

Fiscal 2009  
Interim Accounts Settlements

The Bank of Okinawa, Ltd.

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## I. Summary of Fiscal 2009 Interim Accounts Settlements

### 1. Earnings

#### ➤ Year-on-year comparison

Ordinary income for the reporting six-month period posted a year-on-year decline of ¥394 million to ¥19,558 million on a non-consolidated basis. A rise in interest rates on loans caused an increase in interest income, but this was more than offset by a decline in fees and commissions earned on the sale of investment trust and pension insurance products, as well as a decrease in proceeds from the sale of equity securities.

Business profit on core banking operations rose by ¥315 million to ¥5,850 million. This increase is attributable to a rise in interest income on loans and a decline in interest paid on deposits as a result of an interest rate cut.

Ordinary profit grew by ¥3,208 million to ¥5,941 million. The increase is due to a decrease in expenses for the disposal of bad debt as well as improvement in proceeds from securities transactions. The Bank posted a net extraordinary gain of ¥102 million, compared with a net extraordinary loss of ¥221 million in the previous first-half period as a result of the implementation of early premium severance payments to support employees taking early voluntary retirement.

As a result, net income for the reporting period increased by ¥2,883 million to ¥3,891 million.

#### (1) Business performance (non-consolidated)

(¥ million)				
	No.	1H FY08	1H FY09	
				YoY increase (decrease)
Ordinary income	1	19,953	19,558	(394)
Gross business profit	2	12,923	15,803	2,879
Interest income	3	13,520	14,035	514
Fees and commissions	4	1,043	830	(213)
Expenses for the disposal of bad debt included in trust account	5	0	-	(0)
Other business profit	6	(1,640)	937	2,578
Gains (losses) on bond trading	7	(1,754)	813	2,568
Expenses (excluding nonrecurrent items)	8	9,142	9,138	(3)
Personnel expenses	9	4,366	4,499	132
Non-personnel expenses	10	4,200	4,053	(146)
<b>Business profit on core banking operations (A)</b>	<b>11</b>	<b>5,535</b>	<b>5,850</b>	<b>315</b>
Provision of general allowance for loan losses	12	189	(101)	(290)
<b>Net business profit (B)</b>	<b>13</b>	<b>3,591</b>	<b>6,765</b>	<b>3,174</b>
Nonrecurrent items	14	(858)	(824)	33
Net gains/losses on equity securities	15	363	(371)	(735)
Bad debt disposal (nonrecurrent items)	16	1,386	375	(1,010)
<b>Ordinary profit</b>	<b>17</b>	<b>2,732</b>	<b>5,941</b>	<b>3,208</b>
Extraordinary gains (losses)	18	(221)	102	323
Gains on collection of written-off claims	19	101	121	20
Reversal of bad debt reserve	20	4	43	39
Early premium severance payments	21	319	-	(319)
<b>Net income</b>	<b>22</b>	<b>1,007</b>	<b>3,891</b>	<b>2,883</b>

Note) The amount for bad debt disposal, consisting of the figure listed as No. 16 in the table (nonrecurrent items) minus the figure listed as No. 20 (reversal of bad debt reserve), came to ¥332 million.

#### Explanation of terms

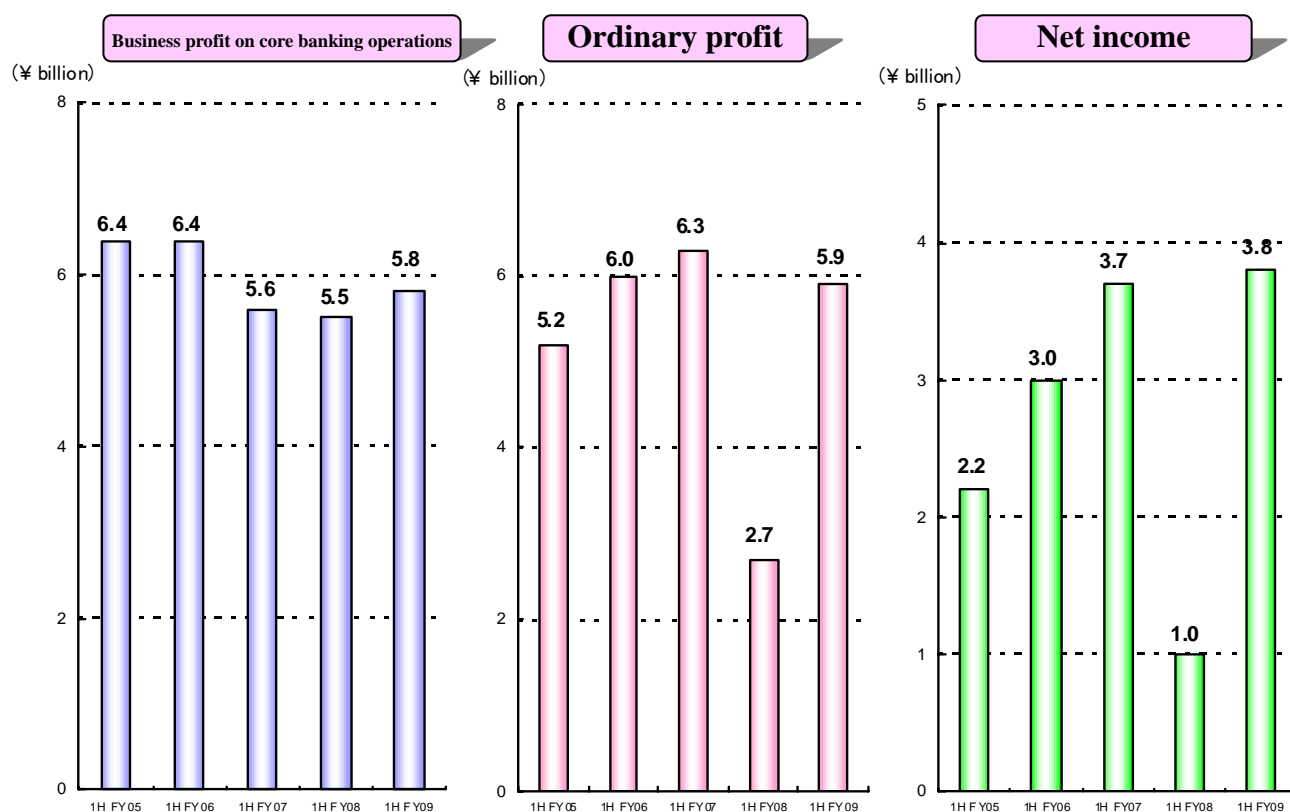
A: Business profit on core banking operations: (2+5-7-8)

Profit on banking operations prior to provision of general allowance for loan losses, expenses for bad debt disposal (included in the trade account), and gains and losses on bond transactions (primarily JGBs).

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.	1H FY08	1H FY09	
				YoY increase (decrease)
Ordinary income	1	27,454	26,738	(715)
Gross business profit	2	14,517	17,782	3,264
Expenses (excluding nonrecurrent items)	3	9,905	9,924	19
<b>Net business profit</b>	<b>4</b>	<b>4,426</b>	<b>7,916</b>	<b>3,489</b>
Credit cost	5	2,220	636	(1,584)
<b>Ordinary profit</b>	<b>6</b>	<b>2,922</b>	<b>6,687</b>	<b>3,765</b>
Extraordinary gains (losses)	7	(144)	146	290
<b>Net income</b>	<b>8</b>	<b>902</b>	<b>4,315</b>	<b>3,412</b>

Note) The Bank has 27 consolidated subsidiaries as of the interim balance-sheet date.

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

### (1) Loans and bills discounted

#### ➤ Year-on-year comparison

Loans and bills discounted increased by ¥52.1 billion to ¥1,136.1 billion. The rise is attributable to a steady growth in loans to individuals (primarily mortgage loans) resulting from aggressive sales promotion efforts by our Loan FP Station facilities and a steady increase in business loans in response to a program implemented by the government encouraging lending to SMEs under the official “emergency guarantee mechanism for soaring raw material prices.”

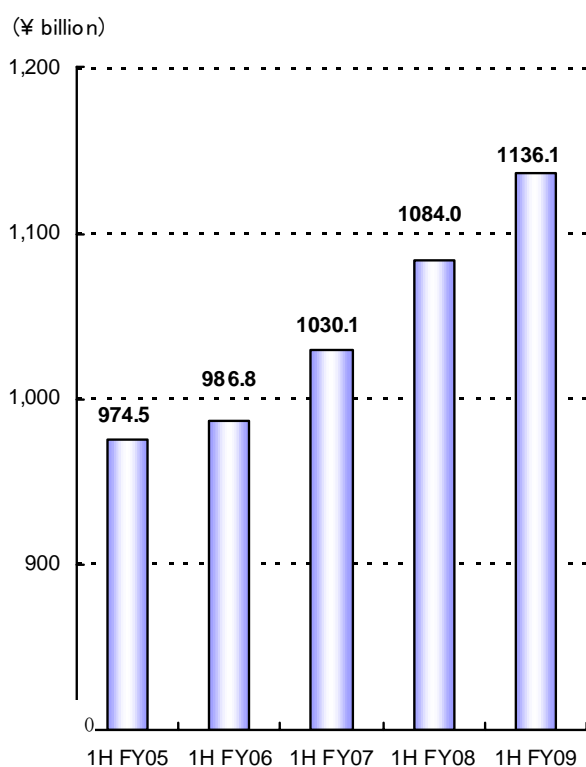
#### Term-end balance

(¥ billion)

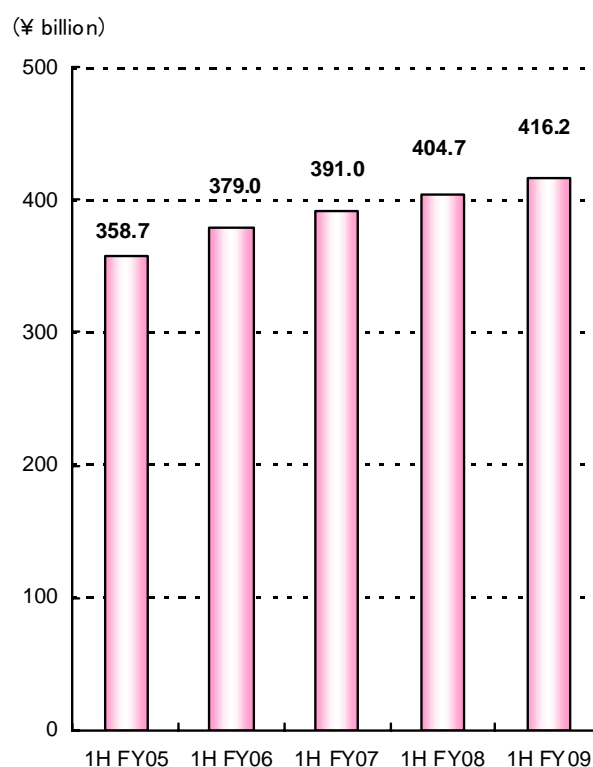
	1H FY08	1H FY09		FY08
			YoY increase	
Loans and bills discounted	1,084.0	1,136.1	52.1	1,126.4
Business loans	578.4	606.7	28.3	601.9
Loans to individuals	404.7	416.2	11.4	411.4
Mortgage loans	349.3	360.1	10.7	355.1
Loans to local government bodies and other public organizations	100.8	113.2	12.3	112.9

Note) Including trust account.

#### Total loans



#### Loans to individuals



## (2) Deposits

### ➤ Year-on-year comparison

The balance of deposits at the end of the first-half period came to ¥1,462.1 billion, for a year-on-year increase of ¥167.8 billion. The increase is primarily due to aggressive marketing campaigns for individuals, and marketing activities targeting corporate customers under our “Strong Relationship” program. We are placing an emphasis on fund traceability.

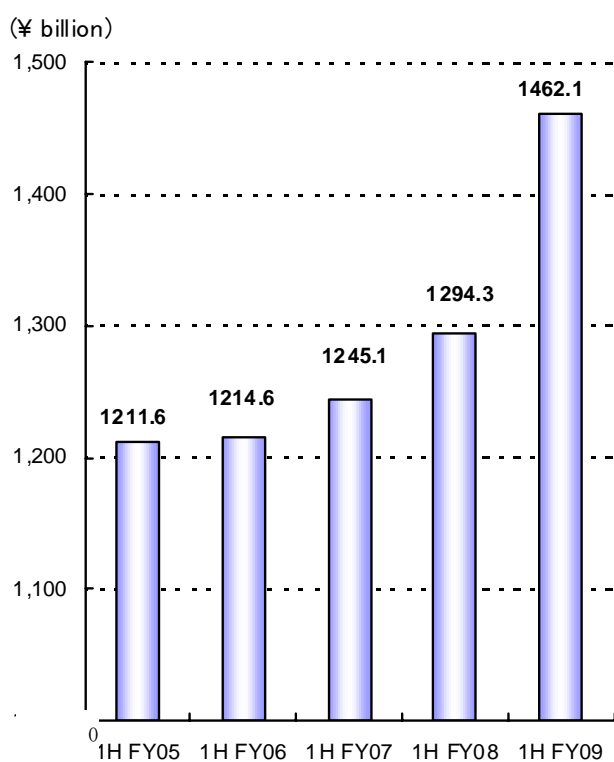
### Term-end balance

(¥ billion)

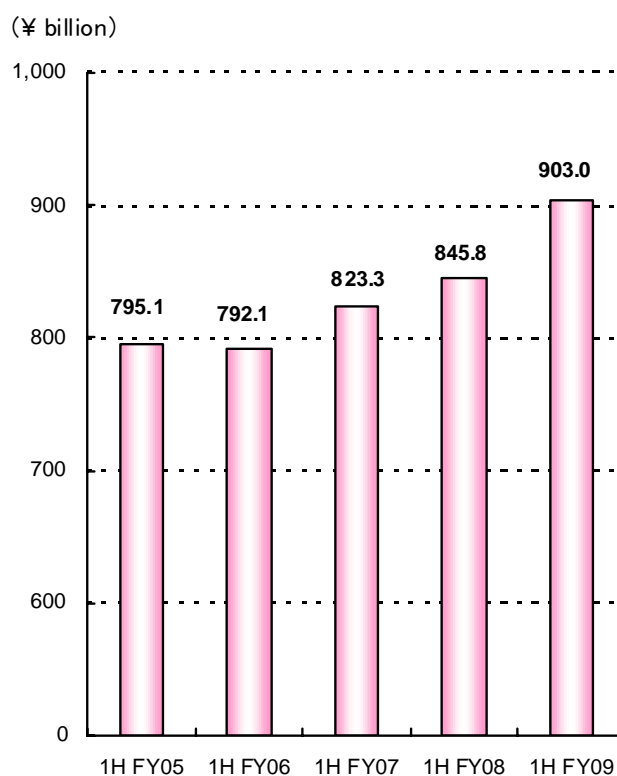
	1H FY08	1H FY09		FY08
			YoY increase	
Deposits	1,294.3	1,462.1	167.8	1,325.6
Individuals	845.8	903.0	57.1	865.2
Corporations	339.7	410.4	70.7	356.6
Financial institutions	13.9	44.3	30.3	16.8
Public funds	94.7	104.3	9.5	86.8

Note) Including trust account.

### Total deposits



### Deposit made by individuals



### (3) Securities

#### ➤ Year-on-year comparison

The value of securities holdings rose ¥44.9 billion to ¥312.4 billion. This was largely the result of efficient fund operations and a steady flow of income, achieved mainly through investment in public bonds such as JGBs and local government bonds. Net unrealized gains on securities increased by ¥4.8 billion year-on-year, to ¥7.7 billion.

#### Term-end balance

(¥ billion)

	1H FY08	1H FY09		FY08
			YoY increase (decrease)	
Securities	267.4	312.4	44.9	229.5
Bonds	219.7	274.9	55.2	188.2
Stocks	27.0	23.7	(3.3)	22.0
Others	20.6	13.6	(6.9)	19.3

#### Unrealized gains and losses

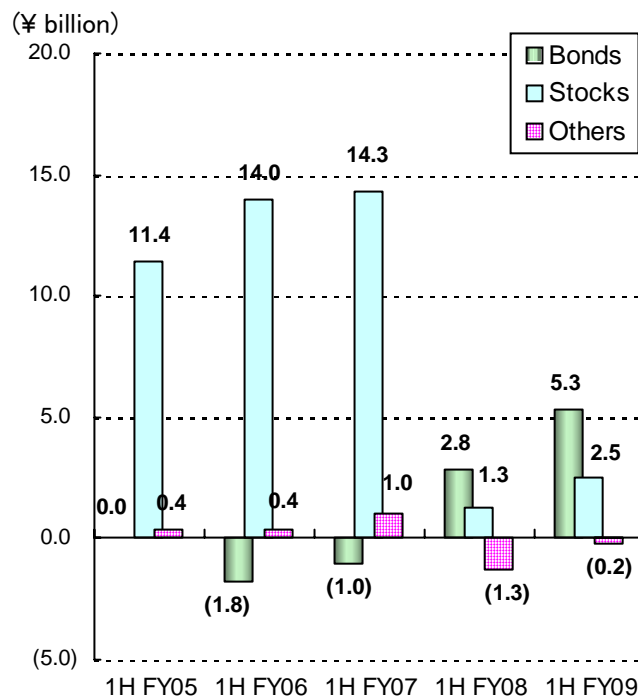
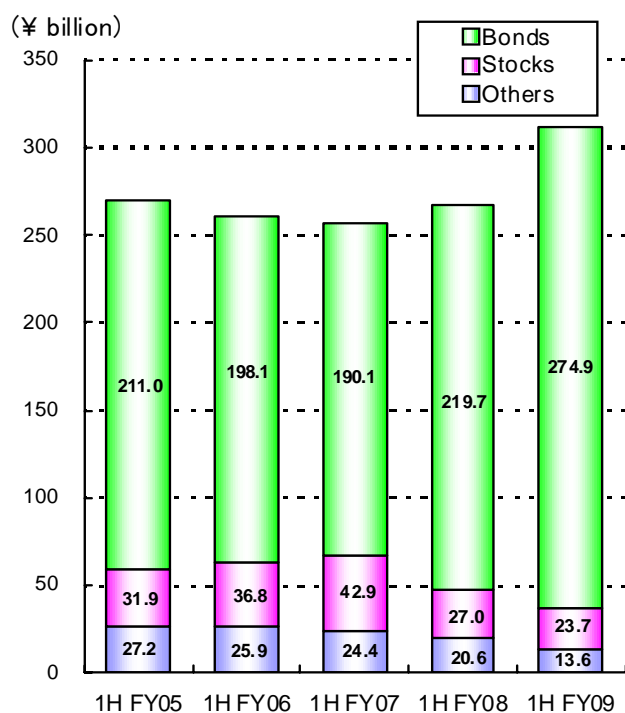
(¥ billion)

	1H FY08	1H FY09		FY08
			YoY increase	
Securities	2.8	7.7	4.8	0.8
Bonds	2.8	5.3	2.5	2.5
Stocks	1.3	2.5	1.1	(1.0)
Others	(1.3)	(0.2)	1.1	(0.6)

Note) "Others" include foreign securities and investment trusts.

#### Balance of securities

#### Unrealized gains and losses



#### (4) Assets in custody

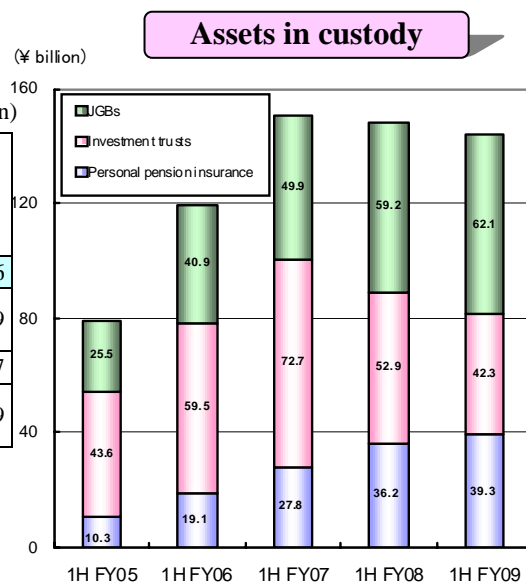
##### ➤ Year-on-year comparison

Assets in custody fell by ¥4.5 billion year-on-year, to ¥143.8 billion. The decline is attributable to a decrease in the sale of investment trust products as a result of lack of clarity regarding the future direction of the financial market, which exceeded an increase in the value of JGBs and individuals' pension insurance plans.

##### Term-end balance

	1H FY08	1H FY09	
			YoY increase (decrease)
Assets in custody	148.4	143.8	(4.5)
Japanese government bonds	59.2	62.1	2.9
Investment trusts	52.9	42.3	(10.6)
Personal pension insurance	36.2	39.3	3.1

FY08	
	138.6
	61.9
	39.7
	36.9



##### Assets in custody

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

#### 3. Expenses (non-consolidated)

##### ➤ Year-on-year comparison

Personnel expenses rose by ¥132 million year-on-year, to ¥4,499 million. Worsening conditions for the operation of pension assets caused an increase in expenses posted under pension accounting, and there was also a rise in extraordinary employment expenses.

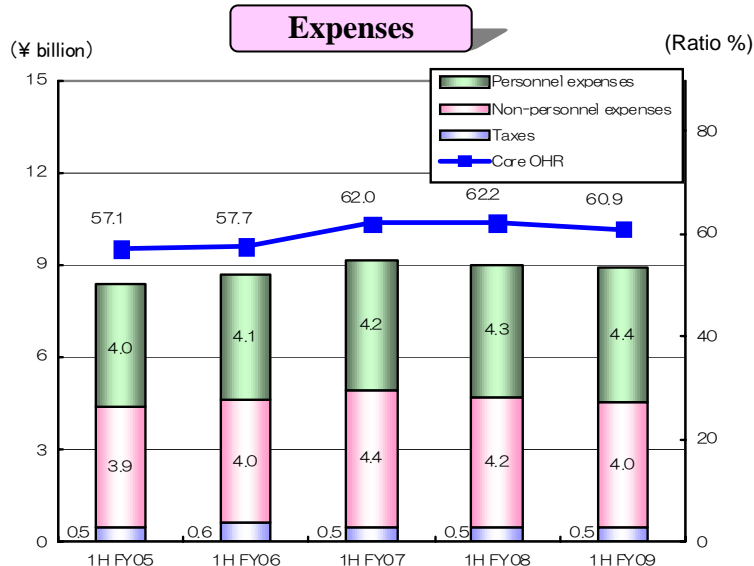
Non-personnel expenses fell by ¥146 million year-on-year, to ¥4,053 million, due to declines in equipment rental fees and administrative work outsourcing costs.

The “core” OHR, an indicator of the cost-efficiency of core banking operations, recorded an improvement of 1.3 percentage points from the previous first-half period, to 60.9%, owing to an increase in business profit on core banking operations. Expenses remained nearly on par with the previous year's level.

##### Breakdown of expenses

	1H FY08	1H FY09	
			YoY increase (decrease)
Expenses	9,142	9,138	(3)
Personnel expenses	4,366	4,499	132
Non-personnel expenses	4,200	4,053	(146)
Taxes	575	585	10
Core OHR	62.2%	60.9%	(1.3%)

Note) Core OHR: expenses/profit on core banking operations (business profit on core banking operations + expenses)



#### 4. Asset soundness

##### (1) Credit cost (non-consolidated)

Reversal of the general loan-loss reserve was ¥101 million, compared with a ¥290 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.

Expenses for the disposal of bad debt fell by ¥1,049 million to ¥332 million, primarily attributable to enhanced support for the restructuring programs of corporate borrowers.

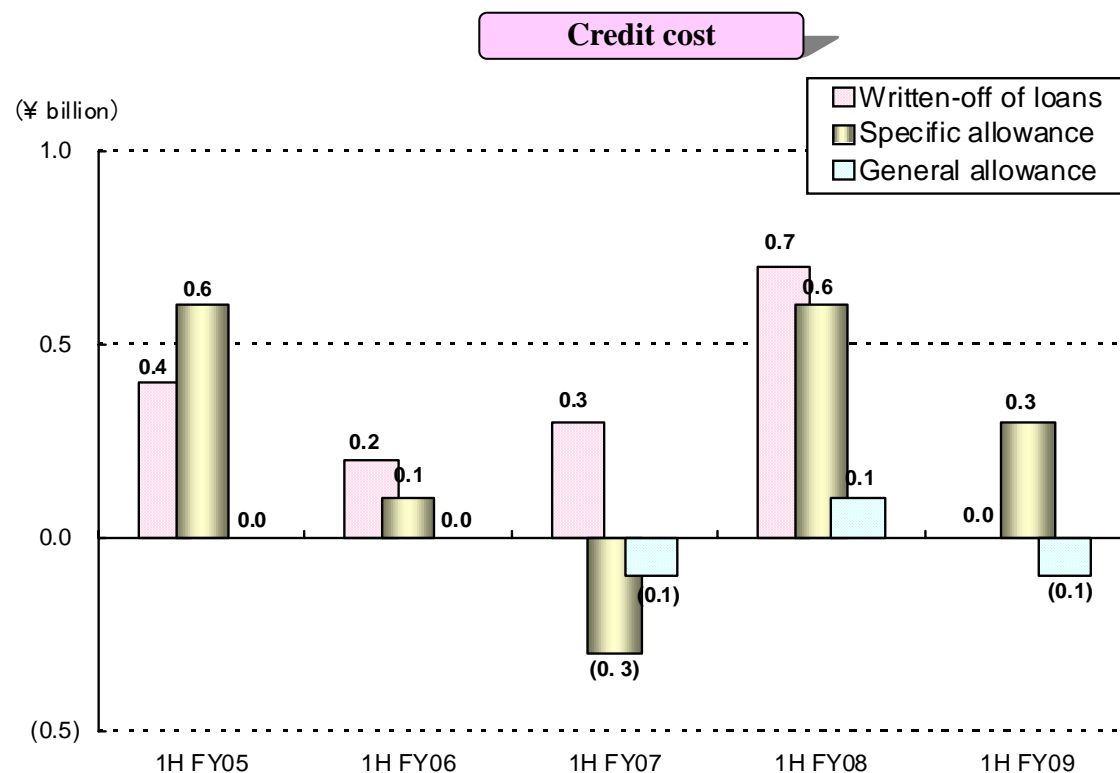
##### Credit cost

(¥ million)

	1H FY08	1H FY09	
			YoY increase (decrease)
Credit cost	1,571	230	(1,340)
Provision of general allowance for loan losses	189	(101)	(290)
Bad-debt disposal	1,381	332	(1,049)
Provision to specific allowance for loan losses	613	314	(298)
Allowance for impairment of principals under trust accounts	(4)	(43)	(39)
Written-off of loans	772	59	(713)
Losses on sale of claims	-	1	1
Gains on collection of written-off claims	120	121	0

Notes)

1. Including trust account.
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 under the Financial Reconstruction Law

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

As a result of our efforts to help corporate borrowers improve their business performance, the amount of bad debt subject to mandatory disclosure under the Financial Reconstruction Law decreased by ¥9.9 billion to ¥22.7 billion. The non-performing loan (NPL) ratio declined by 1.00 percentage point to 1.97%.

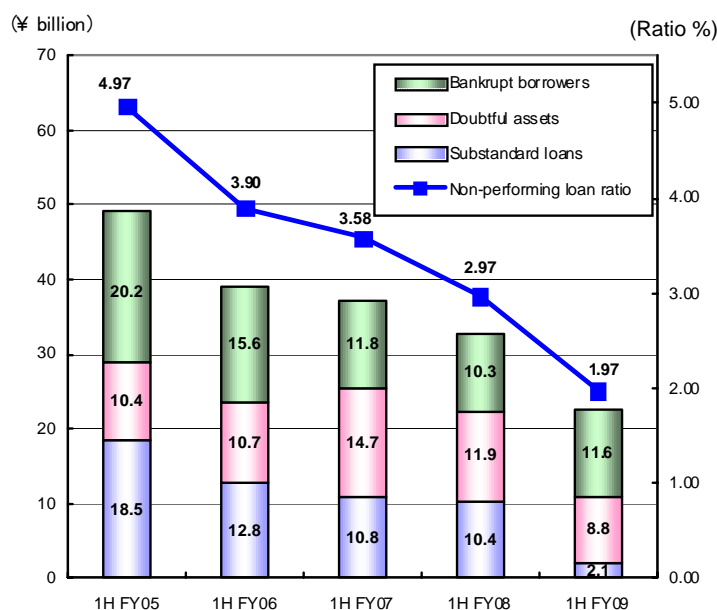
### Mandatory disclosure of bad debt (non-consolidated)

(¥ billion)

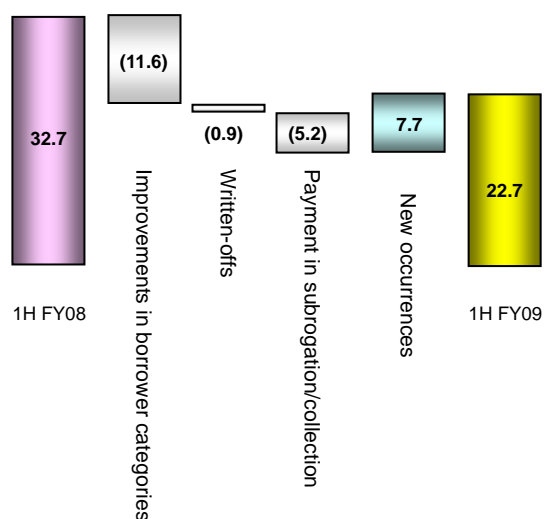
	1H FY08	1H FY09		(Reference)	FY08
			YoY increase (decrease)	Prior to partial charge-offs	
Mandatory disclosure of bad debt (a)	32.7	22.7	(9.9)	24.7	28.5
Bankrupt borrowers	10.3	11.6	1.3	13.6	11.4
Doubtful assets	11.9	8.8	(3.0)	8.8	13.9
Substandard loans	10.4	2.1	(8.2)	2.1	3.1
Normal assets	1,066.0	1,127.8	61.8	1,127.8	1,112.5
Total credit balance (b)	1,098.7	1,150.5	51.8	1,152.6	1,141.1
Non-performing loan ratio a/b	2.97%	1.97%	(1.00%)	2.14%	2.50%

Note) Including trust account.

### Mandatory disclosure of bad debt (non-consolidated)



### Breakdown of measures for the removal of bad debt under mandatory disclosure (non-consolidated)



## 5. Capital ratio (domestic standards)

### ➤ Year-on-year comparison

As a result of an increase in the Bank's retained earnings, regulatory capital rose by ¥2.8 billion year-on-year, to ¥99.9 billion.

In contrast, risk-weighted assets decreased by ¥9.1 billion year-on-year, to ¥857 billion, in line with a reduction in the balance of available-for-sale securities, primarily equity securities. As a result, the capital ratio rose by 0.45 of a percentage point to 11.66% on a non-consolidated basis.

### Capital ratio

#### Non-consolidated

	1H FY08	1H FY09		FY08
			YoY increase (decrease)	
Regulatory capital (a)	97.1	99.9	2.8	97.3
Tier I (b)	92.2	95.7	3.4	93.0
Tier II	6.3	5.7	(0.5)	5.9
Exclusion	1.5	1.5	0	1.5
Risk-weighted assets (c)	866.1	857.0	(9.1)	857.5
Capital ratio (a/c) (%)	11.21%	11.66%	0.45 pp	11.35%
Tier I ratio (b/c) (%)	10.65%	11.16%	0.51 pp	10.84%

(¥ billion)

#### Consolidated

	1H FY08	1H FY09		FY08
			YoY increase (decrease)	
Regulatory capital (a)	102.0	105.6	3.5	102.4
Tier I (b)	96.6	100.4	3.8	97.2
Tier II	6.9	6.6	(0.2)	6.7
Exclusion	1.5	1.5	0	1.5
Risk-weighted assets (c)	891.9	878.1	(13.7)	881.6
Capital ratio (a/c) (%)	11.44%	12.02%	0.58 pp	11.61%
Tier I ratio (b/c) (%)	10.83%	11.44%	0.61 pp	11.03%

(¥ billion)

#### Tier I

Capital stock and statutory reserve and voluntary reserve and other surplus

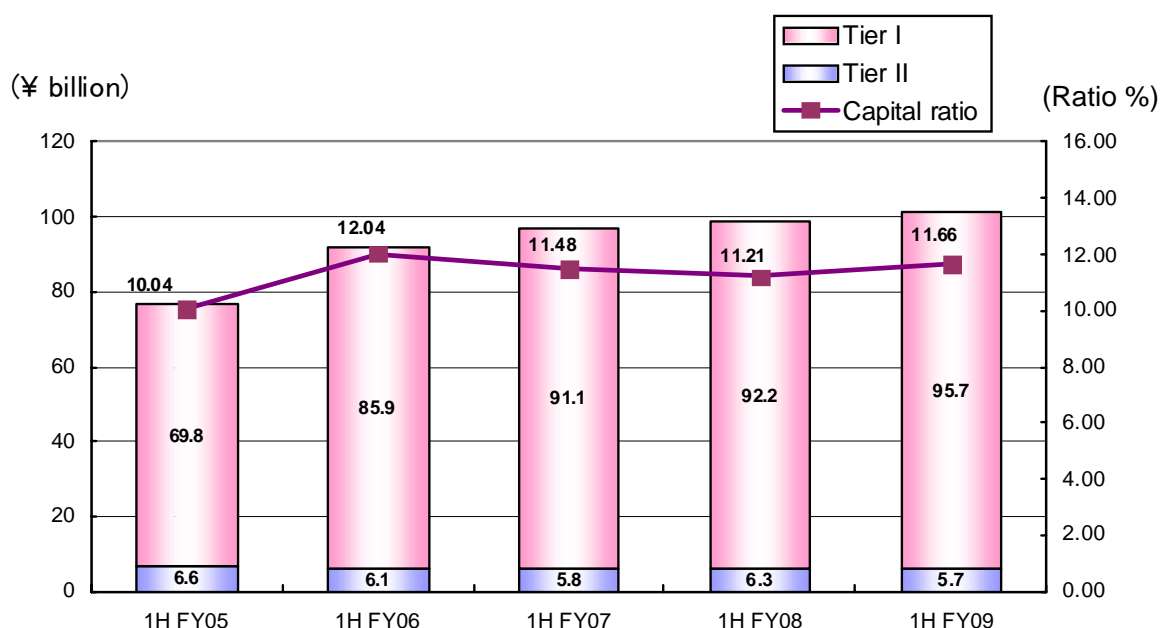
#### Tier II

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

### Capital ratio (non-consolidated)



## 6. Performance forecasts

### ➤ Ordinary income

We expect ordinary income to decrease by ¥700 million to ¥39 billion due to a decline in proceeds from equity securities transactions, which is expected to exceed a rise in interest income resulting from an increase in loans and bills discounted.

### ➤ Net business profit

Net business profit is expected to rise ¥4 billion year-on-year, to ¥12.6 billion. We forecast a recovery in the profitability of bond trading, in addition to a decline in interest on deposits as a result of interest rate cuts.

### ➤ Ordinary profit

Ordinary profit is forecast to increase by ¥5.3 billion year-on-year, to ¥9.7 billion, owing to a rise in net business profit and a decrease in expenses for bad debt disposal.

### ➤ Net income

As a result of the above, net income is expected to reach ¥6 billion, for a year-on-year increase of ¥3.1 billion.

### Non-consolidated

(¥ billion)

	FY09 full-term forecasts	
		YoY increase (decrease)
Ordinary income	39.0	(0.7)
Business profit on core banking operations	11.7	0.7
Net business profit	12.6	4.0
Ordinary profit	9.7	5.3
Net income	6.0	3.1
Bad debt disposal	0.7	(1.5)

### Consolidated

(¥ billion)

	FY09 full-term forecasts	
		YoY increase (decrease)
Ordinary income	53.4	(1.0)
Ordinary profit	10.6	5.6
Net income	6.5	3.7

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

	FY09 full-term forecasts	
	Non-consolidated	Consolidated
Non-performing loan ratio	Less than 2%	Less than 2%

### Capital ratio

	FY09 full-term forecasts	
	Non-consolidated	Consolidated
Capital ratio	11% or more	12% or more
Tier I ratio	11% or more	11% or more

## II. Business Results for Fiscal 2009 Interim Term

### 1. Business performance

Non-consolidated		(¥ million)		
		1H FY09	YoY increase (decrease)	1H FY08
Gross business profit		15,803	2,879	12,923
Domestic operations		15,531	2,494	13,037
Interest income		13,916	508	13,407
Fees and commissions		800	(210)	1,010
Other business profit		814	2,195	(1,381)
International operations		271	385	(113)
Interest income		118	6	112
Fees and commissions		29	(3)	32
Other business profit		123	382	(259)
Expenses (excluding nonrecurrent items)		9,138	(3)	9,142
Personnel expenses		4,499	132	4,366
Non-personnel expenses		4,053	(146)	4,200
Taxes		585	10	575
Net business profit (prior to provisions to general allowance)		6,664	2,883	3,780
Excluding gains on bond trading		5,850	315	5,535
Provision of general allowance for loan losses		(101)	(290)	189
Net business profit		6,765	3,174	3,591
Gains/losses on bond trading		813	2,568	(1,754)
Nonrecurrent items		(824)	33	(858)
Gains on equity trading		(371)	(735)	363
Bad debt disposal		375	(1,010)	1,386
375		375	(1,010)	1,386
Written-off of loans		59	(713)	772
59		59	(713)	772
Provision to specific allowance for loan losses		314	(298)	613
Losses on sale of credit		1	1	-
1		1	1	-
Ordinary profit		5,941	3,208	2,732
Extraordinary gains (losses)		102	323	(221)
Gains on collection of written-off claims		121	20	101
Reversal of reserve for compensation of trust fund principal losses		43	39	4
Impairment losses		49	49	-
Gains on early premium severance payments		-	(319)	319
Income before income taxes		6,043	3,531	2,511
Income taxes-current		1,775	274	1,501
Income taxes-deferred		376	373	2
Net income		3,891	2,883	1,007

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

\* Total expenses for the disposal of bad debt amounted to ¥332 million (including the amounts posted under trust accounts).  
Reversal of allowance for impairment of principals under trust accounts (in the amount of ¥43 million) are posted under extraordinary gains.

Consolidated

(¥ million)

	1H FY09	YoY increase (decrease)	1H FY08
Gross business profit	17,782	3,264	14,517
Interest income	14,417	675	13,741
Trust account services	171	(76)	248
Fees and commissions	1,165	(130)	1,296
Other business profit	2,027	2,796	(768)
Operating expenses	9,974	24	9,950
Loan-loss provisions	679	(1,546)	2,225
Provision of general allowance for loan losses	(58)	(244)	185
Provision to specific allowance for loan losses	451	(793)	1,245
Written-off of loans	285	(507)	793
Net gains/losses on equity securities	(373)	(768)	395
Other	(67)	(252)	184
Ordinary profit	6,687	3,765	2,922
Extraordinary gains (losses)	146	290	(144)
Income before income taxes and minority interests	6,833	4,056	2,777
Income taxes-current	2,074	232	1,842
Income taxes-deferred	346	393	(46)
Minority interests	96	17	79
Net income	4,315	3,412	902

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)*	7,916	3,489	4,426
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Note) Gross business profit - operating expenses (excluding noncurrent 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	27	2	25
Number of affiliates accounted for using the equity method	0	0	0

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

(¥ million)

	1H FY09	YoY increase	1H FY08
Net business profit (prior to provision to general allowance for possible loan losses)	6,664	2,883	3,780
Per staff (¥ thousand)	6,187	2,667	3,520
Net business profit	6,765	3,174	3,591
Per staff (¥ thousand)	6,282	2,938	3,343

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

## 3. Interest margins (non-consolidated)

### (1) Aggregate

(%)

	1H FY09	YoY increase (decrease) (pp)	1H FY08
Yield on fund operation (A)	2.22	(0.17)	2.39
Yield on loans	2.53	(0.06)	2.59
Yield on securities	1.31	(0.16)	1.47
Fund procurement cost (B)	1.61	(0.22)	1.83
Yield on deposits	0.28	(0.10)	0.38
Yield on external debt*	1.98	1.25	0.73
Gross interest margin (A)-(B)	0.61	0.05	0.56

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

### (2) Domestic

(%)

	1H FY09	YoY increase (decrease) (pp)	1H FY08
Yield on fund operation (A)	2.21	(0.13)	2.34
Yield on loans	2.53	(0.06)	2.59
Yield on securities	1.28	(0.16)	1.44
Fund procurement cost (B)	1.56	(0.17)	1.73
Yield on deposits	0.26	(0.06)	0.32
Yield on external debt*	1.98	1.25	0.73
Gross interest margin (A)-(B)	0.65	0.04	0.61

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

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

(¥ million)

	1H FY09	YoY increase (decrease)	1H FY08
Gains/Losses on bond trading	813	2,568	(1,754)
Gains on sale of bonds	841	309	532
Gains on redemption of bonds	-	-	-
Losses on sale of bonds	27	(795)	823
Losses on redemption of bonds	-	-	-
Write down	-	(1,463)	1,463
Gains and losses on equity trading	(371)	(735)	363
Gains on sale of equity shares	292	(393)	686
Losses on sale of equity shares	247	58	188
Write down	416	283	133

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

(¥ million; %)

	As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
(1) Capital ratio	11.66%	0.31 pp	0.45 pp	11.35%	11.21%
(2) Tier I	95,717	2,717	3,431	93,000	92,285
(3) Tier II	5,799	(106)	(554)	5,906	6,354
(i) Revaluation	1,195	(5)	(5)	1,200	1,200
(ii) Subordinated loan/securities balance	-	-	(180)	-	180
(4) Exclusion	1,542	(18)	24	1,561	1,518
(Intentional equity holdings by other financial institutions)	1,542	-	42	1,542	1,500
(5) Capital (2)+(3)-(4)	99,973	2,628	2,852	97,344	97,121
(6) Risk-weighted assets	857,018	(561)	(9,149)	857,579	866,167

## Capital ratio (domestic standards) (consolidated)

(¥ million; %)

	As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
(1) Capital ratio	12.02%	0.41 pp	0.58 pp	11.61%	11.44%
(2) Tier I	100,492	3,240	3,839	97,252	96,653
(3) Tier II	6,684	(26)	(271)	6,710	6,955
(i) Revaluation	1,195	(5)	(5)	1,200	1,200
(ii) Subordinated loan/securities balance	-	-	(180)	-	180
(4) Exclusion	1,542	(18)	24	1,561	1,518
(Intentional equity holdings by other financial institutions)	1,542	-	42	1,542	1,500
(5) Capital (2)+(3)-(4)	105,633	3,232	3,543	102,401	102,089
(6) Risk-weighted assets	878,163	(3,448)	(13,760)	881,611	891,924

## 6. ROE (non-consolidated)

(%)

	1H FY09	YoY comparison (pp)	1H FY08
Net business profit basis	13.69	6.12	7.57
Business profit on core banking operations basis	11.84	0.17	11.67
Net income basis	7.87	5.75	2.12

(Calculation formula)

$$\frac{\text{Net business profit (business profit on core banking operations, net income)}}{(\text{Net assets at the beginning of period} + \text{net assets at the end of period}) \div 2} \times 365 \div 183$$

\* 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)

(%)

	1H FY09	YoY comparison (pp)	1H FY08
Net business profit basis	14.20	6.48	7.72
Business profit on core banking operations basis	12.28	0.38	11.90
Net income basis	8.16	6.00	2.16

(Calculation formula)

$$\frac{\text{Net business profit (business profit on core banking operations, net income)}}{(\text{shareholders' equity at the beginning of period} + \text{shareholders' equity at the end of period}) \div 2} \times 365 \div 183$$

### III. Loans and Bills Discounted

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

\* Partial written-offs are implemented.

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

#### Non-consolidated

(¥ million)

		As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
Risk-monitored assets	Loans to bankrupt borrowers	1,994	760	844	1,233	1,149
	Delinquent loans	18,507	(5,575)	(2,532)	24,083	21,040
	Past due loans more than 3 months	707	446	173	261	533
	Restructured loans	1,485	(1,396)	(8,438)	2,881	9,923
	Total	22,694	(5,764)	(9,952)	28,459	32,647

Note) Including trust account.

Loans (term-end balance)	1,136,172	9,770	52,111	1,126,401	1,084,060
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Note) Including trust account.

		(%)				
As a percentage of total loans	Loans to bankrupt borrowers	0.17	0.07 pp	0.07 pp	0.10	0.10
	Delinquent loans	1.62	(0.51)	(0.32)	2.13	1.94
	Past due loans more than 3 months	0.06	0.04	0.02	0.02	0.04
	Restructured loans	0.13	(0.12)	(0.78)	0.25	0.91
	Total	1.99	(0.53)	(1.02)	2.52	3.01

Note) Including trust account.

#### Consolidated

(¥ million)

		As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
Risk-monitored assets	Loans to bankrupt borrowers	2,059	728	849	1,330	1,209
	Delinquent loans	19,597	(5,724)	(2,525)	25,322	22,122
	Past due loans more than 3 months	707	446	173	261	533
	Restructured loans	1,485	(1,396)	(8,438)	2,881	9,923
	Total	23,849	(5,945)	(9,940)	29,795	33,790

Note) Including trust account.

Loans (term-end balance)	1,120,075	6,709	48,589	1,113,366	1,071,485
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Note) Including trust account.

		(%)				
As a percentage of total loans	Loans to bankrupt borrowers	0.18	0.07 pp	0.07 pp	0.11	0.11
	Delinquent loans	1.74	(0.53)	(0.32)	2.27	2.06
	Past due loans more than 3 months	0.06	0.04	0.02	0.02	0.04
	Restructured loans	0.13	(0.12)	(0.79)	0.25	0.92
	Total	2.12	(0.55)	(1.03)	2.67	3.15

Note) Including trust account.

## 2. Allowance for loan losses

### Non-consolidated

(¥ million)

	As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
Allowance for loan losses	9,686	(309)	2	9,996	9,683
General allowance	4,604	(101)	(369)	4,705	4,973
Specific allowance	5,082	(207)	372	5,290	4,709
Allowance for possible impairment of principals under trust accounts	231	(43)	(17)	274	249

### Consolidated

(¥ million)

	As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
Allowance for loan losses	14,910	(183)	203	15,094	14,707
General allowance	6,184	(58)	(475)	6,242	6,659
Specific allowance	8,726	(125)	679	8,852	8,047
Allowance for possible impairment of principals under trust accounts	231	(43)	(17)	274	249

## 3. Coverage of risk monitored loans

### Non-consolidated

(¥ million; %)

	As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
Risk-monitored loans (A)	22,694	(5,764)	(9,952)	28,459	32,647
Coverage	19,591	(3,547)	(5,632)	23,139	25,223
Allowance for loan losses (B)	5,434	(326)	(2,268)	5,761	7,703
Collateral and guarantees (C)	14,156	(3,221)	(3,363)	17,378	17,520
Coverage ratio (B+C)/(A)	86.32	5.02	9.06	81.30	77.26
Allowance for loan losses (B/A)	23.94	3.70	0.35	20.24	23.59
Collateral and guarantees (C/A)	62.38	1.32	8.72	61.06	53.66

Note) Including trust account.

### Consolidated

(¥ million; %)

	As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
Risk-monitored loans (A)	23,849	(5,945)	(9,940)	29,795	33,790
Coverage	20,704	(3,673)	(5,583)	24,378	26,288
Allowance for loan losses (B)	6,210	(430)	(2,231)	6,640	8,441
Collateral and guarantees (C)	14,494	(3,243)	(3,351)	17,737	17,846
Coverage ratio (B+C)/(A)	86.81	5.00	9.02	81.81	77.79
Allowance for loan losses (B/A)	26.04	3.76	1.06	22.28	24.98
Collateral and guarantees (C/A)	60.77	1.24	7.96	59.53	52.81

Note) Including trust account.

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

\* Partial written-offs are implemented.

##### Non-consolidated

(¥ million; %)

	As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
Bankrupt and quasi-bankrupt assets	11,675	243	1,371	11,431	10,303
Doubtful assets	8,879	(5,108)	(3,084)	13,987	11,964
Substandard loans	2,192	(950)	(8,265)	3,142	10,457
Total (A)	22,746	(5,814)	(9,978)	28,561	32,725
Normal assets	1,127,847	15,297	61,831	1,112,550	1,066,015
Total credit balance (B)	1,150,593	9,482	51,852	1,141,111	1,098,741
As a percentage of total credit balance (A)/(B)	1.97	(0.53)	(1.00)	2.50	2.97
Partial written-offs	2,006	(35)	(425)	2,041	2,432

Note) Including trust account.

##### Consolidated

(¥ million; %)

	As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
Bankrupt and quasi-bankrupt assets	12,735	178	1,451	12,556	11,283
Doubtful assets	8,974	(5,224)	(3,153)	14,199	12,128
Substandard loans	2,192	(950)	(8,265)	3,142	10,457
Total (A)	23,902	(5,995)	(9,966)	29,898	33,869
Normal assets	1,110,629	12,412	58,296	1,098,217	1,052,332
Total credit balance (B)	1,134,532	6,416	48,330	1,128,115	1,086,202
As a percentage of total credit balance (A)/(B)	2.10	(0.55)	(1.01)	2.65	3.11
Partial written-offs	3,370	(363)	(1,359)	3,734	4,729

Note) Including trust account.

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

##### Non-consolidated

(¥ million)

	As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
Coverage (C)	19,643	(3,580)	(5,658)	23,223	25,301
Allowance for loan losses	5,445	(335)	(2,266)	5,781	7,711
Collateral and guaranteed	14,197	(3,244)	(3,391)	17,442	17,589

Note) Including trust account.

					(%)
Coverage ratio (C)/(A)	86.35	5.04	9.04	81.31	77.31

##### Consolidated

(¥ million)

	As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
Coverage (C)	20,758	(3,705)	(5,609)	24,463	26,367
Allowance for loan losses	6,222	(439)	(2,229)	6,661	8,451
Collateral and guaranteed	14,535	(3,266)	(3,380)	17,801	17,915

Note) Including trust account.

					(%)
Coverage ratio (C)/(A)	86.84	5.02	9.00	81.82	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 September 30, 2009			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	11,675	8,879	2,192	22,746
Covered portion (B)	7,969	4,830	1,397	14,197
Uncovered portion (C)=(A)-(B)	3,705	4,048	794	8,549
Allowance for loan losses (D)	3,705	1,570	169	5,445
Allowance ratio (D)/(C)	100.00	38.77	21.37	63.69
Coverage ratio [(B)+(D)]/(A)	100.00	72.08	71.50	86.35

Note) Including trust account.

**Consolidated**

(¥ million; %)

	As of September 30, 2009			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	12,735	8,974	2,192	23,902
Covered portion (B)	8,307	4,830	1,397	14,535
Uncovered portion (C)=(A)-(B)	4,428	4,144	794	9,367
Allowance for loan losses (D)	4,428	1,624	169	6,222
Allowance ratio (D)/(C)	100.00	39.19	21.37	66.42
Coverage ratio [(B)+(D)]/(A)	100.00	71.92	71.50	86.84

Note) Including trust account.

**• Allowance ratio and coverage ratio of assets by borrower category**

**Non-consolidated**

(¥ million; %)

	As of September 30, 2009			
	Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	2,011	9,663	8,879	20,554
Covered portion (B)	1,524	6,445	4,830	12,799
Uncovered portion (C)=(A)-(B)	487	3,218	4,048	7,754
Allowance for loan losses (D)	487	3,218	1,570	5,275
Allowance ratio (D)/(C)	100.00	100.00	38.77	68.03
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	72.08	87.94

Note) Including trust account.

**Consolidated**

(¥ million; %)

	As of September 30, 2009			
	Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	2,076	10,658	8,974	21,710
Covered portion (B)	1,548	6,758	4,830	13,137
Uncovered portion (C)=(A)-(B)	527	3,900	4,144	8,572
Allowance for loan losses (D)	527	3,900	1,624	6,052
Allowance ratio (D)/(C)	100.00	100.00	39.19	70.60
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	71.92	88.39

Note) Including trust account.

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

(¥ million; %)

	As of September 30, 2009		As of March 31, 2009		As of September 30, 2008	
	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	1,150,593	100.00	1,141,111	100.00	1,098,741	100.00
Classification I	1,021,333	88.76	1,015,931	89.03	982,425	89.41
Total classified amount	129,260	11.23	125,179	10.96	116,315	10.58
Classification II	126,821	11.02	121,399	10.63	113,799	10.35
Classification III	2,439	0.21	3,779	0.33	2,515	0.22
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 written-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)**

(¥ million)

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 (Allowance ratio)	
Assets category (after written-offs)	Classification								
	I	II	III	IV					
Bankrupt assets 2,011	Portion of claims secured by reserves, collateral or guarantees 857		1,153	Fully reserved	Direct charge-offs	Bankrupt and quasi-bankrupt assets 11,675  Coverage ratio: 100.00 %	Bankrupt loans 1,994	487	100.00 %
Effectively bankrupt assets 9,663	Portion of claims secured by reserves, collateral or guarantees 4,569		5,093						
Potentially bankrupt assets 8,879	Portion of claims secured by reserves, collateral or guarantees 3,004		3,434	Necessary amount reserved 2,439		Doubtful assets 8,879  Coverage ratio: 72.08 %		1,570	72.08 % (38.77)
Assets requiring caution	Assets requiring supervision 2,573	Collateral: 1,674 Non-Covered: 898 320		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 2,192  Coverage ratio: 71.50 %	Past due loans (3 months or more) 707	199	72.82 % (22.15)	
	Other assets requiring caution 158,236	43,349	114,886						Restructured loan 1,485
Normal assets 969,230	969,230			Provision of reserves in an estimated loss amount for one year based on historical default rates.	Subtotal 22,746  Overall coverage ratio: 86.35 %	Total 22,694	4,004		
Total 1,150,593	1,021,333	126,821	2,439	-	1,150,593	1,136,172	9,908	86.25 % (63.27)	

Note) Including trust account.

## 9. Loans and bills discounted by industrial segment

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

(¥ million)

	As of September 30, 2009
Domestic branches (excl. the special account for international financial transactions)	1,136,172
Manufacturing	40,806
Agriculture and forestry	772
Fishery	590
Mining, quarrying and gravel digging	1,697
Construction	53,374
Electricity, gas, heat and water supply	2,601
Telecommunications	10,179
Transportation and postal services	22,158
Wholesaling and retailing	133,048
Finance and insurance	14,550
Real estate and equipment rental and leasing	199,909
Miscellaneous services	144,750
Local government bodies	103,721
Others	408,009

(Notes)

1. Including trust account.
2. In line with amendments to the Japan Standardized Industrial Classification (November 2007), the Bank reclassified loans outstanding as of September 30, 2009. Loans by industrial segment under the previous standards as of March 31, 2009 and September 30, 2008 are as follows.

(¥ million)

	As of March 31, 2009	As of September 30, 2008
Domestic branches (excl. the special account for international financial transactions)	1,126,401	1,084,060
Manufacturing	43,169	42,398
Agriculture	833	1,089
Fishery	599	885
Mining	2,262	2,906
Construction	56,659	47,670
Electricity, gas, heat and water supply	2,842	4,608
Telecommunications	9,522	8,358
Transportation	20,920	16,226
Wholesaling	71,580	69,490
Retailing	57,163	53,064
Finance and insurance	23,442	25,578
Real estate	171,793	140,656
Miscellaneous services	156,892	154,837
Local government bodies	102,174	88,821
Others	406,544	427,417

Note) Including trust account.

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

(¥ million)

	As of September 30, 2009
Domestic branches (excl. the special account for international financial transactions)	22,694
Manufacturing	1,255
Agriculture and forestry	11
Fishery	49
Mining, quarrying and gravel digging	45
Construction	1,649
Electricity, gas, heat and water supply	-
Telecommunications	74
Transportation and postal services	988
Wholesaling and retailing	4,735
Finance and insurance	-
Real estate and equipment rental and leasing	2,687
Miscellaneous services	3,933
Local government bodies	-
Others	7,264

(Notes)

1. Including trust account.

2. In line with amendments to the Japan Standardized Industrial Classification (November 2007), the Bank reclassified loans outstanding as of September 30, 2009. Loans by industrial segment under the previous standards as of March 31, 2009 and September 30, 2008 are as follows.

(¥ million)

	As of March 31, 2009	As of September 30, 2008
Domestic branches (excl. the special account for international financial transactions)	28,459	32,647
Manufacturing	1,398	1,488
Agriculture	13	10
Fishery	88	10
Mining	45	270
Construction	2,116	3,553
Telecommunications	77	373
Transportation	119	84
Wholesaling	1,730	3,626
Retailing	4,339	4,853
Finance and insurance	-	-
Real estate	4,886	5,345
Miscellaneous services	5,375	4,780
Others	8,270	8,249

Note) Including trust account.

### 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	Delinquent loans	Bankrupt loans
Wholesaling/ retailing	September 30, 2008	122,555	6	3,815	4,487	170
	March 31, 2009	128,743	8	224	5,792	44
	September 30, 2009	133,048	82	104	4,353	196
Construction	September 30, 2008	47,670	-	1,152	2,207	192
	March 31, 2009	56,659	2	360	1,515	237
	September 30, 2009	53,374	10	339	1,142	157
Real estate	September 30, 2008	140,656	-	1,434	3,892	17
	March 31, 2009	171,793	84	1,117	3,500	184
	September 30, 2009	174,871	-	67	2,521	1
Finance (excl. banking)	September 30, 2008	6,462	-	-	-	-
	March 31, 2009	5,766	-	-	-	-
	September 30, 2009	11,929	-	-	-	-

(Notes)

1. Including trust account.

2. Certain business loans to individuals are classified under "Real estate" with effect from the accounts settlements of March 31, 2009.

(¥ million)

		Mandatory disclosure under the Financial Reconstruction Law			
		Total credit balance	Substandard loans	Doubtful assets	Bankrupt and quasi-bankrupt assets
Wholesaling/ retailing	September 30, 2008	127,509	3,821	2,912	1,753
	March 31, 2009	133,712	232	3,413	2,484
	September 30, 2009	137,556	186	2,523	2,037
Construction	September 30, 2008	48,830	1,152	1,485	921
	March 31, 2009	58,362	362	1,028	728
	September 30, 2009	55,510	349	554	749
Real estate	September 30, 2008	141,949	1,434	2,022	1,891
	March 31, 2009	173,152	1,201	1,755	1,933
	September 30, 2009	176,030	67	485	2,038
Finance (excl. banking)	September 30, 2008	6,467	-	-	0
	March 31, 2009	5,772	-	-	-
	September 30, 2009	13,984	-	-	-

(Notes)

1. Including trust account.

2. Certain business loans to individuals are classified under "Real estate" with effect from the accounts settlements of March 31, 2009.

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

(¥ million)

	As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
Loans to consumers	413,606	4,998	11,898	408,607	401,707
	416,200	4,724	11,402	411,475	404,797
Housing loans (incl. mortgage loans)	358,782	5,122	11,046	353,660	347,735
	360,138	4,972	10,738	355,165	349,399
Other than housing loans	54,824	(123)	852	54,947	53,971
	56,062	(247)	664	56,309	55,398

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

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

(¥ million; %)

	As of September 30, 2009	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date	As of March 31, 2009	As of September 30, 2008
Loans to SMEs	927,623	11,514	45,254	916,109	882,369
	938,182	10,568	42,774	927,614	895,408
As a percentage of total loans	82.42	0.24	0.02	82.18	82.40
	82.57	0.22	(0.02)	82.35	82.59

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

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

(¥ million)

	September 30, 2009	March 31, 2009	September 30, 2008
Loans guaranteed by credit guarantee corporations	91,364	77,264	49,502
Special credit lines	159	305	377

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

(¥ million)

September 30, 2009	March 31, 2009	September 30, 2008
21,538	18,821	18,977

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

(¥ million)

	1H FY09	Comparison with previous period	Comparison with previous interim period	FY08	1H FY08
Deposits (term-end balance)	1,442,342	139,535	172,939	1,302,807	1,269,403
	1,462,174	136,495	167,805	1,325,678	1,294,369
(average balance)	1,366,597	107,806	110,379	1,258,791	1,256,218
	1,388,493	104,687	106,127	1,283,805	1,282,365
Loans (term-end balance)	1,125,435	10,783	54,710	1,114,651	1,070,724
	1,136,172	9,770	52,111	1,126,401	1,084,060
(average balance)	1,098,781	36,199	44,657	1,062,582	1,054,123
	1,110,009	34,013	41,768	1,075,995	1,068,240

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

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

(¥ million)

	1H FY09	Comparison with previous period	Comparison with previous interim period	FY08	1H FY08
Individuals	889,236	39,774	48,459	849,462	840,776
Liquid deposits	435,467	4,232	4,694	431,234	430,773
Time deposits	453,768	35,541	43,765	418,227	410,002
Corporations	499,256	64,913	57,667	434,343	441,589
Liquid deposits	289,891	40,747	33,480	249,144	256,411
Time deposits	209,364	24,165	24,187	185,198	185,177
Total	1,388,493	104,687	106,127	1,283,805	1,282,365
Liquid deposits	725,359	44,980	38,174	680,379	687,185
Time deposits	663,133	59,707	67,953	603,426	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	1H FY09 results	FY08 results
Ordinary income	39,000	19,558	39,786
Ordinary profit	9,700	5,941	4,434
Net income	6,000	3,891	2,890
Net business profit	12,600	6,765	8,631
(prior to provision of general allowance)	13,100	6,664	8,552
Excl. gains and losses on bond trading	11,700	5,850	11,019
Loan losses*	700	332	2,331

Note) Including loan losses (bad debt disposal) posted 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 trading		Prior to provision of general allowance		After making provision of general allowance
					Excluding gains and losses on bond trading	
Fiscal 2008 first-half	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 first-half	6,664	5,850	6,765	6,664	5,850	6,765
Fiscal 2009 forecasts	13,100	11,700	12,600	13,100	11,700	12,700

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

### 1) Number of employees

	As of September 30, 2009	Increase from the end of fiscal 2008	Increase from the first half of fiscal 2008	As of March 31, 2009	As of September 30, 2008
Regular employees	1,126	25	2	1,101	1,124

### 2) Branches

	As of September 30, 2009	Increase from the end of fiscal 2008	Increase from the first half of fiscal 2008	As of March 31, 2009	As of September 30, 2008
Number of branches	64 (5)	0 (0)	0 (0)	64 (5)	64 (5)

Note) Including subbranches. Figures in parentheses indicate the total number of subbranches.

## 3. Shareholdings (non-consolidated)

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

	Acquisition cost	Fair market value	Tier I
September 30, 2008	25,739	27,091	-
March 31, 2009	23,064	22,040	-
September 30, 2009	21,262	23,784	-

(¥ million)

### (2) Impairment accounting

	Net gains (losses) on equity securities	Impairment loss
Fiscal 2008 first-half	363	133
Fiscal 2008	(2,034)	248
Fiscal 2009 first-half	(371)	416

(¥ million)

## 4. Bond trading (non-consolidated)

	Net gains (losses) on JGB and other bond transactions	Unrealized gains on JGB and other bond transactions
Fiscal 2008 first-half	(150)	2,596
Fiscal 2008	1,115	2,279
Fiscal 2009 first-half	815	5,440

(¥ million)

## 5. NPL (non-consolidated)

### (1) Credit cost

	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 first-half	189	1,381	0	1,571
Fiscal 2008	(78)	2,331	0	2,252
Fiscal 2009 first-half	(101)	332	-	230
Fiscal 2009 forecasts	400	700	0	1,200

(¥ million)

Note) 2) NPL disposal (bank account) = specific allowance for loan losses + written-off of loans + losses on sale of credit (excluding extraordinary gains)

## (2) NPL balance

(¥ million)

	Asset self-assessment				
	Bankrupt and effectively bankrupt assets 1)	Potentially bankrupt assets 2)	Potentially bankrupt assets or below 1)+2)	Assets requiring caution 3)	Total 1)+2)+3)
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
September 30, 2009	11,675	8,879	20,554	160,809	181,363

	Financial Reconstruction Law	
	Substandard loans 4)	Total 1)+2)+4)
September 30, 2008	10,457	32,725
March 31, 2009	3,142	28,561
September 30, 2009	2,192	22,746

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
September 30, 2008	10,303	11,964	22,268
March 31, 2009	11,431	13,987	25,418
September 30, 2009	11,675	8,879	20,554
New occurrence during 1H FY09	2,148	705	2,854
Removed from balance sheet during 1H FY09	1,905	5,813	7,718
Net increase (decrease) during 1H FY09	243	(5,108)	(4,864)

Note) Including trust account.

## b. Removal from balance sheet by type of disposal measure

(¥ million)

	1H FY09 results	FY08 results
Liquidation and similar measures	-	-
Corporate rehabilitation	-	-
Improved performance by corporate rehabilitation	-	-
Securitization	7	-
Sale to RCC	-	-
Direct written-offs	578	1,871
Other	7,133	6,453
Collection/repayment	2,357	3,032
Improved performance	4,775	3,421
Total	7,718	8,324

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

		September 30, 2009	March 31, 2009	September 30, 2008
Bankrupt and effectively bankrupt assets	As a percentage of portion not secured by collateral	100.00 % ¥3.7 billion	100.00 % ¥3.8 billion	100.00 % ¥2.9 billion
Potentially bankrupt assets	As a percentage of portion not secured by collateral	38.78 % ¥1.5 billion	30.48 % ¥1.6 billion	43.88 % ¥1.9 billion
Assets requiring caution	As a percentage of debt amount	7.73 % ¥0.1 billion	8.05 % ¥0.3 billion	18.82 % ¥3.1 billion
Other assets requiring caution	As a percentage of debt amount	2.53 % ¥4.0 billion	2.80 % ¥4.0 billion	1.25 % ¥1.3 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 ¥2.6 billion for possible losses on loans to other assets requiring caution as of September 30, 2009, with regard to a portion of which has been converted into subordinated loans (DDS).

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

	FY07 first half	FY07	FY08 first half	FY08	1H FY09	FY09 (targets)
Non-consolidated	3.58	2.96	2.97	2.50	1.97	Less than 2%
Consolidated	3.78	3.10	3.11	2.65	2.10	Less than 2%

(%)