

**Interim Financial Highlights**  
**For the Six Months Ended September 30, 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, 2008	As of September 30, 2008
<b>Assets:</b>		
Cash and due from banks	50,521	59,227
Call loans and bills purchased	22,135	11,894
Debt purchased	3,844	3,906
Trading securities	638	693
Money held in trust	11,200	11,217
Securities	1,341,823	1,343,065
Loans and bills discounted	2,133,491	2,143,080
Foreign exchange	1,958	2,357
Lease receivables and investment assets	-	22,879
Other assets	59,428	31,127
Tangible fixed assets	49,195	48,978
Intangible fixed assets	1,665	1,744
Deferred tax assets	10,534	19,934
Customers' liabilities for acceptances and guarantees	31,651	31,748
Reserve for possible loan losses	(46,441)	(48,365)
Reserve for devaluation of securities	(95)	(95)
<b>Total assets</b>	<b>3,671,551</b>	<b>3,683,395</b>
<b>Liabilities:</b>		
Deposits	3,240,822	3,214,972
Negotiable certificates of deposit	5,000	10,600
Call money and bills sold	26,379	20,673
Cash collateral received under securities lending	7,265	54,832
Borrowed money	23,425	20,452
Foreign exchange	19	28
Other liabilities	55,623	62,548
Reserve for employees' bonuses	1,168	1,149
Reserve for bonuses to directors and corporate auditors	65	-
Reserve for employees' retirement benefits	8,718	8,744
Reserve for directors' and corporate auditors' retirement benefits	590	104
Reserve for reimbursement of deposits	245	207
Reserve for contingencies	52	154
Deferred tax liabilities	3	3
Deferred tax liabilities for land revaluation excess	4,514	4,507
Acceptances and guarantees	31,651	31,748
<b>Total liabilities</b>	<b>3,405,546</b>	<b>3,430,727</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	15,522	15,521
Retained earnings	188,881	191,714
Treasury stock	(715)	(798)
<b>Total shareholders' equity</b>	<b>224,394</b>	<b>227,142</b>
Net unrealized gain on other securities	27,638	11,028
Net deferred gain/(loss) on hedging instruments	(28)	(104)
Land revaluation excess	2,656	2,646
<b>Total valuation and translation adjustments</b>	<b>30,266</b>	<b>13,571</b>
Subscription rights to share	-	35
Minority interests	11,343	11,916
<b>Total net assets</b>	<b>266,004</b>	<b>252,667</b>
<b>Total liabilities and net assets</b>	<b>3,671,551</b>	<b>3,683,395</b>

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

(Millions of yen)

	For the six months ended September 30, 2007	For the six months ended September 30, 2008
<b>Ordinary income:</b>	<b>68,228</b>	<b>58,954</b>
Interest income	41,316	37,198
<i>Interest on loans and bills discounted</i>	22,620	22,816
<i>Interest and dividends on securities</i>	13,784	11,089
Fees and commissions	5,403	5,461
Other operating income	10,677	13,323
Other income	10,831	2,972
<b>Ordinary expenses:</b>	<b>56,109</b>	<b>51,702</b>
Interest expenses	12,777	9,470
<i>Interest on deposits</i>	9,481	8,267
Fees and commissions	1,275	1,197
Other operating expenses	10,680	11,030
General and administrative expenses	21,632	21,118
Other expenses	9,744	8,885
<b>Ordinary profit</b>	<b>12,118</b>	<b>7,252</b>
<b>Extraordinary gains</b>	<b>24</b>	<b>4</b>
<i>Gain on sales of fixed assets</i>	—	0
<i>Gain on collection of written-off loans</i>	—	4
<b>Extraordinary losses</b>	<b>1,043</b>	<b>107</b>
<i>Loss on sales of fixed assets</i>	—	7
<i>Loss on impairment of fixed assets</i>	—	100
<b>Income before income taxes and minority interests</b>	<b>11,099</b>	<b>7,148</b>
<b>Income taxes</b>	<b>—</b>	<b>2,941</b>
: Current	7,634	1,009
: Deferred	(3,182)	1,932
<b>Minority interests in net income</b>	<b>593</b>	<b>615</b>
<b>Net income</b>	<b>6,054</b>	<b>3,591</b>

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

### Consolidated Statements of Changes in Net Assets

For the six months ended September 30, 2007

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at March 31, 2007	20,705	15,516	181,952	(407)	217,766
Changes during the period					
Dividends from surplus	-	-	(598)	-	(598)
Net income	-	-	6,054	-	6,054
Purchase of treasury stock	-	-	-	(270)	(270)
Sales of treasury stock	-	7	-	23	31
Transfer from land revaluation excess	-	-	115	-	115
Total changes during the period	-	7	5,571	(247)	5,331
Balance at the end of the period	20,705	15,523	187,523	(654)	223,098

	Valuation and translation adjustments				Minority interests	Total net assets
	Net unrealized gain on other securities, net of taxes	Net deferred gain/(loss) on hedging instruments, net of taxes	Land revaluation excess, net of taxes	Total valuation and translation adjustments		
Balance at March 31, 2007	34,988	7	2,846	37,841	10,819	266,427
Changes during the period						
Dividends from surplus	-	-	-	-	-	(598)
Net income	-	-	-	-	-	6,054
Purchase of treasury stock	-	-	-	-	-	(270)
Sales of treasury stock	-	-	-	-	-	31
Transfer from land revaluation excess	-	-	-	-	-	115
Net changes of items other than shareholders' equity	(9,229)	(3)	(115)	(9,348)	684	(8,663)
Total changes during the period	(9,229)	(3)	(115)	(9,348)	684	(3,331)
Balance at the end of the period	25,758	4	2,731	28,493	11,504	263,096

After the balance sheet date, mid-year dividend of ¥3.5 per share is to be paid to the shareholders as of September 30, 2007.

The total amount of the mid-year dividend is ¥597 million.

For the six months ended September 30, 2008

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at March 31, 2008	20,705	15,522	188,881	(715)	224,394
Changes during the period					
Dividends from surplus	-	-	(768)	-	(768)
Net income	-	-	3,591	-	3,591
Purchase of treasury stock	-	-	-	(95)	(95)
Sales of treasury stock	-	(1)	-	12	11
Transfer from land revaluation excess	-	-	9	-	9
Change of scope of consolidation	-	-	(0)	-	(0)
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	(1)	2,832	(82)	2,748
Balance at the end of the period	20,705	15,521	191,714	(798)	227,142

	Valuation and translation adjustments				Subscription rights to share	Minority interests	Total net assets
	Net unrealized gain on other securities, net of taxes	Net deferred gain/(loss) on hedging instruments, net of taxes	Land revaluation excess, net of taxes	Total valuation and translation adjustments			
Balance at March 31, 2008	27,638	(28)	2,656	30,266	-	11,343	266,004
Changes during the period							
Dividends from surplus	-	-	-	-	-	-	(768)
Net income	-	-	-	-	-	-	3,591
Purchase of treasury stock	-	-	-	-	-	-	(95)
Sales of treasury stock	-	-	-	-	-	-	11
Transfer from land revaluation excess	-	-	-	-	-	-	9
Change of scope of consolidation	-	-	-	-	-	-	(0)
Net changes of items other than shareholders' equity	(16,610)	(75)	(9)	(16,695)	35	573	(16,085)
Total changes during the period	(16,610)	(75)	(9)	(16,695)	35	573	(13,337)
Balance at the end of the period	11,028	(104)	2,646	13,571	35	11,916	252,667

After the balance sheet date, mid-year dividend of ¥4.0 per share is to be paid to the shareholders as of September 30, 2008.

The total amount of the mid-year dividend is ¥682 million.

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

### Consolidated Statements of Cash Flows

(Millions of yen)

	For the six months ended September 30, 2007	For the six months ended September 30, 2008
<b>Cash flows from operating activities:</b>		
Income before income taxes and minority interests	11,099	7,148
Depreciation	6,556	1,997
Loss on impairment of fixed assets	268	100
Increase (decrease) in reserve for possible loan losses	8,434	1,923
Increase (decrease) in reserve for devaluation of securities	27	0
Increase (decrease) in reserve for employees' bonuses	(16)	(19)
Increase (decrease) in reserve for bonuses to directors and corporate auditors	(32)	(65)
Increase (decrease) in reserve for employees' retirement benefits	(101)	26
Increase (decrease) in reserve for directors' and corporate auditors' retirement benefits	533	(486)
Increase (decrease) in reserve for reimbursement of deposits	214	(37)
Increase (decrease) in reserve for contingency	-	101
Interest and dividend income	(41,316)	(37,198)
Interest expenses	12,777	9,470
Loss (gain) on securities transactions	(8,309)	1,211
Loss (gain) on money held in trust	(138)	(44)
Foreign exchange loss (gain)	(90)	(97)
Loss (gain) on disposals of fixed assets	99	7
Net (increase) decrease in loans and bills discounted	(13,708)	(9,589)
Net increase (decrease) in deposits	14,337	(25,849)
Net increase (decrease) in negotiable certificates of deposit	55,100	5,600
Net increase (decrease) in borrowed money	(22,570)	(2,973)
Net (increase) decrease in due from banks (exclusive of the Bank of Japan)	1,108	(1,187)
Net (increase) decrease in call loans	17,068	10,178
Net increase (decrease) in call money	(7,817)	(5,706)
Net increase (decrease) in cash collateral received under securities lending	58,549	47,566
Net (increase) decrease in foreign exchange assets	268	(398)
Net increase (decrease) in foreign exchange liabilities	(55)	9
Interest and dividends received	40,846	37,031
Interest paid	(11,389)	(8,197)
Others	(36,095)	16,565
Subtotal	85,650	47,088
Income taxes paid	(615)	(9,705)
<b>Net cash provided by (used in) operating activities</b>	<b>85,035</b>	<b>37,382</b>
<b>Cash flows from investing activities:</b>		
Purchases of securities	(289,433)	(226,689)
Proceeds from sales of securities	154,281	175,276
Proceeds from redemption of securities	47,465	22,600
Increase in money held in trust	(696)	(24)
Decrease in money held in trust	510	169
Purchases of tangible fixed assets	(1,469)	(278)
Purchases of intangible fixed assets	(361)	(60)
Proceeds from sales of tangible fixed assets	467	5
Proceeds from sales of intangible fixed assets	1	-
<b>Net cash provided by (used in) investing activities</b>	<b>(89,234)</b>	<b>(29,001)</b>
<b>Cash flows from financing activities:</b>		
Dividends paid	(598)	(768)
Dividends paid to minority shareholders	(8)	(11)
Purchases of treasury stock	(270)	(95)
Proceeds from sales of treasury stock	31	11
<b>Net cash provided by (used in) financing activities</b>	<b>(846)</b>	<b>(864)</b>
<b>Effect of changes in exchange rates on cash and cash equivalents</b>	<b>(0)</b>	<b>1</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>(5,047)</b>	<b>7,518</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>53,597</b>	<b>47,271</b>
<b>Cash and cash equivalents at the end of the period</b>	<b>48,550</b>	<b>54,790</b>

**The San-in Godo Bank, Ltd.**  
**Balance Sheets (condensed, non-consolidated)**

(Millions of yen)

	As of March 31, 2008	As of September 30, 2008
<b>Assets:</b>		
Cash and due from banks	49,286	58,883
Call loans	22,135	11,894
Debt purchased	421	350
Trading securities	638	693
Money held in trust	11,200	11,217
Securities	1,338,366	1,339,287
Loans and bills discounted	2,142,223	2,152,660
Foreign exchange	1,958	2,357
Other assets	19,506	17,180
Tangible fixed assets	46,712	46,386
Intangible fixed assets	1,656	1,703
Deferred tax assets	9,427	18,772
Customers' liabilities for acceptances and guarantees	31,299	31,444
Reserve for possible loan losses	(43,248)	(45,008)
Reserve for devaluation of securities	(25)	(21)
<b>Total assets</b>	<b>3,631,558</b>	<b>3,647,802</b>
<b>Liabilities:</b>		
Deposits	3,248,288	3,222,637
Negotiable certificates of deposit	5,000	10,600
Call money	26,379	20,673
Cash collateral received under securities lending	7,265	54,832
Foreign exchange	19	28
Other liabilities	47,069	55,894
Reserve for employees' bonuses	1,052	1,031
Reserve for bonuses to directors and corporate auditors	65	-
Reserve for employees' retirement benefits	8,606	8,626
Reserve for directors' and corporate auditors' retirement benefits	483	-
Reserve for reimbursement of deposits	245	207
Reserve for contingencies	52	154
Deferred tax liabilities for land revaluation excess	4,514	4,507
Acceptances and guarantees	31,299	31,444
<b>Total liabilities</b>	<b>3,380,343</b>	<b>3,410,638</b>
<b>Net assets:</b>		
Common stock	20,705	20,705
Capital surplus	15,517	15,516
Retained earnings	185,445	188,135
Treasury stock	(715)	(798)
<b>Total shareholders' equity</b>	<b>220,952</b>	<b>223,559</b>
Net unrealized gain on other securities	27,634	11,026
Net deferred gain/(loss) on hedging instruments	(28)	(104)
Land revaluation excess	2,656	2,646
<b>Total valuation and translation adjustments</b>	<b>30,262</b>	<b>13,568</b>
Subscription rights to share	-	35
<b>Total net assets</b>	<b>251,214</b>	<b>237,163</b>
<b>Total liabilities and net assets</b>	<b>3,631,558</b>	<b>3,647,802</b>

**The San-in Godo Bank, Ltd.**  
**Statements of Income (non-consolidated)**

(Millions of yen)

	For the six months ended September 30, 2007	For the six months ended September 30, 2008
<b>Ordinary income:</b>	<b>57,878</b>	<b>48,995</b>
Interest income	41,128	37,123
<i>Interest on loans and bills discounted</i>	22,405	22,665
<i>Interest and dividends on securities</i>	13,817	11,170
Fees and commissions	4,646	4,712
Other operating income	1,518	4,577
Other income	10,584	2,581
<b>Ordinary expenses:</b>	<b>47,074</b>	<b>42,872</b>
Interest expenses	12,612	9,374
<i>Interest on deposits</i>	9,491	8,278
Fees and commissions	1,894	1,784
Other operating expenses	3,000	3,564
General and administrative expenses	20,517	19,753
Other expenses	9,049	8,395
<b>Ordinary profit</b>	<b>10,804</b>	<b>6,123</b>
<b>Extraordinary gains</b>	<b>20</b>	<b>0</b>
<b>Extraordinary losses</b>	<b>971</b>	<b>107</b>
<b>Income before income taxes</b>	<b>9,853</b>	<b>6,016</b>
<b>Income taxes</b>	—	<b>2,566</b>
: Current	<b>6,929</b>	<b>599</b>
: Deferred	<b>(3,038)</b>	<b>1,967</b>
<b>Net income</b>	<b>5,962</b>	<b>3,449</b>

**The San-in Godo Bank, Ltd.**

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

For the six months ended September 30, 2007

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at March 31, 2007	20,705	15,516	179,025	(400)	214,846
Changes during the period					
Dividends from surplus	-	-	(598)	-	(598)
Net income	-	-	5,962	-	5,962
Purchase of treasury stock	-	-	-	(270)	(270)
Sales of treasury stock	-	1	-	16	18
Transfer from land revaluation excess	-	-	115	-	115
Total changes during the period	-	1	5,478	(254)	5,226
Balance at the end of the period	20,705	15,518	184,503	(654)	220,073

	Valuation and translation adjustments				Total net assets
	Net unrealized gain on other securities, net of taxes	Net deferred gain/(loss) on hedging instruments, net of taxes	Land revaluation excess, net of taxes	Total valuation and translation adjustments	
Balance at March 31, 2007	34,965	7	2,846	37,819	252,666
Changes during the period					
Dividends from surplus	-	-	-	-	(598)
Net income	-	-	-	-	5,962
Purchase of treasury stock	-	-	-	-	(270)
Sales of treasury stock	-	-	-	-	18
Transfer from land revaluation excess	-	-	-	-	115
Net changes of items other than shareholders' equity	(9,217)	(3)	(115)	(9,335)	(9,335)
Total changes during the period	(9,217)	(3)	(115)	(9,335)	(4,109)
Balance at the end of the period	25,748	4	2,731	28,483	248,556

For the six months ended September 30, 2008

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at March 31, 2008	20,705	15,517	185,445	(715)	220,952
Changes during the period					
Dividends from surplus	-	-	(768)	-	(768)
Net income	-	-	3,449	-	3,449
Purchase of treasury stock	-	-	-	(95)	(95)
Sales of treasury stock	-	(0)	(0)	12	11
Transfer from land revaluation excess	-	-	9	-	9
Total changes during the period	-	(0)	2,690	(82)	2,606
Balance at the end of the period	20,705	15,516	188,135	(798)	223,559

	Valuation and translation adjustments				Subscription rights to share	Total net assets
	Net unrealized gain on other securities, net of taxes	Net deferred gain/(loss) on hedging instruments, net of taxes	Land revaluation excess, net of taxes	Total valuation and translation adjustments		
Balance at March 31, 2008	27,634	(28)	2,656	30,262	-	251,214
Changes during the period						
Dividends from surplus	-	-	-	-	-	(768)
Net income	-	-	-	-	-	3,449
Purchase of treasury stock	-	-	-	-	-	(95)
Sales of treasury stock	-	-	-	-	-	11
Transfer from land revaluation excess	-	-	-	-	-	9
Net changes of items other than shareholders' equity	(16,608)	(75)	(9)	(16,693)	35	(16,657)
Total changes during the period	(16,608)	(75)	(9)	(16,693)	35	(14,050)
Balance at the end of the period	11,026	(104)	2,646	13,568	35	237,163

## Financial Data (consolidated)

### Summary of income (Millions of yen)

	For the six months ended September 30, 2007 (B)	For the six months ended September 30, 2008 (A)	(A)-(B)
Ordinary profit	12,118	7,252	(4,866)
Net income	6,054	3,591	(2,463)
Earnings per share (yen)	35.34	21.03	(14.31)
Credit cost	9,235	4,302	(4,933)

### Summary of financial conditions (Millions of yen)

	As of March 31, 2008 (B)	As of September 30, 2008 (A)	(A)-(B)
Capital ratio	6.9%	6.5%	(0.4%)
Capital adequacy ratio (domestic standard)	14.77%	14.92%	0.15%
Net assets per share (yen)	1,491.15	1,410.26	(80.89)
Holding gain on other securities (C)	46,046	18,117	(27,929)
Tax effect (D)	18,339	7,050	(11,289)
Minority interests (E)	67	38	(29)
Net holding gain on other securities (C)-(D)-(E)	27,638	11,028	(16,610)

## Financial Data (non-consolidated)

### Summary of income

(Millions of yen)

	For the six months ended September 30, 2007 (B)	For the six months ended September 30, 2008 (A)	(A) - (B)
Net business profit	6,085	12,894	6,809
Ordinary profit	10,804	6,123	(4,681)
Net income	5,962	3,449	(2,513)
Earnings per share (yen)	34.80	20.20	(14.60)
Credit cost	8,586	3,850	(4,736)
Gains/(Losses) on bonds	(1,622)	911	2,533
Gains/(Losses) on stocks	9,782	(2,126)	(11,908)

### Summary of financial conditions

(Millions of yen, %)

	As of March 31, 2008 (B)	As of September 30, 2008 (A)	(A) - (B)
Capital ratio	6.9%	6.5%	(0.4%)
Capital adequacy ratio (domestic standard)	14.34%	14.46%	0.12%
Net assets per share (yen)	1470.97	1389.25	(81.72)
Holding gain on other securities (C)	45,933	18,056	(27,877)
Tax effect (D)	18,299	7,030	(11,269)
Net holding gain on other securities (C)-(D)	27,634	11,026	(16,608)

### Interest margins

(%)

	For the six months ended September 30, 2007 (B)	For the six months ended September 30, 2008 (A)	(A) - (B)
Yield on loans and bills discounted (E)	2.19%	2.16%	(0.03%)
Yield on deposits and NCDs (F)	0.59%	0.50%	(0.09%)
Expense ratio (G)	1.23%	1.17%	(0.06%)
Cost of deposits and NCDs (H)=(F)+(G)	1.82%	1.68%	(0.14%)
Net interest margin on loans and bills discounted (E)-(H)	0.37%	0.48%	0.11%
Yield on securities	1.95%	1.69%	(0.26%)
Yield on interest-earning assets (I)	2.32%	2.14%	(0.18%)
Total funding cost (J)	1.92%	1.72%	(0.20%)
Net interest margin (I)-(J)	0.40%	0.42%	0.02%

### Dividends per share

(Yen)

	For the year ended March 31, 2008 (B)	For the year ended March 31, 2009 (A)	(A) - (B)
Dividends per share (*expected)	8.0	8.0 *	0.0
Interim dividend per share	3.5	4.0	△ 0.5
Year-end dividend per share (*expected)	4.5	4.0 *	0.5

## Holding Gains and Losses of Securities

### Holding gains and losses of securities (consolidated)

(Millions of yen)

		As of September 30, 2008			
		Net gain/(loss)	increase/(decrease) during six months	Gains	Losses
Held to maturity		14	(16)	17	2
Other securities		18,117	(27,929)	32,765	14,647
	Stocks	5,187	(4,119)	11,437	6,249
	Bonds	17,548	(23,104)	21,172	3,623
	Others	(4,619)	(706)	156	4,775
Total		18,132	(27,944)	32,782	14,650
	Stocks	5,187	(4,119)	11,437	6,249
	Bonds	17,563	(23,119)	21,189	3,625
	Others	(4,619)	(706)	156	4,775

Net unrealized gain on other securities, net of applicable taxes and minority interests, is ¥11,028 million.

### Holding gains and losses of securities (non-consolidated)

(Millions of yen)

		As of September 30, 2008			
		Net gain/(loss)	increase/(decrease) during six months	Gains	Losses
Held to maturity		-	-	-	-
Stock of subsidiaries		-	-	-	-
Other securities		18,056	(27,877)	32,693	14,636
	Stocks	5,126	(4,068)	11,364	6,238
	Bonds	17,548	(23,104)	21,172	3,623
	Others	(4,619)	(706)	156	4,775
Total		18,056	(27,877)	32,693	14,636
	Stocks	5,126	(4,068)	11,364	6,238
	Bonds	17,548	(23,104)	21,172	3,623
	Others	(4,619)	(706)	156	4,775

Net unrealized gain on other securities, net of applicable taxes, is ¥11,026 million.

## Risk Managed Loans

### Risk managed loans (consolidated) (Millions of yen)

	As of March 31, 2008 (B)	As of September 30, 2008 (A)	(A) - (B)
Risk managed loans (C)	89,162	91,367	2,205
Loans to borrowers under bankruptcy proceedings	8,732	11,713	2,981
Non-accrual past due loans	63,871	61,988	(1,883)
Loans past due for three months or more	0	104	104
Loans with altered lending conditions	16,557	17,560	1,003
Loans and bills discounted (D)	2,133,491	2,143,080	9,589

### Ratio of risk managed loans (consolidated) (%)

Risk managed loans (C)/(D)	4.17	4.26	0.09
Loans to borrowers under bankruptcy proceedings	0.40	0.54	0.14
Non-accrual past due loans	2.99	2.89	(0.10)
Loans past due for three months or more	0.00	0.00	0.00
Loans with altered lending conditions	0.77	0.81	0.04

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

	As of March 31, 2008 (B)	As of September 30, 2008 (A)	(A) - (B)
Risk managed loans (E)	88,603	90,825	2,222
Loans to borrowers under bankruptcy proceedings	8,703	11,672	2,969
Non-accrual past due loans	63,465	61,564	(1,901)
Loans past due for three months or more	0	104	104
Loans with altered lending conditions	16,433	17,483	1,050
Loans and bills discounted (F)	2,142,223	2,152,660	10,437

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

Risk managed loans (E)/(F)	4.13	4.21	0.08
Loans to borrowers under bankruptcy proceedings	0.40	0.54	0.14
Non-accrual past due loans	2.96	2.85	(0.11)
Loans past due for three months or more	0.00	0.00	0.00
Loans with altered lending conditions	0.76	0.81	0.05

## 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, 2008 (B)	As of September 30, 2008 (A)	(A) - (B)
Reserve for possible loan losses	46,441	48,365	1,924
General reserve	17,165	16,767	(398)
Specific reserve	29,276	31,597	2,321
Reserve for devaluation of securities	95	95	0

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

	As of March 31, 2008 (B)	As of September 30, 2008 (A)	(A) - (B)
Reserve for possible loan losses	43,248	45,008	1,760
General reserve	15,900	15,516	(384)
Specific reserve	27,348	29,492	2,144
Reserve for devaluation of securities	25	21	(4)

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

	As of March 31, 2008 (B)	As of September 30, 2008 (A)	(A) - (B)
Ratio of reserve to risk managed loans	52.08	52.93	0.85

Reserve for possible loan losses / Risk managed loans

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

	As of March 31, 2008 (B)	As of September 30, 2008 (A)	(A) - (B)
Ratio of reserve to risk managed loans	48.81	49.55	0.74

Reserve for possible loan losses / Risk managed loans

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

<b>Loans and bills discounted</b>		(Millions of yen)	
	As of March 31, 2008 (B)	As of September 30, 2008 (A)	(A) - (B)
Domestic loans (Excluding JOM account)	2,142,223	2,152,660	10,437
Manufacturing	259,049	281,020	21,971
Agriculture	2,486	2,265	(221)
Forestry	569	603	34
Fishery	1,160	2,169	1,009
Mining	1,490	1,783	293
Construction	88,262	81,923	(6,339)
Electric power, gas, heat supply, and water supply	38,044	24,239	(13,805)
Telecommunication	12,218	15,001	2,783
Transportation	57,770	60,405	2,635
Wholesale and retail	267,309	267,894	585
Finance and insurance	106,371	94,031	(12,340)
Real estate	212,867	198,792	(14,075)
Services	325,938	329,007	3,069
Local government	247,975	250,440	2,465
Others	520,708	543,082	22,374

<b>Risk managed loans</b>		(Millions of yen)	
	As of March 31, 2008 (B)	As of September 30, 2008 (A)	(A) - (B)
Domestic loans (Excluding JOM account)	88,603	90,825	2,222
Manufacturing	16,622	16,293	(329)
Agriculture	90	29	(61)
Forestry	18	17	(1)
Fishery	0	0	0
Mining	44	40	(4)
Construction	9,633	10,123	490
Electric power, gas, heat supply, and water supply	-	-	-
Telecommunication	658	886	228
Transportation	1,095	1,216	121
Wholesale and retail	17,943	18,065	122
Finance and insurance	1,266	1,853	587
Real estate	6,468	7,398	930
Services	25,342	25,011	(331)
Local government	-	-	-
Others	9,417	9,887	470

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

Disclosed assets (Millions of yen, %)

	As of March 31, 2008 (B)	As of September 30, 2008 (A)	(A) - (B)
Bankrupt and quasi-bankrupt assets	25,400	29,262	3,862
Doubtful assets	48,704	45,702	(3,002)
Substandard loans	16,433	17,587	1,154
Subtotal (C)	90,538	92,553	2,015
Normal assets	2,097,436	2,108,107	10,671
Total (D)	2,187,975	2,200,660	12,685
(C)/(D)	4.13	4.20	0.07

Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2008 (B)	As of September 30, 2008 (A)	(A) - (B)
Total (E)=(F)+(G)	76,132	79,149	3,017
Collateral and guarantees (F)	44,110	44,494	384
Bankrupt and quasi-bankrupt assets	13,537	14,280	743
Doubtful assets	27,612	26,625	(987)
Substandard loans	2,959	3,588	629
Reserve for possible loan losses (G)	32,022	34,655	2,633
Bankrupt and quasi-bankrupt assets	11,862	14,982	3,120
Doubtful assets	15,466	14,490	(976)
Substandard loans	4,693	5,183	490
Coverage ratio (E)/(C)	84.08	85.51	1.43
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	88.44	89.96	1.52
Substandard loans	46.57	49.87	3.30
Ratio of reserve (G)/((C)-(F))	68.97	72.11	3.14
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	73.32	75.95	2.63
Substandard loans	34.83	37.02	2.19

## 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)
Ordinary income	130,735	118,000	(12,735)
Ordinary profit	16,048	11,500	(4,548)
Net income	7,936	5,500	(2,436)
Earnings per share - basic (Yen)	46.43	32.21	(14.22)

### 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)
Ordinary income	109,672	98,000	(11,672)
Net business profit	9,554	31,000	21,446
Ordinary profit	13,514	9,500	(4,014)
Net income	7,427	5,000	(2,427)
Earnings per share - basic (Yen)	43.45	29.28	(14.17)

### 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	9,400	(4,844)

### 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	8.00	8.00 *	-

\*Expected dividend per share includes mid-year dividend of ¥4.0.