

Financial Highlights
For the Year Ended March 31, 2008



SAN-IN GODO BANK

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(Note)

Information presented herein has been extracted from the original material, solely for the convenience of the readers outside Japan.

The amounts, ratios or any other information presented herein have not been audited.

The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

Consolidated Balance Sheets

(Millions of yen)

	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)
Assets:			
Cash and due from banks	55,479	50,521	△ 4,958
Call loans and bills purchased	61,633	22,135	△ 39,498
Debt purchased	3,035	3,844	809
Trading securities	468	638	170
Money held in trust	11,531	11,200	△ 331
Securities	1,312,263	1,341,823	29,560
Loans and bills discounted	2,093,964	2,133,491	39,527
Foreign exchange	1,995	1,958	△ 37
Other assets	58,834	59,428	594
Tangible fixed assets	50,125	49,195	△ 930
Intangible fixed assets	2,033	1,665	△ 368
Deferred tax assets	2,252	10,534	8,282
Customers' liabilities for acceptances and guarantees	34,956	31,651	△ 3,305
Reserve for possible loan losses	△ 42,052	△ 46,441	△ 4,389
Reserve for devaluation of securities	△ 89	△ 95	△ 6
Total assets	3,646,433	3,671,551	25,118
Liabilities:			
Deposits	3,200,898	3,240,822	39,924
Negotiable certificates of deposit	1,000	5,000	4,000
Call money and bills sold	39,270	26,379	△ 12,891
Cash collateral received under securities lending	16,197	7,265	△ 8,932
Borrowed money	47,934	23,425	△ 24,509
Foreign exchange	79	19	△ 60
Other liabilities	24,914	55,623	30,709
Reserve for employees' bonuses	1,147	1,168	21
Reserve for bonuses to directors and corporate auditors	65	65	0
Reserve for employees' retirement benefits	8,866	8,718	△ 148
Reserve for retirement benefits for directors and corporate auditors	-	590	590
Reserve for payments of deposits not accounted for as	-	245	245
Reserve for contingency	-	52	52
Deferred tax liabilities	-	3	3
Deferred tax liabilities for land revaluation excess	4,675	4,514	△ 161
Acceptances and guarantees	34,956	31,651	△ 3,305
Total liabilities	3,380,005	3,405,546	25,541
Net assets:			
Common stock	20,705	20,705	0
Capital surplus	15,516	15,522	6
Retained earnings	181,952	188,881	6,929
Treasury stock	△ 407	△ 715	△ 308
Total shareholders' equity	217,766	224,394	6,628
Net unrealized gain on other securities	34,988	27,638	△ 7,350
Net deferred gain/(△loss) on hedging instruments	7	△ 28	△ 35
Land revaluation excess	2,846	2,656	△ 190
Total valuation and translation adjustments	37,841	30,266	△ 7,575
Minority interests	10,819	11,343	524
Total net assets	266,427	266,004	△ 423
Total liabilities and net assets	3,646,433	3,671,551	25,118

* Deposits which have not been claimed for certain period and not expected to be claimed in the future, are excluded from

"Deposits." "Reserve for payments of deposits not accounted for as liability" is provided for claims for payments of such deposits.

The San-in Godo Bank, Ltd. and Consolidated Subsidiaries
Consolidated Statements of Income

(Millions of yen)

	For the year ended March 31, 2007 (B)	For the year ended March 31, 2008 (A)	(A) - (B)
Ordinary income:	110,466	130,735	20,269
Interest income	75,686	80,362	4,676
(Interest on loans and bills discounted)	(43,746)	(45,672)	(1,926)
(Interest and dividends on securities)	(24,879)	(26,432)	(1,553)
Fees and commissions	11,228	10,411	△ 817
Other operating income	18,986	21,514	2,528
Other income	4,564	18,446	13,882
Ordinary expenses:	102,560	114,687	12,127
Interest expenses	17,542	23,408	5,866
(Interest on deposits)	(11,399)	(18,084)	(6,685)
Fees and commissions	2,540	2,567	27
Other operating expenses	19,688	27,885	8,197
General and administrative expenses	42,656	41,881	△ 775
Other expenses	20,131	18,944	△ 1,187
Ordinary profit	7,905	16,048	8,143
Extraordinary gains	14,075	113	△ 13,962
Extraordinary losses	796	1,209	413
Income before income taxes and minority interests	21,184	14,952	△ 6,232
Income taxes : current	1,069	10,218	9,149
: deferred	7,845	△ 3,722	△ 11,567
Minority interests in net income	243	519	276
Net income	12,025	7,936	△ 4,089

For the year ended March 31, 2007 and 2008, "Extraordinary gains" include gain on return of pension plan assets of ¥14,0 million and ¥71 million, respectively.

The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2007

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the end of the previous year	20,705	15,653	173,742	△ 238	209,863
Changes during the year					
Dividends from surplus	-	-	△ 1,210	-	△ 1,210
Bonuses paid to directors and corporate auditors	-	-	△ 54	-	△ 54
Net income	-	-	12,025	-	12,025
Purchases of treasury stock	-	-	-	△ 3,047	△ 3,047
Sales of treasury stock	-	8	-	32	40
Retirement of treasury stock	-	△ 145	△ 2,700	2,845	-
Transfer from land revaluation excess	-	-	150	-	150
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	△ 137	8,209	△ 169	7,903
Balance at the end of the year	20,705	15,516	181,952	△ 407	217,766

	Valuation and translation adjustments				Minority interests	Total net assets
	Net unrealized gain on other securities	Net deferred gain/(△loss) on hedging instruments	Land revaluation excess	Total valuation and translation adjustments		
Balance at the end of the previous year	26,955	-	2,996	29,951	10,310	250,125
Changes during the year						
Dividends from surplus	-	-	-	-	-	△ 1,210
Bonuses paid to directors and corporate auditors	-	-	-	-	-	△ 54
Net income	-	-	-	-	-	12,025
Purchases of treasury stock	-	-	-	-	-	△ 3,047
Sales of treasury stock	-	-	-	-	-	40
Retirement of treasury stock	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	150
Net changes of items other than shareholders' equity	8,032	7	△ 150	7,889	508	8,398
Total changes during the year	8,032	7	△ 150	7,889	508	16,302
Balance at the end of the year	34,988	7	2,846	37,841	10,819	266,427

For the year ended March 31, 2008

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the end of the previous year	20,705	15,516	181,952	△ 407	217,766
Changes during the year					
Dividends from surplus	-	-	△ 1,196	-	△ 1,196
Net income	-	-	7,936	-	7,936
Purchases of treasury stock	-	-	-	△ 344	△ 344
Sales of treasury stock	-	6	-	36	43
Transfer from land revaluation excess	-	-	189	-	189
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	6	6,929	△ 308	6,627
Balance at the end of the year	20,705	15,522	188,881	△ 715	224,394

	Valuation and translation adjustments				Minority interests	Total net assets
	Net unrealized gain on other securities	Net deferred gain/(△loss) on hedging instruments	Land revaluation excess	Total valuation and translation adjustments		
Balance at the end of the previous year	34,988	7	2,846	37,841	10,819	266,427
Changes during the year						
Dividends from surplus	-	-	-	-	-	△ 1,196
Net income	-	-	-	-	-	7,936
Purchases of treasury stock	-	-	-	-	-	△ 344
Sales of treasury stock	-	-	-	-	-	43
Transfer from land revaluation excess	-	-	-	-	-	189
Net changes of items other than shareholders' equity	△ 7,349	△ 36	△ 189	△ 7,575	523	△ 7,051
Total changes during the year	△ 7,349	△ 36	△ 189	△ 7,575	523	△ 423
Balance at the end of the year	27,638	△ 28	2,656	30,266	11,343	266,004

The San-in Godo Bank, Ltd. and Consolidated Subsidiaries

Consolidated Statements of Cash Flows

(Millions of yen)

	For the year ended March 31, 2007 (B)	For the year ended March 31, 2008 (A)	(A) - (B)
Cash flows from operating activities:			
Income before income taxes and minority interests	21,184	14,952	△ 6,232
Depreciation	13,630	13,289	△ 341
Loss on impairment of fixed assets	581	387	△ 194
Increase (△decrease) in reserve for possible loan losses	△ 6,695	4,389	11,084
Increase (△decrease) in reserve for devaluation of securities	59	6	△ 53
Increase (△decrease) in reserve for employees' bonuses	△ 18	21	39
Increase (△decrease) in reserve for bonuses to directors and corporate auditors	65	-	△ 65
Increase (△decrease) in reserve for employees' retirement benefits	△ 13,310	△ 147	13,163
Increase (△decrease) in reserve for retirement benefits for directors and corporate auditors	-	590	590
Increase (△decrease) in reserve for payments of deposits not accounted for as liability	-	245	245
Increase (△decrease) in reserve for contingency	-	52	52
Interest and dividend income	△ 75,686	△ 80,362	△ 4,676
Interest expenses	17,542	23,408	5,866
Gain on securities transactions	△ 101	△ 4,790	△ 4,689
Gain on money held in trust	△ 14	△ 162	△ 148
Foreign exchange gain	△ 225	△ 219	6
Loss on disposals of fixed assets	150	178	28
Gain on return of pension plan assets	△ 14,005	△ 71	13,934
Net (△increase) decrease in loans and bills discounted	40,242	△ 39,526	△ 79,768
Net increase (△decrease) in deposits	65,590	39,923	△ 25,667
Net increase (△decrease) in negotiable certificates of deposit	300	4,000	3,700
Net increase (△decrease) in borrowed money	19,585	△ 24,508	△ 44,093
Net (△increase) decrease in due from banks (exclusive of the Bank of Japan)	△ 650	△ 1,367	△ 717
Net (△increase) decrease in call loans	△ 15,107	38,689	53,796
Net increase (△decrease) in call money	△ 38,128	△ 12,890	25,238
Net increase (△ decrease) in cash collateral received under securities lending	△ 21,789	△ 8,931	12,858
Net (△increase) decrease in foreign exchange assets	△ 1,124	36	1,160
Net increase (△decrease) in foreign exchange liabilities	47	△ 60	△ 107
Interest and dividends received	74,623	81,238	6,615
Interest paid	△ 15,733	△ 21,417	△ 5,684
Others	△ 21,866	20,388	42,254
Subtotal	29,145	47,339	18,194
Income taxes paid	△ 856	△ 1,111	△ 255
Net cash provided by (△used in) operating activities	28,288	46,227	17,939
Cash flows from investing activities:			
Purchases of securities	△ 302,267	△ 355,536	△ 53,269
Proceeds from sales of securities	145,119	204,820	59,701
Proceeds from redemption of securities	76,903	102,166	25,263
Increase in money held in trust	△ 2,430	△ 930	1,500
Decrease in money held in trust	2,940	636	△ 2,304
Purchases of tangible fixed assets	△ 3,744	△ 2,259	1,485
Purchases of intangible fixed assets	△ 496	△ 596	△ 100
Proceeds from sales of tangible fixed assets	1,059	654	△ 405
Proceeds from sales of intangible fixed assets	0	0	0
Net cash provided by (△used in) investing activities	△ 82,915	△ 51,044	31,871
Cash flows from financing activities:			
Dividends paid	△ 1,210	△ 1,196	14
Dividends paid to minority shareholders	△ 10	△ 8	2
Purchases of treasury stock	△ 3,047	△ 344	2,703
Proceeds from sales of treasury stock	40	46	6
Net cash provided by (△used in) financing activities	△ 4,227	△ 1,502	2,725
Effect of changes in exchange rates on cash and cash equivalents	0	△ 6	△ 6
Net increase (△decrease) in cash and cash equivalents	△ 58,855	△ 6,325	52,530
Cash and cash equivalents at the beginning of the year	112,452	53,597	△ 58,855
Cash and cash equivalents at the end of the year	53,597	47,271	△ 6,326

The San-in Godo Bank, Ltd.

Balance Sheets (condensed, non-consolidated)

(Millions of yen)

	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)
Assets:			
Cash and due from banks	54,825	49,286	△ 5,539
Call loans	61,633	22,135	△ 39,498
Debt purchased	506	421	△ 85
Trading securities	468	638	170
Money held in trust	11,531	11,200	△ 331
Securities	1,308,143	1,338,366	30,223
Loans and bills discounted	2,102,274	2,142,223	39,949
Foreign exchange	1,995	1,958	△ 37
Other assets	16,663	19,506	2,843
Tangible fixed assets	47,583	46,712	△ 871
Intangible fixed assets	2,024	1,656	△ 368
Deferred tax assets	970	9,427	8,457
Customers' liabilities for acceptances and guarantees	34,566	31,299	△ 3,267
Reserve for possible loan losses	△ 38,961	△ 43,248	△ 4,287
Reserve for devaluation of securities	△ 16	△ 25	△ 9
Total assets	3,604,209	3,631,558	27,349
Liabilities:			
Deposits	3,209,341	3,248,288	38,947
Negotiable certificates of deposit	1,000	5,000	4,000
Call money	39,270	26,379	△ 12,891
Cash collateral received under securities lending	16,197	7,265	△ 8,932
Borrowed money	20,000	-	△ 20,000
Foreign exchange	79	19	△ 60
Other liabilities	16,545	47,069	30,524
Reserve for employees' bonuses	1,023	1,052	29
Reserve for bonuses to directors and corporate auditors	65	65	0
Reserve for employees' retirement benefits	8,778	8,606	△ 172
Reserve for retirement benefits for directors and corporate auditors	-	483	483
Reserve for payments of deposits not accounted for as liability *	-	245	245
Reserve for contingency	-	52	52
Deferred tax liabilities for land revaluation excess	4,675	4,514	△ 161
Acceptances and guarantees	34,566	31,299	△ 3,267
Total liabilities	3,351,543	3,380,343	28,800
Net assets			
Common stock	20,705	20,705	0
Capital surplus	15,516	15,517	1
Retained earnings	179,025	185,445	6,420
Treasury stock	△ 400	△ 715	△ 315
Total shareholders' equity	214,846	220,952	6,106
Net unrealized gain on other securities	34,965	27,634	△ 7,331
Net deferred gain/(△loss) on hedging instruments	7	△ 28	△ 35
Land revaluation excess	2,846	2,656	△ 190
Total valuation and translation adjustments	37,819	30,262	△ 7,557
Total net assets	252,666	251,214	△ 1,452
Total liabilities and net assets	3,604,209	3,631,558	27,349

* Deposits which have not been claimed for certain period and not expected to be claimed in the future, are excluded from "Deposits." "Reserve for payments of deposits not accounted for as liability " is provided for claims for payments of such deposits.

The San-in Godo Bank, Ltd.

Statements of Income (condensed, non-consolidated)

(Millions of yen)

	For the year ended March 31, 2007 (B)	For the year ended March 31, 2008 (A)	(A) - (B)
Operating Income:	89,641	109,672	20,031
Interest income	75,196	79,972	4,776
(Interest on loans and bills discounted)	(43,308)	(45,291)	(1,983)
(Interest and dividends on securities)	(24,841)	(26,436)	(1,595)
Fees and commissions	9,724	8,809	△ 915
Other operating income	586	2,854	2,268
Other income	4,133	18,035	13,902
Operating expenses:	83,481	96,158	12,677
Interest expenses	17,248	23,123	5,875
(Interest on deposits)	(11,407)	(18,105)	(6,698)
Fees and commissions	3,796	3,809	13
Other operating expenses	3,106	11,819	8,713
General and administrative expenses	40,567	39,744	△ 823
Other expenses	18,761	17,660	△ 1,101
Ordinary profit	6,160	13,514	7,354
Extraordinary gains	14,064	106	△ 13,958
Extraordinary losses	785	1,140	355
Income before income taxes	19,438	12,480	△ 6,958
Income taxes: Current	54	9,028	8,974
: Deferred	8,062	△ 3,975	△ 12,037
Net income	11,322	7,427	△ 3,895

For the year ended March 31, 2007 and 2008, "Extraordinary gains" include gain on return of pension plan assets of ¥14,005 million and ¥71 million, respectively.

The San-in Godo Bank, Ltd.

Statements of Changes in Net Assets (condensed, non-consolidated)

For the year ended March 31, 2007

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the end of the previous year	20,705	15,637	171,544	△ 212	207,675
Changes during the year					
Dividends from surplus	-	-	△ 1,216	-	△ 1,216
Bonuses paid to directors and corporate auditors	-	-	△ 54	-	△ 54
Net income	-	-	11,322	-	11,322
Purchases of treasury stock	-	-	-	△ 3,047	△ 3,047
Sales of treasury stock	-	2	-	13	16
Retirement of treasury stock	-	△ 124	△ 2,721	2,845	-
Transfer from land revaluation excess	-	-	150	-	150
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	△ 121	7,480	△ 188	7,170
Balance at the end of the year	20,705	15,516	179,025	△ 400	214,846

	Valuation and translation adjustments				Total net assets
	Net unrealized gain on other securities	Net deferred gain/(△loss) on hedging instruments	Land revaluation excess	Total valuation and translation adjustments	
Balance at the end of the previous year	26,945	-	2,996	29,941	237,617
Changes during the year					
Dividends from surplus	-	-	-	-	△ 1,216
Bonuses paid to directors and corporate auditors	-	-	-	-	△ 54
Net income	-	-	-	-	11,322
Purchases of treasury stock	-	-	-	-	△ 3,047
Sales of treasury stock	-	-	-	-	16
Retirement of treasury stock	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	150
Net changes of items other than shareholders' equity	8,020	7	△ 150	7,878	7,878
Total changes during the year	8,020	7	△ 150	7,878	15,049
Balance at the end of the year	34,965	7	2,846	37,819	252,666

For the year ended March 31, 2008

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at the end of the previous year	20,705	15,516	179,025	△ 400	214,846
Changes during the year					
Dividends from surplus	-	-	△ 1,196	-	△ 1,196
Net income	-	-	7,427	-	7,427
Purchases of treasury stock	-	-	-	△ 344	△ 344
Sales of treasury stock	-	0	-	29	30
Transfer from land revaluation excess	-	-	189	-	189
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	0	6,420	△ 315	6,105
Balance at the end of the year	20,705	15,517	185,445	△ 715	220,952

	Valuation and translation adjustments				Total net assets
	Net unrealized gain on other securities	Net deferred gain/(△loss) on hedging instruments	Land revaluation excess	Total valuation and translation adjustments	
Balance at the end of the previous year	34,965	7	2,846	37,819	252,666
Changes during the year					
Dividends from surplus	-	-	-	-	△ 1,196
Net income	-	-	-	-	7,427
Purchases of treasury stock	-	-	-	-	△ 344
Sales of treasury stock	-	-	-	-	30
Transfer from land revaluation excess	-	-	-	-	189
Net changes of items other than shareholders' equity	△ 7,331	△ 36	△ 189	△ 7,557	△ 7,557
Total changes during the year	△ 7,331	△ 36	△ 189	△ 7,557	△ 1,451
Balance at the end of the year	27,634	△ 28	2,656	30,262	251,214

Financial Data (consolidated)

Summary of income

(Millions of yen)

	For the year ended March 31, 2007 (B)	For the year ended March 31, 2008 (A)	(A) - (B)
Ordinary profit	7,905	16,048	8,143
Net income	12,025	7,936	△ 4,089
Earnings per share (yen)	¥ 69.40	¥ 46.43	¥ △ 22.97
Credit cost	18,935	15,312	△ 3,623

Summary of financial conditions

(Millions of yen)

	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)
Capital ratio	7.0%	6.9%	△ 0.1%
Capital adequacy ratio (domestic standard)	14.24%	14.77%	0.53%
Net assets per share (yen)	¥ 1,493.97	¥ 1,491.15	¥ △ 2.82
Holding gain on other securities (C)	58,189	46,046	△ 12,143
Tax effect (D)	23,031	18,339	△ 4,692
Minority interests (E)	170	67	△ 103
Net holding gain on other securities (C)-(D)-(E)	34,988	27,638	△ 7,350

Financial Data (non-consolidated)

Summary of income (Millions of yen)

	For the year ended March 31, 2007 (B)	For the year ended March 31, 2008 (A)	(A) - (B)
Net business profit	21,423	9,554	△ 11,869
Ordinary profit	6,160	13,514	7,354
Net income	11,322	7,427	△ 3,895
Earnings per share (yen)	¥65.34	¥43.45	¥△ 21.89
Credit cost	17,744	14,244	△ 3,500
Gains/(△Losses) on bonds	△ 2,771	△ 9,410	△ 6,639
Gains/(△Losses) on stocks	2,613	14,043	11,430

Summary of financial conditions (%)

	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)
Capital ratio	7.0%	6.9%	△ 0.1%
Capital adequacy ratio (domestic standard)	13.97%	14.34%	0.37%
Net assets per share (yen)	¥1,476.66	¥1,470.97	¥△ 5.69
Holding gain on other securities (C)	57,882	45,933	△ 11,949
Tax effect (D)	22,917	18,299	△ 4,618
Net holding gain on other securities (C)-(D)	34,965	27,634	△ 7,331

Interest margins (%)

	For the year ended March 31, 2007 (B)	For the year ended March 31, 2008 (A)	(A) - (B)
Yield on loans and bills discounted (E)	2.07%	2.20%	0.13%
Yield on deposits and NCDs (F)	0.36%	0.56%	0.20%
Expense ratio (G)	1.29%	1.21%	△ 0.08%
Cost of deposits and NCDs (H)=(F)+(G)	1.65%	1.78%	0.13%
Net interest margin on loans and bills discounted (E)-(H)	0.42%	0.42%	0.00%
Yield on securities	1.98%	1.93%	△ 0.05%
Yield on interest-earning assets (I)	2.20%	2.29%	0.09%
Total funding cost (J)	1.76%	1.86%	0.10%
Net interest margin (I)-(J)	0.44%	0.43%	△ 0.01%

Dividends per share (Yen)

	For the year ended March 31, 2007 (B)	For the year ended March 31, 2008 (A)	(A) - (B)
Dividends per share (expected)	7.0	8.0 *	1.0
Interim dividend per share	3.5	3.5	0.0
Year-end dividend per share (expected)	3.5	4.5 *	1.0

Year-end dividend of ¥4.5 per share is to be proposed to the general stockholders' meeting which is going to be held in June 26.

Holding Gains and Losses of Securities

Holding gains and losses of securities (consolidated) (Millions of yen)

		As of March 31, 2008			
		Net gain/(△loss)	increase/(△decrease) during the year	Gains	Losses
Held to maturity		30	35	30	0
Other securities		46,046	△ 12,143	58,082	12,035
	Stock	9,306	△ 39,558	14,959	5,652
	Bond	40,652	33,503	42,709	2,057
	Others	△ 3,913	△ 6,088	412	4,325
Total		46,076	△ 12,107	58,112	12,036
	Stock	9,306	△ 39,558	14,959	5,652
	Bond	40,682	33,539	42,740	2,057
	Others	△ 3,913	△ 6,088	412	4,325

Net holding gain on other securities, net of applicable taxes and minority interests, is ¥27,638 million.

Holding gains and losses of securities (non-consolidated) (Millions of yen)

		As of March 31, 2008			
		Net gain/(△loss)	increase/(△decrease) during the year	Gains	Losses
Held to maturity		-	1	-	-
Stock of subsidiaries		-	-	-	-
Other securities		45,933	△ 11,949	57,961	12,027
	Stock	9,194	△ 39,363	14,838	5,644
	Bond	40,652	33,503	42,709	2,057
	Others	△ 3,913	△ 6,088	412	4,325
Total		45,933	△ 11,948	57,961	12,027
	Stock	9,194	△ 39,363	14,838	5,644
	Bond	40,652	33,504	42,709	2,057
	Others	△ 3,913	△ 6,088	412	4,325

Net holding gain on other securities, net of applicable taxes, is ¥27,634 million.

Risk Managed Loans

Risk managed loans (consolidated) (Millions of yen)

	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)
Risk managed loans (C)	91,838	89,162	△ 2,676
Loans to borrowers under bankruptcy proceedings	3,788	8,732	4,944
Non-accrual past due loans	71,976	63,871	△ 8,105
Loans past due for three months or more	-	0	0
Loans with altered lending conditions	16,072	16,557	485
Loans and bills discounted (D)	2,093,964	2,133,491	39,527

Ratio of risk managed loans (consolidated) (%)

Risk managed loans (C)/(D)	4.38	4.17	△ 0.21
Loans to borrowers under bankruptcy proceedings	0.18	0.40	0.22
Non-accrual past due loans	3.43	2.99	△ 0.44
Loans past due for three months or more	-	0.00	0.00
Loans with altered lending conditions	0.76	0.77	0.01

Risk managed loans (non-consolidated) (Millions of yen)

	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)
Risk managed loans (E)	91,237	88,603	△ 2,634
Loans to borrowers under bankruptcy proceedings	3,766	8,703	4,937
Non-accrual past due loans	71,528	63,465	△ 8,063
Loans past due for three months or more	-	0	0
Loans with altered lending conditions	15,942	16,433	491
Loans and bills discounted (F)	2,102,274	2,142,223	39,949

Ratio of risk managed loans (non-consolidated) (%)

Risk managed loans (E)/(F)	4.33	4.13	△ 0.20
Loans to borrowers under bankruptcy proceedings	0.17	0.40	0.23
Non-accrual past due loans	3.40	2.96	△ 0.44
Loans past due for three months or more	-	0.00	0.00
Loans with altered lending conditions	0.75	0.76	0.01

Reserve for Possible Loan Losses and Reserve for Devaluation of Securities

Reserve for Possible Loan Losses and Reserve for Devaluation of Securities (consolidated) (Millions of yen)

	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)
Reserve for possible loan losses	42,052	46,441	4,389
General reserve	12,920	17,165	4,245
Specific reserve	29,131	29,276	145
Reserve for devaluation of securities	89	95	6

Reserve for Possible Loan Losses and Reserve for Devaluation of Securities (non-consolidated) (Millions of yen)

	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)
Reserve for possible loan losses	38,961	43,248	4,287
General reserve	11,402	15,900	4,498
Specific reserve	27,558	27,348	△ 210
Reserve for devaluation of securities	16	25	9

Ratio of reserve to risk managed loans (consolidated) (%)

	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)
Ratio of reserve to risk managed loans	45.78	52.08	6.30

Reserve for possible loan losses / Risk managed loans

Ratio of reserve to risk managed loans (non-consolidated) (%)

	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)
Ratio of reserve to risk managed loans	42.70	48.81	6.11

Reserve for possible loan losses / Risk managed loans

Classification of Loans and Bills Discounted by Types of Industry (non-consolidated)

Loans and bills discounted		(Millions of yen)		
	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)	
Domestic loans (Excluding JOM account)	2,102,274	2,142,223	39,949	
Manufacturing	252,571	259,049	6,478	
Agriculture	1,873	2,486	613	
Forestry	318	569	251	
Fishery	1,689	1,160	△ 529	
Mining	1,579	1,490	△ 89	
Construction	85,226	88,262	3,036	
Electric power, gas, heat supply, and water supply	21,159	38,044	16,885	
Telecommunication	10,679	12,218	1,539	
Transportation	52,303	57,770	5,467	
Wholesale and retail	264,813	267,309	2,496	
Finance and insurance	86,146	106,371	20,225	
Real estate	223,548	212,867	△ 10,681	
Services	321,208	325,938	4,730	
Local government	237,974	247,975	10,001	
Others	541,181	520,708	△ 20,473	

Risk managed loans		(Millions of yen)		
	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)	
Domestic loans (Excluding JOM account)	91,237	88,603	△ 2,634	
Manufacturing	18,927	16,622	△ 2,305	
Agriculture	70	90	20	
Forestry	22	18	△ 4	
Fishery	0	0	0	
Mining	44	44	0	
Construction	8,729	9,633	904	
Electric power, gas, heat supply, and water supply	-	-	-	
Telecommunication	163	658	495	
Transportation	1,428	1,095	△ 333	
Wholesale and retail	17,917	17,943	26	
Finance and insurance	526	1,266	740	
Real estate	6,632	6,468	△ 164	
Services	28,291	25,342	△ 2,949	
Local government	-	-	-	
Others	8,482	9,417	935	

Disclosed Assets Based on the Financial Reconstruction Law (non-consolidated)

Disclosed assets (Millions of yen, %)

	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)
Bankrupt and quasi-bankrupt assets	23,601	25,400	1,799
Doubtful assets	54,187	48,704	△ 5,483
Substandard loans	15,942	16,433	491
Subtotal (C)	93,731	90,538	△ 3,193
Normal assets	2,059,407	2,097,436	38,029
Total (D)	2,153,139	2,187,975	34,836

(C)/(D)	4.35	4.13	△ 0.22
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Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2007 (B)	As of March 31, 2008 (A)	(A) - (B)
Total (E)=(F)+(G)	77,122	76,132	△ 990
Collateral and guarantees (F)	45,620	44,110	△ 1,510
Bankrupt and quasi-bankrupt assets	12,015	13,537	1,522
Doubtful assets	30,079	27,612	△ 2,467
Substandard loans	3,525	2,959	△ 566
Reserve for possible loan losses (G)	31,501	32,022	521
Bankrupt and quasi-bankrupt assets	11,586	11,862	276
Doubtful assets	15,953	15,466	△ 487
Substandard loans	3,961	4,693	732

Coverage ratio (E)/(C)	82.27	84.08	1.81
Bankrupt and quasi-bankrupt assets	100.00	100.00	0.00
Doubtful assets	84.95	88.44	3.49
Substandard loans	46.96	46.57	△ 0.39

Ratio of reserve (G)/((C)-(F))	65.47	68.97	3.50
Bankrupt and quasi-bankrupt assets	100.00	100.00	0.00
Doubtful assets	66.17	73.32	7.15
Substandard loans	31.90	34.83	2.93

Projections for the Year Ending March 31, 2009

Projections of earnings (consolidated)

(Millions of yen)

	For the year ended March 31, 2008 (B)	For the year ending March 31, 2009 (A)	(A) - (B)
Operating income	130,735	106,000	△ 24,735
Ordinary profit	16,048	15,000	△ 1,048
Net income	7,936	8,000	64
Earnings per share (Yen)	¥ 46.43	¥ 46.84	¥ 0.41

	For the six months ended September 30, 2007 (B)	For the six months ending September 30, 2008 (A)	(A) - (B)
Operating income	68,228	52,500	△ 15,728
Ordinary profit	12,118	6,000	△ 6,118
Net income	6,054	3,200	△ 2,854
Earnings per share (Yen)	¥ 35.34	¥ 18.73	¥ △ 16.61

Projections of earnings (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2008 (B)	For the year ending March 31, 2009 (A)	(A) - (B)
Operating income	109,672	85,000	△ 24,672
Net business profit	9,554	25,000	15,446
Ordinary profit	13,514	13,000	△ 514
Net income	7,427	7,500	73
Earnings per share (Yen)	¥ 43.45	¥ 43.91	¥ 0.46

	For the six months ended September 30, 2007 (B)	For the six months ending September 30, 2008 (A)	(A) - (B)
Operating income	57,878	42,000	△ 15,878
Net business profit	6,085	11,000	4,915
Ordinary profit	10,804	5,000	△ 5,804
Net income	5,962	3,000	△ 2,962
Earnings per share (Yen)	¥ 34.80	¥ 17.56	¥ △ 17.24

Expected credit costs (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2008 (B)	For the year ending March 31, 2009 (A)	(A) - (B)
Expected credit costs	14,244	10,000	△ 4,244

	For the six months ended September 30, 2007 (B)	For the six months ending September 30, 2008 (A)	(A) - (B)
Expected credit costs	8,586	5,000	△ 3,586

Expected dividend (non-consolidated)

(Yen)

	For the year ended March 31, 2008 (B)	For the year ending March 31, 2009 (A)	(A) - (B)
Expected dividend per share	8.0	8.0	0.0

*Expected dividend per share, for the year ending March 31, 2009, includes mid-year dividend of ¥4.0.