

Financial Statements  
for Year Ended March 31, 2010

The Bank of Okinawa, Ltd.

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# I. Bank of Okinawa Financial Statements for Year Ended March 31, 2010

## 1. Earnings

### ➤ Year-on-year comparison

Ordinary income for the reporting period declined year-on-year by ¥29 million to ¥39,757 million. An increase in interest income and proceeds from sales of JGBs and other instruments were outweighed by a deterioration in proceeds from the sale of stocks. Business profit on core banking operations increased by ¥328 million to ¥11,347 million, on a combination of increased interest income due to a higher average balance of loan assets and a decrease in interest on deposits due to lower interest rates on deposits. Ordinary profit increased by ¥8,894 million year-on-year to ¥13,329 million, reflecting a decrease in expenses for the disposal of bad debt, and improvement in gains and losses on securities. As a result of the above factors, net income for the reporting period came to ¥8,595 million, an increase of ¥5,704 million. Ordinary profit and net income both posted record highs.

Actual performance was broadly in line with our revised estimate released April 22, 2010.

### Business performance (non-consolidated)

(¥ million)

	No.	FY08	FY09	
			Amounts	YoY increase (decrease)
Ordinary income	1	39,786	39,757	(29)
Gross business profit	2	26,621	31,404	4,782
Interest income	3	26,999	27,602	603
Fees and commissions	4	1,854	1,570	(283)
Expenses for the disposal of bad debt included in trust account	5	0	-	(0)
Other business profit	6	(2,232)	2,230	4,463
Gains (losses) on bond trading	7	(2,466)	1,996	4,463
Expenses (excluding non-recurrent items)	8	18,068	18,059	(8)
Personnel expenses	9	8,792	8,947	154
Non-personnel expenses	10	8,346	8,122	(223)
<b>Business profit on core banking operations (A)</b>	<b>11</b>	<b>11,019</b>	<b>11,347</b>	<b>328</b>
Provision of general allowance for loan losses	12	(78)	-	78
<b>Net business profit (B)</b>	<b>13</b>	<b>8,631</b>	<b>13,344</b>	<b>4,712</b>
Non-recurrent items	14	(4,196)	(14)	4,182
Net gains (losses) on equity securities	15	(2,034)	210	2,245
Bad debt disposal (non-recurrent items)	16	2,331	528	(1,802)
<b>Ordinary profit</b>	<b>17</b>	<b>4,434</b>	<b>13,329</b>	<b>8,894</b>
Extraordinary gains	18	122	521	399
Reversal of bad debt disposal	19	-	513	513
<b>Net income</b>	<b>20</b>	<b>2,890</b>	<b>8,595</b>	<b>5,704</b>

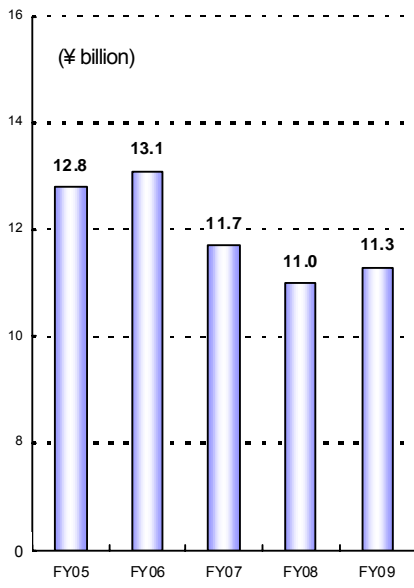
\* The amount for bad debt disposal is ¥14 million, the total of bad debt disposal (non-recurrent items) (16) after deduction of reversal of bad debt disposal (19).

### Explanation of terms

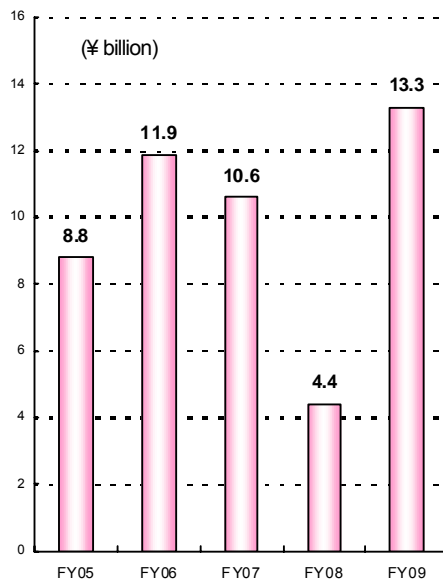
(A) Business profit on core banking operations (2+5-7-8): Business profit on core banking operations after deduction of the provision of general allowance for loan losses, expenses for the disposal of bad debt included in trust account, and gains (losses) on bond trading

(B) Net business profit (2-8-12): roughly equivalent to operating income at companies outside the banking sector

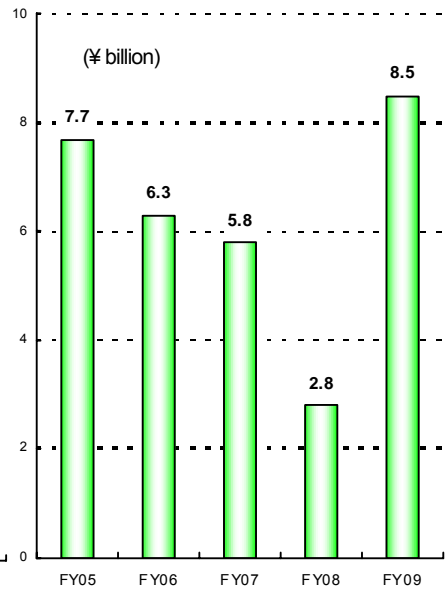
**Business profit on core banking operations**



**Ordinary profit**



**Net income**



## 2. Major assets and liabilities (non-consolidated)

### (1) Loans and bills discounted

#### ➤ Year-on-year comparison

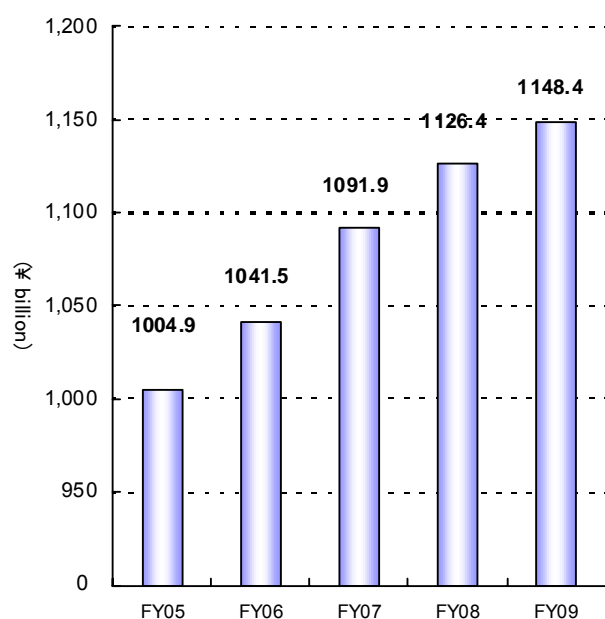
The total of loans under banking and trust accounts increased by ¥22 billion year-on-year to ¥1,148.4 billion during the reporting period. This performance reflected strengthened marketing chiefly at our Loan FP Station facilities, a steady increase in loans to individuals, in particular mortgages, and steady growth in loans to local government bodies and other public organizations.

(¥ billion)

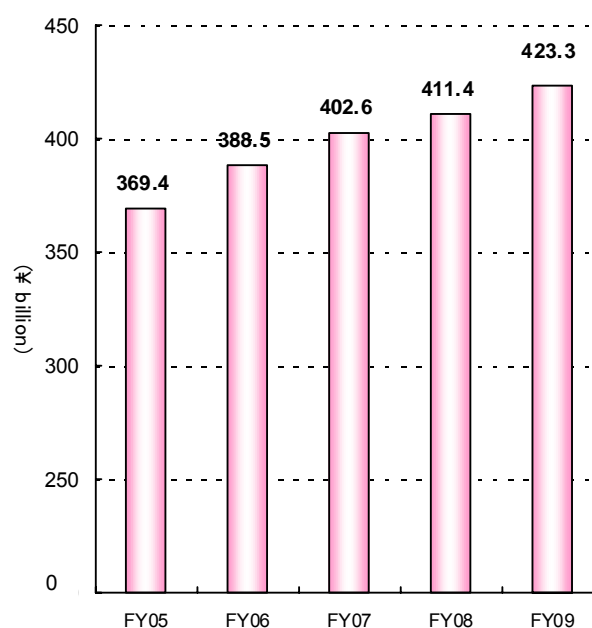
	FY08	FY09	
		Amounts	YoY increase (decrease)
Loans and bills discounted (term-end balance)	1,126.4	1,148.4	22.0
Business loans	601.9	600.7	(1.2)
Loans to individuals	411.4	423.3	11.8
Mortgage loans	355.1	365.8	10.7
Loans to local government bodies and other public organizations	112.9	124.4	11.5
Loans and bills discounted (average balance)	1,075.9	1,113.1	37.1

\* Including trust accounts.

#### Total loans (term-end balance)



#### Loans to individuals (term-end balance)



## (2) Deposits

### ➤ Year-on-year comparison

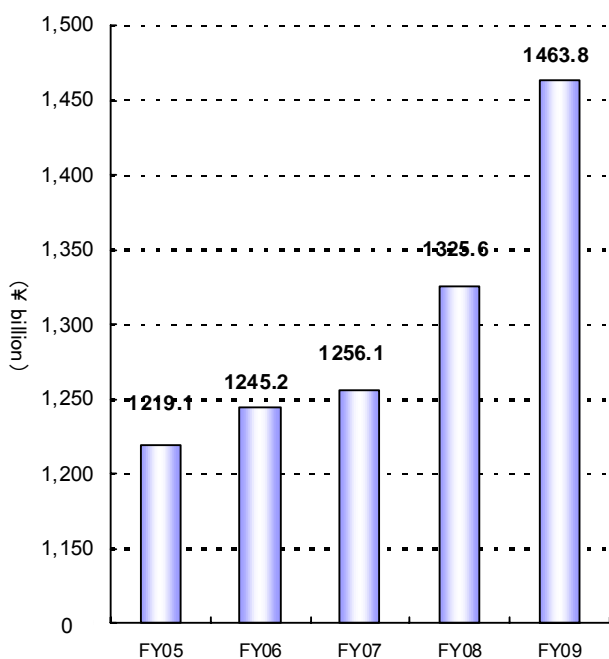
Total deposits grew by ¥138.2 billion to ¥1,463.8 billion on an aggregated basis of banking and trust accounts. This performance reflected an increased focus on deposits for individuals, through mainstay products such as large-lot time deposits, the Let's Teiki time deposit with cash rewards and the Mirai Kanai deposit-with-lottery-ticket, as well as new products such as the Toubshibii Teiki and ATM de Teiki time deposits. Other contributors were stepped up activities in our "Strong Relations Plan" for deepening relationships with corporations, tracking the funding, and encouraging them to deposit funds with us.

(¥ billion)

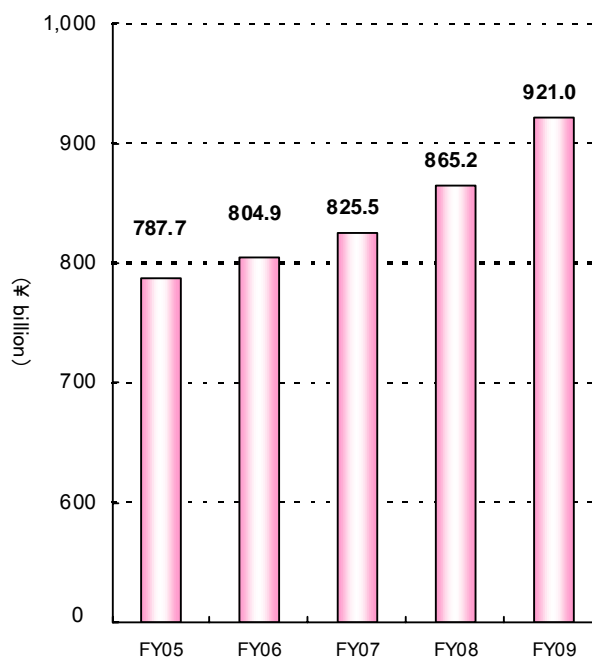
	FY08	FY09	
		Amounts	YoY increase
Deposits (term-end balance)	1,325.6	1,463.8	138.2
Individuals	865.2	921.0	55.7
Corporations	356.6	399.0	42.3
Financial institutions	16.8	31.1	14.3
Public funds	86.8	112.6	25.7
Deposits (average balance)	1,283.8	1,400.1	116.3

\* Including trust accounts.

**Total deposits (term-end balance)**



**Deposit made by individuals (term-end balance)**



### (3) Securities

#### ➤ Year-on-year comparison

As a result of efficient fund operations and a steady flow of earnings, mainly through investment in public bonds such as JGBs and local government bonds, the value of securities holdings rose ¥124 billion to ¥353.5 billion, and total unrealized gain on securities grew ¥7.4 billion to ¥8.3 billion.

#### Term-end balance

(¥ billion)

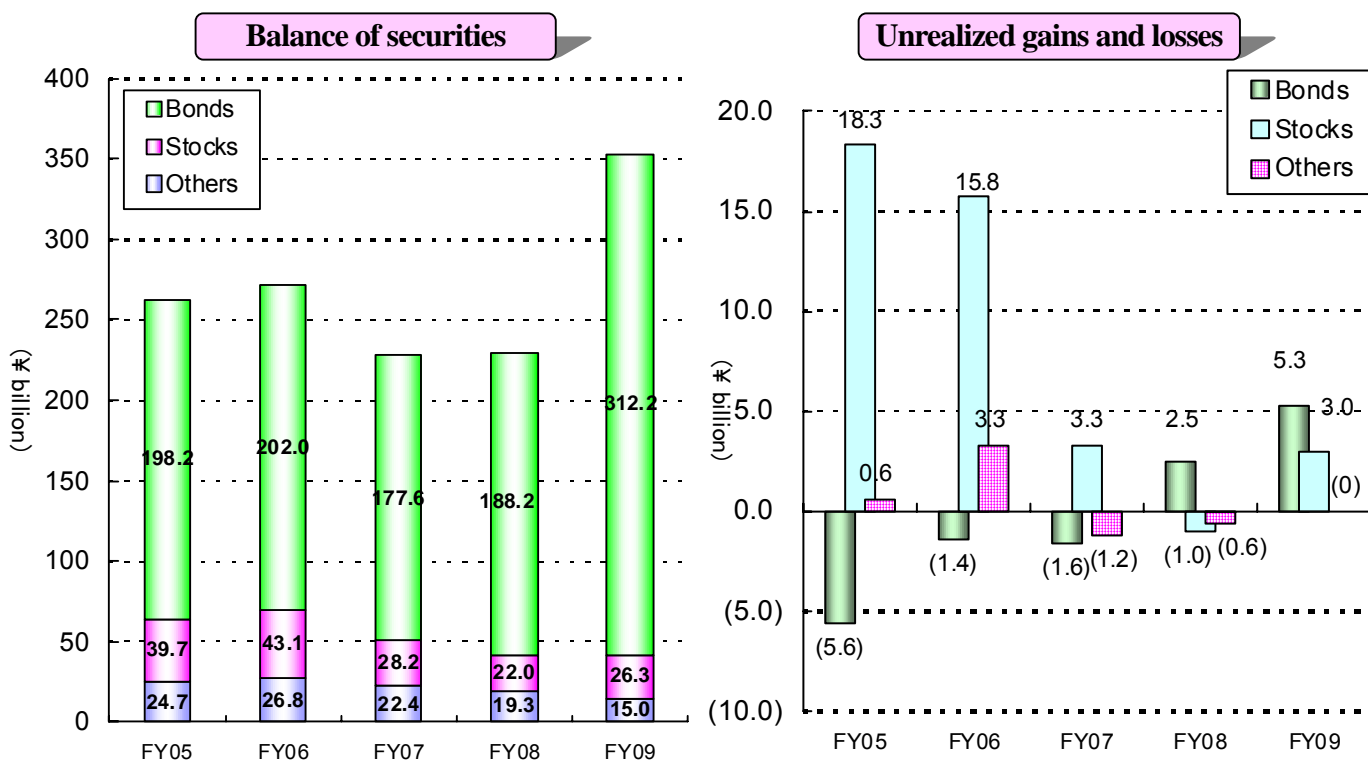
	FY08	FY09	
		Amounts	YoY increase (decrease)
Securities	229.5	353.5	124.0
Bonds	188.2	312.2	124.0
Stocks	22.0	26.3	4.3
Others	19.3	15.0	(4.2)

#### Unrealized gains and losses

(¥ billion)

	FY08	FY09	
		Amounts	YoY increase
Securities	0.8	8.3	7.4
Bonds	2.5	5.3	2.7
Stocks	(1.0)	3.0	4.1
Others	(0.6)	(0)	0.5

\* "Others" include foreign securities and investment trusts.



#### (4) Assets in custody

##### ➤ Year-on-year comparison

Total assets in custody increased ¥5.6 billion year-on-year to ¥144.2 billion, with an increase in investment trusts and personal pension insurance plans outweighing a decline in JGBs.

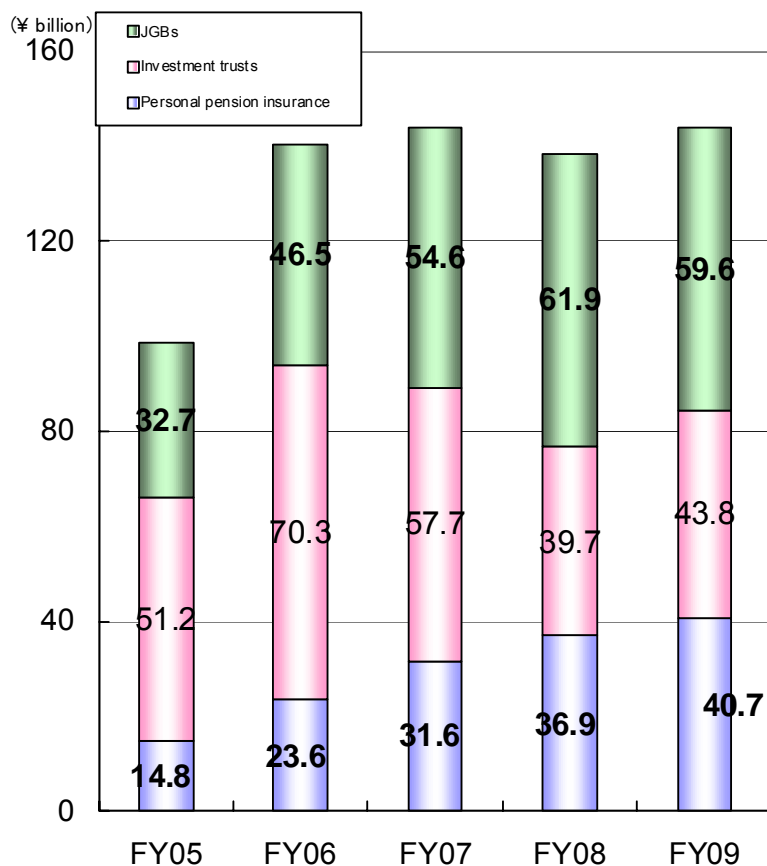
##### Term-end balance

(¥billion)

	FY08	FY09	
		Amounts	YoY increase (decrease)
Assets in custody	138.6	144.2	5.6
JGBs	61.9	59.6	(2.2)
Investment trusts	39.7	43.8	4.1
Personal pension insurance	36.9	40.7	3.7

Assets in custody  
\* “Assets in custody” refer to customer asset management products.

##### Assets in custody





### 3. Expenses (non-consolidated)

#### ➤ Year-on-year comparison

Personnel expenses rose ¥154 million year-on-year to ¥8,947 million. This was attributable to an increase in expenses posted under pension accounting due mainly to worsening conditions for pension asset portfolio management, combined with a net increase in part-time employees through a system of rehiring those who had reached retirement age.

Non-personnel expenses declined by ¥223 million to ¥8,122 million, due to a reduction in equipment leasing costs.

The “core” OHR, an indicator of the cost-efficiency of core banking operations, fell 0.7 percentage point to 61.4%, due to a decrease in expenses and an increase in business profit on core banking operations.

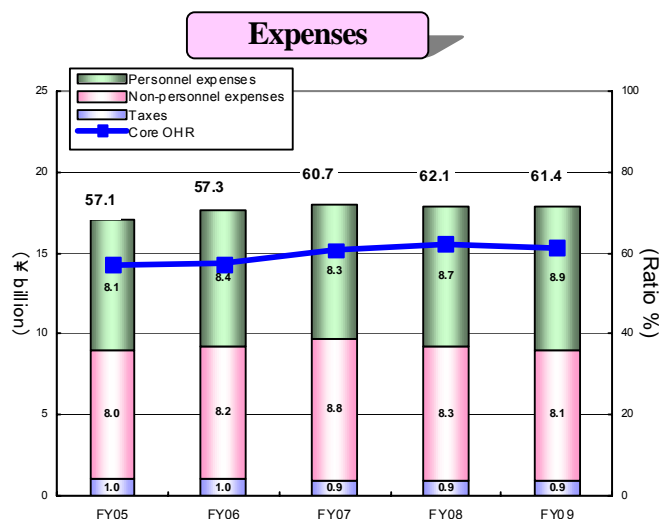
#### Breakdown of expenses

(¥ million, %)

	FY08	FY09	
		Amounts	YoY increase (decrease)
Expenses	18,068	18,059	(8)
Personnel expenses	8,792	8,947	154
Non-personnel expenses	8,346	8,122	(223)
Taxes	930	990	60
Core OHR	62.1	61.4	(0.7)

\* Core OHR: expenses/profit on core banking operations

(business profit on core banking operations + expenses)



#### 4. Asset soundness

##### (1) Credit cost (year-on-year comparison)

Provision to the general allowance for possible loan losses was ¥88 million, compared with a provision of ¥167 million in the previous year, with an increase in DDS outweighing a deterioration in earnings performance at borrowers requiring caution and borrowers requiring supervision.

Bad debt disposal decreased ¥2,316 million year-on-year to ¥14 million, due to the absence of write-offs of loans to major borrowers.

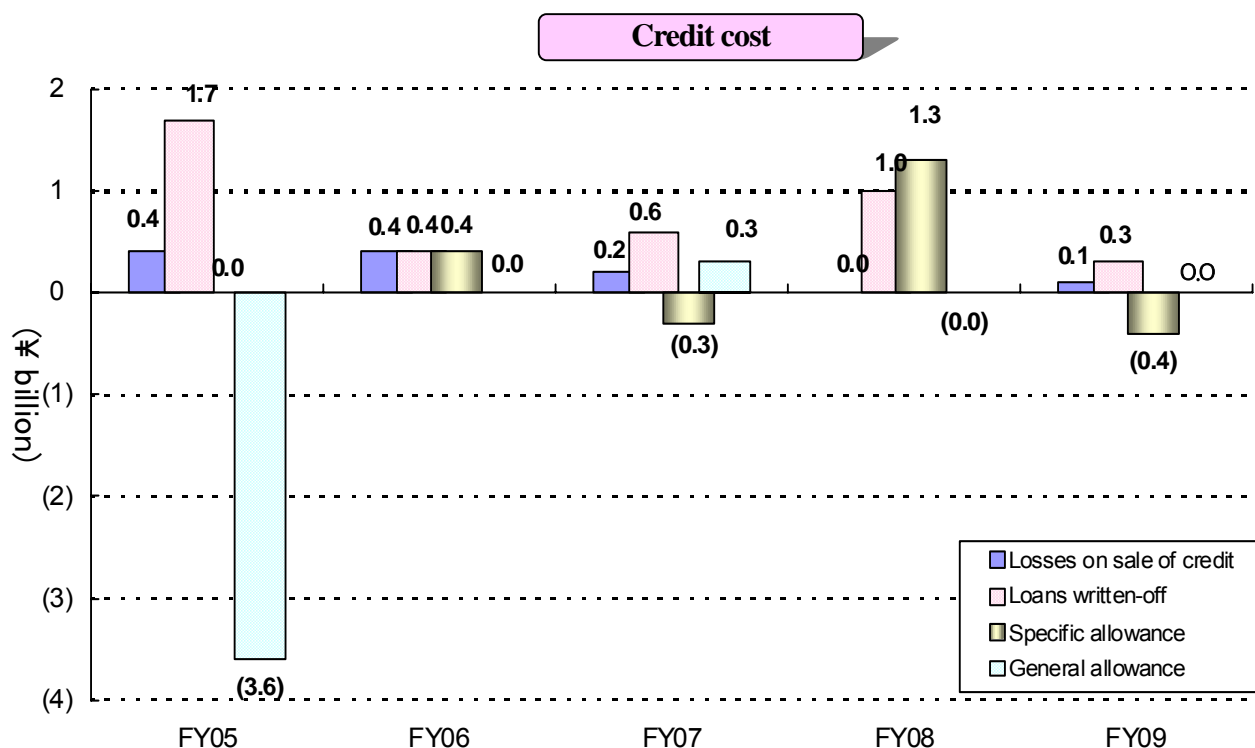
\*DDS (Debt-debt swap) is a form of financial support policy. Outstanding loans are converted into subordinate loan capital, enabling improvement of the financial position, and boosting the creditworthiness and rehabilitation prospects, of a troubled borrower.

##### Credit cost

(¥ million)

	FY08	FY09	
		Amounts	YoY increase (decrease)
Credit cost	2,252	103	(2,149)
Provision to general allowance for possible loan losses	(78)	88	167
Bad debt disposal	2,331	14	(2,316)
Provision to specific allowance for loan losses	1,300	(472)	(1,772)
Allowance for impairment of principals under trust accounts	21	(41)	(62)
Written-off of loans	1,009	365	(644)
Losses on sale of credit	-	163	163
Gains on collection of written-off claims	475	236	(238)

1. Including trust accounts.
2. Credit cost refers to expenses incurred in ensuring the soundness of claims (total of provision of general allowance for loan losses and bad debt disposal).



## (2) Mandatory disclosure of bad debt (year-on-year comparison)

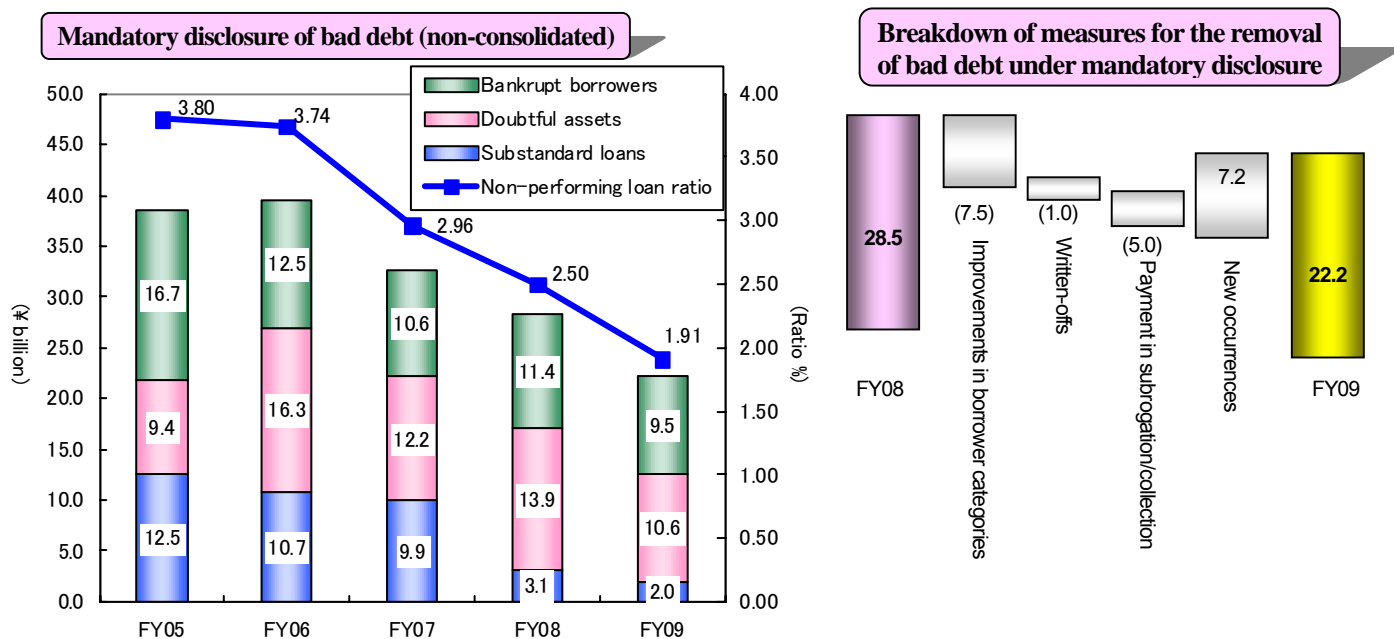
As a result of efforts to improve borrower categories of customers undergoing corporate rehabilitation, bad debt subject to mandatory disclosure under Japan's Financial Reconstruction Law decreased ¥6.2 billion year-on-year to ¥22.2 billion, and the ratio of loans subject to mandatory disclosure declined 0.59 percentage point to 1.91%.

### Mandatory disclosure of bad debt under the Financial Reconstruction Law (non-consolidated)

(¥ billion, %)

	FY08	FY09		
		Amounts	Prior to partial charge-offs	YoY increase (decrease)
Mandatory disclosure of bad debt (a)	28.5	22.2	23.9	(6.2)
Bankrupt borrowers	11.4	9.5	11.2	(1.8)
Doubtful assets	13.9	10.6	10.6	(3.3)
Substandard loans	3.1	2.0	2.0	(1.0)
Normal assets	1,112.5	1,140.9	1,140.9	28.3
Total credit balance (b)	1,141.1	1,163.2	1,164.8	22.0
Non-performing loan ratio (a/b)	2.50	1.91	2.05	(0.59)

\* Including trust accounts.



## 5. Capital ratio (domestic standards)

### ➤ Regulatory capital (year-on-year comparison, non-consolidated)

Due to a steady increase in retained earnings, regulatory capital rose ¥6.3 billion to ¥103.6 billion.

### ➤ Capital ratio (year-on-year comparison, non-consolidated)

Risk-weighted assets decreased by ¥21.2 billion year-on-year to ¥836.2 billion due to portfolio emphasis on low risk assets (such as loans backed by credit guarantees and JGBs). The capital ratio increased 1.04 percentage points to 12.39%.

### Capital ratio

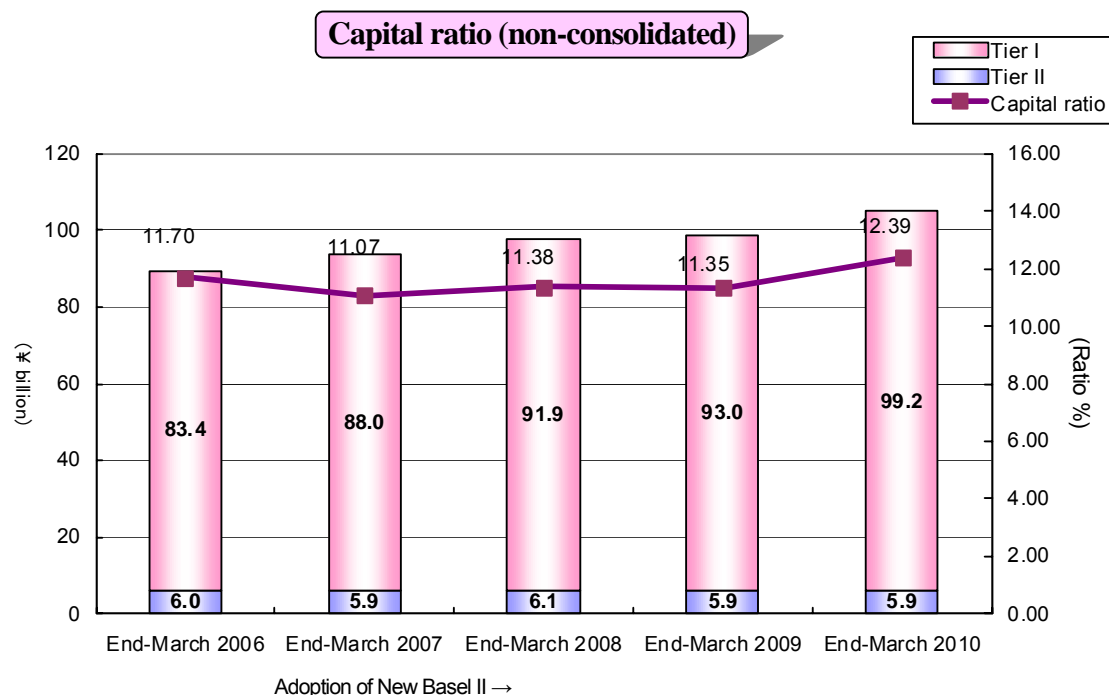
(¥ billion)

	Non-consolidated			Consolidated		
	March 31, 2009	March 31, 2010		March 31, 2009	March 31, 2010	
		Amounts	YoY increase (decrease)		Amounts	YoY increase (decrease)
Regulatory capital (a)	97.3	103.6	6.3	102.4	109.8	7.4
Tier I (b)	93.0	99.2	6.2	97.2	104.8	7.5
Tier II	5.9	5.9	0	6.7	6.5	(0.1)
Exclusion	1.5	1.5	0	1.5	1.5	(0)
Risk-weighted assets (c)	857.5	836.2	(21.2)	881.6	860.3	(21.3)
Capital ratio (a/c) (%)	11.35	12.39	1.04pp	11.61	12.76	1.15 pp
Tier I ratio (b/c) (%)	10.84	11.86	1.02pp	11.03	12.18	1.15 pp

Tier I: Capital stock and statutory reserve and voluntary reserve and other surplus

Tier II: Primarily provision of allowance for loan losses, which is included in own capital in the broad sense

Risk-weighted assets: Total for each item in the asset column, multiplied by the statutory risk-weighting



## 6. Performance forecasts

### ➤ Ordinary income

We expect ordinary income to decrease by ¥1.7 billion year-on-year to ¥38.0 billion, with increased interest income from an increase in loans and bills discounted outweighed by a decline in interest and dividends on securities and lower proceeds from sales of securities.

### ➤ Net business profit

We expect net business profit to decrease by ¥2.9 billion year-on-year to ¥10.4 billion, due to a worsening performance by JGBs and other bondholdings.

### ➤ Ordinary profit

We expect ordinary profit to decrease by ¥3.3 billion year-on-year due to a fall in net business profit to ¥10.0 billion. As a result of the foregoing, we expect to see revenues and profit decline during the year ending March 31, 2011.

### ➤ Net income

We expect net income to decline by ¥3.1 billion year-on-year to ¥5.4 billion, in line with the decline in ordinary profit.

### Non-consolidated

(¥ billion)

	FY10 first-half forecasts	FY10 full-term forecasts	
		forecasts	YoY increase (decrease)
Ordinary income	18.7	38.0	(1.7)
Business profit on core banking operations	5.4	11.5	0.1
Net business profit	4.5	10.4	(2.9)
Ordinary profit	4.6	10.0	(3.3)
Net income (first-half)	2.4	5.4	(3.1)
Bad debt disposal*	0.1	1.0	(0.9)

### Consolidated

(¥ billion)

	FY10 first-half forecasts	FY10 full-term forecasts	
		forecasts	YoY decrease
Ordinary income	25.5	51.9	(2.7)
Ordinary profit	5.2	11.1	(3.9)
Net income	2.4	5.6	(3.9)

\* Forecasts for fiscal 2010 in this report are based on information available at the present time and assessments of future factors likely to affect performance. Actual results may differ widely from our forecasts.

\*Bad debt disposal amounts include under trust accounts.

### Non-performing loans (Financial Reconstruction Law)

	FY10 first-half forecasts		FY10 full-term forecasts	
	Non-consolidated	Consolidated	Non-consolidated	Consolidated
Non-performing loan ratio	1% to 1.99%	1% to 1.99%	1% to 1.99%	1% to 1.99%

### Capital ratio

	FY10 first-half forecasts		FY10 full-term forecasts	
	Non-consolidated	Consolidated	Non-consolidated	Consolidated
Capital ratio	12% to 12.99%	12% to 12.99%	12% to 12.99%	12% to 12.99%
Tier I ratio	11% to 11.99%	12% to 12.99%	11% to 11.99%	12% to 12.99%

## II. Summary of Business Results for Fiscal 2009

### 1. Business performance

#### Non-consolidated

(¥ million)

	Reporting period	YoY increase (decrease)	Previous period
Gross business profit	31,404	4,782	26,621
Domestic operations	30,858	4,755	26,102
Interest income	27,347	571	26,776
Fees and commissions	1,513	(278)	1,791
Other business profit	1,996	4,462	(2,465)
International operations	546	27	518
Interest income	255	32	223
Fees and commissions	56	(5)	62
Other business profit	233	0	232
Expenses (excl. non-recurrent items)	18,059	(8)	18,068
Personnel expenses	8,947	154	8,792
Non-personnel expenses	8,122	(223)	8,346
Taxes	990	60	930
Net business profit (prior to provisions to general allowance)	13,344	4,791	8,552
Excluding gains/losses on bond trading	11,347	328	11,019
Provision of general allowance for loan losses	—	78	(78)
Net business profit	13,344	4,712	8,631
Gains/losses on bond trading	1,996	4,463	(2,466)
Non-recurrent items	(14)	4,182	(4,196)
Gains on equity trading	210	2,245	(2,034)
Bad debt disposal	528	(1,802)	2,331
Written-off of loans	365	(644)	1,009
Provision to specific allowance for loan losses	365	(644)	1,009
Provision to specific allowance for loan losses	—	(1,300)	1,300
Losses on sale of credit	163	163	—
Losses on sale of credit	163	163	—
Ordinary profit	13,329	8,894	4,434
Extraordinary gains (losses)	521	399	122
Losses on disposal of noncurrent assets	(120)	(106)	(14)
Reversal of allowance for loan losses	384	384	—
Gains on collection of written-off credit	236	(218)	455
Gains on early premium severance payments	—	(319)	319
Income before income taxes	13,851	9,294	4,556
Income taxes-current	4,820	3,111	1,709
Income taxes-deferred	434	477	(43)
Net income	8,595	5,704	2,890

Note) 1. Amounts recorded on the lower column include those posted under trust accounts.

2. The total amount of credit cost and expenses for the disposal of bad debt is detailed on [8] of Financial Statements for Year Ended March 31, 2010, "4. Asset soundness (1) Credit cost (year-on-year comparison)"

Consolidated

(¥ million)

	Reporting period (ended March 2010)	YoY increase (decrease)	Previous period (ended March 2009)
Gross business profit	35,392	5,284	30,107
Interest income	28,354	654	27,700
Trust account services	321	(143)	464
Fees and commissions	2,274	(115)	2,389
Other business profit	4,442	4,889	(446)
Operating expenses	19,670	29	19,641
Loan-loss provisions	1,159	(2,508)	3,668
Written-off of loans	995	(148)	1,144
Provision to specific allowance for loan losses	—	(2,659)	2,659
Provision to general allowance for possible loan losses	—	231	(231)
Reversal of allowance for impairment of principals under trust accounts	—	(21)	21
Losses on sale of credit	163	88	74
Net gains on equity securities	201	2,205	(2,003)
Other	254	57	196
<b>Ordinary profit</b>	<b>15,019</b>	<b>10,027</b>	<b>4,991</b>
Extraordinary gains (losses)	720	668	52
Reversal of allowance for loan losses	488	488	—
Gains on collection of written-off credit	350	(36)	387
<b>Income before income taxes and minority interests</b>	<b>15,739</b>	<b>10,696</b>	<b>5,043</b>
Income taxes-current	5,399	3,364	2,035
Income taxes-deferred	403	150	252
Minority interests in income(loss)	369	410	(40)
<b>Net income</b>	<b>9,567</b>	<b>6,770</b>	<b>2,797</b>

Note) 1. Gross business profit = interest income + fund procurement cost for the acquisition of money held in trust + trust account services + fees and commissions + other business profit

2. Reversal of general allowance for loan losses totaling ¥488 million comprises Provision to the general allowance for possible loan losses (¥55 million), and reversal of the specific allowance for loan losses (¥544 million).

(Reference)

(¥ million)

Net business profit (on a consolidated basis)*	15,807	5,031	10,775
------------------------------------------------	--------	-------	--------

Note) Gross business profit - operating expenses (excluding non-recurrent items) - provision to the general allowance for possible loan losses

(Consolidated)

(Number of companies)

Number of consolidated subsidiaries	24	(4)	28
Number of affiliates accounted for using the equity method	0	0	0

## 2. Net business profit (non-consolidated)

(¥ million)

	Reporting period	YoY decrease	Previous period
(1) Net business profit (prior to provision to general allowance for possible loan losses)	13,344	4,791	8,552
Per staff (¥ thousand)	12,471	4,425	8,045
(2) Net business profit	13,344	4,712	8,631
Per staff (¥ thousand)	12,471	4,351	8,119

Note) The average number of employees during the term (excluding those seconded to other organization) is employed.

## 3. Interest margins (non-consolidated)

### (1) Aggregate

(%)

	Reporting period	YoY increase (decrease) (pp)	Previous period
(1) Yield on fund operation (A)	2.17	(0.19)	2.36
(i) Yield on loans	2.53	(0.06)	2.59
(ii) Yield on securities	1.12	(0.18)	1.30
(2) Fund procurement cost (B)	1.59	(0.19)	1.78
(i) Yield on deposits	0.28	(0.07)	0.35
(ii) Yield on external debt*	1.94	1.37	0.57
(3) Gross interest margin (A)-(B)	0.58	—	0.58

Note) External debt\* = call money + borrowed money

### (2) Domestic

(%)

	Reporting period	YoY increase (decrease) (pp)	Previous period
(1) Yield on fund operation (A)	2.17	(0.15)	2.32
(i) Yield on loans	2.53	(0.06)	2.59
(ii) Yield on securities	1.09	(0.18)	1.27
(2) Fund procurement cost (B)	1.54	(0.15)	1.69
(i) Yield on deposits	0.27	(0.03)	0.30
(ii) Yield on external debt*	1.94	1.37	0.57
(3) Gross interest margin (A)-(B)	0.63	—	0.63

Note) External debt\* = call money + borrowed money



4. Gains and losses on securities (**non-consolidated**)

(¥ million)

	Reporting period		Previous period
		YoY increase (decrease)	
Losses on bond trading	1,996	4,463	(2,466)
Gains on sale of bonds	2,109	625	1,484
Gains on redemption of bonds	-	-	-
Losses on sale of bonds	113	(1,325)	1,438
Losses on redemption of bonds	-	(2,425)	2,425
Write down	-	(87)	87
Gains and losses on equity trading	210	2,245	(2,034)
Gains on sale of equity shares	950	(552)	1,503
Losses on sale of equity shares	510	(2,779)	3,289
Write down	229	(19)	248

5. Capital ratio (domestic standards) (**non-consolidated**)

(¥ million, %)

	Reporting period			Previous term-end	Previous interim balance-sheet date
	Reporting term-end	YoY increase (decrease)	Comparison with figures at previous interim balance-sheet date		
(1) Capital ratio	12.39	1.04 pp	0.73 pp	11.35	11.66
(2) Tier I	99,252	6,252	3,535	93,000	95,717
(3) Tier II	5,973	67	174	5,906	5,799
(i) Revaluation	1,179	(20)	(15)	1,200	1,195
(ii) Subordinated loan/securities balance	-	-	-	-	-
(4) Exclusion	1,542	(18)	-	1,561	1,542
(Intentional equity holdings by other financial institutions)	1,542	-	-	1,542	1,542
(5) Capital ratio (2)+(3)-(4)	103,683	6,338	3,709	97,344	99,973
(6) Risk-weighted assets	836,292	(21,287)	(20,726)	857,579	857,018

Capital ratio (domestic standards) (consolidated)

(¥ million, %)

	Reporting term-end	YoY comparison (pp)		Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with figures at previous interim balance-sheet date		
(1) Capital ratio	12.76	1.15 pp	0.74 pp	11.61	12.02
(2) Tier I	104,842	7,590	4,349	97,252	100,492
(3) Tier II	6,556	(153)	(127)	6,710	6,684
(i) Revaluation	1,179	(20)	(15)	1,200	1,195
(ii) Subordinated loan/securities balance	-	-	-	-	-
(4) Exclusion	1,542	(18)	-	1,561	1,542
(Intentional equity holdings by other financial institutions)	1,542	-	-	1,542	1,542
(5) Capital ratio (2)+(3)-(4)	109,856	7,455	4,222	102,401	105,633
(6) Risk-weighted assets	860,301	(21,310)	(17,862)	881,611	878,163

6. ROE (non-consolidated)

(%)

	Reporting period	YoY comparison (pp)		Previous period
		YoY increase (decrease)	Comparison with figures at previous period	
Net business profit basis	13.27	4.14	9.13	9.13
Business profit on core banking operations basis	11.29	(0.37)	11.66	11.66
Net income basis	8.55	5.49	3.06	3.06

(Calculation formula)  $\frac{\text{Net business profit (business profit on core banking operations, net income)}}{(\text{Net assets at the beginning of period} + \text{net assets at the end of period}) \div 2} \times 100$

\* Business profit on core banking operations = Net business profit - gains and losses on bond trading + provision to general allowance for possible loan losses + written-off claims under trust accounts

(Reference)

ROE (shareholders' equity basis; non-consolidated)

(%)

	Reporting period	YoY comparison (pp)		Previous period
		YoY increase (decrease)	Comparison with figures at previous period	
Net business profit basis	13.78	4.51	9.27	9.27
Business profit on core banking operations basis	11.72	(0.11)	11.83	11.83
Net income basis	8.88	5.78	3.10	3.10

(Calculation formula)  $\frac{\text{Net business profit (business profit on core banking operations, net income)}}{(\text{Shareholders' equity at the beginning of period} + \text{shareholders' equity at the end of period}) \div 2} \times 100$

### III. Loans and Bills Discounted

#### 1. Risk-monitored loans (under the Banking Law)

\* Partial charge-offs are implemented.

\*\* Recognition of accrued interest (asset self-assessment basis)

#### Non-consolidated

(¥ million)

	Reporting term-end	YoY increase (decrease)		Previous term-end	Previous interim balance-sheet date	
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date			
Risk-monitored assets	Loans to bankrupt borrowers	1,795	562	(198)	1,233	1,994
	Delinquent loans	17,841	(6,241)	(666)	24,083	18,507
	Past due loans more than 3 months	683	422	(23)	261	707
	Restructured loans	1,396	(1,484)	(88)	2,881	1,485
	Total	21,717	(6,741)	(976)	28,459	22,694

Note) Includes trust accounts

Loans (term-end balance)	1,148,492	22,090	12,320	1,126,401	1,136,172
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Note) Includes trust accounts

(%)

As a percentage of total loans	Loans to bankrupt borrowers	0.15	0.05 pp	(0.02) pp	0.10	0.17
	Delinquent loans	1.55	(0.58)	(0.07)	2.13	1.62
	Past due loans more than 3 months	0.05	0.03	(0.01)	0.02	0.06
	Restructured loans	0.12	(0.13)	(0.01)	0.25	0.13
	Total	1.89	(0.63)	(0.10)	2.52	1.99

Note) Includes trust accounts

#### Consolidated

(¥ million)

	Reporting term-end	YoY increase (decrease)		Previous term-end	Previous interim balance-sheet date	
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date			
Risk-monitored assets	Loans to bankrupt borrowers	1,918	587	(141)	1,330	2,059
	Delinquent loans	18,926	(6,395)	(671)	25,322	19,597
	Past due loans more than 3 months	683	422	(23)	261	707
	Restructured loans	1,396	(1,484)	(88)	2,881	1,485
	Total	22,925	(6,870)	(924)	29,795	23,849

Note) Includes trust accounts

Loans (term-end balance)	1,135,768	22,402	15,693	1,113,366	1,120,075
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Note) Includes trust accounts

(%)

As a percentage of total loans	Loans to bankrupt borrowers	0.16	0.05 pp	(0.02) pp	0.11	0.18
	Delinquent loans	1.66	(0.61)	(0.08)	2.27	1.74
	Past due loans more than 3 months	0.06	0.04	-	0.02	0.06
	Restructured loans	0.12	(0.13)	(0.01)	0.25	0.13
	Total	2.01	(0.66)	(0.11)	2.67	2.12

Note) Includes trust accounts

## 2. Allowance for loan losses

### Non-consolidated

(¥ million)

	Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date
Allowance for loan losses	8,932	(1,063)	(754)	9,996	9,686
General allowance	4,794	88	189	4,705	4,604
Specific allowance	4,138	(1,151)	(944)	5,290	5,082
Allowance for possible impairment of principals under trust accounts	233	(41)	2	274	231

### Consolidated

(¥ million)

	Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date
Allowance for loan losses	13,703	(1,391)	(1,207)	15,094	14,910
General allowance	6,298	55	114	6,242	6,184
Specific allowance	7,404	(1,447)	(1,321)	8,852	8,726
Allowance for possible impairment of principals under trust accounts	233	(41)	2	274	231

## 3. Coverage of risk monitored loans

### Non-consolidated

(¥ million, %)

	Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date
Risk-monitored loans (A)	21,717	(6,741)	(976)	28,459	22,694
Coverage	17,910	(5,228)	(1,680)	23,139	19,591
Allowance for loan losses (B)	4,349	(1,412)	(1,085)	5,761	5,434
Collateral and guarantees (C)	13,561	(3,816)	(595)	17,378	14,156
Coverage ratio (B+C)/(A)	82.47	1.17	(3.85)	81.30	86.32
Allowance for loan losses (B/A)	20.02	(0.22)	(3.92)	20.24	23.94
Collateral and guarantees (C/A)	62.44	1.38	0.06	61.06	62.38

Note) Including trust accounts.

### Consolidated

(¥ million, %)

	Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date
Risk-monitored loans (A)	22,925	(6,870)	(924)	29,795	23,849
Coverage	19,072	(5,305)	(1,632)	24,378	20,704
Allowance for loan losses (B)	5,115	(1,525)	(1,095)	6,640	6,210
Collateral and guarantees (C)	13,957	(3,780)	(537)	17,737	14,494
Coverage ratio (B+C)/(A)	83.19	1.38	(3.62)	81.81	86.81
Allowance for loan losses (B/A)	22.31	0.03	(3.73)	22.28	26.04
Collateral and guarantees (C/A)	60.88	1.35	0.11	59.53	60.77

Note) Including trust accounts.

#### 4. Mandatory disclosure of bad debt under the Financial Reconstruction Law

\* Partial charge-offs are implemented.

##### Non-consolidated

(¥ million, %)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Bankrupt and quasi-bankrupt assets	9,582	(1,848)	(2,092)	11,431	11,675
Doubtful assets	10,601	(3,385)	1,722	13,987	8,879
Substandard loans	2,080	(1,062)	(111)	3,142	2,192
Total (A)	22,265	(6,296)	(481)	28,561	22,746
Normal assets	1,140,936	28,386	13,089	1,112,550	1,127,847
Total credit balance (B)	1,163,201	22,089	12,607	1,141,111	1,150,593
As a percentage of total credit balance (A)/(B)	1.91	(0.59)	(0.06)	2.50	1.97
Partial charge-offs	1,672	(369)	(334)	2,041	2,006

Note) Including trust accounts.

##### Consolidated

(¥ million, %)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Bankrupt and quasi-bankrupt assets	10,702	(1,854)	(2,033)	12,556	12,735
Doubtful assets	10,689	(3,509)	1,714	14,199	8,974
Substandard loans	2,080	(1,062)	(111)	3,142	2,192
Total (A)	23,472	(6,426)	(430)	29,898	23,902
Normal assets	1,127,039	28,821	16,409	1,098,217	1,110,629
Total credit balance (B)	1,150,511	22,395	15,979	1,128,115	1,134,532
As a percentage of total credit balance (A)/(B)	2.04	(0.61)	(0.06)	2.65	2.10
Partial charge-offs	3,218	(515)	(151)	3,734	3,370

Note) Including trust accounts.

#### 5. Coverage of assets subject to mandatory disclosure under the Financial Reconstruction Law

##### Non-consolidated

(¥ million)

	Reporting term-end			Previous term-end	Previous interim
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Coverage (C)	18,140	(5,082)	(1,502)	23,223	19,643
Allowance for loan losses	4,487	(1,294)	(958)	5,781	5,445
Collateral and guaranteed	13,653	(3,788)	(544)	17,442	14,197

Note) Including trust accounts.

(%)

Coverage ratio (C) / (A)	81.47	0.16 pp	(4.88)pp	81.31	86.35
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**Consolidated**

(¥ million)

	Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date
Allowance for loan losses	5,253	(1,408)	(969)	6,661	6,222
Collateral and guaranteed	14,049	(3,752)	(486)	17,801	14,535

Note) Including trust accounts.

(%)

Coverage ratio (C) / (A)	82.23	0.41 pp	(4.61) pp	81.82	86.84
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6. Allowance ratio and coverage ratio of assets subject to mandatory disclosure under the Financial Reconstruction Law by asset category and borrower category

Allowance ratios and coverage ratios of assets subject to mandatory disclosure under the Financial Reconstruction Law (**non-consolidated**)

(¥ million, %)

	As of March 31, 2010			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	9,582	10,601	2,080	22,265
Covered portion (B)	6,792	5,350	1,510	13,653
Uncovered portion (C)=(A)-(B)	2,789	5,251	570	8,611
Allowance for loan losses (D)	2,789	1,543	153	4,487
Allowance ratio (D)/(C)	100.00	29.38	26.98	52.10
Coverage ratio [(B)+(D)]/(A)	100.00	65.02	79.98	81.47

Note) Including trust accounts.

Allowance ratio and coverage ratio of assets by borrower category (**non-consolidated**)

(¥ million, %)

	As of March 31, 2010			
	Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,801	7,781	10,601	20,184
Covered portion (B)	1,345	5,447	5,350	12,143
Uncovered portion (C)=(A)-(B)	456	2,333	5,251	8,041
Allowance for loan losses (D)	456	2,333	1,543	4,333
Allowance ratio (D)/(C)	100.00	100.00	29.38	53.88
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	65.02	81.63

Note) Including trust accounts.

Allowance ratios and coverage ratios of assets subject to mandatory disclosure under the Financial Reconstruction Law (**consolidated**)

(¥ million, %)

	As of March 31, 2010			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	10,702	10,689	2,080	23,472
Covered portion (B)	7,188	5,350	1,510	14,049
Uncovered portion (C)=(A)-(B)	3,513	5,339	570	9,423
Allowance for loan losses (D)	3,513	1,585	153	5,253
Allowance ratio (D)/(C)	100.00	29.69	26.98	55.74
Coverage ratio [(B)+(D)]/(A)	100.00	64.88	79.98	82.23

Note) Including trust accounts.

Allowance ratio and coverage ratio of assets by borrower category (**consolidated**)

(¥ million, %)

	As of March 31, 2010			
	Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,924	8,777	10,689	21,392
Covered portion (B)	1,417	5,771	5,350	12,538
Uncovered portion (C)=(A)-(B)	507	3,006	5,339	8,853
Allowance for loan losses (D)	507	3,006	1,585	5,099
Allowance ratio (D)/(C)	100.00	100.00	29.69	57.60
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	64.88	82.45

Note) Including trust accounts.

7. Asset self-assessment and classification of assets (**non-consolidated**)

(¥ million, %)

	As of March 31, 2010		As of March 31, 2009	
	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	1,163,201	100.00	1,141,111	100.00
Classification I	1,038,433	89.27	1,015,931	89.03
Total classified amount	124,767	10.72	125,179	10.96
Classification II	121,130	10.41	121,399	10.63
Classification III	3,637	0.31	3,779	0.33
Classification IV	-	-	-	-

(Notes)

- Total credit balance: total balance of securities loaned, loans and bills discounted, foreign exchanges, accrued interest, suspension payments and customers' liabilities for acceptances and guarantees
- Classification I: Assets not classified under Classifications II, III, or IV assets, with no risks of noncollectivity or impairment of asset value  
 Classification II: Assets perceived to have an above-average risk of noncollectivity  
 Classification III: Assets for which final collection or asset value is very doubtful and which pose a high risk of incurring loss  
 Classification IV: Assets assessed as uncollectible or worthless

Self-assessment borrower categories		Standards for write-offs and reserves
Bankrupt assets		Provision of allowance in an amount of the portion not covered by collateral and guarantees, or direct charge-offs
Effectively bankrupt assets		
Potentially bankrupt assets		Provision of specific allowance for possible loan losses in an amount of estimated losses calculated using the historical default rate
Assets requiring caution	Other than DCFs	Provision of general allowance for possible loan losses in an amount of estimated losses calculated using the estimated loss rate for three years based on the historical default rate
	DCF	Provision of general allowances for possible loan losses in an amount of asset value after deduction of discounted present value of future cash flows
	DDS	Provide allowance for possible loan losses on total money claims in an amount estimated by loss ratio without regard to preference or subordination or in an amount equivalent to acquisition cost or amortized cost
Other assets requiring caution		Provision of general allowance for possible loan losses in an estimated loss amount for one year based on historical default rates
Normal assets		

8. Asset self-assessment and mandatory disclosure of assets under the Financial Reconstruction Law (**non-consolidated**)

Asset self-assessment (by assets category) Scope: Total credits					Assets subject to mandatory disclosure under the Financial Reconstruction Law Scope: Total credits	Risk-monitored loans Scope: Loans and bills discounted	Allowance	Coverage ratio (Allowance ratio)	
Assets category (after charge-offs)	Classification								
	I	II	III	IV					
Bankrupt assets 1,801	Portion of claims secured by reserves, collateral or guarantees 658		1,143	Fully reserved	Direct charge-offs	Bankrupt and quasi-bankrupt assets 9,582	Bankrupt loans 1,795	456	100.00 %
Effectively bankrupt assets 7,781	Portion of claims secured by reserves, collateral or guarantees 3,470		4,310						
Potentially bankrupt assets 10,601	Portion of claims secured by reserves, collateral or guarantees 3,655		3,308	Necessary amount reserved		Doubtful assets 10,601		1,543	65.02 % (29.38)
Assets requiring caution	Assets requiring supervision 3,109	Collateral: 2,193 Non-Covered: 915 366		2,742	Provision of reserves in an estimated loss amount for three years based on historical default rates. Fully reserved for loans converted to subordinated debt (DDS).	Substandard loans 2,080	Past due loans (3 months or more) 683	231	77.99 % (25.30)
		Other assets requiring caution 156,019	46,393	109,625		Coverage ratio: 79.98%	Restructured loans 1,396		
						Subtotal 22,265	Total 21,717		
						Overall coverage ratio: 81.47 %		4,157	
Normal assets 983,888						Normal assets 1,140,936		431	
Total 1,163,201	1,038,433	121,130	3,637	-		1,163,201	1,148,492	9,153	81.14 % (50.96)

Note) Including trust accounts.



9. Loans and bills discounted by industrial segment

1) Loans made by industrial segment (**non-consolidated**)

(¥ million)

	As of March	Comparison with previous interim balance-sheet date	As of
	31, 2010		September 30, 2009
Domestic branches (excl. the special account for international financial transactions)	1,148,492	12,320	1,136,172
Manufacturing	39,417	(1,389)	40,806
Agriculture and Forestry	735	(36)	772
Fishery	571	(19)	590
Mining and quarrying of stone and gravel	2,386	689	1,697
Construction	55,999	2,625	53,374
Electricity, gas, heat and water supply	4,253	1,652	2,601
Telecommunications	9,931	(248)	10,179
Transport and postal activities	18,070	(4,087)	22,158
Wholesaling and Retailing	126,913	(6,134)	133,048
Finance and insurance	14,636	86	14,550
Real estate, and goods rental and leasing	202,918	3,008	199,909
Miscellaneous services	145,266	515	144,750
Local government bodies	116,453	12,731	103,721
Others	410,936	2,926	408,009

Notes:

1. Includes trust accounts
2. In line with the revised Japan Standard Industrial Classification (November 2007), we have made some changes to industry categorization since the end of September 2009. Please note that "Loans and bills discounted by industrial segment" as of March 31, 2009, before the revision, were as follows.

(¥ million)

	As of March 31, 2009
Domestic branches (excl. the special account for international financial transactions)	1,126,401
Manufacturing	43,169
Agriculture	833
Fishery	599
Mining	2,262
Construction	56,659
Electricity, gas, heat and water supply	2,842
Telecommunications	9,522
Transportation	20,920
Wholesaling	71,580
Retailing	57,163
Finance and insurance	23,442
Real estate	171,793
Miscellaneous services	156,892
Local government bodies	102,174
Others	406,544

Notes: Includes trust accounts

## 2) Risk-monitored loans by industrial segment (non-consolidated)

(¥ million)

	As of March 31, 2010	Comparison with previous interim balance-sheet date	As of September 30, 2009
Domestic branches (excl. the special account for international financial transactions)	21,717	(976)	22,694
Manufacturing	1,232	(22)	1,255
Agriculture and Forestry	34	23	11
Fishery	49	0	49
Mining and quarrying of stone and gravel	41	(3)	45
Construction	2,486	836	1,649
Telecommunications	129	54	74
Transport and postal activities	861	(126)	988
Wholesaling and Retailing	4,071	(664)	4,735
Real estate, and goods rental and leasing	3,082	395	2,687
Miscellaneous services	2,848	(1,084)	3,933
Others	6,880	(383)	7,624

Notes:

1. Includes trust accounts

2. In line with the revised Japan Standard Industrial Classification (November 2007), we have made some changes to industry categorization since the end of September 2009.

Please note that "Loans and bills discounted by industrial segment" as of March 31, 2009, before the revision, were as follows.

(¥ million)

	As of March 31, 2009
Domestic branches (excl. the special account for international financial transactions)	28,459
Manufacturing	1,398
Agriculture	13
Fishery	88
Mining	45
Construction	2,116
Telecommunications	77
Transportation	119
Wholesaling	1,730
Retailing	4,339
Finance and insurance	-
Real estate	4,886
Miscellaneous services	5,375
Others	8,270

Note: Includes trust accounts

## 3) Loan and NPL balances -- wholesaling &amp; retailing, construction, real estate, finance (excluding banking)

(¥ million)

		Risk-monitored loans (Banking Law)				
		Total loans	Past due loans (3 months or more)	Restructured loans	Delinquent loans	Bankrupt loans
Wholesaling/ retailing	March 31, 2009	128,743	8	224	5,792	44
	September 30, 2009	133,048	82	104	4,353	196
	March 31, 2010	126,913	9	117	3,793	150
Construction	March 31, 2009	56,659	2	360	1,515	237
	September 30, 2009	53,374	10	339	1,142	157
	March 31, 2010	55,999	33	7	2,163	281
Real estate	March 31, 2009	171,793	84	1,117	3,500	184
	September 30, 2009	174,871	-	67	2,521	1
	March 31, 2010	181,359	153	106	2,814	1
Finance (excl. banking)	March 31, 2009	5,766	-	-	-	-
	September 30, 2009	11,929	-	-	-	-
	March 31, 2010	11,004	-	-	-	-

Notes: Including trust accounts.

(¥ million)

		Mandatory disclosure under the Financial Reconstruction Law			
		Total credit balance	Substandard loans	Doubtful assets	Bankrupt and quasi-bankrupt assets
Wholesaling/ retailing	March 31, 2009	133,712	232	3,413	2,484
	September 30, 2009	137,556	186	2,523	2,037
	March 31, 2010	130,958	127	2,844	1,107
Construction	March 31, 2009	58,362	362	1,028	728
	September 30, 2009	55,510	349	554	749
	March 31, 2010	57,991	40	2,273	687
Real estate	March 31, 2009	173,152	1,201	1,755	1,933
	September 30, 2009	176,030	67	485	2,038
	March 31, 2010	183,828	260	973	1,843
Finance (excl. banking)	March 31, 2009	5,772	-	-	-
	September 30, 2009	13,984	-	-	-
	March 31, 2010	11,024	-	-	-

Notes: Including trust accounts.

4) Consumer loan balance (**non-consolidated**)

(¥ million)

	March 31, 2010			As of March 31, 2009	As of September 30, 2009
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Loans to consumers	420,845	12,238	7,239	408,607	413,606
	423,308	11,832	7,107	411,475	416,200
Housing loans (incl. mortgage loans)	364,632	10,972	5,850	353,660	358,782
	365,885	10,720	5,747	355,165	360,138
Other than housing loans	56,213	1,266	1,389	54,947	54,824
	57,422	1,112	1,360	56,309	56,062

Note) Amounts posted under trust accounts are included in the figures recorded on the lower columns.

5) Loans to SMEs and ratio of loans to SMEs to total loans (**non-consolidated**)

(¥ million; %)

	March 31, 2010			As of March 31, 2009	As of September 30, 2009
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Loans to SMEs	933,056	16,946	5,432	916,109	927,623
	942,825	15,211	4,642	927,614	938,182
As a percentage of total loans	81.94	(0.24)	(0.48)	82.18	82.42
	82.09	(0.26)	(0.48)	82.35	82.57

Note) Amounts posted under trust accounts are included in the figures recorded on the lower columns.

10. Loans guaranteed by credit guarantee associations (**non-consolidated**)

(¥ million)

	March 31, 2010	September 30, 2009	March 31, 2009
Loans guaranteed by credit guarantee associations	97,835	91,364	77,264
Special credit lines	127	159	305

11. Loan balance to affiliate non-bank financial institutions (**non-consolidated**)

(¥ million)

March 31, 2010	September 30, 2009	March 31, 2009
18,008	21,538	18,821

12. Deposits and loan balances (**non-consolidated**)

(¥ million)

	March 31, 2010			As of March 31, 2009	As of September 30, 2009
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Deposits (term-end balance)	1,436,822	134,015	(5,519)	1,302,807	1,442,342
	1,463,882	138,203	1,707	1,325,678	1,462,174
(average balance)	1,378,675	119,883	12,077	1,258,791	1,366,597
	1,400,153	116,347	11,660	1,283,805	1,388,493
Loans (term-end balance)	1,138,622	23,971	13,187	1,114,651	1,125,435
	1,148,492	22,090	12,320	1,126,401	1,136,172
(average balance)	1,102,337	39,755	3,555	1,062,582	1,098,781
	1,113,102	37,107	3,093	1,075,995	1,110,009

Note) Amounts posted under trust accounts are included in the figures recorded on the lower columns.

13. Deposit made by individuals and corporations by deposit category (average balance; **non-consolidated**)

(¥ million)

	March 31, 2010			March 31, 2009	September 30, 2009
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Individuals	901,841	52,379	12,604	849,462	889,236
Liquid deposits	435,856	4,621	388	431,234	435,467
Time deposits	465,985	47,757	12,216	418,227	453,768
Corporations	498,312	63,968	(944)	434,343	499,256
Liquid deposits	277,708	28,564	(12,183)	249,144	289,891
Time deposits	220,603	35,404	11,238	185,198	209,364
Total	1,400,153	116,347	11,660	1,283,805	1,388,493
Liquid deposits	713,565	33,185	(11,794)	680,379	725,359
Time deposits	686,588	83,162	23,454	603,426	663,133

(Notes) 1. Including trust accounts.

2. Deposits from corporations include deposits made by local governments and other public bodies and financial institutions.

## IV. Performance Forecasts

### 1. Full-year performance forecasts for fiscal 2010 (ending March 2011) (non-consolidated)

(¥ million)

	FY10 forecasts	FY09 results
Ordinary income	38,000	39,757
Ordinary profit	10,000	13,329
Net income	5,400	8,595
Net business profit	10,400	13,344
(prior to provision of general allowance )	11,400	13,344
Excl. gains and losses on bond transactions	11,400	11,347
Loan losses*	1,000	14

Note) Including loan losses (bad debt disposal) poster under trust account.

### Net business profit (non-consolidated)

(¥ million)

	Prior to provision of general allowance		After making provision of general allowance	Net business profit posted under trust account (prior to provision of general allowance)		
		Excluding gains and losses on bond transactions		Prior to provision of general allowance		After making provision of general allowance
					Excluding gains and losses on bond transactions	
Fiscal 2008	8,552	11,019	8,631	8,552	11,019	8,631
First half of fiscal 2008	6,664	5,850	6,765	6,664	5,850	6,765
Fiscal 2009	13,344	11,347	13,344	13,344	11,347	13,344
Fiscal 2010 full-term forecasts	11,400	11,400	10,400	11,500	11,500	10,400
Fiscal 2010 first-half forecasts	5,400	5,400	4,500	5,400	5,400	4,500

### 2. Employees and branches (non-consolidated)

#### 1) Employees

	As of March 31, 2010	End of March 2009		End of March 2009	End of Sept. 2009
		End of March 2009	End of Sept. 2009		
Regular employees	1,097	(4)	(29)	1,101	1,126

#### 2) Branches

	As of March 31, 2010	End of March 2009		End of March 2009	End of Sept. 2009
		End of March 2009	End of Sept. 2009		
Number of branches	64 (5)	0 (0)	0 (0)	64 (5)	64 (5)

Note) Branches includes sub-branches.

### 3. Shareholdings (non-consolidated)

#### (1) Value of shares held by the Bank

(¥ million)

	Acquisition cost	Fair market value	Tier I
March 31, 2009	23,064	22,040	-
September 30, 2009	21,262	23,784	-
March 31, 2010	23,266	26,343	-

## (2) Impairment accounting

(¥ million)

	Net gains on equity securities	
		Impairment loss
March 31, 2009	(2,034)	248
March 31, 2010	210	229

## 4. NPL (non-consolidated)

## (1) Credit cost

(¥ million)

	1) Net provision (reversal) of general allowance	2) NPL disposal (bank account)	3) NPL disposal (trust account)	Total credit cost 1)+2)+3)
Fiscal 2008	(78)	2,331	0	2,252
Fiscal 2009	88	14	-	103
Fiscal 2009 first-half	(101)	332	-	230
Fiscal 2010 forecasts	1,040	1,030	24	2,094
Fiscal 2010 first-half forecasts	930	160	10	1,100

Note: 2) Specific allowance for possible loan losses + written-off of loans + losses on sale of credit (excluding non-current item)

## (2) NPL balance

(¥ million)

	Asset self-assessment				Total 1)+2)+3)
	Bankrupt assets 1)	Potentially bankrupt assets 2)	Potentially bankrupt assets or below 1)+2)	Assets requiring caution 3)	
March 31, 2009	11,431	13,987	25,418	146,368	171,786
September 30, 2009	11,675	8,879	20,554	160,809	181,363
March 31, 2010	9,582	10,601	20,184	159,128	179,313

	Financial Reconstruction Law	
	Substandard loans 4)	Total 1)+2)+4)
March 31, 2009	3,142	28,561
September 30, 2009	2,192	22,746
March 31, 2010	2,080	22,265

Note) Including trust accounts.

## (3) NPL final disposal and new occurrence

## a. NPL balance (under the Financial Reconstruction Law)

(¥ million)

	Bankrupt and quasi-bankrupt assets	Doubtful assets	Total
March 31, 2009	11,431	13,987	25,418
September 30, 2009	11,675	8,879	20,554
March 31, 2010	9,582	10,601	20,184
New occurrence during fiscal 2009	2,797	3,864	6,662
Removed from balance sheet during fiscal 2009	4,646	7,250	11,896
Net decrease during fiscal 2009	(1,848)	(3,385)	(5,234)
New occurrence during fiscal 2009 second half	1,438	3,694	5,132
Removed from balance sheet during fiscal 2009 second half	3,530	1,971	5,502
Net decrease during fiscal 2009 second half	(2,092)	1,722	(369)

Note) Including trust accounts.

b. Removal from balance sheet by type of disposal measure

(¥ million)

	Fiscal 2009		Fiscal 2008
		FY09 first half	
Liquidation and similar measures	-	-	-
Corporate rehabilitation	-	-	-
Improved performance by corporate rehabilitation	-	-	-
Securitization	7	7	-
Sale to RCC	-	-	-
Direct charge-offs	1,040	578	1,871
Other	10,848	7,133	6,453
Collection/repayment	4,382	2,357	3,032
Improved performance	6,465	4,775	3,421
Total	11,896	7,718	8,324

(4) Reserves for possible loan losses by borrower category and reserve ratios

		March 31, 2010	September 30, 2009	March 31, 2009
Bankrupt and effectively bankrupt assets	As a percentage of portion not secured by collateral	100.00 % ¥2.7 billion	100.00 % ¥3.7 billion	100.00 % ¥3.8 billion
Potentially bankrupt assets	As a percentage of portion not secured by collateral	29.39 % ¥1.5billion	38.78 % ¥1.5 billion	30.48 % ¥1.6 billion
Assets requiring caution (substandard loans)	As a percentage of debt amount	7.45 % ¥0.2 billion	7.73 % ¥0.1 billion	8.05 % ¥0.3 billion
Assets requiring caution (excl. substandard loans)	As a percentage of debt amount	2.66 % ¥4.1 billion	2.53 % ¥4.0 billion	2.80 % ¥4.0 billion
Normal assets	As a percentage of debt amount	0.05 % ¥0.4 billion	0.05 % ¥0.4 billion	0.05 % ¥0.4 billion

Note) The Bank has made a provision in an amount of ¥2.9 billion for possible losses on loans to assets requiring caution (excl. substandard loans) as of March 31, 2010, with regard to a portion of which has been converted into subordinated loans (DDS).

(5) NPL ratios under the Financial Reconstruction Law (%)

(%)

	March 31, 2008	September 30, 2008	March 31, 2009	September 30, 2009	March 31, 2010	March 31, 2011 (targets)
Non-consolidated	2.96	2.97	2.50	1.97	1.91	1.0 to 1.99 %
Consolidated	3.10	3.11	2.65	2.10	2.04	1.0 to 1.99 %