 中 間 期 変 動 額			
Dividends from surplus	剰 余 金 の 配 当	(2,163)	(1,544)	(3,707)
Net income	中 間 純 利 益	4,826	6,987	10,575
Purchases of common stock in treasury	自 己 株 式 の 取 得	(26)	(26)	(154)
Disposal of common stock in treasury	自 己 株 式 の 処 分	3	2	8
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	(0)	28	(0)
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)	23,191	4,972	28,765
Total changes of items during the period	当 中 間 期 変 動 額 合 計	25,831	10,420	35,487
Balance at the end of current period	当 中 間 期 末 残 高	260,468	280,544	270,124

Financial Data for the First half of Fiscal 2010

1. Income Status

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2010		First half of FY 2009 (B)
		(A)	(A)-(B)	
Gross banking profit	業 務 粗 利 益	52,986	3,078	49,908
Core gross banking profit	(うちコア業務粗利益)	49,450	748	48,702
Domestic gross banking profit	国 内 業 務 粗 利 益	49,303	3,206	46,097
Core gross banking profit	(うちコア業務粗利益)	45,686	1,068	44,618
Interest income	資 金 利 益	38,051	(363)	38,414
Fees and commissions	役 務 取 引 等 利 益	7,238	962	6,276
Trading income	特 定 取 引 利 益	26	(24)	50
Other operating income	そ の 他 業 務 利 益	3,987	2,632	1,355
Gains (losses) from securities	(うち国債等債券関係損益)	3,616	2,137	1,479
International gross banking profit	国 際 業 務 粗 利 益	3,683	(127)	3,810
Core gross banking profit	(うちコア業務粗利益)	3,763	(321)	4,084
Interest income	資 金 利 益	2,373	126	2,247
Fees and commissions	役 務 取 引 等 利 益	213	(22)	235
Trading income	特 定 取 引 利 益	380	200	180
Other operating income	そ の 他 業 務 利 益	716	(431)	1,147
Gains (losses) from securities	(うち国債等債券関係損益)	(79)	194	(273)
Expenses	経 費 (除く臨時処理分)	29,320	(756)	30,076
Personnel expenses	人 件 費	15,222	(116)	15,338
Non-personnel expenses	物 件 費	12,716	(351)	13,067
Taxes	税 金	1,381	(289)	1,670
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	23,666	3,835	19,831
Core banking profit	(コア業務純益)	20,129	1,503	18,626
Transfer to general reserve for possible loan losses ①	一 般 貸 倒 引 当 金 繰 入 額 ①	3,436	976	2,460
Banking profit (after transfer to general reserve for possible loan losses)	業 務 純 益	20,229	2,858	17,371
Gains (losses) from securities ②	うち国債等債券関係損益②	3,536	2,331	1,205
Gains on sales of bonds	国 債 等 債 券 売 却 益	10,113	5,953	4,160
Losses on sales of bonds	国 債 等 債 券 売 却 損	5,881	2,927	2,954
Write-off amount of bonds	国 債 等 債 券 償 却	696	696	-
Non-recurrent gains (losses)	臨 時 損 益	(8,423)	1,101	(9,524)
Gains (losses) on stocks ③	株 式 等 関 係 損 益 ③	(4,529)	(3,869)	(660)
Gains on sales of stocks	株 式 等 売 却 益	526	283	243
Losses on sales of stocks	株 式 等 売 却 損	2,979	2,279	700
Write-off amount of stocks	株 式 等 償 却	2,076	1,873	203
Gain (losses) on securities (②+③)	(有価証券関係損益 ②+③)	(992)	(1,537)	545
Disposal of non-performing loans ④	不 良 債 権 処 理 額 ④	2,703	(3,882)	6,585
Write-off amount of loans	貸 出 金 償 却	847	(5,375)	6,222
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,696	1,526	170
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	159	(33)	192
Credit cost (①+④)	(与信費用 ①+④)	6,140	(2,906)	9,046
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(1,190)	1,088	(2,278)
Operating Profits	経 常 利 益	11,806	3,960	7,846
Extraordinary gains (losses)	特 別 損 益	(122)	55	(177)
Net gains (losses) from fixed assets	うち固定資産関係損益	(67)	101	(168)
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	67	(59)	126
Impairment losses	減 損 損 失	-	(41)	41
Income before income taxes and others	税 引 前 中 間 純 利 益	11,683	4,015	7,668
Provision for income taxes and others	法 人 税、住 民 税 及 び 事 業 税	116	(2,158)	2,274
Deferred income taxes	法 人 税 等 調 整 額	4,579	4,012	567
Net income taxes	法 人 税 等 合 計	4,696	1,854	2,842
Net income	中 間 純 利 益	6,987	2,161	4,826

[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 2010		First half of FY 2009 (B)
		(A)	(A)-(B)	
Consolidated gross banking profit	連結粗利益	53,780	3,168	50,612
Interest income	資金利益	40,917	(254)	41,171
Fees and commissions	役務取引等利益	7,752	1,046	6,706
Trading income	特定取引利益	406	176	230
Other operating income	その他業務利益	4,703	2,200	2,503
General and administrative expenses	営業経費	30,319	(928)	31,247
Write-off and reserve expenses	貸倒償却引当費用	6,141	(2,913)	9,054
Write-off amount of loans	貸出金償却	847	(5,375)	6,222
Net transfer to specific reserve for possible loan losses	個別貸倒引当金繰入額	1,698	1,520	178
Net transfer to general reserve for possible loan losses	一般貸倒引当金繰入額	3,436	976	2,460
Losses on sales of loans to credit	貸出債権売却損等	159	(33)	192
Gains (losses) on stocks	株式等関係損益	(4,553)	(3,893)	(660)
Equity in gains (losses) of affiliated companies	持分法による投資損益	8	(101)	109
Others	その他	(269)	837	(1,106)
Operating profits	経常利益	12,504	3,851	8,653
Extraordinary gains (losses)	特別損益	(122)	55	(177)
Income before income taxes and others	税金等調整前中間純利益	12,381	3,906	8,475
Provision for income taxes and others	法人税、住民税及び事業税	215	(2,144)	2,359
Deferred income taxes	法人税等調整額	4,577	4,006	571
Net income taxes	法人税等合計	4,793	1,862	2,931
Income before Minority interests	少数株主損益調整前中間純利益	7,588	—	—
Minority interests	少数株主利益	478	—	478
Net income	中間純利益	7,110	2,045	5,065

[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 2010		First half of FY 2009 (B)
		(A)	(A)-(B)	
Consolidated core banking profit	連結コア業務純益	20,848	1,517	19,331

[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 2010		First half of 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)	First half of FY 2010		First half of FY 2009 (B)
		(A)	(A)-(B)	
Core banking profit	コア業務純益	20,129	1,503	18,626
Per head (in thousands of yen)	職員一人当たり(千円)	6,251	456	5,795
Banking profit (before transfer to general reserve for possible loan losses)	実質業務純益	23,666	3,835	19,831
Per head (in thousands of yen)	職員一人当たり(千円)	7,349	1,179	6,170
Banking profit	業務純益	20,229	2,858	17,371
Per head (in thousands of yen)	職員一人当たり(千円)	6,282	878	5,404

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

Item	科目 (Japanese only)	First half of FY 2010		First half of FY 2009 (B)
		(A)	(A)-(B)	
Average yield on interest earnings assets ①	資金運用利回 ①	1.51%	(0.11%)	1.62%
Average yield on loans and bills discounted	貸出金利回	1.73%	(0.13%)	1.86%
Average yield on securities	有価証券利回	1.13%	0.04%	1.09%
Average yield on interest bearing liabilities ②	資金調達原価 ②	1.21%	(0.11%)	1.32%
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.14%	(0.06%)	0.20%
Average interest rate spread on loans and deposits	預貸金利鞘	0.55%	(0.02%)	0.57%
Average interest rate spread ①-②	総資金利鞘 ①-②	0.30%	-	0.30%

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

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2010		First half of FY 2009 (B)
		(A)	(A)-(B)	
Gains (losses) on bonds (National government bonds, etc.)	国債等債券関係損益	3,536	2,331	1,205
Gains on sales	売却益	10,113	5,953	4,160
Losses on sales	売却損	5,881	2,927	2,954
Write-offs	償却	696	696	-

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2010		First half of FY 2009 (B)
		(A)	(A)-(B)	
Gains (losses) on stocks	株式等関係損益	(4,529)	(3,869)	(660)
Gains on sales	売却益	526	283	243
Losses on sales	売却損	2,979	2,279	700
Write-offs	償却	2,076	1,873	203

5. Capital Adequacy Ratio (Consolidated)

Item	科目 (Japanese only)	As of September 30,2010		As of March 31,2010
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	11.47%	(0.07%)	11.54%
TierI capital adequacy ratio	うち基本的項目比率	7.88%	0.33%	7.55%
Tier I ①	基本的項目①	283.6	5.6	278.0
Tier II ②	補完的項目②	143.5	(18.0)	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	14.5	—	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)	13.6	—	13.6
Capital ①+②-③	自己資本①+②-③	412.5	(12.4)	424.9
Risk assets	リスクアセット	3,594.8	(85.0)	3,679.8
Total required capital	総所要自己資本額	143.7	(3.4)	147.1

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 30,2010		As of March 31,2010
		(A)	(A)-(B)	(B)
Capital adequacy ratio	自己資本比率	11.75%	(0.07%)	11.82%
TierI capital adequacy ratio	うち基本的項目比率	7.79%	0.33%	7.46%
Tier I ①	基本的項目①	280.9	5.5	275.4
Tier II ②	補完的項目②	143.5	(18.0)	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	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	423.5	(12.5)	436.0
Risk assets	リスクアセット	3,602.4	(85.0)	3,687.4
Total required capital	総所要自己資本額	144.0	(3.4)	147.4

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 30,2010		As of March 31,2010
		(A)	(A)-(B)	(B)
Outlier Measurement	アウトライヤー比率	12.5%	3.7%	8.8%

measurement = Percentile method

6. Return on Equity (Non-Consolidated)

Item	科目 (Japanese only)	First half of FY 2010		First half of FY 2009
		(A)	(A)-(B)	(B)
Core banking profit basis	コア業務純益ベース	14.58%	(0.42%)	15.00%
Banking profit basis (before transfer to general reserve for possible loan losses)	実質業務純益ベース	17.14%	1.17%	15.97%
Banking profit basis	業務純益ベース	14.65%	0.66%	13.99%
Net income basis	中間純利益ベース	5.06%	1.18%	3.88%

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, 2010		As of March 31, 2010
		(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	37.6	(4.6)	42.2
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	91.8	(11.1)	102.9
Core banking profit ③	コア業務純益③	38.3	1.3	37.0
Total deferred tax assets/Core banking profit ②÷③	繰延税金資産の対象額/コア業務純益②÷③	2.4years	(0.4years)	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, 2010		As of March 31, 2010
		(A)	(A)-(B)	(B)
Reserve for possible loan losses	貸倒引当金	32.0	(1.4)	33.4
Write-down of securities	有価証券評価損	6.0	(2.2)	8.2
Depreciation	減価償却	0.9	-	0.9
Others	その他	3.7	(0.3)	4.0
Deferred tax assets	将来減算一時差異にかかる繰延税金資産小計	42.6	(3.9)	46.5
Valuation allowance	評価性引当額	(0.9)	(0.1)	(0.8)
Subtotal deferred tax assets	将来減算一時差異にかかる繰延税金資産合計	41.7	(4.0)	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	(2.7)	(0.1)	(2.6)
Allowance for severance and retirement benefits	退職給付引当金	(1.4)	(0.5)	(0.9)
Subtotal deferred tax liabilities	将来加算一時差異にかかる繰延税金負債合計	(4.1)	(0.6)	(3.5)
Total deferred tax assets	税効果資本にかかる繰延税金資産	37.6	(4.6)	42.2
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	(4.5)	(4.0)	(0.5)
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	1.6	0.5	1.1
Net deferred tax assets	繰延税金資産の純額	34.7	(8.1)	42.8

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 30,2010				As of March 31,2010		
		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	10,885	9,446	48,565	37,679	1,439	35,523	34,083
Total	合計	10,885	9,446	48,565	37,679	1,439	35,523	34,083
Stocks	株式	(5,845)	(13,311)	10,970	16,816	7,466	19,323	11,856
Bonds	債券	33,075	21,409	33,369	294	11,666	12,951	1,285
Others	その他	(16,344)	1,349	4,225	20,569	(17,693)	3,248	20,942

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2010				As of March 31,2010		
		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	10,885	9,446	48,565	37,679	1,439	35,523	34,083
Total	合計	10,885	9,446	48,565	37,679	1,439	35,523	34,083
Stocks	株式	(5,845)	(13,311)	10,970	16,816	7,466	19,323	11,856
Bonds	債券	33,075	21,409	33,369	294	11,666	12,951	1,285
Others	その他	(16,344)	1,349	4,225	20,569	(17,693)	3,248	20,942

[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 2010		FY 2009(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,087.7	(26.0)	3,113.7
Loans outstanding in Okayama Prefecture	岡 山 県	235.5	(6.7)	242.2
Loans outstanding in Yamaguchi Prefecture	山 口 県	144.5	(4.0)	148.5
Loans outstanding in Ehime Prefecture	愛 媛 県	289.9	2.2	287.7
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	624.4	29.6	594.8
Total	合 計	4,382.0	(4.9)	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 September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広 島 県	3,051.3	(43.7)	3,095.0
Loans outstanding in Okayama Prefecture	岡 山 県	224.6	(4.4)	229.0
Loans outstanding in Yamaguchi Prefecture	山 口 県	143.7	(0.4)	144.1
Loans outstanding in Ehime Prefecture	愛 媛 県	288.6	0.8	287.8
Loans outstanding except for our Hometown Area	そ の 他 の 地 域	632.1	34.0	598.1
Total	合 計	4,340.3	(13.7)	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 September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Individual loans	個 人 ロ ー ン 残 高	1,110.0	(0.2)	1,110.2
Housing loans	住 宅 ロ ー ン 残 高	811.7	4.2	807.5
Other loans	そ の 他 ロ ー ン 残 高	298.3	(4.4)	302.7

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

(Billions of yen)

Item	科 目 (Japanese only)	As of September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Individual loans in Hiroshima Prefecture	広 島 県	955.1	(0.8)	955.9
Individual loans in Okayama Prefecture	岡 山 県	81.5	0.1	81.4
Individual loans in Yamaguchi Prefecture	山 口 県	48.5	0.6	47.9
Individual loans in Ehime Prefecture	愛 媛 県	19.2	0.2	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 September 30,2010		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	2,960.5	(65.9)	3,026.4
Ratio to total loans and bill discounted	中小企業等貸出比率	68.2%	(1.5%)	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 September 30,2010		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	2,195.0	(71.1)	2,266.1
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	岡山県	194.4	(6.5)	200.9
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	山口県	129.3	(0.1)	129.4
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	愛媛県	251.3	6.4	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 September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Loans outstanding insured by the Association in Hiroshima Prefecture	広島県	248.7	(13.5)	262.2
Loans outstanding insured by the Association in Okayama Prefecture	岡山県	20.6	0.8	19.8
Loans outstanding insured by the Association in Yamaguchi Prefecture	山口県	11.3	(0.6)	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)

Item	科目 (Japanese only)	As of September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	5,402	8	5,394
Other delinquent loans	延滞債権	76,880	(2,849)	79,729
Loans past due 3 months or more	3ヵ月以上延滞債権	3,467	(1,113)	4,580
Restructured loans	貸出条件緩和債権	19,855	1,827	18,028
Total Risk managed loans	リスク管理債権合計	105,606	(2,126)	107,732

(Consolidated)

Item	科目 (Japanese only)	As of September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	5,402	8	5,394
Other delinquent loans	延滞債権	76,880	(2,849)	79,729
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Restructured loans	貸出条件緩和債権	19,855	1,827	18,028
Total Risk managed loans	リスク管理債権合計	105,606	(2,126)	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)

Item	科目 (Japanese only)	As of September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	42,839	3,670	39,169
General reserve for possible loan losses	一般貸倒引当金	23,892	3,436	20,456
Specific reserve for possible loan losses	個別貸倒引当金	18,946	233	18,713
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 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	42,882	3,669	39,213
General reserve for possible loan losses	一般貸倒引当金	23,892	3,436	20,456
Specific reserve for possible loan losses	個別貸倒引当金	18,989	232	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 September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	56.6%	1.2%	55.4%
After partial direct write-off	部分直接償却後	40.3%	4.1%	36.2%

(Consolidated)

Item	科目 (Japanese only)	As of September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	56.6%	1.2%	55.4%
After partial direct write-off	部分直接償却後	40.3%	4.1%	36.2%

5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2010		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	24,678	(3,374)	28,052
Doubtful loans	危険債権	62,052	768	61,284
Substandard loans	要管理債権	23,323	715	22,608
total ①	合計 ①	110,054	(1,891)	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 September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Coverage amount ②	カバー額 ②	97,821	(3,018)	100,839
Portion covered by reserve ③	貸倒引当金 ③	23,419	705	22,714
Portion covered by collateral	担保保証等による保全部分	74,402	(3,722)	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	88.9%	(1.2%)	90.1%
Coverage ratio before partial direct write-off	(参考:部分直接償却前のカバー率)	91.9%	(1.2%)	93.1%
Excluding collateral and guarantees ④	担保保証等による保全のない部分 ④	35,652	1,831	33,821
Coverage ratio ③/④	引当率 ③ / ④	65.7%	(1.5%)	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)	2.48%	(0.02%)	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 September 30, 2010		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)	4,340,333	(1,743)	4,342,076
Manufacturing	製造業	748,983	(6,174)	755,157
Agriculture · Forestry	農業 · 林業	3,040	7	3,033
Fishery	漁業	636	(17)	653
Mining · Quarrying of stone · Gravel	鉱業・採石業・砂利採取業	774	37	737
Construction	建設業	151,973	(10,587)	162,560
Electricity, gas and water	電気・ガス・熱供給・水道業	53,425	5,680	47,745
Telecommunication	情報通信業	25,396	(1,770)	27,166
Transportation · Postal activities	運輸業 · 郵便業	215,906	10,743	205,163
Wholesale · Retail services	卸売業 · 小売業	513,212	7,656	505,556
Financial and insurance services	金融業 · 保険業	262,313	1,283	261,030
Retail estate · Goods rental and leasing	不動産業 · 物品賃貸業	599,404	(31,725)	631,129
Services	各種サービス業	368,300	4,076	364,224
Municipal government	地方公共団体	297,117	27,913	269,204
Others	その他	1,099,845	(8,863)	1,108,708

(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	3,051.3	224.6	143.7	288.6
Manufacturing	製造業	442.8	42.7	29.1	42.2
Agriculture · Forestry	農業・林業	2.0	0.8	0.1	0.1
Fishery	漁業	0.6	0	—	0.1
Mining · Quarrying of stone · Gravel	鉱業・採石業・砂利採取業	0.5	0	0.2	—
Construction	建設業	113.6	13.5	11.0	4.0
Electricity, gas and water	電気・ガス・熱供給・水道業	44.1	0.4	0.3	1.5
Telecommunication	情報通信業	16.9	0.7	0.2	0
Transportation · Postal activities	運輸業・郵便業	114.0	5.7	6.1	65.2
Wholesale · Retail services	卸売業・小売業	374.6	37.9	24.1	25.4
Financial and insurance services	金融業・保険業	145.7	1.8	0	1.0
Retail estate · Goods rental and leasing	不動産業・物品賃貸業	400.5	37.9	12.9	14.8
Services	各種サービス業	242.3	24.0	14.4	18.7
Municipal government	地方公共団体	292.7	2.0	2.5	—
Others	その他	861.0	57.2	42.8	115.6

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

Item	科目 (Japanese only)	As of September 30, 2010		As of March 31, 2010(B)
		(A)	(A)-(B)	
		(Millions of yen)		
Domestic (excluding JOM account)	国内店分 (除く特別国際金融取引勘定)	105,606	(2,126)	107,732
Manufacturing	製造業	14,025	(1,943)	15,968
Agriculture · Forestry	農業・林業	249	161	88
Fishery	漁業	80	9	71
Mining · Quarrying of stone · Gravel	鉱業・採石業・砂利採取業	216	(29)	245
Construction	建設業	13,953	(627)	14,580
Electricity, gas and water	電気・ガス・熱供給・水道業	—	—	—
Telecommunication	情報通信業	875	(405)	1,280
Transportation · Postal activities	運輸業・郵便業	1,530	323	1,207
Wholesale · Retail services	卸売業・小売業	17,393	2,913	14,480
Financial and insurance services	金融業・保険業	8,945	(274)	9,219
Retail estate · Goods rental and leasing	不動産業・物品賃貸業	23,784	(1,420)	25,204
Services	各種サービス業	14,610	608	14,002
Municipal government	地方公共団体	—	—	—
Others	その他	9,941	(1,441)	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)	First half of FY 2010		FY 2009(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,797.8	80.3	4,717.5
Deposits outstanding in Okayama Prefecture	岡山県	268.1	6.4	261.7
Deposits outstanding in Yamaguchi Prefecture	山口県	179.7	1.0	178.7
Deposits outstanding in Ehime Prefecture	愛媛県	169.6	(3.9)	173.5
Deposits outstanding except for our Hometown Area	その他の地域	155.8	15.8	140.0
Total	合計	5,571.0	99.6	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 September 30, 2010		As of March 31, 2010(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,746.8	(79.2)	4,826.0
Deposits outstanding in Okayama Prefecture	岡山県	269.5	4.6	264.9
Deposits outstanding in Yamaguchi Prefecture	山口県	179.2	(0.4)	179.6
Deposits outstanding in Ehime Prefecture	愛媛県	176.8	4.4	172.4
Deposits outstanding except for our Hometown Area	その他の地域	153.9	(4.8)	158.7
Total	合計	5,526.2	(75.4)	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 September 30, 2010		As of March 31, 2010(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,726.0	31.9	4,694.1
Individual deposits	個人預金	3,797.2	(5.5)	3,802.7
Public bonds (National government bonds, etc.)	公共債(国債等)	260.9	(5.3)	266.2
Investment trusts	投資信託	304.1	6.3	297.8
Insurance	保険	313.3	37.3	276.0
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	50.5	(0.9)	51.4

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

(Billions of yen)

Hiroshima Prefecture	【広島県】 (Japanese only)	As of September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,183.9	33.9	4,150.0
Individual deposits	個人預金	3,357.8	(0.2)	3,358.0
Public bonds (National government bonds, etc.)	公共債(国債等)	226.5	(4.8)	231.3
Investment trusts	投資信託	268.0	6.3	261.7
Insurance	保険	286.2	33.6	252.6
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	45.4	(1.0)	46.4

(Billions of yen)

Okayama Prefecture	【岡山県】 (Japanese only)	As of September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	225.7	(1.2)	226.9
Individual deposits	個人預金	183.6	(2.7)	186.3
Public bonds (National government bonds, etc.)	公共債(国債等)	12.8	(0.2)	13.0
Investment trusts	投資信託	15.8	—	15.8
Insurance	保険	11.6	1.7	9.9
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.9	—	1.9

(Billions of yen)

Yamaguchi Prefecture	【山口県】 (Japanese only)	As of September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	169.8	0.4	169.4
Individual deposits	個人預金	133.6	(0.4)	134.0
Public bonds (National government bonds, etc.)	公共債(国債等)	11.1	(0.1)	11.2
Investment trusts	投資信託	13.0	(0.1)	13.1
Insurance	保険	10.3	1.2	9.1
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.8	(0.2)	2.0

(Billions of yen)

Ehime Prefecture	【愛媛県】 (Japanese only)	As of September 30,2010		As of March 31,2010(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	98.8	(1.1)	99.9
Individual deposits	個人預金	80.4	(1.6)	82.0
Public bonds (National government bonds, etc.)	公共債(国債等)	8.0	(0.2)	8.2
Investment trusts	投資信託	5.3	0.1	5.2
Insurance	保険	4.3	0.6	3.7
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	0.8	—	0.8