

Financial Statements
for Year Ended March 31, 2009

The Bank of Okinawa, Ltd.

Table of Contents

I. Bank of Okinawa Financial Statements for Year Ended March 31, 2009		
1. Earnings	Non-consolidated/consolidated	1
2. Major assets and liabilities	Non-consolidated	3
3. Expenses	Non-consolidated	6
4. Asset soundness	Non-consolidated	7
5. Capital ratio (domestic standards)	Non-consolidated/consolidated	9
6. Performance forecasts	Non-consolidated/consolidated	10
II. Summary of Business Results for Fiscal 2008		
1. Business performance	Non-consolidated/consolidated	11
2. Net business profit	Non-consolidated	13
3. Interest margins	Non-consolidated	13
4. Gains and losses on securities	Non-consolidated	14
5. Capital ratio (domestic standards)	Non-consolidated/consolidated	14
6. ROE	Non-consolidated	15
III. Loans and Bills Discounted		
1. Risk-monitored loans (under the Banking Law)	Non-consolidated/consolidated	16
2. Allowance for loan losses	Non-consolidated/consolidated	17
3. Coverage of risk monitored loans	Non-consolidated/consolidated	17
4. Mandatory disclosure of bad debt under the Financial Reconstruction Law	Non-consolidated/consolidated	18
5. Coverage of assets subject to mandatory disclosure under the Financial Reconstruction Law	Non-consolidated/consolidated	18
6. Allowance ratio and coverage ratio of assets subject to mandatory disclosure under the Financial Reconstruction Law by asset category and borrower category	Non-consolidated/consolidated	19
7. Asset self-assessment and classification of assets	Non-consolidated	20
8. Asset self-assessment and mandatory disclosure of assets under the Financial Reconstruction Law	Non-consolidated	21
9. Loans and bills discounted by industrial segment	Non-consolidated	22
1) Loans made by industrial segment	Non-consolidated	22
2) Risk-monitored loans by industrial segment	Non-consolidated	23
3) Loan and NPL balances -- wholesaling & retailing, construction, real estate, finance (excluding banking)	Non-consolidated	24
4) Consumer loan balance	Non-consolidated	25
5) Loans to SMEs and ratio of loans to SMEs to total loans	Non-consolidated	26
10. Loans guaranteed by credit guarantee associations	Non-consolidated	26
11. Loan balance to affiliate non-bank financial institutions	Non-consolidated	26
12. Deposits and loan balances	Non-consolidated	26
13. Deposit made by individuals and corporations by deposit category (average balance)	Non-consolidated	26
IV. Performance Forecasts		
1. Full-year performance forecasts for fiscal 2009 (ending March 2010)	Non-consolidated	27
2. Restructuring	Non-consolidated	27
3. Shareholdings	Non-consolidated	27
4. NPL	Non-consolidated	28
(1) Credit cost	Non-consolidated	28
(2) NPL balance	Non-consolidated	28
(3) NPL final disposal and new occurrence	Non-consolidated	28
(4) Reserves for possible loan losses by borrower category and reserve ratios	Non-consolidated	29
(5) NPL ratios under the Financial Reconstruction Law	Non-consolidated	29

I. Bank of Okinawa Financial Statements for Year Ended March 31, 2009

1. Earnings

➤ Year-on-year comparison

Ordinary income for the reporting period declined year-on-year by ¥943 million to ¥39,786 million. An increase in interest income was more than offset by a decrease in interest and dividends on securities and a decline in fees and commissions earned on the sale of investment trust and pension insurance products, which were hit by the economic slowdown, as well as a deterioration in proceeds from the sale of stocks.

Ordinary profit fell ¥6,234 million to ¥4,434 million, reflecting worsening sale of Japanese government bonds and other bonds, net gains on equity securities, and an increase in expenses for the disposal of bad debt (declines in both revenues and earnings).

As a result of the above factors, net income for the reporting period came to ¥2,890 million, down by ¥2,934 million. In spite of this, business profit on core banking operations edged down by only ¥699 million to ¥11,019 million, on increased interest income and reduced expenses, essentially the same level as the previous year.

Actual performance was broadly in line with our revised estimate released April 23, 2009.

(1) Business performance (non-consolidated)

(¥ million)

	No.	FY07	FY08	
			Amounts	YoY increase (decrease)
Ordinary income	1	40,729	39,786	(943)
Gross business profit	2	29,369	26,621	(2,748)
Interest income	3	26,996	26,999	2
Fees and commissions	4	2,544	1,854	(689)
Expenses for the disposal of bad debt included in trust account	5	34	0	(34)
Other business profit	6	(171)	(2,232)	(2,061)
Losses on bond trading	7	(428)	(2,466)	(2,038)
Expenses (excluding nonrecurrent items)	8	18,113	18,068	(44)
Personnel expenses	9	8,305	8,792	486
Non-personnel expenses	10	8,856	8,346	(510)
Business profit on core banking operations (A)	11	11,719	11,019	(699)
Provision of general allowance for loan losses	12	393	(78)	(472)
Net business profit (B)	13	10,862	8,631	(2,230)
Non-recurrent items	14	(193)	(4,196)	(4,003)
Net gains on equity securities	15	128	(2,034)	(2,163)
Bad debt disposal (nonrecurrent items)	16	553	2,331	1,778
Ordinary profit	17	10,668	4,434	(6,234)
Extraordinary gains (losses)	18	216	122	(94)
Bad debt disposal (extraordinary gain)	19	65	-	(65)
Net income	20	5,824	2,890	(2,934)

* The amount for bad debt disposal is posted as a non-current expense under non-recurrent items, and as an extraordinary gain (gain on reversal of allowance for possible loan losses).

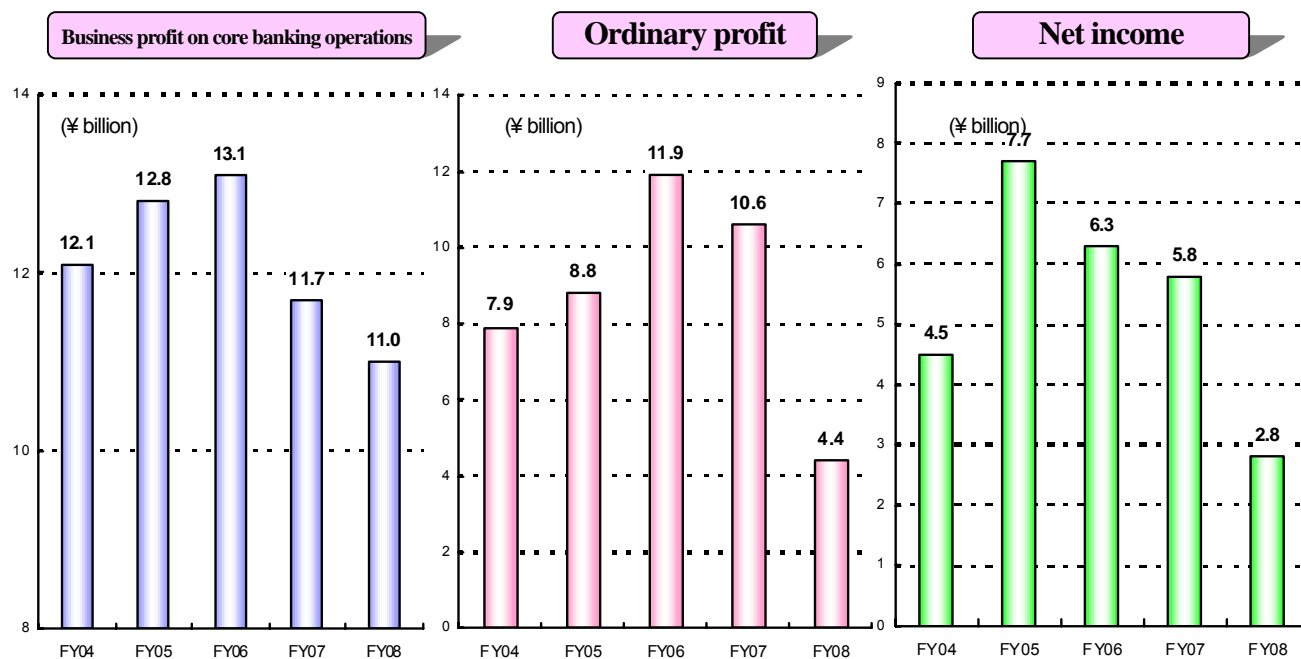
* In calculating net income under trust account (trust fee), the Bank takes into account expenses for bad debt disposal (for more information on the total bad debt disposal amounts, please refer to page 28, on bad debt disposal).

Explanation of terms

A: Business profit on core banking operations (2+5-7-8): profit on core banking operations prior to loan-loss allowance

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

Business performance



(2) Business performance (consolidated)

(¥ million)

	No.	FY07	FY08	
			Amounts	YoY increase (decrease)
Ordinary income	1	55,795	54,499	(1,296)
Gross business profit	2	33,004	30,107	(2,896)
Operating expenses	3	19,329	19,641	311
Net business profit	4	13,166	10,775	(2,390)
Bad debt disposal	6	1,508	3,899	2,391
Ordinary profit	7	11,947	4,991	(6,955)
Extraordinary gains (losses)	8	87	52	(35)
Net income	10	6,737	2,797	(3,940)

* Consolidated subsidiaries total 28, including 21 dormant partnerships.

2. Major assets and liabilities (non-consolidated)

(1) Loans and bills discounted

➤ Year-on-year comparison

As a result of aggressive lending in all business categories and to SMEs under the official “emergency guarantee mechanism for soaring raw materials prices” established in October 2008, business lending increased ¥15.6 billion to ¥601.9 billion.

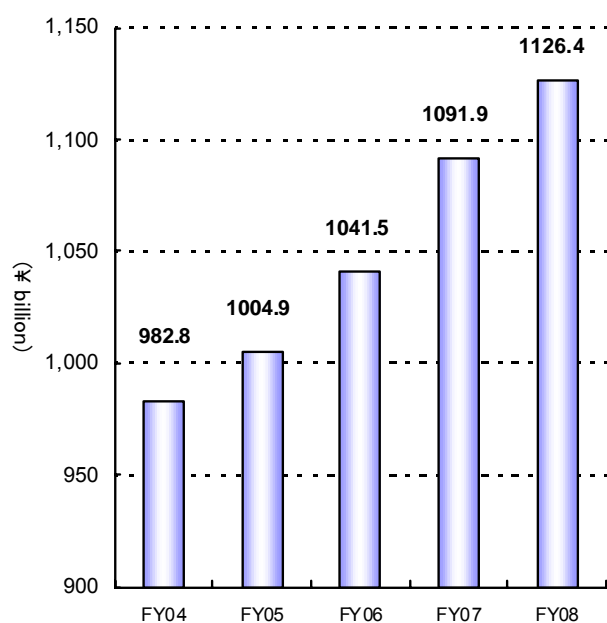
All kinds of loans to individuals, particular mortgages, was also buoyant thanks to strengthened marketing through our Loan FP Station facilities. The total of loans under banking and trust accounts increased by ¥34.4 billion to ¥1,126.4 billion during the reporting period.

(¥ billion)

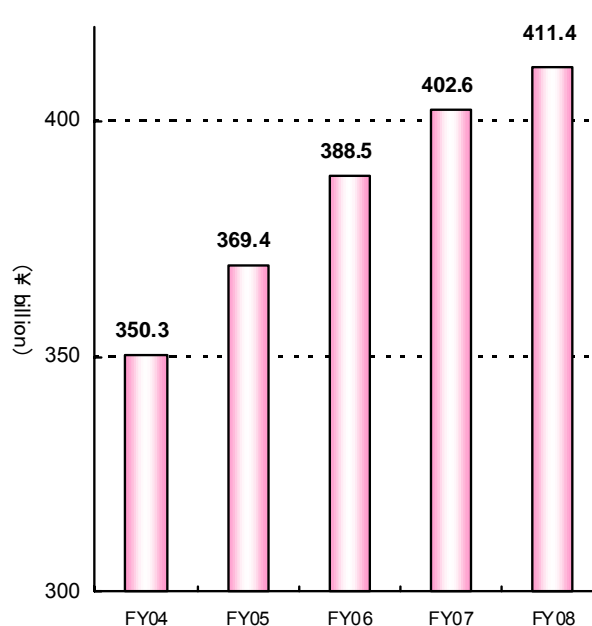
	FY07	FY08	
		Amounts	YoY increase
Loans and bills discounted (term-end balance)	1,091.9	1,126.4	34.4
Business loans	586.3	601.9	15.6
Loans to individuals	402.6	411.4	8.8
Mortgage loans	347.4	355.1	7.7
Loans to local government bodies and other public organizations	102.9	112.9	9.9
Loans and bills discounted (average balance)	1,025.1	1,075.9	50.8

* Including trust account.

Total loans (term-end balance)



Loans to individuals (term-end balance)



(2) Deposits

➤ Year-on-year comparison

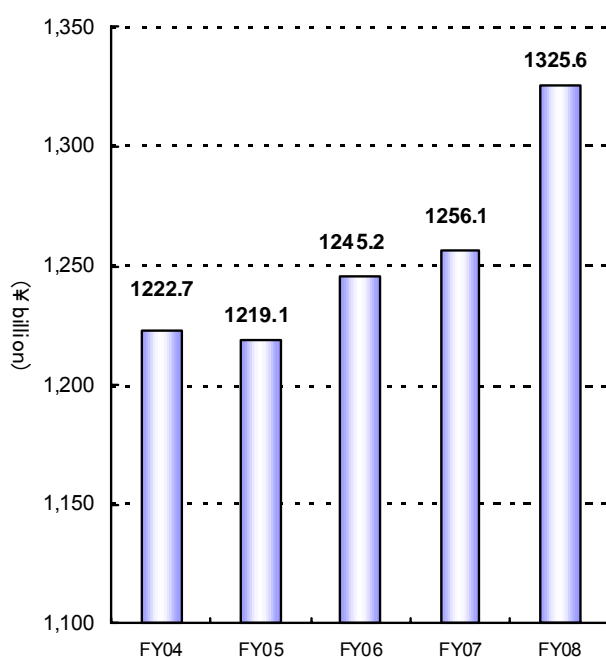
As a result of strengthening deposits for individuals through mainstay products such as large-lot time deposits, Let's Teiki time deposit with cash rewards and the Mirai Kanai deposit-with-lottery-ticket, deposits held by individuals grew steadily by ¥39.7 billion and total deposits grew by ¥69.4 billion to ¥1,325.6 billion on an aggregated basis of banking and trust accounts.

(¥ billion)

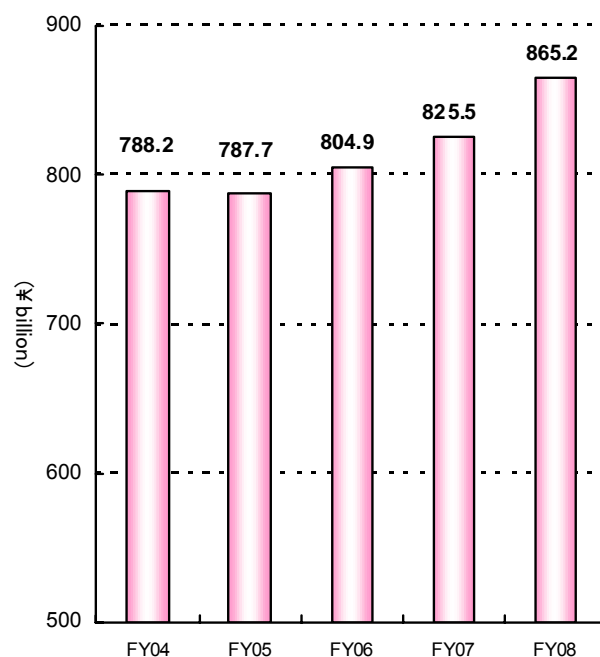
	FY07	FY08	
		Amounts	YoY increase
Deposits (term-end balance)	1,256.1	1,325.6	69.4
Individuals	825.5	865.2	39.7
Corporations	336.9	356.6	19.7
Financial institutions	9.3	16.8	7.4
Public funds	84.3	86.8	2.5
Deposits (average balance)	1,234.2	1,283.8	49.5

* Including trust account.

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 ¥1.1 billion to ¥229.5 billion, and total unrealized gain on securities grew ¥400 million to ¥800 million.

Term-end balance

(¥ billion)

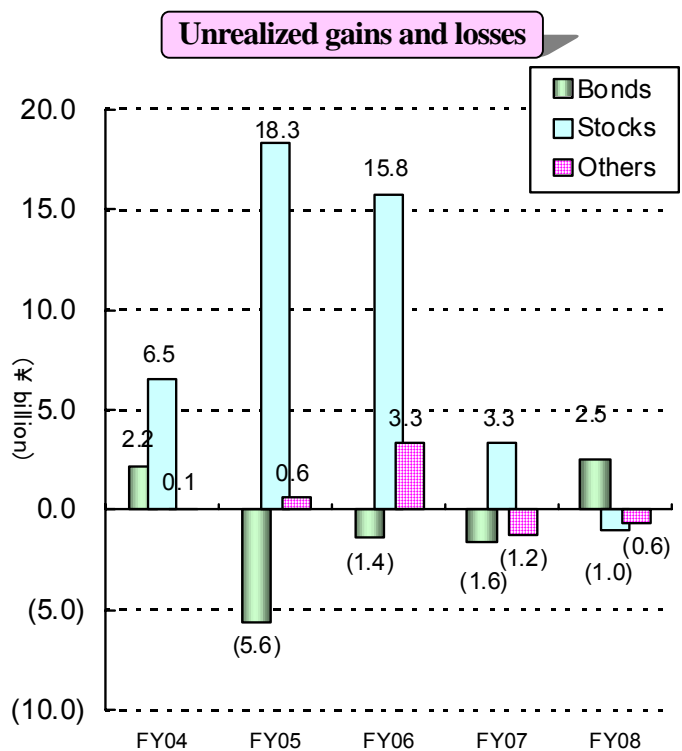
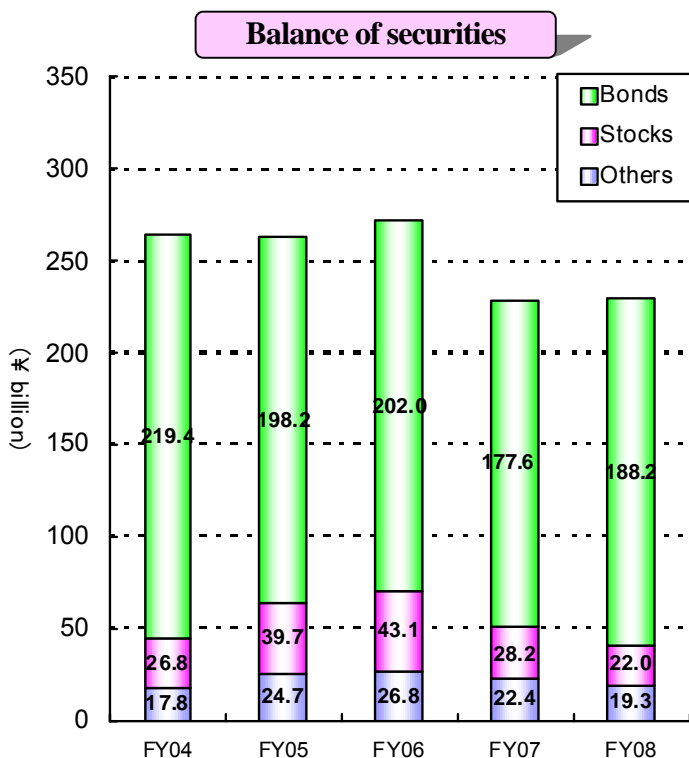
	FY07	FY08	
		Amounts	YoY increase (decrease)
Securities	228.3	229.5	1.1
Bonds	177.6	188.2	10.5
Stocks	28.2	22.0	(6.2)
Others	22.4	19.3	(3.1)

Unrealized gains and losses

(¥ billion)

	FY07	FY08	
		Amounts	YoY increase (decrease)
Securities	0.4	0.8	0.4
Bonds	(1.6)	2.5	4.2
Stocks	3.3	(1.0)	(4.4)
Others	(1.2)	(0.6)	0.6

* "Others" include foreign securities, investment trusts and others.



(4) Assets in custody

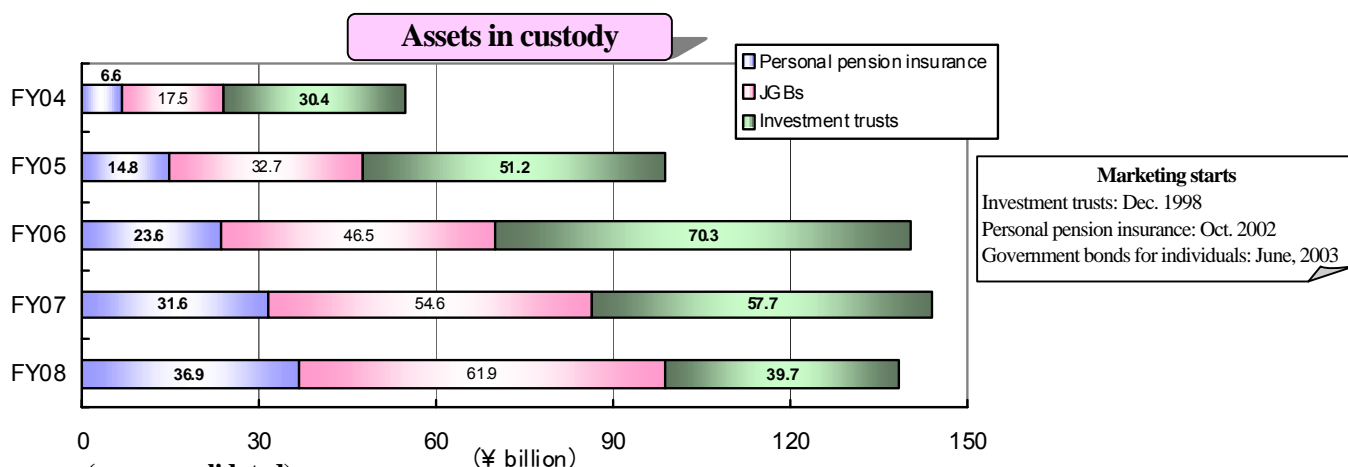
➤ Year-on-year comparison

Although the value of JGBs and individuals' pension insurance plans within the category of assets in custody rose over the previous period, sales of investment trusts declined as a result of the global financial market instability, and total assets in custody thus fell by ¥5.4 billion year-on-year, to ¥138.6 billion.

Term-end balance

	FY07	FY08	
		Amounts	YoY increase (decrease)
Assets in custody	144.0	138.6	(5.4)
Japanese government bonds	54.6	61.9	7.2
Investment trusts	57.7	39.7	(18.0)
Personal pension insurance	31.6	36.9	5.3

Assets in custody
* "Assets in custody" refer to customer asset management products.
* Personal pension insurance totals are accumulative totals sold.



3. Expenses (non-consolidated)

➤ Year-on-year comparison

As a result of the sell-off of investments in Okigin Kankyo Services Co., Ltd., in line with which staff previously employed by the company and dispatched to the Bank have been transferred to the Bank, extraordinary employment expenses increased. In addition, worsening conditions for the operation of pension assets caused an increase in expenses posted under pension accounting. As a combined result, personnel expenses rose by ¥486 million year-on-year, to ¥8,792 million.

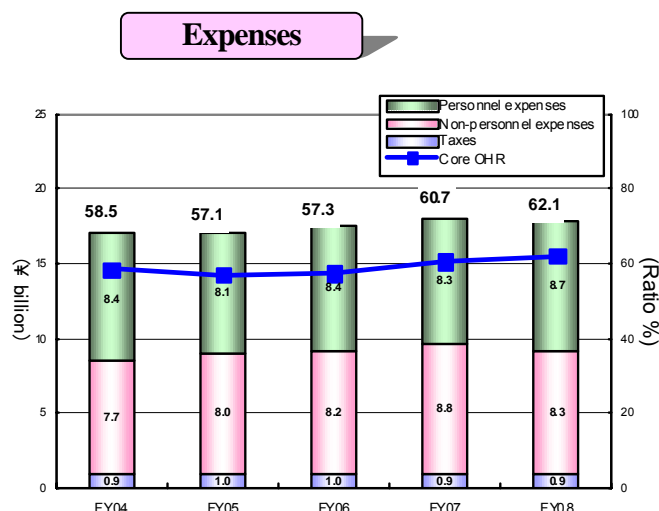
In non-personnel expenses, the above-described transfer of personnel to direct employment by the Bank led to a decrease in the cost of administrative work outsourcing and advertising costs. Consequently, total non-personnel expenses fell by ¥510 million to ¥8,346 million.

In spite of efforts to reduce costs, the "core" OHR, an indicator of the cost-efficiency of core banking operations, recorded a deterioration of 1.4 points, to 62.1%, owing to the decrease in business profit on core banking operations.

Breakdown of expenses

	FY07	FY08	
		Amounts	YoY increase (decrease)
Expenses	18,113	18,068	(44)
Personnel expenses	8,305	8,792	486
Non-personnel expenses	8,856	8,346	(510)
Taxes	951	930	(21)
Core OHR	60.7%	62.1%	1.4%

* 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 of the general loan-loss reserve was ¥78 million, compared with a ¥472 million provision for the previous year. This improvement is due to a reduction in the reserve enabled by a decline in the number of borrowers requiring supervision.

Bad-debt disposal increased ¥1808 million to ¥2331 million on provisions to the specific allowance for loan losses following deterioration in earnings performance at certain borrowers.

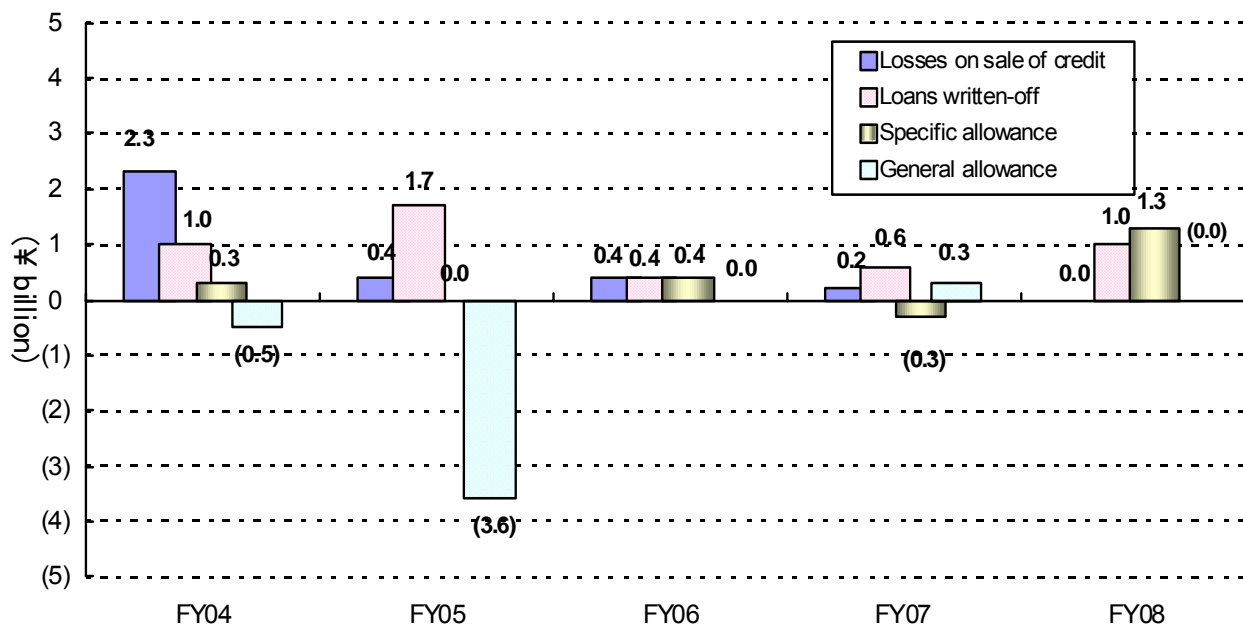
Credit cost

(¥ million)

	FY07	FY08	
		Amounts	YoY increase (decrease)
Credit cost	916	2,252	1,336
Provision to general allowance for possible loan losses	393	(78)	(472)
Bad debt disposal	522	2,331	1,808
Provision to specific allowance for loan losses	(308)	1300	1,608
Allowance for impairment of principals under trust accounts	(65)	21	86
Written-off of loans	613	1,009	396
Losses on sale of credit	282	0	(282)
Gains on collection of written-off claims	389	475	86

- * 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).
- * Loss on sale of claims is equivalent to all bulk sales of such losses.
- * Credit cost and gains on collection of written-off claims include trust accounts.

Credit cost



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

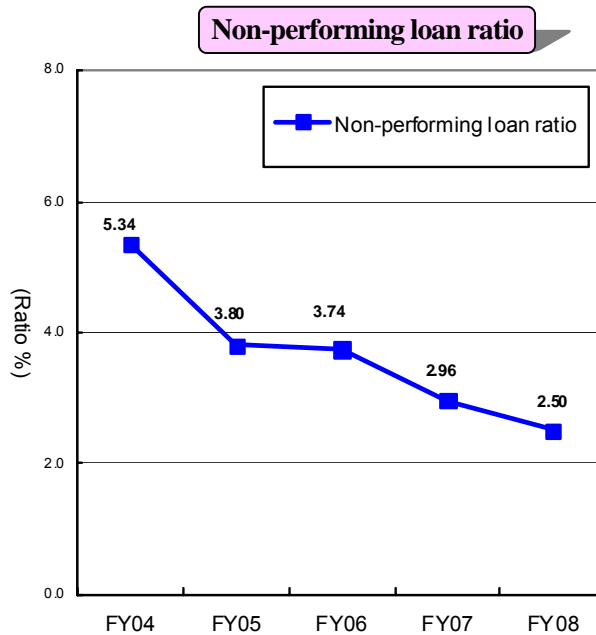
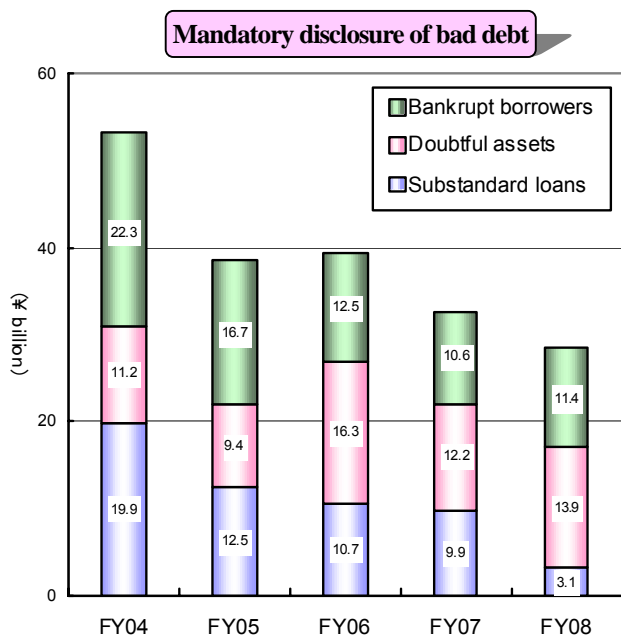
As a result of efforts to improve borrower categories of customers undergoing corporate rehabilitation, bad debt subject to mandatory disclosure under Japan's Financial Reconstruction Law decreased ¥4.2 billion year-on-year to ¥28.5 billion, and the ratio of loans subject to mandatory disclosure declined 0.46 percentage points to 2.50%.

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

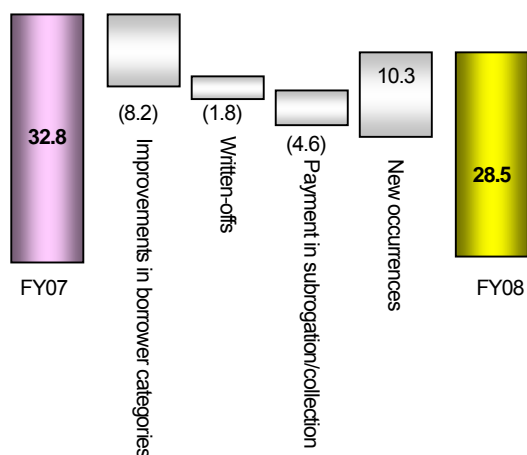
(¥ billion)

	FY07	FY08		
		Amounts	Prior to partial charge-offs	YoY increase (decrease)
Mandatory disclosure of bad debt (a)	32.8	28.5	30.6	(4.2)
Bankrupt borrowers	10.6	11.4	13.4	0.8
Doubtful assets	12.2	13.9	13.9	1.7
Substandard loans	9.9	3.1	3.1	(6.8)
Normal assets	1,074.1	1,112.5	1,112.5	38.3
Total credit balance (b)	1,106.9	1,141.1	1,143.1	34.1
Non-performing loan ratio (a/b)	2.96%	2.50%	2.67%	(0.46%)

* Including trust account.



Breakdown of measures for the removal of bad debt under mandatory disclosure



5. Capital ratio (domestic standards)

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

Despite an increase in retained earnings due to our posting of a net income, regulatory capital fell ¥200 million to ¥97.3 billion, due to an increase in amounts included in exclusion items.

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

Risk-weighted assets increased by ¥800 million to ¥857.5 billion. As a result, the capital ratio fell 0.03 percentage points to 11.35%.

Capital ratio

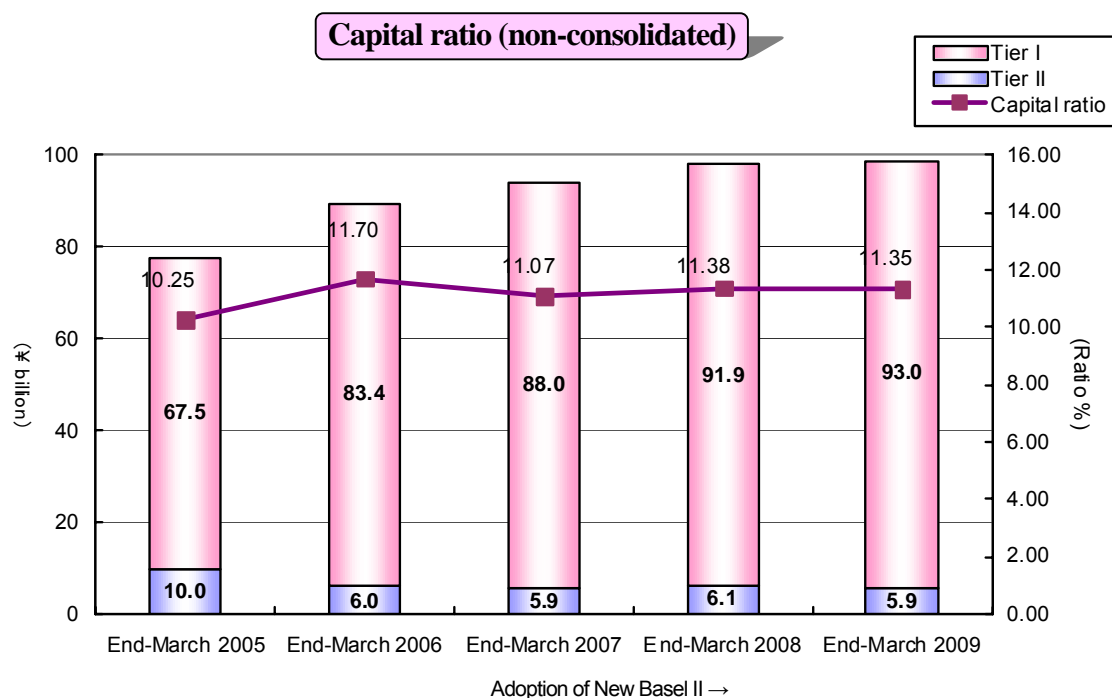
(¥ billion)

	Non-consolidated			Consolidated		
	March 31, 2008	March 31, 2009		March 31, 2008	March 31, 2009	
		Amounts	YoY increase (decrease)		Amounts	YoY increase (decrease)
Regulatory capital (a)	97.5	97.3	(0.2)	102.7	102.4	(0.3)
Tier I (b)	91.9	93.0	1.0	96.3	97.2	0.9
TIER II	6.1	5.9	(0.2)	6.9	6.7	(0.1)
Exclusion	0.5	1.5	1.0	0.5	1.5	1.0
Risk-weighted assets (c)	856.7	857.5	0.8	884.1	881.5	(2.6)
Capital ratio (a/c) (%)	11.38%	11.35%	(0.03 pp)	11.61%	11.61%	0.00 pp
Tier I ratio (b/c) (%)	10.73%	10.84%	0.11 pp	10.89%	11.03%	0.13 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 ¥1.5 billion to ¥38.2 billion, with increased interest income from an increase in loans and bills discounted outweighed by a deterioration in profit performance on Japanese government bonds and other bonds, and sales of stock.

➤ Net business profit

We expect net business profit to increase ¥1.5 billion year-on-year to ¥10.2 billion due to improved profit performance on Japanese government bonds and other bonds.

➤ Ordinary profit

We expect ordinary profit to increase ¥4.2 billion to ¥8.7 billion due to increased net business profit and improved profit performance from sales of stock.

As a result of the foregoing, we expect to see **revenues decline and profit increase** during the year ending March 31, 2010.

➤ Net income

We expect net income to rise ¥2.5 billion year-on-year to ¥5.4 billion in line with the increase in the ordinary profit.

Non-consolidated

(¥ billion)

	FY09 first-half forecasts	FY09 full-term forecasts	
		forecasts	YoY increase (decrease)
Ordinary income	19.1	38.2	(1.5)
Business profit on core banking operations	5.4	11.5	0.4
Net business profit	4.8	10.2	1.5
Ordinary profit	4.9	8.7	4.2
Net income (first-half)	2.5	5.4	2.5
Bad debt disposal*	0.3	0.5	(1.8)

Consolidated

(¥ billion)

	FY09 first-half forecasts	FY09 full-term forecasts	
		forecasts	YoY increase (decrease)
Ordinary income	26.1	52.5	(1.9)
Ordinary profit	5.4	10.0	5.0
Net income	2.6	5.6	2.8

* Forecasts for fiscal 2009 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 expenses for bad debt disposal under trust account.

Non-performing loans (Financial Reconstruction Law)

	FY09 first-half forecasts		FY09 full-term forecasts	
	Non-consolidated	Consolidated	Non-consolidated	Consolidated
Non-performing loan ratio	Less than 3%	Less than 3%	Less than 3%	Less than 3%

Capital ratio (New Basel II; domestic standards)

	FY09 first-half forecasts		FY09 full-term forecasts	
	Non-consolidated	Consolidated	Non-consolidated	Consolidated
Capital ratio	11% or more	11% or more	11% or more	11% or more
Tier I ratio	10% or more	11% or more	11% or more	11% or more

II. Summary of Business Results for Fiscal 2008

1. Business performance

Non-consolidated

(¥ million)

	Reporting period	YoY increase (decrease)	Previous period
Gross business profit	26,621	(2,748)	29,369
Domestic operations	26,102	(2,760)	28,862
Interest income	26,776	(29)	26,806
Fees and commissions	1,791	(688)	2,480
Other business profit	(2,465)	(2,041)	(424)
International operations	518	11	506
Interest income	223	32	190
Fees and commissions	62	(0)	63
Other business profit	232	(19)	252
Expenses (excl. non-recurrent items)	18,068	(44)	18,113
Personnel expenses	8,792	486	8,305
Non-personnel expenses	8,346	(510)	8,856
Taxes	930	(21)	951
Net business profit (prior to provisions to general allowance)	8,552	(2,703)	11,256
Excluding gains/losses on bond trading	11,019	(665)	11,684
Provision of general allowance for loan losses	(78)	(472)	393
Net business profit	8,631	(2,230)	10,862
Gains/losses on bond trading	(2,466)	(2,038)	(428)
Nonrecurrent items	(4,196)	(4,003)	(193)
Gains on equity trading	(2,034)	(2,163)	128
Bad debt disposal	2,331	1,778	553
Written-off of loans	1,009	428	580
Provision to specific allowance for loan losses	1,009	396	613
Provision to specific allowance for loan losses	1,300	1,608	(308)
Reversal of allowance for impairment of principals under trust accounts	21	21	-
Losses on sale of credit	-	(281)	281
		(282)	282
Ordinary profit	4,434	(6,234)	10,668
Extraordinary gains (losses)	122	(94)	216
Losses on disposal of noncurrent assets	(14)	98	(112)
Gains on collection of written-off credit	455	109	346
Gains on early premium severance payments	319	319	-
Income before income taxes	4,556	(6,329)	10,885
Income taxes-current	1,709	(3,091)	4,800
Income taxes-deferred	(43)	(303)	260
Net income	2,890	(2,934)	5,824

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

Consolidated

(¥ million)

	Reporting period (ended March 2009)	YoY increase (decrease)	Previous period (ended March 2008)
Gross business profit	30,107	(2,896)	33,004
Interest income	27,700	(85)	27,786
Trust account services	464	(84)	548
Fees and commissions	2,389	(665)	3,055
Other business profit	(446)	(2,061)	1,614
Operating expenses	19,641	311	19,329
Loan-loss provisions	3,668	1,576	2,092
Written-off of loans	1,144	403	740
Provision to specific allowance for loan losses	2,659	2,172	486
Provision to general allowance for possible loan losses	(231)	(814)	583
Reversal of allowance for impairment of principals under trust accounts	21	21	-
Losses on sale of credit	74	(206)	281
Net gains on equity securities	(2,003)	(2,130)	126
Other	196	(40)	237
Ordinary profit	4,991	(6,955)	11,947
Extraordinary gains (losses)	52	(35)	87
Gains on early premium severance payments	319	319	-
Income before income taxes and minority interests	5,043	(6,991)	12,034
Income taxes-current	2,035	(3,307)	5,342
Income taxes-deferred	252	128	124
Minority interests	(40)	128	(169)
Net income	2,797	(3,940)	6,737

Note) Gross business profit = (interest income - fund procurement cost) + fees on trust business + (net fees and commissions) + net operating income (expenses)

(Reference)

(¥ million)

Net business profit (on a consolidated basis)*	10,775	(2,390)	13,166
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Note) Gross business profit - operating expenses (excluding non-recurrent items) - provision to general allowance for possible loan losses + fund procurement cost for the acquisition of money held in trust

(Consolidated)

(Number of companies)

Number of consolidated subsidiaries	28	1	27
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)	8,552	(2,703)		11,256
Per staff (¥ thousand)	8,045	(2,798)		10,844
(2) Net business profit	8,631	(2,230)		10,862
Per staff (¥ thousand)	8,119	(2,344)		10,464

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 decrease (pp)		Previous period
(1) Yield on fund operation (A)	2.36	(0.11)		2.47
(i) Yield on loans	2.59	(0.08)		2.67
(ii) Yield on securities	1.30	(0.16)		1.46
(2) Fund procurement cost (B)	1.78	(0.09)		1.87
(i) Yield on deposits	0.35	(0.03)		0.38
(ii) Yield on external debt*	0.57	(0.12)		0.69
(3) Gross interest margin (A)-(B)	0.58	(0.02)		0.60

Note) External debt* = call money + collateral money received for bond lending transactions + borrowed money

(2) Domestic

(%)

	Reporting period	YoY increase (decrease) (pp)		Previous period
(1) Yield on fund operation (A)	2.32	(0.09)		2.41
(i) Yield on loans	2.59	(0.08)		2.67
(ii) Yield on securities	1.27	(0.17)		1.44
(2) Fund procurement cost (B)	1.69	(0.05)		1.74
(i) Yield on deposits	0.30	0.00		0.30
(ii) Yield on external debt*	0.57	(0.09)		0.66
(3) Gross interest margin (A)-(B)	0.63	(0.04)		0.67

Note) External debt* = call money + collateral money received for bond lending transactions + borrowed money

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

(¥ million)

	Reporting period		Previous period
		YoY increase (decrease)	
Losses on bond trading	(2,466)	(2,038)	(428)
Gains on sale of bonds	1,484	375	1,108
Gains on redemption of bonds	-	-	-
Losses on sale of bonds	1,438	505	933
Losses on redemption of bonds	2,425	2,425	-
Write down	87	(516)	603
Gains and losses on equity trading	(2,034)	(2,163)	128
Gains on sale of equity shares	1,503	(430)	1,933
Losses on sale of equity shares	3,289	1,773	1,516
Write down	248	(41)	289

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

(¥ million)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with figures at previous interim balance-sheet date		
(1) Capital ratio	11.35 %	(0.03) pp	0.14 pp	11.38 %	11.21 %
(2) Tier I	93,000	1,070	714	91,929	92,285
(3) Tier II	5,906	(258)	(448)	6,165	6,354
(i) Revaluation	1,200	(0)	(0)	1,200	1,200
(ii) Subordinated loan/securities balance	-	(180)	(180)	180	180
(4) Exclusion	1,561	1,042	42	518	1,518
(Intentional equity holdings by other financial institutions)	1,542	1,042	42	500	1,500
(5) Capital ratio (2)+(3)-(4)	97,344	(230)	223	97,575	97,121
(6) Risk-weighted assets	857,579	865	(8,588)	856,714	866,167

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	11.61 %	0.00 pp	0.17 pp	11.61 %	11.44 %
(2) Tier I	97,252	924	598	96,327	96,653
(3) Tier II	6,710	(196)	(244)	6,906	6,955
(i) Revaluation	1,200	(0)	(0)	1,200	1,200
(ii) Subordinated loan/securities balance	-	(180)	(180)	180	180
(4) Exclusion	1,561	1,042	42	518	1,518
(Intentional equity holdings by other financial institutions)	1,542	1,042	42	500	1,500
(5) Capital ratio (2)+(3)-(4)	102,401	(314)	311	102,715	102,089
(6) Risk-weighted assets	881,611	(2,574)	(10,312)	884,186	891,924

6. ROE (**non-consolidated**)

(%)

	Reporting period	YoY comparison (pp)		Previous period
		YoY increase (decrease)	Comparison with figures at previous period	
Net business profit basis	9.13	(2.07)		11.20
Business profit on core banking operations basis	11.66	(0.43)		12.09
Net income basis	3.06	(2.95)		6.01

(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 (owners' equity basis; **non-consolidated**)

(%)

	Reporting period	YoY comparison (pp)		Previous period
		YoY increase (decrease)	Comparison with figures at previous period	
Net business profit basis	9.27	(2.72)		11.99
Business profit on core banking operations basis	11.83	(1.10)		12.93
Net income basis	3.10	(3.33)		6.43

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

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)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date
Risk-managed assets	Loans to bankrupt borrowers	1,233	178	83	1,054	1,149
	Delinquent loans	24,083	2,380	3,043	21,702	21,040
	Past due loans more than 3 months	261	(105)	(272)	367	533
	Restructured loans	2,881	(6,739)	(7,042)	9,621	9,923
	Total	28,459	(4,286)	(4,188)	32,745	32,647

Note) Simple sum of banking account and trust account

Loans (term-end balance)	1,126,401	34,413	42,341	1,091,988	1,084,060
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Note) Simple sum of banking account and trust account

(%)

As a percentage of total loans	Loans to bankrupt borrowers	0.10	0.01 pp	0.00 pp	0.09	0.10
	Delinquent loans	2.13	0.15	0.19	1.98	1.94
	Past due loans more than 3 months	0.02	(0.01)	(0.02)	0.03	0.04
	Restructured loans	0.25	(0.63)	(0.66)	0.88	0.91
	Total	2.52	(0.47)	(0.49)	2.99	3.01

Note) Simple sum of banking account and trust account

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-managed assets	Loans to bankrupt borrowers	1,330	209	120	1,120	1,209
	Delinquent loans	25,322	2,508	3,199	22,813	22,122
	Past due loans more than 3 months	261	(105)	(272)	367	533
	Restructured loans	2,881	(6,739)	(7,042)	9,621	9,923
	Total	29,795	(4,127)	(3,994)	33,923	33,790

Note) Simple sum of banking account and trust account

Loans (term-end balance)	1,113,366	33,154	41,880	1,080,211	1,071,485
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Note) Simple sum of banking account and trust account

(%)

As a percentage of total loans	Loans to bankrupt borrowers	0.11	0.01 pp	0.00 pp	0.10	0.11
	Delinquent loans	2.27	0.16	0.21	2.11	2.06
	Past due loans more than 3 months	0.02	(0.01)	(0.02)	0.03	0.04
	Restructured loans	0.25	(0.64)	(0.67)	0.89	0.92
	Total	2.67	(0.47)	(0.48)	3.14	3.15

Note) Simple sum of banking account and trust account

2. Allowance for loan losses

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		
Allowance for loan losses	9,996	359	312	9,636	9,683
General allowance	4,705	(78)	(268)	4,784	4,973
Specific allowance	5,290	438	580	4,851	4,709
Allowance for possible impairment of principals under trust accounts	274	21	25	253	249

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		
Allowance for loan losses	15,094	534	387	14,560	14,707
General allowance	6,242	(231)	(417)	6,473	6,659
Specific allowance	8,852	766	804	8,086	8,047
Allowance for possible impairment of principals under trust accounts	274	21	25	253	249

3. Coverage of risk monitored loans

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		
Risk- monitored loans (A)	28,459	(4,286)	(4,188)	32,745	32,647
Coverage	23,139	(2,299)	(2,084)	25,438	25,223
Allowance for loan losses (B)	5,761	(2,113)	(1,942)	7,875	7,703
Collateral and guarantees (C)	17,378	(185)	(142)	17,563	17,520
Coverage ratio (B+C)/(A)	81.30 %	3.62 pp	4.04 pp	77.68 %	77.26 %
Allowance for loan losses (B/A)	20.24 %	(3.80) pp	(3.35) pp	24.04 %	23.59 %
Collateral and guarantees (C/A)	61.06 %	7.43 pp	7.40 pp	53.63 %	53.66 %

Note) Including trust account.

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		
Risk- monitored loans (A)	29,795	(4,127)	(3,994)	33,923	33,790
Coverage	24,378	(2,144)	(1,910)	26,523	26,288
Allowance for loan losses (B)	6,640	(1,982)	(1,801)	8,622	8,441
Collateral and guarantees (C)	17,737	(162)	(108)	17,900	17,846
Coverage ratio (B+C)/(A)	81.81 %	3.63 pp	4.02 pp	78.18 %	77.79 %
Allowance for loan losses (B/A)	22.28 %	(3.13) pp	(2.70) pp	25.41 %	24.98 %
Collateral and guarantees (C/A)	59.53 %	6.77 pp	6.72 pp	52.76 %	52.81 %

Note) Including trust account.

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	11,431	806	1,127	10,624	10,303
Doubtful assets	13,987	1,772	2,023	12,215	11,964
Substandard loans	3,142	(6,845)	(7,315)	9,988	10,457
Total (A)	28,561	(4,266)	(4,164)	32,828	32,725
Normal assets	1,112,550	38,379	46,534	1,074,170	1,066,015
Total credit balance (B)	1,141,111	34,112	42,370	1,106,998	1,098,741
As a percentage of total credit balance (A)/(B)	2.50 %	(0.46) pp	(0.47) pp	2.96 %	2.97 %
Partial charge-offs	2,041	(2,086)	(390)	4,128	2,432

Note) Including trust account.

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	12,556	941	1,272	11,614	11,283
Doubtful assets	14,199	1,795	2,071	12,404	12,128
Substandard loans	3,142	(6,845)	(7,315)	9,988	10,457
Total (A')	29,898	(4,108)	(3,970)	34,007	33,869
Normal assets	1,098,217	36,964	45,884	1,061,252	1,052,332
Total credit balance (B')	1,128,115	32,856	41,913	1,095,259	1,086,202
As a percentage of total credit balance (A')/(B')	2.65 %	(0.45) pp	(0.46) pp	3.10 %	3.11 %
Partial charge-offs	3,734	(2,362)	(995)	6,096	4,729

Note) Including trust account.

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)	23,223	(2,291)	(2,077)	25,515	25,301
Allowance for loan losses	5,781	(2,108)	(1,930)	7,889	7,711
Collateral and guaranteed	17,442	(183)	(147)	17,625	17,589

Note) Including trust account.

(%)

Coverage ratio (C) / (A)	81.31	3.59 pp	4.00 pp	77.72	77.31
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Consolidated

(¥ million)

	Reporting term-end	As of March 31, 2009		Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Coverage (C')	24,463	(2,136)	(1,903)	26,600	26,367
Allowance for loan losses	6,661	(1,976)	(1,790)	8,638	8,451
Collateral and guaranteed	17,801	(160)	(113)	17,962	17,915

Note) Including trust account.

					(%)
Coverage ratio (C') / (A')	81.82	3.60 pp	3.98 pp	78.22	77.84

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, 2009			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	11,431	13,987	3,142	28,561
Covered portion (B)	7,594	8,437	1,409	17,442
Uncovered portion (C)=(A)-(B)	3,836	5,549	1,732	11,119
Allowance for loan losses (D)	3,836	1,691	253	5,781
Allowance ratio (D)/(C)	100.00 %	30.47 %	14.60 %	51.99 %
Coverage ratio [(B)+(D)]/(A)	100.00 %	72.41 %	52.90 %	81.31 %

Note) Including trust account.

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

(¥ million)

	As of March 31, 2009			
	Bankrupt and quasi-bankrupt assets	Effectively bankrupt borrowers	Potentially bankrupt borrowers	Total
Total credit balance (A)	1,249	10,181	13,987	25,418
Covered portion (B)	1,061	6,533	8,437	16,032
Uncovered portion (C)=(A)-(B)	188	3,647	5,549	9,386
Allowance for loan losses (D)	188	3,647	1,691	5,528
Allowance ratio (D)/(C)	100.00 %	100.00 %	30.47 %	58.89 %
Coverage ratio [(B)+(D)]/(A)	100.00 %	100.00 %	72.41 %	84.82 %

Note) Including trust account.

Allowance ratio and coverage ratio under the Financial Reconstruction Law (**consolidated**)

(¥ million)

	As of March 31, 2009			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	12,556	14,199	3,142	29,898
Covered portion (B)	7,954	8,437	1,409	17,801
Uncovered portion (C)=(A)-(B)	4,601	5,761	1,732	12,096
Allowance for loan losses (D)	4,601	1,806	253	6,661
Allowance ratio (D)/(C)	100.00 %	31.35 %	14.60 %	55.07 %
Coverage ratio [(B)+(D)]/(A)	100.00 %	72.14 %	52.90 %	81.82 %

Note) Including trust account.

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

(¥ million)

	As of March 31, 2009			
	Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,346	11,209	14,199	26,756
Covered portion (B)	1,095	6,858	8,437	16,392
Uncovered portion (C)=(A)-(B)	251	4,350	5,761	10,363
Allowance for loan losses (D)	251	4,350	1,806	6,408
Allowance ratio (D)/(C)	100.00 %	100.00 %	31.35 %	61.83 %
Coverage ratio [(B)+(D)]/(A)	100.00 %	100.00 %	72.14 %	85.21 %

(Note) Including trust account.

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

(¥ million)

	As of March 31, 2009		As of March 31, 2008	
	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	1,141,111	100.00	1,106,998	100.00
Classification I	1,015,931	89.03	988,907	89.33
Total classified amount	125,179	10.96	118,091	10.66
Classification II	121,399	10.63	115,469	10.43
Classification III	3,779	0.33	2,621	0.23
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 borrowers	Effectively bankrupt assets	Provision of allowance in an amount of the portion not covered by collateral and guarantees, or direct charge-offs
Potentially bankrupt assets		
Borrowers 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 allowance s 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 borrowers requiring caution	Normal assets	Provision of general allowance for possible loan losses in an estimated loss amount for one year based on historical default rates

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

Asset self-assessment (by borrower 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 (Reserve ratio)
Borrower category (after charge-offs)	Classification							
	I	II	III	IV				
Bankrupt assets 1,249	Portion of claims secured by reserves, collateral or guarantees 437 812		Fully reserved	Direct charge-offs	Bankrupt and quasi-bankrupt assets 11,431	Bankrupt loans 1,233	188	100.00 %
Effectively bankrupt assets 10,181	Portion of claims secured by reserves, collateral or guarantees 5,046 5,134				Coverage ratio: 100.00 %	Delinquent loans 24,083		
Potentially bankrupt assets 13,987	Portion of claims secured by reserves, collateral or guarantees 4,050 6,157		Necessary amount reserved 3,779		Doubtful assets 13,987		1,691	72.41 % (30.47)
Assets requiring caution	Collateral: 1,917 Guarantees: 1,835		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 3,142	Past due loans (3 months or more) 261	302	59.15 % (16.47)
	Assets requiring supervision 3,752	3,451		Coverage ratio: 52.90 %	Restructured loans 2,881			
Other assets requiring caution 142,615	36,771	105,843	Provision of reserves in an estimated loss amount for one year based on historical default rates.	Subtotal 28,561	Total 28,459		4,004	
Normal assets 969,324	969,324				Overall coverage ratio: 81.31 %			
Total 1,141,111	1,015,931	121,399	3,779	-	1,141,111	1,126,401	10,266	81.51 % (51.95)

Note) Including trust account.

9. Loans and bills discounted by industrial segment

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

(¥ million)

	As of March 31, 2009	Comparison with previous balance-sheet date		As of March 31, 2008	As of September 30, 2008
			Comparison with previous interim balance-sheet date		
Domestic branches (excl. the special account for international financial transactions)	1,126,401	34,413	42,341	1,091,988	1,084,060
Manufacturing	43,169	(41)	770	43,210	42,398
Agriculture	833	(461)	(255)	1,295	1,089
Forestry	-	(8)	-	8	-
Fishery	599	(247)	(286)	847	885
Mining	2,262	251	(644)	2,011	2,906
Construction	56,659	10,100	8,989	46,559	47,670
Electricity, gas, heat and water supply	2,842	(3,478)	(1,766)	6,321	4,608
Telecommunications	9,522	234	1,163	9,288	8,358
Transportation	20,920	8,888	4,693	12,032	16,226
Wholesaling	71,580	2,478	2,089	69,102	69,490
Retailing	57,163	2,582	4,098	54,581	53,064
Finance and insurance	23,442	10,494	(2,136)	12,947	25,578
Real estate	171,793	24,905	31,136	146,887	140,656
Miscellaneous services	156,892	(13,468)	2,005	170,360	154,887
Local government bodies	102,174	9,242	13,353	92,932	88,821
Others	406,544	(17,058)	(20,872)	423,603	427,417

Notes:

1. Simple sum of banking account and trust account
2. The balance of loans made, by industrial segment, as of March 31, 2009 has been calculated according to amended standards. Certain business loans to individuals, previously classified under "Others," are classified under "Real estate" with effect from the accounts settlements of March 31, 2009. Loans by industrial segment as of the previous term-end (March 31, 2008) and the previous interim balance-sheet date (September 30, 2008) are shown below, restated in accordance with the amended classifications.

(¥ million)

	As of March 31, 2009	Comparison with previous balance-sheet date		As of March 31, 2008	As of September 30, 2008
			Comparison with previous interim balance-sheet date		
Domestic branches (excl. the special account for international financial transactions)	1,126,401	34,413	42,341	1,091,988	1,084,060
Manufacturing	43,169	105	913	43,064	42,255
Agriculture	833	(304)	(102)	1,138	936
Forestry	-	(8)	-	8	-
Fishery	599	(58)	(99)	657	698
Mining	2,262	251	(644)	2,011	2,906
Construction	56,659	11,183	10,051	45,475	46,608
Electricity, gas, heat and water supply	2,842	(3,478)	(1,766)	6,321	4,608
Telecommunications	9,522	321	1,248	9,200	8,273
Transportation	20,920	9,016	4,818	11,904	16,102
Wholesaling	71,580	2,657	2,266	68,922	69,313
Retailing	57,163	3,588	5,073	53,574	52,089
Finance and insurance	23,442	10,494	(2,136)	12,947	25,578
Real estate	171,793	(4,150)	784	175,944	171,008
Miscellaneous services	156,892	(10,916)	4,659	167,809	152,233
Local government bodies	102,174	9,242	13,353	92,932	88,821
Others	406,544	6,468	3,919	400,075	402,625

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

(¥ million)

	As of March 31, 2009			As of March 31, 2008	As of September 30, 2008
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Domestic branches (excl. the special account for international financial transactions)	28,459	(4,286)	(4,188)	32,745	32,647
Manufacturing	1,398	205	(90)	1,192	1,488
Agriculture	13	(226)	3	240	10
Fishery	88	73	77	14	10
Mining	45	(231)	(225)	276	270
Construction	2,116	(879)	(1,437)	2,995	3,553
Telecommunications	77	(310)	(296)	387	373
Transportation	119	(8)	34	128	84
Wholesaling	1,730	(2,899)	(1,896)	4,629	3,626
Retailing	4,339	(674)	(514)	5,014	4,853
Finance and insurance	-	-	-	-	-
Real estate	4,886	(402)	(458)	5,288	5,345
Miscellaneous services	5,375	666	594	4,708	4,780
Others	8,270	400	20	7,869	8,249

Notes:

- Simple sum of banking account and trust account
- Risk-monitored loans by industrial segment as of March 31, 2009 have been calculated according to amended standards. Certain business loans to individuals, previously classified under "Others," are classified under "Real estate" with effect from the accounts settlements of March 31, 2009. Risk-monitored loans by industrial segment as of the previous term-end (March 31, 2008) and the previous interim balance-sheet date (September 30, 2008) are shown below, restated in accordance with the amended classifications.

(¥ million)

	As of March 31, 2009			As of March 31, 2008	As of September 30, 2008
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Domestic branches (excl. the special account for international financial transactions)	28,459	(4,286)	(4,188)	32,745	32,647
Manufacturing	1,398	205	(90)	1,192	1,488
Agriculture	13	(226)	3	240	10
Fishery	88	73	77	14	10
Mining	45	(231)	(225)	276	270
Construction	2,116	(879)	(1,437)	2,995	3,553
Telecommunications	77	(310)	(296)	387	373
Transportation	119	(8)	34	128	84
Wholesaling	1,730	(2,899)	(1,896)	4,629	3,626
Retailing	4,339	(674)	(514)	5,014	4,853
Finance and insurance	-	-	-	-	-
Real estate	4,886	(557)	(658)	5,443	5,544
Miscellaneous services	5,375	676	594	4,698	4,780
Others	8,270	546	219	7,724	8,050

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

(¥ million)

		Risk-monitored loans (Banking Law)				
		Total loans	Past due loans (3 months or more)	Restructured loans	Non-accrued loans	Bankrupt loans
Wholesaling/ retailing	March 31, 2008	123,683	9	3,815	5,532	286
	September 30, 2008	122,555	6	3,815	4,487	170
	March 31, 2009	128,743	8	224	5,792	44
Construction	March 31, 2008	46,559	9	983	1,837	164
	September 30, 2008	47,670	-	1,152	2,207	192
	March 31, 2009	56,659	2	360	1,515	237
Real estate	March 31, 2008	146,887	7	1,581	3,699	-
	September 30, 2008	140,656	-	1,434	3,892	17
	March 31, 2009	171,793	84	1,117	3,500	184
Finance (excl. banking)	March 31, 2008	6,918	-	-	-	-
	September 30, 2008	6,462	-	-	-	-
	March 31, 2009	5,766	-	-	-	-

Notes:

1. Including trust account.

2. Loan and NPL balances -- wholesaling & retailing, construction, real estate, finance (excluding banking) as of March 31, 2009 have been calculated according to amended standards. Certain business loans to individuals, previously classified under "Others," are classified under "Real estate" with effect from the accounts settlements of March 31, 2009. Loan and NPL balances -- wholesaling & retailing, construction, real estate, finance (excluding banking) as of the previous term-end (March 31, 2008) and the previous interim balance-sheet date (September 30, 2008) are shown below, restated in accordance with the amended classifications.

(¥ million)

		Risk-monitored loans (Banking Law)				
		Total loans	Past due loans (3 months or more)	Restructured loans	Non-accrued loans	Bankrupt loans
Wholesaling/ retailing	March 31, 2008	122,497	9	3,815	5,532	286
	September 30, 2008	121,403	6	3,815	4,487	170
	March 31, 2009	128,743	8	224	5,792	44
Construction	March 31, 2008	45,475	9	983	1,837	164
	September 30, 2008	46,608	-	1,152	2,207	192
	March 31, 2009	56,659	2	360	1,515	237
Real estate	March 31, 2008	175,944	7	1,581	3,853	1
	September 30, 2008	171,008	-	1,434	4,090	19
	March 31, 2009	171,793	84	1,117	3,500	184
Finance (excl. banking)	March 31, 2008	6,918	-	-	-	-
	September 30, 2008	6,462	-	-	-	-
	March 31, 2009	5,766	-	-	-	-

(¥ million)

		Mandatory disclosure under the Financial Reconstruction Law			
		Total credit balance	Substandard loans	Doubtful assets	Bankrupt and quasi-bankrupt assets
Wholesaling/ retailing	March 31, 2008	128,605	3,825	3,877	1,946
	September 30, 2008	127,509	3,821	2,912	1,753
	March 31, 2009	133,712	232	3,413	2,484
Construction	March 31, 2008	47,711	993	1,274	744
	September 30, 2008	48,830	1,152	1,485	921
	March 31, 2009	58,362	362	1,028	728
Real estate	March 31, 2008	148,358	1,588	1,900	1,803
	September 30, 2008	141,949	1,434	2,022	1,891
	March 31, 2009	173,152	1,201	1,755	1,933
Finance (excl. banking)	March 31, 2008	6,924	-	-	-
	September 30, 2008	6,467	-	-	0
	March 31, 2009	5,772	-	-	-

Notes:

1. Including trust account.

2. Loan and NPL balances -- wholesaling & retailing, construction, real estate, finance (excluding banking) as of March 31, 2009 have been calculated according to amended standards. Certain business loans to individuals, previously classified under "Others," are classified under "Real estate" with effect from the accounts settlements of March 31, 2009. Loan and NPL balances -- wholesaling & retailing, construction, real estate, finance (excluding banking) as of the previous term-end (March 31, 2008) and the previous interim balance-sheet date (September 30, 2008) are shown below, restated in accordance with the amended classifications.

(¥ million)

		Mandatory disclosure under the Financial Reconstruction Law			
		Total credit balance	Substandard loans	Doubtful assets	Bankrupt and quasi-bankrupt assets
Wholesaling/ retailing	March 31, 2008	127,418	3,825	3,877	1,946
	September 30, 2008	126,356	3,821	2,912	1,753
	March 31, 2009	133,712	232	3,413	2,484
Construction	March 31, 2008	46,627	993	1,274	744
	September 30, 2008	47,768	1,152	1,485	921
	March 31, 2009	58,362	362	1,028	728
Real estate	March 31, 2008	177,447	1,588	1,927	1,931
	September 30, 2008	172,332	1,434	2,104	2,009
	March 31, 2009	173,152	1,201	1,755	1,933
Finance (excl. banking)	March 31, 2008	6,924	-	-	-
	September 30, 2008	6,467	-	-	0
	March 31, 2009	5,772	-	-	-

4) Consumer loan balance (non-consolidated)

(¥ million)

	March 31, 2009	Comparison		As of March 31, 2008	As of September 30, 2008
		with previous balance-sheet date	with previous interim balance-sheet date		
Loans to consumers	408,607	9,506	6,900	399,100	401,707
	411,475	8,822	6,678	402,653	404,797
Housing loans (incl. mortgage loans)	353,660	8,165	5,924	345,494	347,735
	355,165	7,759	5,766	347,405	349,399
Other than housing loans	54,947	1,341	975	53,606	53,971
	56,309	1,062	911	55,247	55,398

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, 2009			As of March 31, 2008	As of September 30, 2008
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Loans to SMEs	916,109	29,160	33,739	886,949	882,369
	927,614	26,158	32,206	901,456	895,408
As a percentage of total loans	82.18	(0.16)	(0.22)	82.34	82.40
	82.35	(0.20)	(0.24)	82.55	82.59

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, 2009	March 31, 2008	Increase (decrease)
Loans guaranteed by credit guarantee corporations	77,264	51,012	26,252
Special credit lines	305	469	(164)

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

(¥ million)

March 31, 2009	March 31, 2008
18,821	18,423

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

(¥ million)

	March 31, 2009			As of March 31, 2008	As of September 30, 2008
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Deposits (term-end balance)	1,302,807	73,484	33,404	1,229,323	1,269,403
	1,325,678	69,480	31,309	1,256,198	1,294,369
(average balance)	1,258,791	51,483	2,572	1,207,307	1,256,218
	1,283,805	49,510	1,439	1,234,295	1,282,365
Loans (term-end balance)	1,114,651	37,585	43,926	1,077,065	1,070,724
	1,126,401	34,413	42,341	1,091,988	1,084,060
(average balance)	1,062,582	54,302	8,458	1,008,279	1,054,123
	1,075,995	50,821	7,754	1,025,173	1,068,240

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, 2009			As of March 31, 2008	As of September 30, 2008
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Individuals	849,462	24,381	8,685	825,080	840,776
Liquid deposits	431,234	6,892	461	424,342	430,773
Time deposits	418,227	17,489	8,224	400,737	410,002
Corporations	434,343	25,128	(7,245)	409,215	441,589
Liquid deposits	249,144	1,174	(7,266)	247,970	256,411
Time deposits	185,198	23,953	21	161,245	185,177
Total	1,283,805	49,510	1,439	1,234,295	1,282,365
Liquid deposits	680,379	8,066	(6,805)	672,312	687,185
Time deposits	603,426	41,443	8,245	561,982	595,180

(Notes) 1. Including trust account.

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 2009 (ending March 2010) (non-consolidated)

(¥ million)

	FY09 forecasts	FY08 results
Ordinary income	38,200	39,786
Ordinary profit	8,700	4,434
Net income	5,400	2,890
Net business profit	10,200	8,631
(prior to provision of general allowance)	10,200	8,552
Excl. gains and losses on bond transactions	11,500	11,019
Loan losses*	500	2,331

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 2007	11,256	11,684	10,862	11,290	11,719	10,896
First half of fiscal 2008	3,780	5,535	3,591	3,780	5,535	3,591
Fiscal 2008	8,552	11,019	8,631	8,552	11,019	8,631
Fiscal 2009 full-term forecasts	10,200	11,500	10,200	10,200	11,500	10,200
Fiscal 2009 first-half forecasts	4,800	5,400	4,800	4,800	5,400	4,800

2. Restructuring (non-consolidated)

Major initiatives

1) Number of employees

	As of March 31, 2009	Target by the end of March 2010	Target by the end of March 2011	Target by the end of March 2012	Decrease from the end of fiscal 2008
Regular employees	1,101	1,084	1,054	1,054	(47)

2) Branch consolidation

	As of March 31, 2009	Target by the end of March 2010	Target by the end of March 2011	Target by the end of March 2012	Decrease from the end of fiscal 2008
Number of branches	59	58	59	59	0

Note) Excluding subbranches.

3. Shareholdings (non-consolidated)

(1) Value of shares held by the Bank

(¥ million)

	Acquisition cost	Fair market value	Tier I
March 31, 2008	24,846	28,244	-
September 30, 2008	25,739	27,091	-
March 31, 2009	23,064	22,040	-

(2) Impairment accounting

(¥ million)

	Net gains on equity securities	
		Impairment loss
March 31, 2008	128	289
March 31, 2009	(2,034)	248

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 2007	393	487	34	916
Fiscal 2008	(78)	2,331	0	2,252
Fiscal 2008 first-half	189	1,381	0	1,571
Fiscal 2009 forecasts	(26)	517	32	523
Fiscal 2009 first-half forecasts	2	333	10	345

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				
	Bankrupt assets 1)	Potentially bankrupt assets 2)	Potentially bankrupt assets or below 1)+2)	Assets requiring caution 3)	Total 1)+2)+3)
March 31, 2008	10,624	12,215	22,839	128,808	151,648
September 30, 2008	10,303	11,964	22,268	127,199	149,467
March 31, 2009	11,431	13,987	25,418	146,368	171,786

	Financial Reconstruction Law	
	Substandard loans 4)	Total 1)+2)+4)
March 31, 2008	9,988	32,828
September 30, 2008	10,457	32,725
March 31, 2009	3,142	28,561

Note) Including trust account.

(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, 2008	10,624	12,215	22,839
September 30, 2008	10,303	11,964	22,268
March 31, 2009	11,431	13,987	25,418
New occurrence during fiscal 2008	4,076	6,827	10,903
Removed from balance sheet during fiscal 2008	3,269	5,055	8,324
Net decrease during fiscal 2008	806	1,772	2,579
New occurrence during fiscal 2008 second half	2,236	4,496	6,733
Removed from balance sheet during fiscal 2008 second half	1,108	2,473	3,582
Net decrease during fiscal 2008 second half	1,127	2,023	3,150

Note) Including trust account.

b. Removal from balance sheet by type of disposal measure

(¥ million)

	Fiscal 2008		Fiscal 2009 targets
		FY08 first half	
Liquidation and similar measures	-	-	-
Corporate rehabilitation	-	-	-
Improved performance by corporate rehabilitation	-	-	-
Securitization	-	-	1,030
Sale to RCC	-	-	-
Direct charge-offs	1,871	1,528	840
Other	6,453	3,214	3,000
Collection/repayment	3,032	2,081	2,000
Improved performance	3,421	1,132	1,000
Total	8,324	4,742	4,870

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

		March 31, 2009	September 30, 2008	March 31, 2008
Bankrupt and effectively bankrupt assets	As a percentage of portion not secured by collateral	100.00 % ¥3.8 billion	100.00 % ¥2.9 billion	100.00 % ¥3.0 billion
Potentially bankrupt assets	As a percentage of portion not secured by collateral	30.48 % ¥1.6 billion	43.88 % ¥1.9 billion	42.66 % ¥1.9 billion
Assets requiring caution (substandard loans)	As a percentage of debt amount	8.05 % ¥0.3 billion	18.82 % ¥3.1 billion	20.11 % ¥3.1 billion
Assets requiring caution (excl. substandard loans)	As a percentage of debt amount	2.80 % ¥4.0 billion	1.25 % ¥1.3 billion	1.07 % ¥1.2 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 ¥2.5 billion for possible losses on loans to borrowers requiring caution (excl. substandard loans) as of March 31, 2009, with regard to a portion of which has been converted into subordinated loans (DDS).

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

	March 31, 2007	September 30, 2007	March 31, 2008	September 30, 2008	March 31, 2009	March 31, 2010 (targets)
Non-consolidated	3.74	3.58	2.96	2.97	2.50	Less than 3%
Consolidated	3.88	3.78	3.10	3.11	2.65	Less than 3%