

Fiscal 2010

Interim Accounts Settlements

The Bank of Okinawa, Ltd.

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I. Summary of Fiscal 2010 Interim Accounts Settlements

1. Earnings (Non-consolidated)

➤ Year-on-year comparison

Ordinary income for the reporting six-month period posted a year-on-year increase of ¥1,036 million to ¥20,595 million on a non-consolidated basis. The increase was largely due to higher proceeds from sales of JGBs and other instruments thanks to capital gains resulting from a review of our bond portfolio in the wake of falling market interest rates, despite a decline in interest on loans and discounts and interest and dividends on securities.

Business profit on core banking operations decreased ¥659 million to ¥5,191 million. The decrease was mainly attributable to falling interest income owing to declining interest on loans and discounts as well as higher interest expenses associated with an increase in interest on deposits and increased expenses.

Ordinary profit fell ¥445 million to ¥5,495 million due primarily to deteriorating net losses on equity securities and an increase in expenses for bad debt disposal. In addition, net income for the reporting period dropped ¥915 million to ¥2,975 million after posting an extraordinary loss due to the effects of adopting the accounting standard for asset retirement obligations.

(¥ million)

	No.	1H FY09	1H FY10	
				YoY increase (decrease)
Ordinary income	1	19,558	20,595	1,036
Gross business profit	2	15,803	16,535	732
Interest income	3	14,035	13,411	(624)
Fees and commissions	4	830	940	110
Expenses for the disposal of bad debt included in trust account	5	—	—	—
Other business profit	6	937	2,183	1,246
Gains (losses) on bond trading	7	813	2,068	1,255
Expenses (excluding nonrecurrent items)	8	9,138	9,275	136
Personnel expenses	9	4,499	4,582	82
Non-personnel expenses	10	4,053	4,105	51
Business profit on core banking operations (A)	11	5,850	5,191	(659)
Provision for general allowance for loan losses	12	(101)	(234)	(133)
Net business profit (B)	13	6,765	7,494	729
Nonrecurrent items	14	(824)	(1,999)	(1,175)
Net gains (losses) on equity securities	15	(371)	(946)	(574)
Bad debt disposal (nonrecurrent items)	16	375	670	295
Ordinary profit	17	5,941	5,495	(445)
Extraordinary gains (losses)	18	102	(102)	(205)
Gains (losses) on disposal of noncurrent assets	19	(12)	(34)	(22)
Recoveries of written-off claims	20	121	107	(13)
Reversal of bad debt reserve	21	43	46	3
Loss on adjustment for change of accounting standard for asset retirement obligations	22	—	221	221
Net income	23	3,891	2,975	(915)

(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. 21 (reversal of bad debt reserve), came to ¥624 million.

Explanation of terms

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

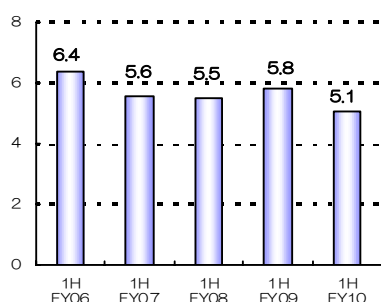
Business profit on core banking operations after deduction of the provision for general allowance for loan losses, expenses for the disposal of bad debt included in trust account, and gains (losses) on bond trading.

(B) Net business profit (2-8-12):

Roughly equivalent to operating income at companies outside the banking sector

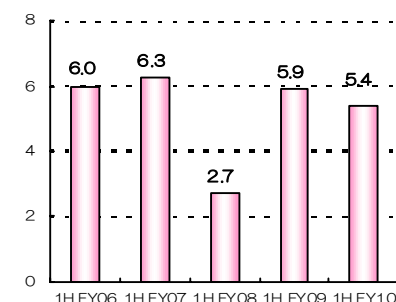
Business profit on core banking operations

(¥ billion)



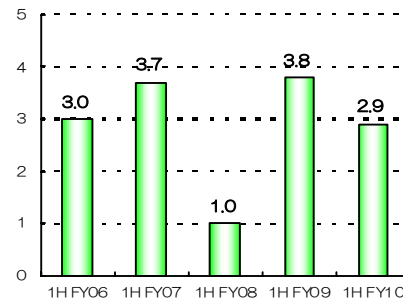
Ordinary profit

(¥ billion)



Net income

(¥ billion)



2. Major assets and liabilities (non-consolidated)

(1) Loans and bills discounted

➤ Year-on-year comparison

Loans and bills discounted decreased by ¥14.7 billion, to ¥1,121.3 billion. The decrease was attributable to a decline in business loans due to lower demand for working capital and capital spending, despite strong growth in loans to individuals (primarily mortgage loans) resulting from aggressive sales promotion efforts by our Loan FP Station facilities.

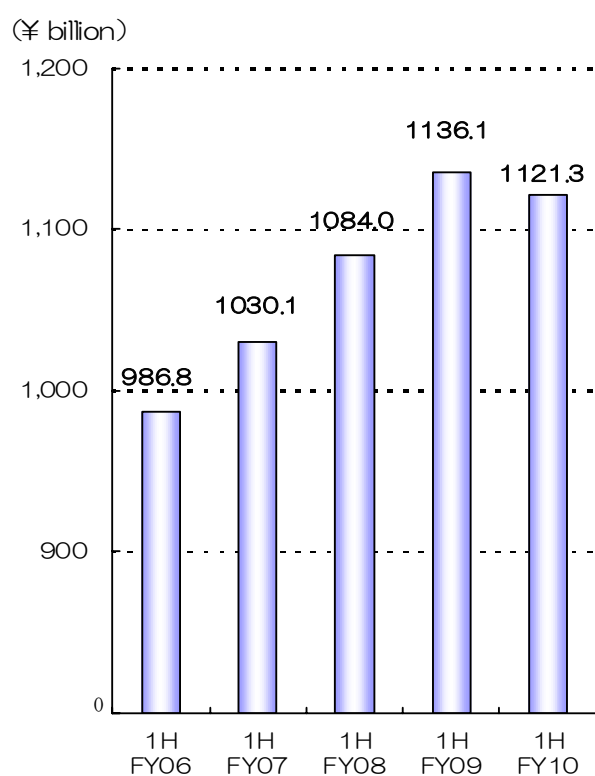
Term-end balance

(¥ billion)

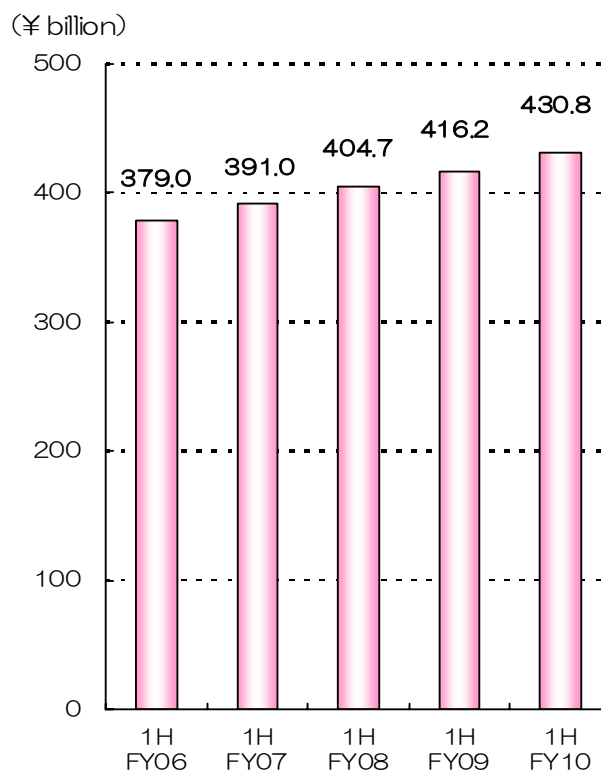
	1H FY09	1H FY10		FY09
			YoY increase (decrease)	
Loans and bills discounted	1,136.1	1,121.3	(14.7)	1,148.4
Business loans	606.7	577.3	(29.3)	600.7
Loans to individuals	416.2	430.8	14.6	423.3
Mortgage loans	360.1	373.5	13.3	365.8
Loans to local government bodies and other public organizations	113.2	113.1	(0.0)	124.4
Loans and bills discounted (average balance)	1,110.0	1,107.4	(2.5)	1,113.1

Note) Including trust accounts.

Loans and bills discounted (term-end balance)



Loans to individuals (term-end balance)



(2) Deposits

➤ Year-on-year comparison

The balance of deposits at the end of the first-half period came to ¥1,540.3 billion, a year-on-year increase of ¥78.2 billion. The increase was primarily due to aggressive marketing to individuals of combined transactions and a focus on marketing activities directed at corporate customers under our “Strong Relationship” program.

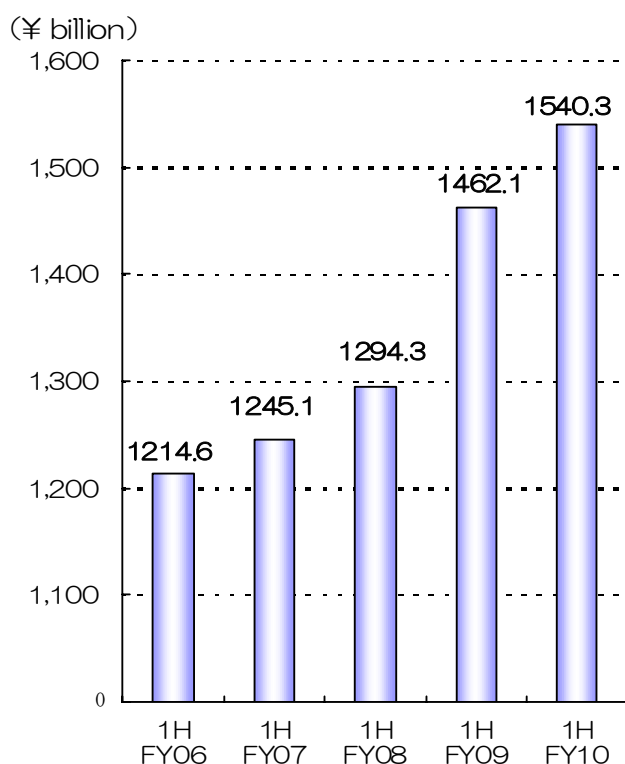
Term-end balance

(¥ billion)

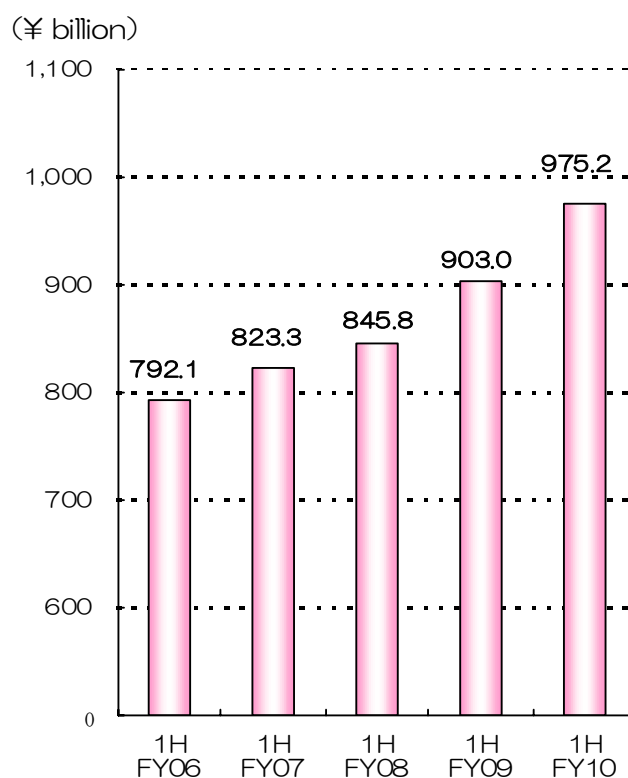
	1H FY09	1H FY10		FY09
			YoY increase (decrease)	
Deposits	1,462.1	1,540.3	78.2	1,463.8
Individuals	903.0	975.2	72.1	921.0
Corporations	410.4	408.4	(2.0)	399.0
Financial institutions	44.3	30.2	(14.0)	31.1
Public funds	104.3	126.4	22.1	112.6
Deposits (average balance)	1,388.4	1,493.6	105.1	1,400.1

Note) Including trust accounts.

Deposits (term-end balance)



Deposit made by individuals (term-end balance)



(3) Securities

➤ Year-on-year comparison

The value of securities holdings rose ¥113.2 billion, to ¥425.6 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 ¥500 million year on year, to ¥8.2 billion.

Term-end balance

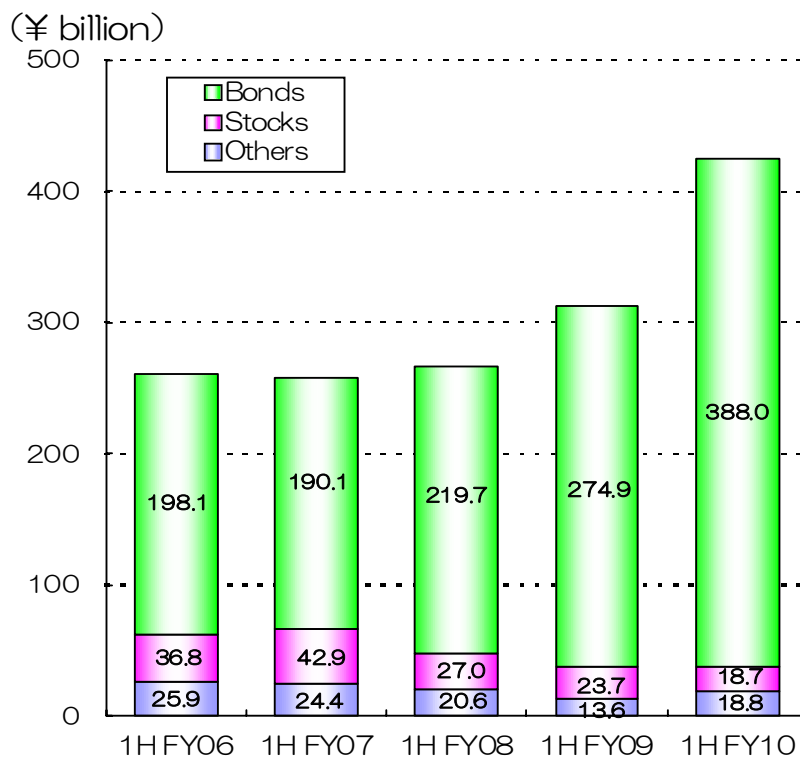
	1H FY09	1H FY10		FY09
			YoY increase (decrease)	
Securities	312.4	425.6	113.2	353.5
Bonds	274.9	388.0	113.0	312.2
Stocks	23.7	18.7	(4.9)	26.3
Others	13.6	18.8	5.2	15.0

Unrealized gains (Losses)

	1H FY09	1H FY10		FY09
			YoY increase (decrease)	
Securities	7.7	8.2	0.5	8.3
Bonds	5.3	7.6	2.2	5.3
Stocks	2.5	0.5	(2.0)	3.0
Others	(0.2)	0.1	0.3	(0.0)

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

Balance of securities



(4) Assets in custody

➤ Year-on-year comparison

Assets in custody fell by ¥5.8 billion year on year, to ¥138.0 billion. The decline was attributable to a decrease in the sale of JGBs and investment trusts as a result of a lack of clarity regarding the future direction of the financial market, which exceeded an increase in the value of personal pension insurance plans.

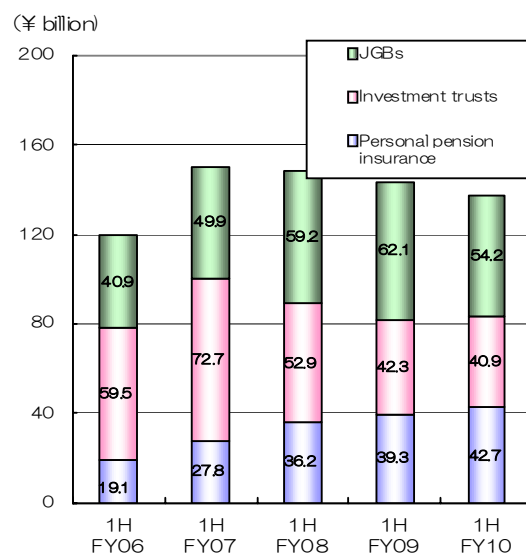
Term-end balance

	1H FY09	1H FY10		FY09
			YoY increase (decrease)	
Assets in custody	143.8	138.0	(5.8)	144.2
Japanese government bonds	62.1	54.2	(7.8)	59.6
Investment trusts	42.3	40.9	(1.3)	43.8
Personal pension insurance	39.3	42.7	3.3	40.7

Assets in custody

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

Assets in custody



3. Expenses (non-consolidated)

➤ Year-on-year comparison

Personnel expenses rose by ¥82 million year on year, to ¥4,582 million. This was largely due to higher extraordinary employment expenses due to a system of rehiring those who had reached retirement age, as well as the posting of stock compensation expenses owing to the issue of new share subscription rights.

Non-personnel expenses climbed ¥51 million year on year, to ¥4,105 million primarily due to higher advertising expenses, deposit insurance fees and other factors.

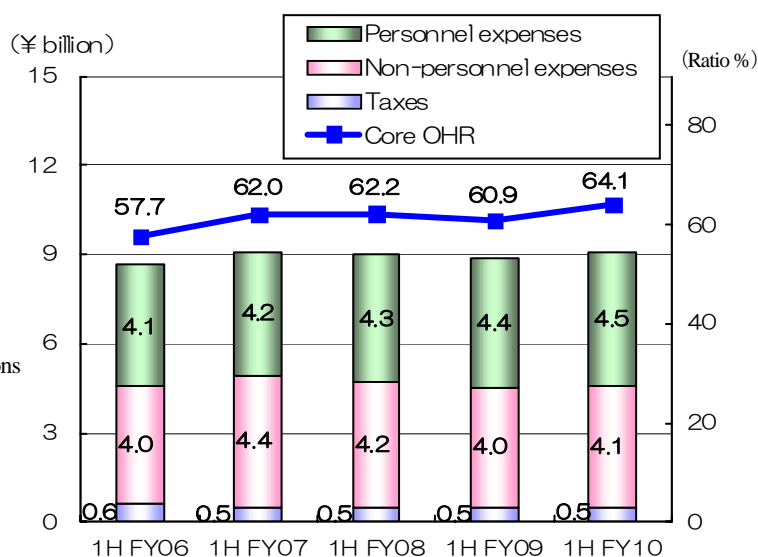
The “core” OHR, an indicator of the cost efficiency of core banking operations, increased 3.2 percentage points from the previous first half period, to 64.1% as a result of rising expenses and a decrease in gross business profits on core banking operations.

Breakdown of expenses

	1H FY09	1H FY10	
			YoY increase (decrease)
Expenses	9,138	9,275	136
Personnel expenses	4,499	4,582	82
Non-personnel expenses	4,053	4,105	51
Taxes	585	587	1
Core OHR	60.9	64.1	3.2

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

Expenses



4. Asset soundness

(1) Credit cost (non-consolidated)

➤ Year-on-year comparison

Credit cost amounted to ¥389 million, a year-on-year increase of ¥158 million. The increase was attributable to higher provision for specific allowance for loan losses due to a deteriorating assets category for major borrowers, despite a decrease in the provision for general allowance for loan losses due to a declining historical default rate.

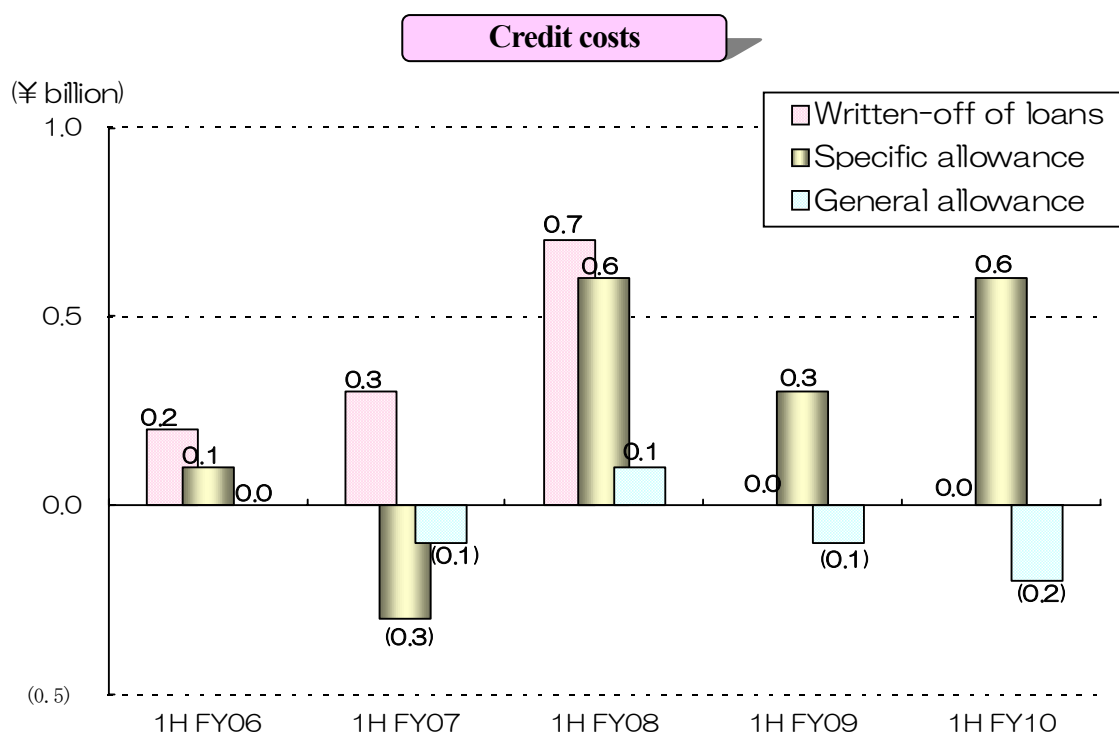
Credit costs

(¥ million)

	1H FY09	1H FY10	
			YoY increase (decrease)
Credit costs	230	389	158
Provision for general allowance for loan losses	(101)	(234)	(133)
Bad-debt disposal	332	624	291
Provision for specific allowance for loan losses	314	611	296
Allowance for impairment of principals under trust accounts	(43)	(46)	(3)
Written-off of loans	59	59	(0)
Losses on sale of credit	1	—	(1)

Notes)

1. Including trust accounts.
2. Credit cost refers to expenses incurred in ensuring the soundness of claims (total of provision for 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 ¥2.1 billion, to ¥20.6 billion. The non performing loan (NPL) ratio declined by 0.16 percentage point, to 1.81%.

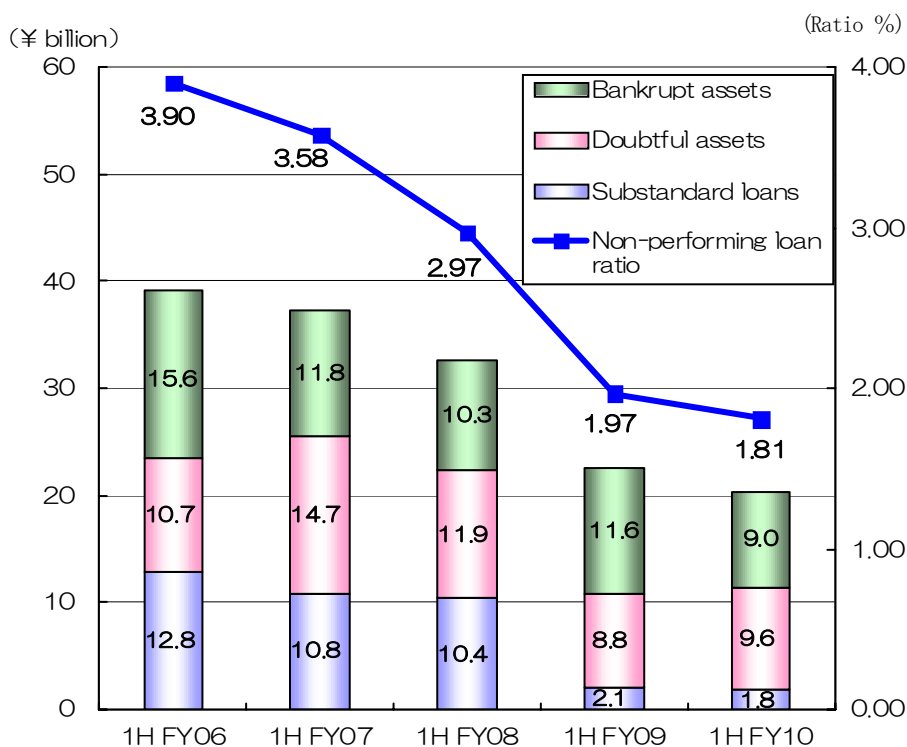
Mandatory disclosure of bad debt (non-consolidated)

(¥ billion, %)

	1H FY09	1H FY10		(Reference)	FY09
			YoY increase (decrease)	Prior to partial charge-offs	
Mandatory disclosure of bad debt (a)	22.7	20.6	(2.1)	22.7	22.2
Bankrupt assets	11.6	9.0	(2.6)	11.1	9.5
Doubtful assets	8.8	9.6	0.8	9.6	10.6
Substandard loans	2.1	1.8	(0.3)	1.8	2.0
Normal assets	1,127.8	1,114.5	(13.2)	1,114.5	1,140.9
Total credit balance (b)	1,150.5	1,135.1	(15.3)	1,137.2	1,163.2
Non-performing loan ratio a/b	1.97	1.81	(0.16)	1.99	1.91

Note) Including trust accounts.

Mandatory disclosure of bad debt (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 ¥5.3 billion year on year, to ¥105.3 billion.

In contrast, risk-weighted assets decreased by ¥34.4 billion, to ¥822.5 billion, due to a portfolio emphasis on low risk assets (such as loans backed by credit guarantees and JGBs). The capital ratio increased 1.14 percentage points, to 12.80%.

Capital ratio

Non-consolidated

(¥ billion)

	1H FY09	1H FY10		FY09
			YoY increase (decrease)	
Regulatory capital (a)	99.9	105.3	5.3	103.6
Tier I (b)	95.7	101.1	5.3	99.2
Tier II	5.7	5.7	(0.0)	5.9
Exclusion	1.5	1.5	—	1.5
Risk-weighted assets (c)	857.0	822.5	(34.4)	836.2
Capital ratio (a/c) (%)	11.66	12.80	1.14 pp	12.39
Tier I ratio (b/c) (%)	11.16	12.29	1.13 pp	11.86

Consolidated

(¥ billion)

	1H FY09	1H FY10		FY09
			YoY increase (decrease)	
Regulatory capital (a)	105.6	112.1	6.4	109.8
Tier I (b)	100.4	107.1	6.6	104.8
Tier II	6.6	6.4	(0.1)	6.5
Exclusion	1.5	1.5	—	1.5
Risk-weighted assets (c)	878.1	848.7	(29.4)	860.3
Capital ratio (a/c) (%)	12.02	13.21	1.19 pp	12.76
Tier I ratio (b/c) (%)	11.44	12.62	1.18 pp	12.18

Tier I

Capital stock and statutory reserve and voluntary reserve and other surplus

Tier II

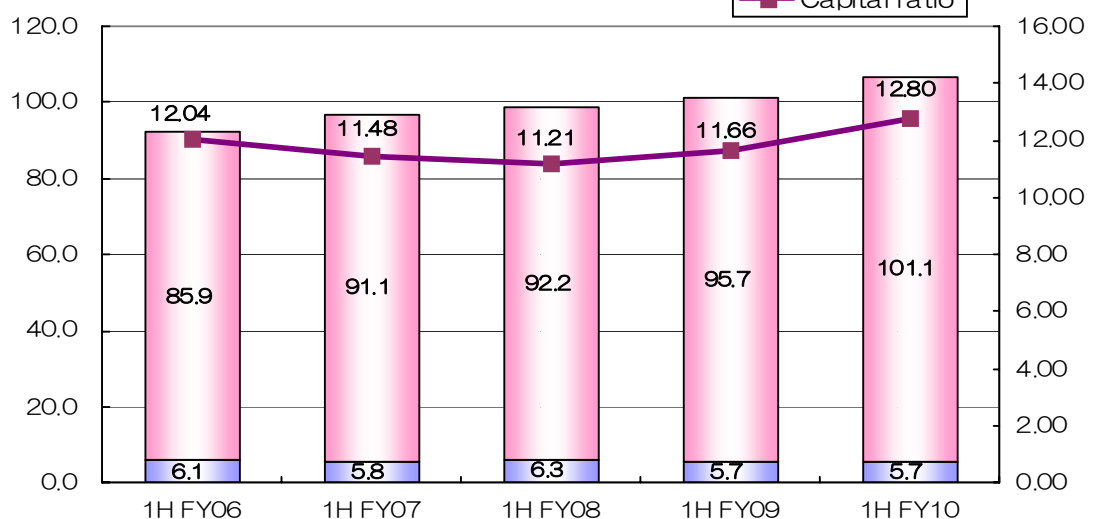
Primarily provision of allowance for loan losses, which is included in own capital in the broad sense

Risk-weighted assets

Total for each item in the asset column, multiplied by the statutory risk-weighting

Capital ratio (non-consolidated)

(¥ billion)



6. Performance forecasts

➤ Ordinary income

Ordinary income is expected to decrease by ¥400 million, to ¥39.3 billion due to decreases in interest on loans and discounts, interest and dividends on securities and proceeds from the sales of stocks, despite higher proceeds from sales of JGBs and other instruments.

➤ Net business profit

Net business profit is expected to drop ¥1.0 billion year on year, to ¥12.3 billion as a result of an anticipated decrease in interest income, an increase in the provision for general allowance for loan losses and higher expenses.

➤ Ordinary profit

Ordinary profit is expected to decrease ¥3.3 billion year on year, to ¥10.0 billion owing to lower net business profit, an increase in expenses for bad debt disposal and a deteriorating net loss on equity securities.

➤ Net income

As a result of the above, net income is expected to reach ¥5.4 billion, a year-on-year decline of ¥3.1 billion.

Non-consolidated (¥ billion)

	FY10 full-term forecasts	
		YoY increase (decrease)
Ordinary income	39.3	(0.4)
Business profit on core banking operations	10.2	(1.1)
Net business profit	12.3	(1.0)
Ordinary profit	10.0	(3.3)
Net income	5.4	(3.1)
Bad debt disposal	1.0	0.9

Consolidated (¥ billion)

	FY10 full-term forecasts	
		YoY increase (decrease)
Ordinary income	53.1	(1.5)
Ordinary profit	11.1	(3.9)
Net income	5.6	(3.9)

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

Non-performing loans (Financial Reconstruction Law)

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

Capital ratio

	FY10 full-term forecasts	
	Non-consolidated	Consolidated
Capital ratio	12% to 12.99%	13% to 13.99%
Tier I ratio	12% to 12.99%	12% to 12.99%

II. Business Results for Fiscal 2010 Interim Term

1. Business performance

Non-consolidated

(¥ million)

	1H FY10	YoY increase (decrease)	1H FY09
Gross business profits	16,535	732	15,803
Domestic operations	16,210	678	15,531
Interest income	13,227	(689)	13,916
Fees and commissions	911	111	800
Other business profits	2,071	1,256	814
International operations	325	53	271
Interest income	184	65	118
Fees and commissions	28	(1)	29
Other business profits	112	(10)	123
Expenses (excluding nonrecurrent items)	9,275	136	9,138
Personnel expenses	4,582	82	4,499
Non-personnel expenses	4,105	51	4,053
Taxes	587	1	585
Net business profits (prior to provisions to general allowance)	7,260	595	6,664
Excluding gains on bond trading	5,191	(659)	5,850
Provision for general allowance for loan losses	(234)	(133)	(101)
Net business profits	7,494	729	6,765
Gains (Losses) on bond trading	2,068	1,255	813
Nonrecurrent items	(1,999)	(1,175)	(824)
Gains (Losses) on equity trading	(946)	(574)	(371)
Bad debt disposal	670	295	375
Provision for specific allowance for loan losses	670	295	375
Written-off of loans	611	296	314
Written-off of loans	59	(0)	59
Written-off of loans	59	(0)	59
Losses on sale of credit	—	(1)	1
Losses on sale of credit	—	(1)	1
Ordinary profit	5,495	(445)	5,941
Extraordinary gains (losses)	(102)	(205)	102
Losses on disposal of noncurrent assets	(34)	(22)	(12)
Recoveries of written-off claims	107	(13)	121
Reversal of reserve for compensation of trust fund principal losses	46	3	43
Loss on adjustment for changes of accounting standard for asset retirement obligations	221	221	-
Income before income taxes	5,392	(651)	6,043
Income taxes-current	2,625	849	1,775
Income taxes-deferred	(208)	(584)	376
Net income	2,975	(915)	3,891

Note) 1. The bottommost figures of each row include those posted under trust accounts..

2. The total amount of credit cost and expenses for bad debt disposal is detailed on page 6 of Fiscal 2010 Interim Accounts Settlements, "4. Asset soundness (1) Credit cost (non-consolidated)"

Consolidated

(¥ million)

	1H FY10	YoY increase (decrease)	1H FY09
Gross business profit	18,372	589	17,782
Interest income	13,785	(631)	14,417
Trust account services	175	4	171
Fees and commissions	1,158	(6)	1,165
Other business profit	3,251	1,224	2,027
Operating expenses	9,965	(9)	9,974
Loan-loss provisions	672	(7)	680
Provision for general allowance for loan losses	(262)	(204)	(58)
Provision for specific allowance for loan losses	527	75	451
Written-off of loans	406	120	285
Losses on sale of credit	1	0	1
Net gains (losses) on equity securities	(946)	(573)	(373)
Other	(530)	(464)	(66)
Ordinary profit	6,256	(431)	6,687
Extraordinary gains (losses)	(83)	(229)	146
Recoveries of written-off claims	130	(35)	165
Loss on adjustment for changes of accounting standard for asset retirement obligations	221	221	-
Income before income taxes and minority interests	6,173	(660)	6,833
Income taxes-current	2,906	831	2,074
Income taxes-deferred	(185)	(531)	346
Income before minority interests	3,452		
Minority interests in income (loss)	160	63	96
Net income	3,292	(1,023)	4,315

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

(Reference)

(¥ million)

Net business profit (on a consolidated basis)*	8,702	786	7,916
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Note) Gross business profit - operating expenses (excluding non-recurrent items) - provision for general allowance for loan losses

(Consolidated)

(Number of companies)

Number of consolidated subsidiaries	22	(5)	27
Number of affiliates accounted for using the equity method	0	0	0

2. Net business profit (non-consolidated)

(¥ million)

	1H FY10	YoY increase (decrease)	1H FY09
Net business profit (prior to provision for general allowance for loan losses)	7,260	595	6,664
Per staff (¥ thousand)	6,728	540	6,187
Net business profit	7,494	729	6,765
Per staff (¥ thousand)	6,946	664	6,282

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 FY10	YoY increase (decrease) (pp)	1H FY09
Yield on fund operation (A)	2.01	(0.21)	2.22
(i) Yield on loans	2.50	(0.03)	2.53
(ii) Yield on securities	0.89	(0.42)	1.31
Fund procurement cost (B)	1.55	(0.06)	1.61
(i) Yield on deposits	0.29	0.01	0.28
(ii) Yield on external debt*	-	(1.98)	1.98
Gross interest margin (A)-(B)	0.46	(0.15)	0.61

Note) External debt* = call money + borrowed money

(2) Domestic

(%)

	1H FY10	YoY increase (decrease) (pp)	1H FY09
Yield on fund operation (A)	2.00	(0.21)	2.21
(i) Yield on loans	2.50	(0.03)	2.53
(ii) Yield on securities	0.85	(0.43)	1.28
Fund procurement cost (B)	1.50	(0.06)	1.56
(i) Yield on deposits	0.28	0.02	0.26
(ii) Yield on external debt*	-	(1.98)	1.98
Gross interest margin (A)-(B)	0.50	(0.15)	0.65

Note) External debt* = call money + borrowed money

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

(¥ million)

	1H FY10	YoY increase	1H FY09
		(decrease)	
Gains (Losses) on bond trading	2,068	1,255	813
Gains on sale of bonds	2,118	1,276	841
Gains on redemption of bonds	-	-	-
Losses on sale of bonds	49	21	27
Losses on redemption of bonds	-	-	-
Write down	-	-	-
Gains (Losses) on equity trading	(946)	(574)	(371)
Gains on sale of equity shares	375	83	292
Losses on sale of equity shares	676	428	247
Write down	646	229	416

5. Capital ratio

(1) Capital ratio (domestic standards) (non-consolidated)

(¥ million, %)

	September 30,	Compared	Compared with	March 31,	September 30,
	2010	with March	September 30,		
		31, 2010	September 30,	2010	2009
			2009		
(1) Capital ratio	12.80	0.41 pp	1.14 pp	12.39	11.66
(2) Tier I	101,115	1,863	5,398	99,252	95,717
(3) Tier II	5,739	(234)	(60)	5,973	5,799
(i) Revaluation	1,179	-	(15)	1,179	1,195
(ii) Subordinated loan/securities balance	-	-	-	-	-
(4) Exclusion	1,542	-	-	1,542	1,542
(Intentional equity holdings by other financial institutions)	1,542	-	-	1,542	1,542
(5) Capital (2)+(3)-(4)	105,311	1,628	5,337	103,683	99,973
(6) Risk-weighted assets	822,562	(13,729)	(34,455)	836,292	857,018

(2) Capital ratio (domestic standards) (consolidated)

(¥ million, %)

	September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
(1) Capital ratio	13.21	0.45 pp	1.19 pp	12.76	12.02
(2) Tier I	107,178	2,338	6,685	104,840	100,492
(3) Tier II	6,484	(72)	(199)	6,556	6,684
(i) Revaluation	1,179	-	(15)	1,179	1,195
(ii) Subordinated loan/securities balance	-	-	-	-	-
(4) Exclusion	1,542	-	-	1,542	1,542
(Intentional equity holdings by other financial institutions)	1,542	-	-	1,542	1,542
(5) Capital (2)+(3)-(4)	112,119	2,265	6,485	109,853	105,633
(6) Risk-weighted assets	848,721	(11,580)	(29,442)	860,301	878,163

6. ROE (non-consolidated)

(%)

	1H FY10	YoY increase (decrease) (pp)	1H FY09
Net business profit basis	14.01	0.32	13.69
Business profit on core banking operations basis	9.70	(2.14)	11.84
Net income basis	5.56	(2.31)	7.87

(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 for general allowance for loan losses + written-off claims under trust accounts

(Reference)

ROE (shareholders' equity basis; non-consolidated)

(%)

	1H FY10	YoY increase (decrease) (pp)	1H FY09
Net business profit basis	14.82	0.62	14.20
Business profit on core banking operations basis	10.26	(2.02)	12.28
Net income basis	5.88	(2.28)	8.16

(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 charge-offs are implemented.

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

Non-consolidated

(¥ million)

		September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
Risk-monitored loans	Loans to bankrupt borrowers	1,787	(8)	(206)	1,795	1,994
	Delinquent loans	16,914	(927)	(1,593)	17,841	18,507
	Past due loans more than 3 months	464	(219)	(242)	683	707
	Restructured loans	1,427	31	(57)	1,396	1,485
	Total	20,594	(1,123)	(2,100)	21,717	22,694

Note) Including trust accounts

Loans and bills discounted (term-end balance)	1,121,382	(27,109)	(14,789)	1,148,492	1,136,172
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Note) Including trust accounts

						(%)
As a percentage of total loans	Loans to bankrupt borrowers	0.15	- pp	(0.02) pp	0.15	0.17
	Delinquent loans	1.50	(0.05)	(0.12)	1.55	1.62
	Past due loans more than 3 months	0.04	(0.01)	(0.02)	0.05	0.06
	Restructured loans	0.12	-	(0.01)	0.12	0.13
	Total	1.83	(0.06)	(0.16)	1.89	1.99

Note) Including trust accounts

Consolidated

(¥ million)

		September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
Risk-monitored loans	Loans to bankrupt borrowers	1,823	(95)	(236)	1,918	2,059
	Delinquent loans	17,939	(987)	(1,658)	18,926	19,597
	Past due loans more than 3 months	464	(219)	(242)	683	707
	Restructured loans	1,427	31	(57)	1,396	1,485
	Total	21,654	(1,270)	(2,194)	22,925	23,849

Note) Including trust accounts

Loans and bills discounted (term-end balance)	1,112,192	(23,576)	(7,883)	1,135,768	1,120,075
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Note) Including trust accounts

						(%)
As a percentage of total loans	Loans to bankrupt borrowers	0.16	- pp	(0.02) pp	0.16	0.18
	Delinquent loans	1.61	(0.05)	(0.13)	1.66	1.74
	Past due loans more than 3 months	0.04	(0.02)	(0.02)	0.06	0.06
	Restructured loans	0.12	-	(0.01)	0.12	0.13
	Total	1.94	(0.07)	(0.18)	2.01	2.12

Note) Including trust accounts

2. Allowance for loan losses

Non-consolidated

(¥ million)

	September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
Allowance for loan losses	8,588	(343)	(1,097)	8,932	9,686
General allowance	4,559	(234)	(44)	4,794	4,604
Specific allowance	4,029	(108)	(1,053)	4,138	5,082
Allowance for possible impairment of principals under trust accounts	187	(46)	(44)	233	231

Consolidated

(¥ million)

	September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
Allowance for loan losses	13,181	(522)	(1,729)	13,703	14,910
General allowance	6,035	(262)	(148)	6,298	6,184
Specific allowance	7,145	(259)	(1,581)	7,404	8,726
Allowance for possible impairment of principals under trust accounts	187	(46)	(44)	233	231

3. Coverage of risk monitored loans

Non-consolidated

(¥ million, %)

	September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
Risk-monitored loans (A)	20,594	(1,123)	(2,100)	21,717	22,694
Coverage	17,149	(761)	(2,441)	17,910	19,591
Allowance for loan losses (B)	4,316	(32)	(1,118)	4,349	5,434
Collateral and guarantees (C)	12,833	(728)	(1,323)	13,561	14,156
Coverage ratio (B+C)/(A)	83.27	0.80	(3.05)	82.47	86.32
Allowance for loan losses (B/A)	20.95	0.93	(2.99)	20.02	23.94
Collateral and guarantees (C/A)	62.31	(0.13)	(0.07)	62.44	62.38

Note) Including trust accounts.

Consolidated

(¥ million, %)

	September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
Risk-monitored loans (A)	21,654	(1,270)	(2,194)	22,925	23,849
Coverage	18,173	(899)	(2,531)	19,072	20,704
Allowance for loan losses (B)	5,029	(85)	(1,180)	5,115	6,210
Collateral and guarantees (C)	13,143	(813)	(1,350)	13,957	14,494
Coverage ratio (B+C)/(A)	83.92	0.73	(2.89)	83.19	86.81
Allowance for loan losses (B/A)	23.22	0.91	(2.82)	22.31	26.04
Collateral and guarantees (C/A)	60.69	(0.19)	(0.08)	60.88	60.77

Note) Including trust accounts.

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

* Partial charge-offs are implemented.

Non-consolidated

(¥ million, %)

	September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
Bankrupt and quasi-bankrupt assets	9,059	(523)	(2,616)	9,582	11,675
Doubtful assets	9,685	(916)	806	10,601	8,879
Substandard loans	1,892	(188)	(300)	2,080	2,192
Total (A)	20,636	(1,628)	(2,110)	22,265	22,746
Normal assets	1,114,563	(26,373)	(13,283)	1,140,936	1,127,847
Total credit balance (B)	1,135,199	(28,001)	(15,394)	1,163,201	1,150,593
As a percentage of total credit balance (A)/(B)	1.81	(0.10)	(0.16)	1.91	1.97
Partial charge-offs	2,084	412	78	1,672	2,006

Note) Including trust accounts.

Consolidated

(¥ million, %)

	September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
Bankrupt and quasi-bankrupt assets	10,039	(662)	(2,695)	10,702	12,735
Doubtful assets	9,765	(924)	790	10,689	8,974
Substandard loans	1,892	(188)	(300)	2,080	2,192
Total (A)	21,697	(1,775)	(2,205)	23,472	23,902
Normal assets	1,104,343	(22,695)	(6,286)	1,127,039	1,110,629
Total credit balance (B)	1,126,040	(24,470)	(8,491)	1,150,511	1,134,532
As a percentage of total credit balance (A)/(B)	1.92	(0.12)	(0.18)	2.04	2.10
Partial charge-offs	3,501	283	131	3,218	3,370

Note) Including trust accounts.

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

Non-consolidated

(¥ million)

	September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
Coverage (C)	17,187	(953)	(2,456)	18,140	19,643
Allowance for loan losses	4,324	(162)	(1,121)	4,487	5,445
Collateral and guaranteed	12,862	(790)	(1,335)	13,653	14,197

Note) Including trust accounts.

(%)

Coverage ratio (C) / (A)	83.28	1.81 pp	(3.07) pp	81.47	86.35
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Consolidated

(¥ million)

	September 30, 2010			March 31, 2010	September 30, 2009
	September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009		
Coverage (C)	18,210	(1,091)	(2,547)	19,302	20,758
Allowance for loan losses	5,037	(215)	(1,184)	5,253	6,222
Collateral and guaranteed	13,173	(876)	(1,362)	14,049	14,535

Note) Including trust accounts.

(%)

Coverage ratio (C) / (A)	83.93	1.70 pp	(2.91) pp	82.23	86.84
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6. Allowance ratio and coverage ratio of assets subject to mandatory disclosure under the Financial Reconstruction Law by asset category and borrower category

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

(¥ million, %)

	September 30, 2010			
	Bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	9,059	9,685	1,892	20,636
Covered portion (B)	6,377	5,110	1,374	12,862
Uncovered portion (C)=(A)-(B)	2,681	4,574	517	7,774
Allowance for loan losses (D)	2,681	1,495	147	4,324
Allowance ratio (D)/(C)	100.00	32.69	28.41	55.62
Coverage ratio [(B)+(D)]/(A)	100.00	68.21	80.40	83.28

Note) Including trust accounts.

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

(¥ million, %)

	September 30, 2010			
	Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,792	7,266	9,685	18,744
Covered portion (B)	1,308	5,068	5,110	11,488
Uncovered portion (C)=(A)-(B)	483	2,197	4,574	7,256
Allowance for loan losses (D)	483	2,197	1,495	4,177
Allowance ratio (D)/(C)	100.00	100.00	32.69	57.56
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	68.21	83.57

Note) Including trust accounts.

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

(¥ million, %)

	September 30, 2010			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	10,039	9,765	1,892	21,697
Covered portion (B)	6,687	5,110	1,374	13,173
Uncovered portion (C)=(A)-(B)	3,351	4,654	517	8,524
Allowance for loan losses (D)	3,351	1,539	147	5,037
Allowance ratio (D)/(C)	100.00	33.06	28.41	59.10
Coverage ratio [(B)+(D)]/(A)	100.00	68.09	80.40	83.93

Note) Including trust accounts.

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

(¥ million, %)

	September 30, 2010			
	Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,828	8,211	9,765	19,804
Covered portion (B)	1,331	5,356	5,110	11,798
Uncovered portion (C)=(A)-(B)	496	2,855	4,654	8,006
Allowance for loan losses (D)	496	2,855	1,539	4,890
Allowance ratio (D)/(C)	100.00	100.00	33.06	61.08
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	68.09	84.26

Note) Including trust accounts.

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

(¥ million, %)

	September 30, 2010		March 31, 2010		September 30, 2009	
	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	1,135,199	100.00	1,163,201	100.00	1,150,593	100.00
Classification I	1,006,809	88.69	1,038,433	89.27	1,021,333	88.76
Total classified amount	128,390	11.30	124,767	10.72	129,260	11.23
Classification II	125,376	11.04	121,130	10.41	126,821	11.02
Classification III	3,014	0.26	3,637	0.31	2,439	0.21
Classification IV	-	-	-	-	-	-

(Notes)

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

Self-assessment borrower categories		Standards for write-offs and reserves
Bankrupt assets		Provision of allowance in an amount of the portion not covered by collateral and guarantees, or direct charge-offs
Effectively bankrupt assets		
Potentially bankrupt assets		Provision of specific allowance for possible loan losses in an amount of estimated losses calculated using the historical default rate
Assets requiring caution	Other than DCFs	Provision for general allowance for 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 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 for general allowance for 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 assets category) Scope: Total credits					Assets subject to mandatory disclosure under the Financial Reconstruction Law Scope: Total credits	Risk-monitored loans Scope: Loans and bills discounted	Allowance	Coverage ratio (Allowance ratio)
Assets category (after charge-offs)	Classification							
	I	II	III	IV				
Bankrupt assets 1,792	Portion of claims secured by reserves, collateral or guarantees 650	1,141	Fully reserved	Direct charge-offs	Bankrupt and quasi-bankrupt assets 9,059	Bankrupt loans 1,787	483	100.00 %
Effectively bankrupt assets 7,266	Portion of claims secured by reserves, collateral or guarantees 3,579	3,687			Delinquent loans 16,914	2,197	100.00 %	
Potentially bankrupt assets 9,685	Portion of claims secured by reserves, collateral or guarantees 3,733	2,937	Necessary amount reserved 3,014		Doubtful assets 9,685		1,495	68.21 % (32.69)
Assets requiring caution	Assets requiring supervision 2,632	Collateral: 1,789 Non-Covered: 843 369	Provision of reserves in an estimated loss amount for three years based on historical default rates and by applying debt-debt swap (DDS)		Substandard loans 1,892	Past due loans (3 months or more) 464	203	75.71 % (24.18)
	Other assets requiring caution 160,343	44,996		115,347		Coverage ratio: 80.40 %		
			Provision of reserves in an estimated loss amount for one year based on historical default rates.		Subtotal 20,636	Total 20,594		
Normal assets 953,479	953,479					Overall coverage ratio: 83.28 %		3,999
					Normal assets 1,114,563		379	
Total 1,135,199	1,006,809	125,376	3,014	-	1,135,199	1,121,382	8,760	82.60 % (54.09)

Note) Including trust accounts.

9. Loans and bills discounted by industrial segment

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

(¥ million)

	September 30, 2010			March 31, 2010	September 30, 2009
		Compared with March 31, 2010	Compared with September 30, 2009		
Domestic branches (excl. the special account for international financial transactions)	1,121,382	(27,109)	(14,789)	1,148,492	1,136,172
Manufacturing	38,796	(621)	(2,010)	39,417	40,806
Agriculture and Forestry	826	90	54	735	772
Fishery	549	(21)	(41)	571	590
Mining and quarrying of stone and gravel	2,589	202	891	2,386	1,697
Construction	51,393	(4,606)	(1,980)	55,999	53,374
Electricity, gas, heat and water supply	3,434	(819)	832	4,253	2,601
Telecommunications	9,304	(626)	(874)	9,931	10,179
Transport and postal activities	16,981	(1,089)	(5,176)	18,070	22,158
Wholesaling and Retailing	124,524	(2,389)	(8,523)	126,913	133,048
Finance and insurance	15,500	863	949	14,636	14,550
Real estate, and goods rental and leasing	200,368	(2,549)	458	202,918	199,909
Miscellaneous services	135,474	(9,792)	(9,276)	145,266	144,750
Local government bodies	106,668	(9,784)	2,947	116,453	103,721
Others	414,969	4,033	6,960	410,936	408,009

Note) Including trust accounts.

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

(¥ million)

	September 30, 2010			March 31, 2010	September 30, 2009
		Compared with March 31, 2010	Compared with September 30, 2009		
Domestic branches (excl. the special account for international financial transactions)	20,594	(1,123)	(2,100)	21,717	22,694
Manufacturing	1,375	142	120	1,232	1,255
Agriculture and Forestry	35	0	23	34	11
Fishery	43	(5)	(6)	49	49
Mining and quarrying of stone and gravel	47	5	2	41	45
Construction	2,965	479	1,315	2,486	1,649
Telecommunications	82	(46)	8	129	74
Transport and postal activities	697	(164)	(290)	861	988
Wholesaling and Retailing	3,528	(542)	(1,207)	4,071	4,735
Finance and insurance	1	1	1	-	-
Real estate, and goods rental and leasing	2,860	(222)	172	3,082	2,687
Miscellaneous services	2,928	79	(1,004)	2,848	3,933
Others	6,029	(851)	(1,234)	6,880	7,264

Note) Including trust accounts.

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, 2009	133,048	82	104	4,353	196
	March 31, 2010	126,913	9	117	3,793	150
	September 30, 2010	124,524	112	56	3,229	130
Construction	September 30, 2009	53,374	10	339	1,142	157
	March 31, 2010	55,999	33	7	2,163	281
	September 30, 2010	51,393	11	14	2,754	184
Real estate	September 30, 2009	174,871	-	67	2,521	1
	March 31, 2010	181,359	153	106	2,814	1
	September 30, 2010	180,858	17	100	2,661	77
Finance (excl. banking)	September 30, 2009	11,929	-	-	-	-
	March 31, 2010	11,004	-	-	-	-
	September 30, 2010	6,009	-	-	-	-

Notes: Including trust accounts

(¥ million)

		Mandatory disclosure under the Financial Reconstruction Law			
		Total credit balance	Substandard loans	Doubtful assets	Bankrupt and quasi-bankrupt assets
Wholesaling/ retailing	September 30, 2009	137,556	186	2,523	2,037
	March 31, 2010	130,958	127	2,844	1,107
	September 30, 2010	128,418	168	2,660	706
Construction	September 30, 2009	55,510	349	554	749
	March 31, 2010	57,991	40	2,273	687
	September 30, 2010	52,953	26	1,868	1,085
Real estate	September 30, 2009	176,030	67	485	2,038
	March 31, 2010	183,828	260	973	1,843
	September 30, 2010	183,421	117	1,027	1,712
Finance (excl. banking)	September 30, 2009	13,984	-	-	-
	March 31, 2010	11,024	-	-	-
	September 30, 2010	6,075	-	-	-

Notes: Including trust accounts

4) Consumer loan balance (non-consolidated)

(¥ million)

	September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
Loans to consumers	428,581	7,735	14,975	420,845	413,606
	430,835	7,526	14,634	423,308	416,200
Housing loans (incl. mortgage loans)	372,404	7,772	13,622	364,632	358,782
	373,518	7,632	13,379	365,885	360,138
Other than housing loans	56,176	(36)	1,352	56,213	54,824
	57,316	(105)	1,254	57,422	56,062

Note) The bottommost figures of each row include those posted under trust accounts.

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

(¥ million; %)

	September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
Loans to SMEs	929,211	(3,844)	1,587	933,056	927,623
	937,971	(4,853)	(211)	942,825	938,182
As a percentage of total loans	83.52	1.58	1.10	81.94	82.42
	83.64	1.55	1.07	82.09	82.57

Note) The bottommost figures of each row include those posted under trust accounts..

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

(¥ million)

	September 30, 2010	March 31, 2010	September 30, 2009
Loan balance guaranteed by credit guarantee associations	92,866	97,835	91,364
Special credit lines	118	127	159

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

(¥ million)

September 30, 2010	March 31, 2010	September 30, 2009
14,069	18,008	21,538

12. Deposits and loan balances (non-consolidated)

(¥ million)

	1H FY10	Compared with FY2009	Compared with 1H FY2009	FY09	1H FY09
Deposits (term-end balance)	1,508,577	71,754	66,234	1,436,822	1,442,342
	1,540,394	76,512	78,219	1,463,882	1,462,174
(average balance)	1,462,376	83,701	95,778	1,378,675	1,366,597
	1,493,661	93,507	105,168	1,400,153	1,388,493
Loans (term-end balance)	1,112,557	(26,065)	(12,878)	1,138,622	1,125,435
	1,121,382	(27,109)	(14,789)	1,148,492	1,136,172
(average balance)	1,097,970	(4,367)	(811)	1,102,337	1,098,781
	1,107,409	(5,693)	(2,599)	1,113,102	1,110,009

Note) The bottommost figures of each row include those posted under trust accounts.

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

(¥ million)

	1H FY10	Compared with FY2009	Compared with 1H FY2009	FY09	1H FY09
Individuals	950,178	48,336	60,941	901,841	889,236
Liquid deposits	438,102	2,246	2,634	435,856	435,467
Time deposits	512,075	46,090	58,306	465,985	453,768
Corporations	388,950	20,701	24,958	368,249	363,991
Liquid deposits	224,379	1,414	(2,818)	222,965	227,198
Time deposits	164,570	19,286	27,776	145,283	136,793

Notes)

1. Including trust accounts.

2. Deposits from corporations do not include deposits made by local governments and other public bodies and financial institutions.

IV. Performance Forecasts

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

(¥ million)

	FY10 forecasts	1H FY10 results	FY09 results
Ordinary income	39,300	20,595	39,757
Ordinary profit	10,000	5,495	13,329
Net income	5,400	2,975	8,595
Net business profit	12,300	7,494	13,344
(prior to provision for general allowance)	12,800	7,260	13,344
Excl. gains (losses) on bond trading	10,200	5,191	11,347
Loan losses*	1,000	624	14

Note) Including loan losses (bad debt disposal) posted under trust accounts.

○ Net business profit (non-consolidated)

(¥ million)

	Prior to provision of general allowance		After making provision for general allowance	Net business profits posted under trust account		
		Excluding gains and losses on bond trading		Prior to provision of general allowance		After making provision for general allowance
					Excluding gains and losses on bond trading	
First half of fiscal 2009	6,664	5,850	6,765	6,664	5,850	6,765
Fiscal 2009	13,344	11,347	13,344	13,344	11,347	13,344
First half of fiscal 2010	7,260	5,191	7,494	7,260	5,191	7,494
Fiscal 2010 full-term forecasts	12,800	10,200	12,300	12,800	10,200	12,300

2. Employees and branches (non-consolidated)

1) Number of employees

	September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
Regular employees	1,113	16	(13)	1,097	1,126

2) Branches

	September 30, 2010	Compared with March 31, 2010	Compared with September 30, 2009	March 31, 2010	September 30, 2009
Number of branches	63 [4]	(1) ([1])	(1) ([1])	64 [5]	64 [5]

Note) Numbers in parentheses indicate branches, while numbers in brackets indicate sub-branches.

3. Shareholdings (non-consolidated)

(1) Value of shares held by the Bank

(¥ million)

	Acquisition cost	Fair market value	Tier I
September 30, 2009	21,262	23,784	-
March 31, 2010	23,266	26,343	-
September 30, 2010	18,284	18,790	-

(2) Impairment accounting

(¥ million)

	Net gains on equity securities	Impairment loss
First half of fiscal 2009	(371)	416
Fiscal 2009	210	229
First half of fiscal 2010	(946)	646

4. NPL (non-consolidated)

(1) Credit cost

(¥ million)

	1) Net provision (reversal) of general allowance for loan losses	2) NPL disposal (bank account)	3) NPL disposal (trust account)	Total credit cost 1)+2)+3)
First half of fiscal 2009	(101)	332	-	230
Fiscal 2009	88	14	-	103
First half of fiscal 2010	(234)	624	-	389
Fiscal 2010 full-term forecasts	500	1,000	-	1,500

(2) NPL balance

(¥ million)

	Asset self-assessment				Total 1)+2)+3)
	Bankrupt and effectively bankrupt assets 1)	Potentially bankrupt assets 2)	Potentially bankrupt assets or below 1)+2)	Assets requiring caution 3)	
September 30, 2009	11,675	8,879	20,554	160,809	181,363
March 31, 2010	9,582	10,601	20,184	159,128	179,313
September 30, 2010	9,059	9,685	18,744	162,976	181,720

	Financial Reconstruction Law	
	Substandard loans 4)	Total 1)+2)+4)
September 30, 2009	2,192	22,746
March 31, 2010	2,080	22,265
September 30, 2010	1,892	20,636

Note) Including trust accounts.

(3) NPL final disposal and new occurrence

a. NPL balance (under the Financial Reconstruction Law)

(¥ million)

	Bankrupt and quasi-bankrupt assets	Doubtful assets	Total
September 30, 2009	11,675	8,879	20,554
March 31, 2010	9,582	10,601	20,184
September 30, 2010	9,059	9,685	18,744
New occurrence during 1H FY2010	1,295	1,277	2,573
Removed from balance sheet during 1H FY2010	1,819	2,193	4,013
Net increase (decrease) during 1H FY2010	(523)	(916)	(1,440)

Note) Including trust accounts.

b. Removal from balance sheet by type of disposal measure

(¥ million)

	1H FY10 results	FY2009 results
Liquidation and similar measures	-	-
Corporate rehabilitation	-	-
Improved performance by corporate rehabilitation	-	-
Securitization	-	7
Sale to RCC	-	-
Direct charge-offs	779	1,040
Other	3,233	10,848
Collection/repayment	1,935	4,382
Improved performance	1,298	6,465
Total	4,013	11,896

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

		September 30, 2010	March 31, 2010	September 30, 2009
Bankrupt and effectively bankrupt assets	As a percentage of portion not secured by collateral	100.00 % ¥2.6 billion	100.00 % ¥2.7 billion	100.00 % ¥3.7 billion
Potentially bankrupt assets	As a percentage of portion not secured by collateral	32.69 % ¥1.4 billion	29.39 % ¥1.5 billion	38.78 % ¥1.5 billion
Assets requiring caution	As a percentage of debt amount	7.74 % ¥0.2 billion	7.45 % ¥0.2 billion	7.73 % ¥0.1 billion
Other assets requiring caution	As a percentage of debt amount	2.49 % ¥3.9 billion	2.66 % ¥4.1 billion	2.53 % ¥4.0 billion
Normal assets	As a percentage of debt amount	0.04 % ¥0.3 billion	0.05 % ¥0.4 billion	0.05 % ¥0.4 billion

Note) The Bank has made a provision in an amount of ¥2.9 billion for possible losses on loans to other assets requiring cautions as of September 30, 2010, with regard to a portion of which has been converted into subordinated loans (DDS).

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

	1H FY2008	FY2008	1H FY2009	FY2009	1H FY2010	FY2010 (forecasts)
Non-consolidated	2.97	2.50	1.97	1.91	1.81	1.0 to 1.99 %
Consolidated	3.11	2.65	2.10	2.04	1.92	1.0 to 1.99 %