

Financial Results for the First half of Fiscal 2011 (from April 1, 2011 to September 30, 2011)

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Consolidated Financial Information for the First half of Fiscal 2011

1. Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of March 31, 2011	As of September 30, 2011
Assets	(資 産 の 部)		
Cash and due from banks	現 金 預 け 金	183,245	131,843
Call loans and bills purchased	コ ー ル ロ ー ン 及 び 買 入 手 形	14,334	22,519
Financial receivables purchased	買 入 金 銭 債 権	8,253	7,323
Trading assets	特 定 取 引 資 産	45,718	49,363
Money held in trust	金 銭 の 信 託	156	156
Securities	有 価 証 券	1,578,777	1,658,754
Loans and bills discounted	貸 出 金	4,365,097	4,432,052
Foreign exchanges	外 国 為 替	9,379	4,430
Other assets	そ の 他 資 産	66,266	54,711
Tangible fixed assets	有 形 固 定 資 産	85,630	85,217
Intangible fixed assets	無 形 固 定 資 産	8,016	7,719
Deferred tax assets	繰 延 税 金 資 産	36,866	36,222
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	33,703	33,035
Reserve for possible loan losses	貸 倒 引 当 金	(45,637)	(42,811)
Total Assets	資 産 の 部 合 計	6,389,807	6,480,538
Liabilities	(負 債 の 部)		
Deposits	預 金	5,558,790	5,543,650
Negotiable certificates of deposit	譲 渡 性 預 金	163,951	203,543
Call money and bills sold	コ ー ル マ ネ ー 及 び 売 渡 手 形	-	38,055
Deposits received for bonds lending / borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	8,926	1,781
Trading liabilities	特 定 取 引 負 債	42,959	47,196
Borrowed money	借 用 金	126,389	112,028
Foreign exchanges	外 国 為 替	644	941
Bonds	社 債	95,000	95,000
Due to trust account	信 託 勘 定 借	98	78
Other liabilities	そ の 他 負 債	30,693	71,167
Allowance for severance and retirement benefits	退 職 給 付 引 当 金	88	72
Reserve for retirement benefits of directors and corporate auditors	役 員 退 職 慰 労 引 当 金	9	10
Reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	1,047	1,047
Reserve for point loyalty programs	ポ イ ン ト 引 当 金	114	100
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,380	18,380
Acceptances and guarantees	支 払 承 諾	33,703	33,035
Total liabilities	負 債 の 部 合 計	6,080,796	6,166,091
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	178,277	184,432
Common stock in treasury	自 己 株 式	(3,278)	(3,072)
Total stockholders' equity	株 主 資 本 合 計	260,207	266,569
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	(3,561)	(4,361)
Net deferred (gains) losses on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益	(1,813)	(1,991)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	23,912	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	18,537	17,559
Subscription rights to shares	新 株 予 約 権	93	144
Minority interests	少 数 株 主 持 分	30,172	30,172
Total net assets	純 資 産 の 部 合 計	309,011	314,446
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,389,807	6,480,538

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

Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2010	First half of FY 2011
Operating income	経常収益	72,394	64,022
Interest income	資金運用収益	47,637	44,011
Interest on loans and discounts	(うち貸出金利息)	37,711	35,357
Interest and dividends on securities	(うち有価証券利息配当金)	9,348	8,096
Trust fees	信託報酬	86	64
Fees and commissions	役務取引等収益	12,186	12,099
Trading income	特定取引収益	406	110
Other operating income	その他業務収益	11,281	6,342
Other income	その他経常収益	795	1,393
Operating expenses	経常費用	59,889	51,251
Interest expense	資金調達費用	6,720	5,550
Interest on deposits	(うち預金利息)	4,005	3,157
Fees and commissions	役務取引等費用	4,520	4,402
Other operating expenses	その他業務費用	6,577	2,003
General and administrative expenses	営業経費	30,319	29,968
Other expenses	その他経常費用	11,751	9,325
Operating profits	経常利益	12,504	12,771
Extraordinary gains	特別利益	3	-
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	3	-
Extraordinary losses	特別損失	126	96
Losses on dispositions of fixed assets	固定資産処分損	67	95
Impairment losses	減損損失	-	0
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	-
Income before income taxes and others	税金等調整前中間純利益	12,381	12,674
Provision for income taxes and others	法人税、住民税及び事業税	215	3,140
Deferred income taxes	法人税等調整額	4,577	1,321
Total income taxes	法人税等合計	4,793	4,462
Income before minority interests	少数株主損益調整前中間純利益	7,588	8,212
Minority interests	少数株主利益	478	478
Net income	中間純利益	7,110	7,733

Consolidated Statements of Comprehensive Income

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2010	First half of FY 2011
Income before minority interests	少数株主損益調整前中間純利益	7,588	8,212
Other comprehensive income	その他の包括利益	4,967	(977)
Net unrealized holding gains on securities available for sale	その他有価証券評価差額金	5,573	(798)
Net deferred (gains) losses on hedging	繰延ヘッジ損益	(603)	(177)
Foreign currency translation adjustment for affiliated company accounted for the equity-method	為替換算調整勘定	(0)	(0)
Amount equivalent to interest	持分法適用会社に対する持分相当額	(2)	(1)
Comprehensive income	中間包括利益	12,555	7,234
Comprehensive income attributable to owners of the parent	親会社株主に係る中間包括利益	12,077	6,756
Comprehensive income attributable to minority interests	少数株主に係る中間包括利益	478	478

3. Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2010	First half of FY 2011
Stockholders' equity	株 主 資 本		
Common stock	資 本 金		
Balance at the start of current period	当 期 首 残 高	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
Capital Surplus	資 本 剰 余 金		
Balance at the start of current period	当 期 首 残 高	30,635	30,635
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	30,635	30,635
Retained earnings	利 益 剰 余 金		
Balance at the start of current period	当 期 首 残 高	167,559	178,277
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(1,544)	(1,543)
Net income	中 間 純 利 益	7,110	7,733
Disposal of common stock in treasury	自 己 株 式 の 処 分	(0)	(34)
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	28	0
Total changes of items during the period	当 中 間 期 変 動 額 合 計	5,594	6,155
Balance at the end of current period	当 中 間 期 末 残 高	173,154	184,432
Common stock in treasury	自 己 株 式		
Balance at the start of current period	当 期 首 残 高	(3,182)	(3,278)
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	(63)	(2)
Disposal of common stock in treasury	自 己 株 式 の 処 分	2	208
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(60)	206
Balance at the end of current period	当 中 間 期 末 残 高	(3,243)	(3,072)
Total stockholders' equity	株 主 資 本 合 計		
Balance at the start of current period	当 期 首 残 高	249,586	260,207
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(1,544)	(1,543)
Net income	中 間 純 利 益	7,110	7,733
Purchase of common stock in treasury	自 己 株 式 の 取 得	(63)	(2)
Disposal of common stock in treasury	自 己 株 式 の 処 分	2	174
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	28	0
Total changes of items during the period	当 中 間 期 変 動 額 合 計	5,534	6,362
Balance at the end of current period	当 中 間 期 末 残 高	255,120	266,569

Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科 目 (Japanese only)	First half of FY 2010	First half of FY 2011
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 start of current period	当 期 首 残 高	865	(3,561)
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)	5,570	(799)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	5,570	(799)
Balance at the end of current period	当 中 間 期 末 残 高	6,436	(4,361)
Net deferred gains (losses) on hedging instruments, net of tax	繰 延 ヘ ッ ジ 損 益		
Balance at the start of current period	当 期 首 残 高	(1,646)	(1,813)
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)	(603)	(177)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(603)	(177)
Balance at the end of current period	当 中 間 期 末 残 高	(2,250)	(1,991)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金		
Balance at the start of current period	当 期 首 残 高	23,941	23,912
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)	(28)	(0)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(28)	(0)
Balance at the end of current period	当 中 間 期 末 残 高	23,912	23,912
Foreign currency translation adjustments	為 替 換 算 調 整 勘 定		
Balance at the start of current period	当 期 首 残 高	(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)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(0)	(0)
Balance at the end of current period	当 中 間 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 start of current period	当 期 首 残 高	23,160	18,537
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)	4,938	(977)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	4,938	(977)
Balance at the end of current period	当 中 間 期 末 残 高	28,098	17,559
Subscription rights to shares	新 株 予 約 権		
Balance at the start of current period	当 期 首 残 高	—	93
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株主資本以外の項目の当中間期変動額(純額)	31	50
Total changes of items during the period	当 中 間 期 変 動 額 合 計	31	50
Balance at the end of current period	当 中 間 期 末 残 高	31	144
Minority interests	少 数 株 主 持 分		
Balance at the start of current period	当 期 首 残 高	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
Total net assets	純 資 産 合 計		
Balance at the start of current period	当 期 首 残 高	302,919	309,011
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(1,544)	(1,543)
Net income	中 間 純 利 益	7,110	7,733
Purchase of common stock in treasury	自 己 株 式 の 取 得	(63)	(2)
Disposal of common stock in treasury	自 己 株 式 の 処 分	2	174
Reversal of land revaluation reserve	土 地 再 評 価 差 額 金 の 取 崩	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)	4,969	(927)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	10,504	5,434
Balance at the end of current period	当 中 間 期 末 残 高	313,423	314,446

Non-Consolidated Financial Information for the First half of Fiscal 2011

1. Non-Consolidated Balance Sheets

(Millions of yen)

Item	科目 (Japanese only)	As of March 31,2011	As of September 30,2011
Assets	(資 産 の 部)		
Cash and due from banks	現 金 預 け 金	183,245	131,843
Call loans	コ ー ル ロ ー ン	14,334	22,519
Financial receivables purchased	買 入 金 銭 債 権	8,253	7,323
Trading assets	特 定 取 引 資 産	45,718	49,363
Money held in trust	金 銭 の 信 託	156	156
Securities	有 価 証 券	1,578,839	1,658,653
Loans and bills discounted	貸 出 金	4,365,097	4,432,052
Foreign exchanges	外 国 為 替	9,379	4,430
Other assets	そ の 他 資 産	65,599	54,005
Tangible fixed assets	有 形 固 定 資 産	85,619	85,189
Intangible fixed assets	無 形 固 定 資 産	8,002	7,706
Deferred tax assets	繰 延 税 金 資 産	36,743	36,107
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	43,703	43,035
Reserve for possible loan losses	貸 倒 引 当 金	(45,540)	(42,709)
Total Assets	資 産 の 部 合 計	6,399,151	6,489,676
Liabilities	(負 債 の 部)		
Deposits	預 金	5,560,848	5,545,557
Negotiable certificates of deposit	譲 渡 性 預 金	164,126	203,673
Call money	コ ー ル マ ネ ー	-	38,055
Deposits received for bonds lending/borrowing transactions	債 券 貸 借 取 引 受 入 担 保 金	8,926	1,781
Trading liabilities	特 定 取 引 負 債	42,959	47,196
Borrowed money	借 用 金	167,089	152,728
Foreign exchanges	外 国 為 替	644	941
Bonds	社 債	85,000	85,000
Due to trust account	信 託 勤 定 借	98	78
Other liabilities	そ の 他 負 債	30,490	71,191
Reserve for reimbursement of deposits	睡 眠 預 金 払 戻 損 失 引 当 金	1,047	1,047
Reserve for point loyalty programs	ポ イ ン ト 引 当 金	114	100
Deferred tax liabilities for land revaluation reserve	再 評 価 に 係 る 繰 延 税 金 負 債	18,380	18,380
Acceptances and guarantees	支 払 承 諾	43,703	43,035
Total liabilities	負 債 の 部 合 計	6,123,428	6,208,768
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	175,064	180,969
Legal earned reserve	利 益 準 備 金	40,153	40,153
Other retained earnings	そ の 他 利 益 剰 余 金	134,911	140,816
Voluntary reserve	別 途 積 立 金	121,604	131,604
Earned surplus brought forward	繰 越 利 益 剰 余 金	13,307	9,212
Common stock in treasury	自 己 株 式	(3,172)	(2,965)
Total stockholders' equity	株 主 資 本 合 計	257,100	263,211
Net unrealized holding gains on securities available for sale	そ の 他 有 価 証 券 評 価 差 額 金	(3,570)	(4,369)
Net deferred (gains)losses on hedging instruments, net of taxes	繰 延 ヘ ッ ジ 損 益	(1,813)	(1,991)
Land revaluation reserve, net of tax	土 地 再 評 価 差 額 金	23,912	23,912
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	18,528	17,552
Subscription rights to shares	新 株 予 約 権	93	144
Total net assets	純 資 産 の 部 合 計	275,723	280,908
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	6,399,151	6,489,676

2. Non-Consolidated Statements of Income

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2010	First half of FY 2011
Operating income	経常収益	72,010	63,297
Interest income	資金運用収益	47,639	44,013
Interest on loans and discounts	(うち貸出金利息)	37,711	35,357
Interest and dividends on securities	(うち有価証券利息配当金)	9,350	8,098
Trust fees	信託報酬	86	64
Fees and commissions	役務取引等収益	11,784	11,538
Trading income	特定取引収益	406	110
Other operating income	その他業務収益	11,281	6,342
Other income	その他経常収益	811	1,228
Operating expenses	経常費用	60,204	51,343
Interest expense	資金調達費用	7,215	6,042
Interest on deposits	(うち預金利息)	4,006	3,157
Fees and commissions	役務取引等費用	4,419	4,083
Other operating expenses	その他業務費用	6,577	2,003
General and administrative expenses	営業経費	30,243	29,889
Other expenses	その他経常費用	11,747	9,324
Operating profits	経常利益	11,806	11,954
Extraordinary gains	特別利益	3	-
Extraordinary losses	特別損失	126	69
Income before income taxes and others	税引前中間純利益	11,683	11,885
Provision for income taxes and others	法人税、住民税及び事業税	116	3,089
Deferred income taxes	法人税等調整額	4,579	1,313
Total income taxes	法人税等合計	4,696	4,403
Net income	中間純利益	6,987	7,482

3. Non-Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2010	First half of FY 2011
Stockholders' equity	株 主 資 本		
Common stock	資 本 金		
Balance at the start of current period	当 期 首 残 高	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
Capital Surplus	資 本 剰 余 金		
Capital reserve	資 本 準 備 金		
Balance at the start of current period	当 期 首 残 高	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
Total capital surplus	資 本 剰 余 金 合 計		
Balance at the start of current period	当 期 首 残 高	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
Retained earnings	利 益 剰 余 金		
Legal earned	利 益 準 備 金		
Balance at the start of current period	当 期 首 残 高	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
Other retained earnings	そ の 他 利 益 剰 余 金		
Voluntary reserve	別 途 積 立 金		
Balance at the start of current period	当 期 首 残 高	113,604	121,604
Changes of items during the period	当 中 間 期 変 動 額		
Voluntary reserve	別 途 積 立 金 の 積 立	8,000	10,000
Total changes of items during the period	当 中 間 期 変 動 額 合 計	8,000	10,000
Balance at the end of current period	当 中 間 期 末 残 高	121,604	131,604
Earned surplus brought forward	繰 越 利 益 剰 余 金		
Balance at the start of current period	当 期 首 残 高	11,147	13,307
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(1,544)	(1,543)
Voluntary reserve	別 途 積 立 金 の 積 立	(8,000)	(10,000)
Net income	中 間 純 利 益	6,987	7,482
Disposal of common stock in treasury	自 己 株 式 の 処 分	(0)	(34)
Reversal of land revaluation reserve, net of tax	土 地 再 評 価 差 額 金 の 取 崩	28	0
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(2,528)	(4,095)
Balance at the end of current period	当 中 間 期 末 残 高	8,618	9,212
Total retained earnings	利 益 剰 余 金 合 計		
Balance at the start of current period	当 期 首 残 高	164,904	175,064
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(1,544)	(1,543)
Voluntary reserve	別 途 積 立 金 の 積 立	—	—
Net income	中 間 純 利 益	6,987	7,482
Disposal of common stock in treasury	自 己 株 式 の 処 分	(0)	(34)
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	28	0
Total changes of items during the period	当 中 間 期 変 動 額 合 計	5,471	5,904
Balance at the end of current period	当 中 間 期 末 残 高	170,375	180,969

Non-Consolidated Statements of Stockholders' equity

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2010	First half of FY 2011
Common stock in treasury	自 己 株 式		
Balance at the start of current period	当 期 首 残 高	(3,138)	(3,172)
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)	(2)
Disposal of common stock in treasury	自 己 株 式 の 処 分	2	208
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(23)	206
Balance at the end of current period	当 中 間 期 末 残 高	(3,162)	(2,965)
Total stockholders' equity	株 主 資 本 合 計		
Balance at the start of current period	当 期 首 残 高	246,974	257,100
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(1,544)	(1,543)
Net income	中 間 純 利 益	6,987	7,482
Purchases of common stock in treasury	自 己 株 式 の 取 得	(26)	(2)
Disposal of common stock in treasury	自 己 株 式 の 処 分	2	174
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	28	0
Total changes of items during the period	当 中 間 期 変 動 額 合 計	5,448	6,111
Balance at the end of current period	当 中 間 期 末 残 高	252,422	263,211
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 start of current period	当 期 首 残 高	854	(3,570)
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)	5,573	(798)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	5,573	(798)
Balance at the end of current period	当 中 間 期 末 残 高	6,428	(4,369)
Net deferred gains (losses) on hedging instruments, net of taxes	繰 延 ヘ ッ ジ 損 益		
Balance at the start of current period	当 期 首 残 高	(1,646)	(1,813)
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)	(603)	(177)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(603)	(177)
Balance at the end of current period	当 中 間 期 末 残 高	(2,250)	(1,991)
Land valuation and translation adjustments, net of tax	土 地 再 評 価 差 額 金		
Balance at the start of current period	当 期 首 残 高	23,941	23,912
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)	(28)	(0)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	(28)	(0)
Balance at the end of current period	当 中 間 期 末 残 高	23,912	23,912
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計		
Balance at the start of current period	当 期 首 残 高	23,150	18,528
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)	4,940	(976)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	4,940	(976)
Balance at the end of current period	当 中 間 期 末 残 高	28,090	17,552
Subscription rights to shares	新 株 予 約 権		
Balance at the start of current period	当 期 首 残 高	-	93
Changes of items during the period	当 中 間 期 変 動 額		
Net changes of items other than shareholders' equity	株 主 資 本 以 外 の 項 目 の 当 中 間 期 変 動 額 (純 額)	31	50
Total changes of item during the period	当 中 間 期 変 動 額 合 計	31	50
Balance at the end of current period	当 中 間 期 末 残 高	31	144
Total net assets	純 資 産 合 計		
Balance at the start of current period	当 期 首 残 高	270,124	275,723
Changes of items during the period	当 中 間 期 変 動 額		
Dividends from surplus	剰 余 金 の 配 当	(1,544)	(1,543)
Net income	中 間 純 利 益	6,987	7,482
Purchases of common stock in treasury	自 己 株 式 の 取 得	(26)	(2)
Disposal of common stock in treasury	自 己 株 式 の 処 分	2	174
Reversal of land revaluation, net of tax	土 地 再 評 価 差 額 金 の 取 崩	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)	4,972	(926)
Total changes of items during the period	当 中 間 期 変 動 額 合 計	10,420	5,184
Balance at the end of current period	当 中 間 期 末 残 高	280,544	280,908

Financial Data for the First half of Fiscal 2011

1. Income Status

(Non-Consolidated)

(Millions of yen)

Item	科 目 (Japanese only)	First half of FY 2011		First half of FY 2010 (B)
		(A)	(A)-(B)	
Gross banking profit	業 務 粗 利 益	49,939	(3,047)	52,986
Core gross banking profit	(うちコア業務粗利益)	46,918	(2,532)	49,450
Domestic gross banking profit	国 内 業 務 粗 利 益	45,834	(3,469)	49,303
Core gross banking profit	(うちコア業務粗利益)	43,310	(2,376)	45,686
Interest income	資 金 利 益	35,673	(2,378)	38,051
Fees and commissions	役 務 取 引 等 利 益	7,292	54	7,238
Trading income	特 定 取 引 利 益	59	33	26
Other operating income	そ の 他 業 務 利 益	2,808	(1,179)	3,987
Gains (losses) from securities	(うち国債等債券関係損益)	2,523	(1,093)	3,616
International gross banking profit	国 際 業 務 粗 利 益	4,105	422	3,683
Core gross banking profit	(うちコア業務粗利益)	3,607	(156)	3,763
Interest income	資 金 利 益	2,297	(76)	2,373
Fees and commissions	役 務 取 引 等 利 益	226	13	213
Trading income	特 定 取 引 利 益	50	(330)	380
Other operating income	そ の 他 業 務 利 益	1,530	814	716
Gains (losses) from securities	(うち国債等債券関係損益)	497	576	(79)
Expenses	経 費 (除く臨時処理分)	28,947	(373)	29,320
Personnel expenses	人 件 費	15,140	(82)	15,222
Non-personnel expenses	物 件 費	12,480	(236)	12,716
Taxes	税 金	1,326	(55)	1,381
Banking profit (before transfer to general reserve for possible loan losses)	実 質 業 務 純 益	20,992	(2,674)	23,666
Core banking profit	(コア業務純益)	17,971	(2,158)	20,129
Transfer to general reserve for possible loan losses ①	一 般 貸 倒 引 当 金 繰 入 額 ①	-	(3,436)	3,436
Banking profit (after transfer to general reserve for possible loan losses)	業 務 純 益	20,992	763	20,229
Gains (losses) on bonds	うち国債等債券関係損益②	3,021	(515)	3,536
Gains on sales of bonds	国 債 等 債 券 売 却 益	5,025	(5,088)	10,113
Losses on sales of bonds	国 債 等 債 券 売 却 損	1,614	(4,267)	5,881
Write-off amount of bonds	国 債 等 債 券 償 却	389	(307)	696
Non-recurrent gains (losses)	臨 時 損 益	(9,037)	(614)	(8,423)
Gains (losses) on stocks	株 式 等 関 係 損 益 ③	(3,569)	960	(4,529)
Gains on sales of stocks	株 式 等 売 却 益	108	(418)	526
Losses on sales of stocks	株 式 等 売 却 損	179	(2,800)	2,979
Write-off amount of stocks	株 式 等 償 却	3,499	1,423	2,076
Gains (losses) from securities	(有価証券関係損益②+③)	(548)	444	(992)
Disposal of non-performing loans ②	不 良 債 権 処 理 額 ④	4,190	1,487	2,703
Write-off amount of loans	貸 出 金 償 却	984	137	847
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	-	(1,696)	1,696
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	4,113	3,954	159
Reversal of reserve for possible loan losses	貸 出 引 当 金 戻 入 益	680	680	-
Recoveries of written-off claims	償 却 債 権 取 立 益	226	226	-
Credit cost ①+②	(与信費用①+④)	4,190	(1,950)	6,140
Other non-recurrent gains (losses)	そ の 他 臨 時 損 益	(1,277)	(87)	(1,190)
Operating Profits	経 常 利 益	11,954	148	11,806
Extraordinary gains (losses)	特 別 損 益	(69)	53	(122)
Net gains (losses) from fixed assets	うち固定資産関係損益	(69)	(2)	(67)
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	68	1	67
Impairment losses	減 損 損 失	0	0	-
Income before income taxes and others	税 引 前 中 間 純 利 益	11,885	202	11,683
Provision for income taxes and others	法 人 税、住 民 税 及 び 事 業 税	3,089	2,973	116
Deferred income taxes	法 人 税 等 調 整 額	1,313	(3,266)	4,579
Net income taxes	法 人 税 等 合 計	4,403	(293)	4,696
Net income	中 間 純 利 益	7,482	495	6,987

[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 2011		First half of FY 2010 (B)
		(A)	(A)-(B)	
Consolidated gross banking profit	連 結 粗 利 益	50,671	(3,109)	53,780
Interest income	資 金 利 益	38,460	(2,457)	40,917
Fees and commissions	役 務 取 引 等 利 益	7,761	9	7,752
Trading income	特 定 取 引 利 益	110	(296)	406
Other operating income	そ の 他 業 務 利 益	4,339	(364)	4,703
General and administrative expenses	営 業 経 費	29,968	(351)	30,319
Credit cost	与 信 費 用	4,197	(1,944)	6,141
Write-off amount of loans	貸 出 金 償 却	984	137	847
Net transfer to specific reserve for possible loan losses	個 別 貸 倒 引 当 金 繰 入 額	—	(1,698)	1,698
Net transfer to general reserve for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	—	(3,436)	3,436
Losses on sales of loans to credit	貸 出 債 権 売 却 損 等	4,114	3,955	159
Reversal of reserve for possible loan losses	貸 倒 引 当 金 戻 入 金	675	675	—
Recoveries of write-off claims	償 却 債 権 取 立 益	226	226	—
Gains (losses) on stocks	株 式 等 関 係 損 益	(3,569)	984	(4,553)
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	166	158	8
Others	そ の 他	(331)	(62)	(269)
Operating profits	経 常 利 益	12,771	267	12,504
Extraordinary gains (losses)	特 別 損 益	(96)	26	(122)
Income before income taxes and others	税 金 等 調 整 前 中 間 純 利 益	12,674	293	12,381
Provision for income taxes and others	法 人 税、住 民 税 及 び 事 業 税	3,140	2,925	215
Deferred income taxes	法 人 税 等 調 整 額	1,321	(3,256)	4,577
Net income taxes	法 人 税 等 合 計	4,462	(334)	4,793
Income before minority interests	少 数 株 主 損 益 調 整 前 中 間 純 利 益	8,212	624	7,588
Minority interests	少 数 株 主 利 益	478	—	478
Net income	中 間 純 利 益	7,733	623	7,110

[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 2011		First half of FY 2010 (B)
		(A)	(A)-(B)	
Consolidated core banking profit	連 結 コ ア 業 務 純 益	18,626	(2,222)	20,848

[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)	First half of FY 2011		First half of FY 2010 (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	—	5

2. Banking Profit (Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2011		First half of FY 2010 (B)
		(A)	(A)-(B)	
Core banking profit	コア業務純益	17,971	(2,158)	20,129
Per head (in thousands of yen)	職員一人当たり(千円)	5,667	(584)	6,251
Banking profit (before transfer to general reserve for possible loan losses)	実質業務純益	20,992	(2,674)	23,666
Per head (in thousands of yen)	職員一人当たり(千円)	6,620	(729)	7,349
Banking profit	業務純益	20,992	763	20,229
Per head (in thousands of yen)	職員一人当たり(千円)	6,620	338	6,282

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

Item	科目 (Japanese only)	First half of FY 2011		First half of FY 2010 (B)
		(A)	(A)-(B)	
Average yield on interest earnings assets ①	資金運用利回 ①	1.36%	(0.15%)	1.51%
Average yield on loans and bills discounted	貸出金利回	1.62%	(0.11%)	1.73%
Average yield on securities	有価証券利回	0.91%	(0.22%)	1.13%
Average yield on interest bearing liabilities ②	資金調達原価 ②	1.13%	(0.08%)	1.21%
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.10%	(0.04%)	0.14%
Average interest rate spread on loans and deposits	預貸金利鞘	0.53%	(0.02%)	0.55%
Average interest rate spread ①-②	総資金利鞘 ①-②	0.23%	0.07%	0.30%

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

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2011		First half of FY 2010 (B)
		(A)	(A)-(B)	
Gains (losses) on bonds (National government bonds, etc.)	国債等債券関係損益	3,021	(515)	3,536
Gains on sales	売却益	5,025	(5,088)	10,113
Losses on sales	売却損	1,614	(4,267)	5,881
Write-offs	償却	389	(307)	696

(Millions of yen)

Item	科目 (Japanese only)	First half of FY 2011		First half of FY 2010 (B)
		(A)	(A)-(B)	
Gains (losses) on stocks	株式等関係損益	(3,569)	960	(4,529)
Gains on sales	売却益	108	(418)	526
Losses on sales	売却損	179	(2,800)	2,979
Write-offs	償却	3,499	1,423	2,076

5. Capital Adequacy Ratio (Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of September 30, 2011		As of March 31, 2011 (B)
		(A)	(A)-(B)	
Capital adequacy ratio	自己資本比率	11.93%	(0.01%)	11.94%
Tier I capital adequacy ratio	うち基本的項目比率	8.13%	0.17%	7.96%
Tier I ①	基本的項目①	291.8	6.2	285.6
Tier II ②	補完的項目②	137.0	(6.4)	143.4
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	97.0	(5.0)	102.0
Deduction ③	控除項目③	0.7	—	0.7
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	428.1	(0.2)	428.3
Risk assets	リスクアセット	3,588.9	3.4	3,585.5
Total required capital	総所要自己資本額	143.5	0.1	143.4

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

[Notes:] Capital Adequacy Ratio (Non-Consolidated)

(Billions of yen)

Item	科目 (Japanese only)	As of September 30, 2011		As of March 31, 2011 (B)
		(A)	(A)-(B)	
Capital adequacy ratio	自己資本比率	11.65%	(0.01%)	11.66%
Tier I capital adequacy ratio	うち基本的項目比率	8.24%	0.17%	8.07%
Tier I ①	基本的項目①	295.1	6.4	288.7
Tier II ②	補完的項目②	137.0	(6.3)	143.3
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	97.0	(5.0)	102.0
Deduction ③	控除項目③	14.7	0.1	14.6
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)	14.0	0.2	13.8
Capital ①+②-③	自己資本①+②-③	417.4	(0.1)	417.5
Risk assets	リスクアセット	3,581.6	3.5	3,578.1
Total required capital	総所要自己資本額	143.2	0.1	143.1

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

Outlier Measurement

Item	科目 (Japanese only)	As of September 30, 2011		As of March 31, 2011 (B)
		(A)	(A)-(B)	
Outlier Measurement	アウトライヤー比率	10.4%	(0.2%)	10.6%

measurement = Percentile method

6. Return on Equity (Non-Consolidated)

Item	科目 (Japanese only)	First half of FY 2011		First half of FY 2010 (B)
		(A)	(A)-(B)	
Core banking profit basis	コア業務純益ベース	12.88%	(1.70%)	14.58%
Banking profit basis (before transfer to general reserve for possible loan losses)	実質業務純益ベース	15.05%	(2.09%)	17.14%
Banking profit basis	業務純益ベース	15.05%	0.40%	14.65%
Net income basis	中間純利益ベース	5.36%	0.30%	5.06%

ROE = $\frac{\text{Core banking profit(Banking profit (before transfer to general reserve for possible loan losses)or(Banking profit)or(Net income))}}{(\text{Net assets at beginning of period excludes Subscription rights to shares} + \text{Net assets at term-end excludes Subscription rights to shares})/2} \div 183 \times 365$

7. Deferred Tax Assets

[Non-Consolidated]

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2011	As of March 31,2011
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	29,860	30,993
Net unrealized holding gains on securities	その他有価証券評価差額金	3,773	3,946
Write-down of securities	有価証券評価損	2,603	1,774
Depreciation	減価償却	950	953
Others	その他	5,320	5,153
Deferred tax assets	繰延税金資産小計	42,508	42,821
Valuation allowance	評価性引当額	(1,035)	(1,253)
Subtotal deferred tax assets	繰延税金資産合計	41,472	41,567
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)	(2,893)
Allowance for severance and retirement benefits	退職給付引当金	(2,470)	(1,930)
Subtotal deferred tax liability	繰延税金負債合計	(5,364)	(4,824)
Net deferred tax assets	繰延税金資産の純額	36,107	36,743

[Consolidated]

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2011	As of March 31,2011
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	29,902	31,033
Net unrealized holding gains on securities	その他有価証券評価差額金	3,773	3,946
Write-down of securities	有価証券評価損	2,603	1,774
Depreciation	減価償却	950	953
Others	その他	5,394	5,237
Deferred tax assets	繰延税金資産小計	42,623	42,944
Valuation allowance	評価性引当額	(1,035)	(1,253)
Subtotal deferred tax assets	繰延税金資産合計	41,587	41,691
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)	(2,893)
Allowance for severance and retirement benefits	退職給付引当金	(2,470)	(1,930)
Subtotal deferred tax liability	繰延税金負債合計	(5,364)	(4,824)
Net deferred tax assets	繰延税金資産の純額	36,222	36,866

8. Market Value of Securities

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

【Other Securities】

(Millions of yen)

Item	種 目 (Japanese only)	As of September 30, 2011		
		中間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	中間連結貸借対照表計上額が取得原価を超えるもの			
Stocks	株 式	35,041	22,806	12,235
Bonds	債 券	995,475	979,339	16,135
National government bonds	国 債	733,359	722,087	11,272
Local government bonds	地 方 債	143,533	140,334	3,199
Corporate bonds	社 債	118,581	116,917	1,663
Others	そ の 他	114,014	110,872	3,141
Subtotal	小 計	1,144,530	1,113,018	31,512
Other securities with unrealized losses	中間連結貸借対照表計上額が取得原価を超えないもの			
Stocks	株 式	41,431	59,261	(17,829)
Bonds	債 券	358,452	359,784	(1,331)
National government bonds	国 債	322,092	322,412	(320)
Local government bonds	地 方 債	2,886	2,898	(11)
Corporate bonds	社 債	33,472	34,472	(999)
Others	そ の 他	107,465	127,231	(19,765)
Subtotal	小 計	507,349	546,276	(38,927)
Total	合 計	1,651,880	1,659,259	(7,415)

[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 ¥4,801 million increase in "Securities", a ¥1,968 million decrease in "Deferred tax assets" and a ¥2,832 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, 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超えるもの			
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超えないもの			
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 million increase in "Net unrealized holding gains (losses) on securities available for sale", when comparing those evaluated based on their market prices.

[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 2011		First half of FY 2010 (B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広島県	3,099.0	11.3	3,087.7
Loans outstanding in Okayama Prefecture	岡山県	232.4	(3.1)	235.5
Loans outstanding in Yamaguchi Prefecture	山口県	143.3	(1.2)	144.5
Loans outstanding in Ehime Prefecture	愛媛県	302.0	12.1	289.9
Loans outstanding except for our Hometown Area	その他の地域	619.3	(5.1)	624.4
Total	合計	4,396.0	14.0	4,382.0

[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, 2011		As of March 31, 2011(B)
		(A)	(A)-(B)	
Loans outstanding in Hiroshima Prefecture	広島県	3,125.0	36.8	3,088.2
Loans outstanding in Okayama Prefecture	岡山県	229.8	9.0	220.8
Loans outstanding in Yamaguchi Prefecture	山口県	144.5	0.8	143.7
Loans outstanding in Ehime Prefecture	愛媛県	305.9	10.0	295.9
Loans outstanding except for our Hometown Area	その他の地域	626.8	10.4	616.4
Total	合計	4,432.0	67.0	4,365.0

[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, 2011		As of March 31, 2011(B)
		(A)	(A)-(B)	
Individual loans	個人ローン残高	1,120.0	8.5	1,111.5
Housing loans	住宅ローン残高	809.3	1.2	808.1
Other loans	その他ローン残高	310.7	7.3	303.4

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

(Billions of yen)

Item	科目 (Japanese only)	As of September 30, 2011		As of March 31, 2011(B)
		(A)	(A)-(B)	
Individual loans in Hiroshima Prefecture	広島県	959.6	5.0	954.6
Individual loans in Okayama Prefecture	岡山県	86.7	3.3	83.4
Individual loans in Yamaguchi Prefecture	山口県	49.1	0.1	49.0
Individual loans in Ehime Prefecture	愛媛県	18.9	—	18.9

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

(Billions of yen)

Item	科目 (Japanese only)	As of September 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals	中小企業等貸出残高	2,998.6	2.7	2,995.9
Ratio to total loans and bill discounted	中小企業等貸出比率	67.7%	(0.9%)	68.6%

(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 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Loans outstanding to small-and medium-sized businesses and individuals in Hiroshima Prefecture	広島県	2,214.7	(12.4)	2,227.1
Loans outstanding to small-and medium-sized businesses and individuals in Okayama Prefecture	岡山県	195.4	3.6	191.8
Loans outstanding to small-and medium-sized businesses and individuals in Yamaguchi Prefecture	山口県	127.9	(0.6)	128.5
Loans outstanding to small-and medium-sized businesses and individuals in Ehime Prefecture	愛媛県	267.2	9.0	258.2

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

(Billions of yen)

Item	科目 (Japanese only)	As of September 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Loans outstanding insured by the Association in Hiroshima Prefecture	広島県	244.6	(5.1)	249.7
Loans outstanding insured by the Association in Okayama Prefecture	岡山県	19.5	(0.1)	19.6
Loans outstanding insured by the Association in Yamaguchi Prefecture	山口県	11.4	(0.1)	11.5
Loans outstanding insured by the Association in Ehime Prefecture	愛媛県	7.3	0.3	7.0

2. Risk Managed Loans

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	2,787	480	2,307
Other delinquent loans	延滞債権	80,679	(3,949)	84,628
Loans past due 3 months or more	3ヵ月以上延滞債権	2,914	(478)	3,392
Restructured loans	貸出条件緩和債権	8,520	(13,280)	21,800
Total Risk managed loans	リスク管理債権合計	94,901	(17,227)	112,128

(Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Loans to debtors legally bankrupt	破綻先債権	2,787	480	2,307
Other delinquent loans	延滞債権	80,679	(3,949)	84,628
Loans past due 3 months or more	3ヵ月以上延滞債権	2,914	(478)	3,392
Restructured loans	貸出条件緩和債権	8,520	(13,280)	21,800
Total Risk managed loans	リスク管理債権合計	94,901	(17,227)	112,128

[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 September 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	42,709	(2,831)	45,540
General reserve for possible loan losses	一般貸倒引当金	21,046	(4,788)	25,834
Specific reserve for possible loan losses	個別貸倒引当金	21,662	1,957	19,705
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 September 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Reserve for possible loan losses	貸倒引当金	42,811	(2,826)	45,637
General reserve for possible loan losses	一般貸倒引当金	21,046	(4,788)	25,834
Specific reserve for possible loan losses	個別貸倒引当金	21,764	1,962	19,802
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 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	59.2%	4.9%	54.3%
After partial direct write-off	部分直接償却後	44.8%	4.3%	40.5%

(Consolidated)

Item	科目 (Japanese only)	As of September 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Before partial direct write-off	部分直接償却前	59.2%	4.9%	54.3%
After partial direct write-off	部分直接償却後	44.8%	4.3%	40.5%

5. Problem Loans Disclosed under the Financial Revitalization Law

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2011		As of March 31,2011(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	19,407	(767)	20,174
Doubtful loans	危険債権	67,952	(2,528)	70,480
Substandard loans	要管理債権	11,434	(13,758)	25,192
total ①	合計 ①	98,794	(17,052)	115,846

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

(Non-Consolidated)

(Millions of yen)

Item	科目 (Japanese only)	As of September 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Coverage amount ②	カバー額 ②	86,582	(12,583)	99,165
Portion covered by reserve ③	貸倒引当金 ③	22,516	(2,613)	25,129
Portion covered by collateral	担保保証等による保全部分	64,066	(9,970)	74,036
Specific reserve for loan losses	特定債務者引当金	—	—	—
Coverage ratio to disclosed totals ②/①	開示額に対するカバー率 ②/①	87.6%	2.0%	85.6%
Coverage ratio before partial direct write-off	(参考:部分直接償却前のカバー率)	90.8%	1.9%	88.9%
Excluding collateral and guarantees ④	担保保証等による保全のない部分 ④	34,728	(7,082)	41,810
Coverage ratio ③/④	引当率 ③ / ④	64.8%	4.7%	60.1%
Ratio to total loans outstanding	総与信に占める開示額の割合(不良債権比率)	2.19%	(0.41%)	2.60%

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, 2011		As of March 31, 2011(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分(除く特別国際金融取引勘定)	4,432,052	66,955	4,365,097
Manufacturing	製造業	764,139	23,415	740,724
Agriculture・Forestry	農業・林業	3,051	(246)	3,297
Fishery	漁業	658	58	600
Mining・Quarrying of stone・Gravel	鉱業・採石業・砂利採取業	545	(183)	728
Construction	建設業	146,077	(8,300)	154,377
Electricity, gas and water	電気・ガス・熱供給・水道業	72,365	17,794	54,571
Telecommunication	情報通信業	40,856	3,840	37,016
Transportation・Postal activities	運輸業・郵便業	205,004	(8,705)	213,709
Wholesale・Retail services	卸売業・小売業	509,399	11,995	497,404
Financial and insurance services	金融業・保険業	249,068	(7,890)	256,958
Retail estate・Goods rental and leasing	不動産業・物品賃貸業	628,367	3,843	624,524
Services	各種サービス業	341,673	(11,025)	352,698
Municipal government	地方公共団体	323,805	15,518	308,287
Others	その他	1,147,035	26,841	1,120,194

(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	3,125.0	229.8	144.5	305.9
Manufacturing	製造業	452.2	40.2	28.0	45.9
Agriculture・Forestry	農業・林業	2.2	0.4	0.1	0.1
Fishery	漁業	0.5	0	—	0
Mining・Quarrying of stone・Gravel	鉱業・採石業・砂利採取業	0.2	0	0.2	—
Construction	建設業	110.0	13.3	10.0	3.5
Electricity, gas and water	電気・ガス・熱供給・水道業	61.2	0.3	0.3	1.1
Telecommunication	情報通信業	31.8	1.1	0.2	0
Transportation・Postal activities	運輸業・郵便業	114.5	5.2	6.7	43.7
Wholesale・Retail services	卸売業・小売業	368.3	39.4	23.8	25.8
Financial and insurance services	金融業・保険業	156.6	2.3	0	1.3
Retail estate・Goods rental and leasing	不動産業・物品賃貸業	407.1	40.9	13.1	18.5
Services	各種サービス業	237.3	25.5	16.2	17.0
Municipal government	地方公共団体	316.0	1.9	2.8	—
Others	その他	866.4	58.8	42.6	148.4

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

(Millions of yen)

Item	科目 (Japanese only)	As of September 30, 2011		As of March 31, 2011(B)
		(A)	(A)-(B)	
Domestic (excluding JOM account)	国内店分(除く特別国際金融取引勘定)	94,901	(17,227)	112,128
Manufacturing	製造業	20,282	5,012	15,270
Agriculture・Forestry	農業・林業	156	(57)	213
Fishery	漁業	62	(12)	74
Mining・Quarrying of stone・Gravel	鉱業・採石業・砂利採取業	182	(27)	209
Construction	建設業	14,056	(1,126)	15,182
Electricity, gas and water	電気・ガス・熱供給・水道業	—	—	—
Telecommunication	情報通信業	268	(766)	1,034
Transportation・Postal activities	運輸業・郵便業	3,392	(3,867)	7,259
Wholesale・Retail services	卸売業・小売業	13,666	(3,741)	17,407
Financial and insurance services	金融業・保険業	97	(9,007)	9,104
Retail estate・Goods rental and leasing	不動産業・物品賃貸業	17,248	(3,648)	20,896
Services	各種サービス業	16,068	226	15,842
Municipal government	地方公共団体	—	—	—
Others	その他	9,419	(211)	9,630

[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 2011		First half of FY 2010(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,989.8	192.0	4,797.8
Deposits outstanding in Okayama Prefecture	岡山県	269.3	1.2	268.1
Deposits outstanding in Yamaguchi Prefecture	山口県	184.4	4.7	179.7
Deposits outstanding in Ehime Prefecture	愛媛県	174.7	5.1	169.6
Deposits outstanding except for our Hometown Area	その他の地域	156.3	0.5	155.8
Total	合計	5,774.5	203.5	5,571.0

[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, 2011		As of March 31, 2011(B)
		(A)	(A)-(B)	
Deposits outstanding in Hiroshima Prefecture	広島県	4,962.5	9.7	4,952.8
Deposits outstanding in Okayama Prefecture	岡山県	272.3	3.9	268.4
Deposits outstanding in Yamaguchi Prefecture	山口県	187.2	9.3	177.9
Deposits outstanding in Ehime Prefecture	愛媛県	173.5	1.3	172.2
Deposits outstanding except for our Hometown Area	その他の地域	153.7	0.1	153.6
Total	合計	5,749.2	24.3	5,724.9

[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, 2011		As of March 31, 2011(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,852.6	46.8	4,805.8
Individual deposits	個人預金	3,904.9	34.9	3,870.0
Public bonds (National government bonds, etc.)	公共債(国債等)	219.1	(25.0)	244.1
Investment trusts	投資信託	307.3	3.8	303.5
Insurance	保険	356.1	25.8	330.3
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	65.2	7.3	57.9

[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 September 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	4,315.5	48.7	4,266.8
Individual deposits	個人預金	3,470.9	37.1	3,433.8
Public bonds (National government bonds, etc.)	公共債(国債等)	191.6	(21.0)	212.6
Investment trusts	投資信託	270.9	3.7	267.2
Insurance	保険	323.6	22.8	300.8
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	58.5	6.1	52.4

(Billions of yen)

Okayama Prefecture	【岡山県】 (Japanese only)	As of September 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	226.0	(0.4)	226.4
Individual deposits	個人預金	183.3	(0.5)	183.8
Public bonds (National government bonds, etc.)	公共債(国債等)	10.1	(1.7)	11.8
Investment trusts	投資信託	16.4	0.3	16.1
Insurance	保険	13.9	1.4	12.5
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	2.3	0.1	2.2

(Billions of yen)

Yamaguchi Prefecture	【山口県】 (Japanese only)	As of September 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	170.4	0.3	170.1
Individual deposits	個人預金	134.6	0.4	134.2
Public bonds (National government bonds, etc.)	公共債(国債等)	9.1	(1.1)	10.2
Investment trusts	投資信託	12.6	(0.2)	12.8
Insurance	保険	12.2	1.0	11.2
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.9	0.2	1.7

(Billions of yen)

Ehime Prefecture	【愛媛県】 (Japanese only)	As of September 30,2011		As of March 31,2011(B)
		(A)	(A)-(B)	
Outstanding individual custody assets	個人預り資産残高	93.5	(1.8)	95.3
Individual deposits	個人預金	74.9	(1.8)	76.7
Public bonds (National government bonds, etc.)	公共債(国債等)	6.3	(0.9)	7.2
Investment trusts	投資信託	5.6	0.1	5.5
Insurance	保険	5.3	0.4	4.9
Foreign bonds, and derivative bonds, etc.	外債・仕組債等	1.4	0.4	1.0