

**Financial Highlights**  
**For the Year Ended March 31, 2010**



**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, 2009 (B)	As of March 31, 2010 (A)	(A) - (B)
<b>Assets:</b>			
Cash and due from banks	247,363	240,887	(6,476)
Call loans and bills purchased	18,580	67,586	49,006
Debt purchased	4,302	5,244	942
Trading securities	543	705	162
Money held in trust	6,877	6,757	(120)
Securities	1,243,588	1,342,155	98,567
Loans and bills discounted	2,140,758	2,143,021	2,263
Foreign exchange	2,155	2,919	764
Lease receivables and investment assets	23,345	24,675	1,330
Other assets	36,550	29,023	(7,527)
Tangible fixed assets	48,170	46,624	(1,546)
Intangible fixed assets	1,687	1,975	288
Deferred tax assets	19,903	11,077	(8,826)
Customers' liabilities for acceptances and guarantees	30,082	24,318	(5,764)
Reserve for possible loan losses	(48,949)	(47,751)	1,198
Reserve for devaluation of securities	(83)	(448)	(365)
<b>Total assets</b>	<b>3,774,877</b>	<b>3,898,771</b>	<b>123,894</b>
<b>Liabilities:</b>			
Deposits	3,324,929	3,435,595	110,666
Negotiable certificates of deposit	150	-	(150)
Call money and bills sold	7,269	1,581	(5,688)
Cash collateral received under securities lending	-	31,289	31,289
Borrowed money	75,293	57,498	(17,795)
Foreign exchange	10	27	17
Other liabilities	65,251	55,079	(10,172)
Reserve for employees' bonuses	1,155	1,134	(21)
Reserve for employees' retirement benefits	8,824	9,945	1,121
Reserve for directors' and corporate auditors' retirement benefits	107	115	8
Reserve for reimbursement of deposits	248	249	1
Reserve for contingencies	157	260	103
Deferred tax liabilities	-	10	10
Deferred tax liabilities for land revaluation excess	4,408	4,263	(145)
Acceptances and guarantees	30,082	24,318	(5,764)
<b>Total liabilities</b>	<b>3,517,887</b>	<b>3,621,370</b>	<b>103,483</b>
<b>Net assets:</b>			
Common stock	20,705	20,705	0
Capital surplus	15,516	15,516	0
Retained earnings	195,630	200,876	5,246
Treasury stock	(854)	(609)	245
<b>Total shareholders' equity</b>	<b>230,997</b>	<b>236,488</b>	<b>5,491</b>
Net unrealized gain on other securities	11,038	23,894	12,856
Net deferred gain/(loss) on hedging instruments	7	210	203
Land revaluation excess	2,501	3,267	766
<b>Total valuation and translation adjustments</b>	<b>13,548</b>	<b>27,372</b>	<b>13,824</b>
Subscription rights to share	107	231	124
Minority interests	12,336	13,308	972
<b>Total net assets</b>	<b>256,989</b>	<b>277,401</b>	<b>20,412</b>
<b>Total liabilities and net assets</b>	<b>3,774,877</b>	<b>3,898,771</b>	<b>123,894</b>

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

(Millions of yen)

	For the year ended March 31, 2009 (B)	For the year ended March 31, 2010 (A)	(A) - (B)
<b>Ordinary income:</b>	<b>119,866</b>	<b>94,327</b>	<b>(25,539)</b>
Interest income	73,106	64,763	(8,343)
<i>Interest on loans and bills discounted</i>	45,521	41,608	(3,913)
<i>Interest and dividends on securities</i>	22,219	20,543	(1,676)
Fees and commissions	10,682	9,610	(1,072)
Other operating income	32,304	18,042	(14,262)
Other income	3,773	1,911	(1,862)
<b>Ordinary expenses:</b>	<b>104,453</b>	<b>76,992</b>	<b>(27,461)</b>
Interest expenses	17,115	10,344	(6,771)
<i>Interest on deposits</i>	14,894	9,149	(5,745)
Fees and commissions	2,385	2,362	(23)
Other operating expenses	22,058	13,957	(8,101)
General and administrative expenses	41,054	41,693	639
Other expenses	21,838	8,634	(13,204)
<b>Ordinary profit</b>	<b>15,412</b>	<b>17,334</b>	<b>1,922</b>
<b>Extraordinary gains</b>	<b>259</b>	<b>97</b>	<b>(162)</b>
<b>Extraordinary losses</b>	<b>404</b>	<b>1,325</b>	<b>921</b>
<b>Income before income taxes and minority interests</b>	<b>15,266</b>	<b>16,106</b>	<b>840</b>
<b>Income taxes:</b>	<b>6,151</b>	<b>6,558</b>	<b>407</b>
<b>current</b>	<b>4,746</b>	<b>6,438</b>	<b>1,692</b>
<b>deferred</b>	<b>1,404</b>	<b>120</b>	<b>(1,284)</b>
<b>Minority interests in net income</b>	<b>1,070</b>	<b>905</b>	<b>(165)</b>
<b>Net income</b>	<b>8,045</b>	<b>8,642</b>	<b>597</b>

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

### Consolidated Statements of Changes in Net Assets

For the year ended March 31, 2009

(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	15,522	188,881	(715)	224,394
Changes during the year					
Dividends from surplus	-	-	(1,451)	-	(1,451)
Net income	-	-	8,045	-	8,045
Purchases of treasury stock	-	-	-	(175)	(175)
Sales of treasury stock	-	(6)	(1)	36	29
Change in scope of consolidation	-	-	(0)	-	(0)
Transfer from land revaluation excess	-	-	155	-	155
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	(6)	6,748	(138)	6,603
Balance at the end of the year	20,705	15,516	195,630	(854)	230,997

	Valuation and translation adjustments				Subscription rights to share	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	27,638	(28)	2,656	30,266	-	11,343	266,004
Changes during the year							
Dividends from surplus	-	-	-	-	-	-	(1,451)
Net income	-	-	-	-	-	-	8,045
Purchases of treasury stock	-	-	-	-	-	-	(175)
Sales of treasury stock	-	-	-	-	-	-	29
Change in scope of consolidation	-	-	-	-	-	-	(0)
Transfer from land revaluation excess	-	-	-	-	-	-	155
Net changes of items other than shareholders' equity	(16,599)	36	(155)	(16,718)	107	992	(15,617)
Total changes during the year	(16,599)	36	(155)	(16,718)	107	992	(9,014)
Balance at the end of the year	11,038	7	2,501	13,548	107	12,336	256,989

For the year ended March 31, 2010

(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	195,630	(854)	230,997
Changes during the year					
Dividends from surplus	-	-	(1,364)	-	(1,364)
Net income	-	-	8,642	-	8,642
Purchases of treasury stock	-	-	-	(1,045)	(1,045)
Sales of treasury stock	-	-	(1)	26	24
Retirement of treasury stock	-	-	(1,263)	1,263	-
Transfer from land revaluation excess	-	-	(766)	-	(766)
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	5,246	244	5,491
Balance at the end of the year	20,705	15,516	200,876	(609)	236,488

	Valuation and translation adjustments				Subscription rights to share	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	11,038	7	2,501	13,548	107	12,336	256,989
Changes during the year							
Dividends from surplus	-	-	-	-	-	-	(1,364)
Net income	-	-	-	-	-	-	8,642
Purchases of treasury stock	-	-	-	-	-	-	(1,045)
Sales of treasury stock	-	-	-	-	-	-	24
Retirement of treasury stock	-	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	-	(766)
Net changes of items other than shareholders' equity	12,855	202	766	13,823	123	972	14,920
Total changes during the year	12,855	202	766	13,823	123	972	20,411
Balance at the end of the year	23,894	210	3,267	27,372	231	13,308	277,401

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

### Consolidated Statements of Cash Flows

(Millions of yen)

	For the year ended March 31, 2009 (B)	For the year ended March 31, 2010 (A)	(A) - (B)
<b>Cash flows from operating activities:</b>			
Income before income taxes and minority interests	15,266	16,106	840
Depreciation	3,940	2,963	(977)
Loss on impairment of fixed assets	358	1,244	886
Increase (decrease) in reserve for possible loan losses	2,507	(1,197)	(3,704)
Increase (decrease) in reserve for devaluation of securities	(11)	365	376
Increase (decrease) in reserve for employees' bonuses	(13)	(20)	(7)
Increase (decrease) in reserve for bonuses to directors and corporate auditors	(65)	-	65
Increase (decrease) in reserve for employees' retirement benefits	105	1,121	1,016
Increase (decrease) in reserve for directors' and corporate auditors' retirement benefits	(482)	7	489
Increase (decrease) in reserve for reimbursement of deposits	2	1	(1)
Increase (decrease) in reserve for contingencies	104	103	(1)
Interest and dividend income	(73,106)	(64,763)	8,343
Interest expenses	17,115	10,344	(6,771)
(Gain) loss related to securities	5,501	479	(5,022)
Gain on money held in trust	(257)	(40)	217
Foreign exchange gain	(166)	(197)	(31)
(Gain) loss on disposals of fixed assets	(204)	77	281
Net (increase) decrease in loans and bills discounted	(7,266)	(2,263)	5,003
Net increase (decrease) in deposits	84,107	110,665	26,558
Net increase (decrease) in negotiable certificates of deposit	(4,850)	(150)	4,700
Net increase (decrease) in borrowed money	51,867	(17,794)	(69,661)
Net (increase) decrease in due from banks (exclusive of the Bank of Japan)	1,158	(82,673)	(83,831)
Net (increase) decrease in call loans	3,096	(49,948)	(53,044)
Net increase (decrease) in call money	(19,110)	(5,687)	13,423
Net increase (decrease) in cash collateral received under securities lending	(7,265)	31,289	38,554
Net (increase) decrease in foreign exchange assets	(196)	(764)	(568)
Net increase (decrease) in foreign exchange liabilities	(8)	17	25
Interest and dividends received	72,823	63,967	(8,856)
Interest paid	(15,889)	(10,949)	4,940
Others	(1,412)	2,519	3,931
Subtotal	127,648	4,822	(122,826)
Income taxes paid	(10,885)	(5,840)	5,045
<b>Net cash provided by (used in) operating activities</b>	<b>116,763</b>	<b>(1,018)</b>	<b>(117,781)</b>
<b>Cash flows from investing activities:</b>			
Purchases of securities	(473,365)	(564,435)	(91,070)
Proceeds from sales of securities	502,331	406,689	(95,642)
Proceeds from redemption of securities	50,186	73,726	23,540
Increase in money held in trust	(39)	-	39
Decrease in money held in trust	4,331	50	(4,281)
Purchases of tangible fixed assets	(711)	(1,095)	(384)
Purchases of intangible fixed assets	(201)	(725)	(524)
Proceeds from sales of tangible fixed assets	316	47	(269)
Proceeds from sales of intangible fixed assets	0	36	36
<b>Net cash provided by (used in) investing activities</b>	<b>82,847</b>	<b>(85,706)</b>	<b>(168,553)</b>
<b>Cash flows from financing activities:</b>			
Dividends paid	(1,451)	(1,364)	87
Dividends paid to minority shareholders	(11)	(16)	(5)
Purchases of treasury stock	(175)	(1,045)	(870)
Proceeds from sales of treasury stock	29	3	(26)
<b>Net cash provided by (used in) financing activities</b>	<b>(1,608)</b>	<b>(2,422)</b>	<b>(814)</b>
<b>Effect of changes in exchange rates on cash and cash equivalents</b>	<b>(0)</b>	<b>(1)</b>	<b>(1)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>198,000</b>	<b>(89,149)</b>	<b>(287,149)</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>47,271</b>	<b>245,272</b>	<b>198,001</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>245,272</b>	<b>156,122</b>	<b>(89,150)</b>

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

**Balance Sheets (condensed, non-consolidated)**

(Millions of yen)

	As of March 31, 2009 (B)	As of March 31, 2010 (A)	(A) - (B)
<b>Assets:</b>			
Cash and due from banks	246,033	240,027	(6,006)
Call loans	18,580	67,586	49,006
Debt purchased	393	323	(70)
Trading securities	543	705	162
Money held in trust	6,877	6,757	(120)
Securities	1,239,439	1,338,359	98,920
Loans and bills discounted	2,150,301	2,153,654	3,353
Foreign exchange	2,155	2,919	764
Other assets	25,193	20,034	(5,159)
Tangible fixed assets	45,586	44,218	(1,368)
Intangible fixed assets	1,634	1,934	300
Deferred tax assets	18,951	10,064	(8,887)
Customers' liabilities for acceptances and guarantees	29,822	24,097	(5,725)
Reserve for possible loan losses	(45,588)	(45,109)	479
Reserve for devaluation of securities	(16)	(423)	(407)
<b>Total assets</b>	<b>3,739,906</b>	<b>3,865,149</b>	<b>125,243</b>
<b>Liabilities:</b>			
Deposits	3,331,964	3,443,417	111,453
Negotiable certificates of deposit	150	-	(150)
Call money	7,269	1,581	(5,688)
Cash collateral received under securities lending	-	31,289	31,289
Borrowed money	56,000	40,900	(15,100)
Foreign exchange	10	27	17
Other liabilities	59,346	48,000	(11,346)
Reserve for employees' bonuses	1,037	1,020	(17)
Reserve for employees' retirement benefits	8,705	9,819	1,114
Reserve for reimbursement of deposits	248	249	1
Reserve for contingencies	157	260	103
Deferred tax liabilities for land revaluation excess	4,408	4,263	(145)
Acceptances and guarantees	29,822	24,097	(5,725)
<b>Total liabilities</b>	<b>3,499,119</b>	<b>3,604,927</b>	<b>105,808</b>
<b>Net assets:</b>			
Common stock	20,705	20,705	0
Capital surplus	15,516	15,516	0
Retained earnings	191,763	197,013	5,250
Treasury stock	(854)	(609)	245
<b>Total shareholders' equity</b>	<b>227,131</b>	<b>232,625</b>	<b>5,494</b>
Net unrealized gain on other securities	11,038	23,887	12,849
Net deferred gain/(loss) on hedging instruments	7	210	203
Land revaluation excess	2,501	3,267	766
<b>Total valuation and translation adjustments</b>	<b>13,548</b>	<b>27,365</b>	<b>13,817</b>
Subscription rights to share	107	231	124
<b>Total net assets</b>	<b>240,787</b>	<b>260,222</b>	<b>19,435</b>
<b>Total liabilities and net assets</b>	<b>3,739,906</b>	<b>3,865,149</b>	<b>125,243</b>

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

**Statements of Income (condensed, non-consolidated)**

(Millions of yen)

	For the year ended March 31, 2009 (B)	For the year ended March 31, 2010 (A)	(A) - (B)
<b>Operating Income:</b>	<b>99,879</b>	<b>76,982</b>	<b>(22,897)</b>
Interest income	72,689	64,546	(8,143)
<i>Interest on loans and bills discounted</i>	45,107	41,335	(3,772)
<i>Interest and dividends on securities</i>	22,227	20,611	(1,616)
Fees and commissions	8,835	8,029	(806)
Other operating income	15,035	2,570	(12,465)
Other income	3,318	1,837	(1,481)
<b>Operating expenses:</b>	<b>87,134</b>	<b>62,190</b>	<b>(24,944)</b>
Interest expenses	16,810	10,134	(6,676)
<i>Interest on deposits</i>	14,911	9,157	(5,754)
Fees and commissions	3,558	3,452	(106)
Other operating expenses	7,554	1,868	(5,686)
General and administrative expenses	38,473	38,973	500
Other expenses	20,737	7,760	(12,977)
<b>Ordinary profit</b>	<b>12,744</b>	<b>14,792</b>	<b>2,048</b>
<b>Extraordinary gains</b>	<b>232</b>	<b>76</b>	<b>(156)</b>
<b>Extraordinary losses</b>	<b>404</b>	<b>1,115</b>	<b>711</b>
<b>Income before income taxes</b>	<b>12,572</b>	<b>13,753</b>	<b>1,181</b>
<b>Income taxes:</b>	<b>4,951</b>	<b>5,107</b>	<b>156</b>
<b>current</b>	<b>3,739</b>	<b>4,873</b>	<b>1,134</b>
<b>deferred</b>	<b>1,212</b>	<b>233</b>	<b>(979)</b>
<b>Net income</b>	<b>7,620</b>	<b>8,646</b>	<b>1,026</b>

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

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

For the year ended March 31, 2009

(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	15,517	185,445	(715)	220,952
Changes during the year					
Dividends from surplus	-	-	(1,451)	-	(1,451)
Net income	-	-	7,620	-	7,620
Purchases of treasury stock	-	-	-	(175)	(175)
Sales of treasury stock	-	(0)	(6)	36	29
Transfer from land revaluation excess	-	-	155	-	155
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	(0)	6,318	(138)	6,178
Balance at the end of the year	20,705	15,516	191,763	(854)	227,131

	Valuation and translation adjustments				Subscription rights to share	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	27,634	(28)	2,656	30,262	-	251,214
Changes during the year						
Dividends from surplus	-	-	-	-	-	(1,451)
Net income	-	-	-	-	-	7,620
Purchases of treasury stock	-	-	-	-	-	(175)
Sales of treasury stock	-	-	-	-	-	29
Transfer from land revaluation excess	-	-	-	-	-	155
Net changes of items other than shareholders' equity	(16,595)	36	(155)	(16,714)	107	(16,606)
Total changes during the year	(16,595)	36	(155)	(16,714)	107	(10,427)
Balance at the end of the year	11,038	7	2,501	13,548	107	240,787

For the year ended March 31, 2010

(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	191,763	(854)	227,131
Changes during the year					
Dividends from surplus	-	-	(1,364)	-	(1,364)
Net income	-	-	8,646	-	8,646
Purchases of treasury stock	-	-	-	(1,045)	(1,045)
Sales of treasury stock	-	-	(1)	26	24
Retirement of treasury stock	-	-	(1,263)	1,263	-
Transfer from land revaluation excess	-	-	(766)	-	(766)
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the year	-	-	5,249	244	5,494
Balance at the end of the year	20,705	15,516	197,013	(609)	232,625

	Valuation and translation adjustments				Subscription rights to share	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	11,038	7	2,501	13,548	107	240,787
Changes during the year						
Dividends from surplus	-	-	-	-	-	(1,364)
Net income	-	-	-	-	-	8,646
Purchases of treasury stock	-	-	-	-	-	(1,045)
Sales of treasury stock	-	-	-	-	-	24
Retirement of treasury stock	-	-	-	-	-	-
Transfer from land revaluation excess	-	-	-	-	-	(766)
Net changes of items other than shareholders' equity	12,848	202	766	13,817	123	13,941
Total changes during the year	12,848	202	766	13,817	123	19,435
Balance at the end of the year	23,887	210	3,267	27,365	231	260,222

## Financial Data (consolidated)

### Summary of income

(Millions of yen)

	For the year ended March 31, 2009 (B)	For the year ended March 31, 2010 (A)	(A) - (B)
Ordinary profit	15,412	17,334	1,922
Net income	8,045	8,642	597
Earnings per share - basic (yen)	¥47.13	¥50.69	¥3.56
Credit cost	6,500	6,009	(491)

### Summary of financial conditions

(Millions of yen)

	As of March 31, 2009 (B)	As of March 31, 2010 (A)	(A) - (B)
Capital ratio	6.4%	6.7%	0.3%
Capital adequacy ratio (domestic standard)	15.33%	16.08%	0.75%
Net assets per share (yen)	¥1,433.43	¥1,559.88	¥126.45
Holding gain on other securities (C)	18,472	40,048	21,576
Tax effect (D)	7,431	16,068	8,637
Minority interests (E)	2	85	83
Net holding gain on other securities (C)-(D)-(E)	11,038	23,894	12,856

## Financial Data (non-consolidated)

### Summary of income (Millions of yen)

	For the year ended March 31, 2009 (B)	For the year ended March 31, 2010 (A)	(A) - (B)
Net business profit	32,534	20,743	(11,791)
Ordinary profit	12,744	14,792	2,048
Net income	7,620	8,646	1,026
Earnings per share - basic (yen)	¥44.64	¥50.71	¥6.07
Credit cost	5,573	5,463	(110)
Gains/(Losses) on bonds	7,131	368	(6,763)
Gains/(Losses) on stocks	(12,519)	(610)	11,909

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

	As of March 31, 2009 (B)	As of March 31, 2010 (A)	(A) - (B)
Capital ratio	6.4%	6.7%	0.3%
Capital adequacy ratio (domestic standard)	14.85%	15.55%	0.70%
Net assets per share (yen)	¥1,410.76	¥1,537.00	¥126.24
Holding gain on other securities (C)	18,470	39,893	21,423
Tax effect (D)	7,432	16,006	8,574
Net holding gain on other securities (C)-(D)	11,038	23,887	12,849

### Interest margins (%)

	For the year ended March 31, 2009 (B)	For the year ended March 31, 2010 (A)	(A) - (B)
Yield on loans and bills discounted (E)	2.13	1.97	(0.16)
Yield on deposits and NCDs (F)	0.46	0.28	(0.18)
Expense ratio (G)	1.16	1.15	(0.01)
Cost of deposits and NCDs (H)=(F)+(G)	1.63	1.43	(0.20)
Net interest margin on loans and bills discounted (E)-(H)	0.50	0.54	0.04
Yield on securities	1.69	1.57	(0.12)
Yield on interest-earning assets (I)	2.08	1.84	(0.24)
Total funding cost (J)	1.63	1.43	(0.20)
Net interest margin (I)-(J)	0.45	0.41	(0.04)

### Dividends per share (Yen)

	For the year ended March 31, 2009 (B)	For the year ended March 31, 2010 (A)	(A) - (B)
Dividends per share (expected)	¥8.00	¥9.00 *	¥1.00
Interim dividend per share	¥4.00	¥4.00	¥0.00
Year-end dividend per share (expected)	¥4.00	¥5.00 *	¥1.00

Year-end dividend of ¥5.00 per share is to be proposed to the general stockholders' meeting which is going to be held on June 24.

## Holding Gains and Losses of Securities

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

		As of March 31, 2010			
		Net gain/(loss)	increase/(decrease) during the year	Gains	Losses
Held to maturity		68	27	172	103
Other securities		40,048	21,576	45,117	5,068
	Stock	6,611	7,459	9,588	2,976
	Bond	34,629	13,291	35,413	784
	Others	(1,191)	826	115	1,307
Total		40,117	21,603	45,290	5,172
	Stock	6,611	7,459	9,588	2,976
	Bond	34,697	13,317	35,586	888
	Others	(1,191)	826	115	1,307

Net holding gain on other securities, net of applicable taxes and minority interests, is ¥23,894 million.

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

		As of March 31, 2010			
		Net gain/(loss)	increase/(decrease) during the year	Gains	Losses
Held to maturity		21	21	124	103
Stock of subsidiaries		-	-	-	-
Other securities		39,893	21,423	44,954	5,060
	Stock	6,456	7,306	9,425	2,968
	Bond	34,629	13,291	35,413	784
	Others	(1,191)	826	115	1,307
Total		39,914	21,444	45,079	5,164
	Stock	6,456	7,306	9,425	2,968
	Bond	34,650	13,312	35,538	888
	Others	(1,191)	826	115	1,307

Net holding gain on other securities, net of applicable taxes, is ¥23,887 million.

## Risk Managed Loans

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

	As of March 31, 2009 (B)	As of March 31, 2010 (A)	(A) - (B)
Risk managed loans (C)	71,313	72,845	1,532
Loans to borrowers under bankruptcy proceedings	12,566	13,088	522
Non-accrual past due loans	57,989	50,785	(7,204)
Loans past due for three months or more	172	80	(92)
Loans with altered lending conditions	585	8,890	8,305
Loans and bills discounted (D)	2,140,758	2,143,021	2,263

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

Risk managed loans (C)/(D)	3.33	3.39	0.06
Loans to borrowers under bankruptcy proceedings	0.58	0.61	0.03
Non-accrual past due loans	2.70	2.36	(0.34)
Loans past due for three months or more	0.00	0.00	0.00
Loans with altered lending conditions	0.02	0.41	0.39

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

	As of March 31, 2009 (B)	As of March 31, 2010 (A)	(A) - (B)
Risk managed loans (E)	70,840	72,578	1,738
Loans to borrowers under bankruptcy proceedings	12,524	13,071	547
Non-accrual past due loans	57,567	50,536	(7,031)
Loans past due for three months or more	172	80	(92)
Loans with altered lending conditions	575	8,889	8,314
Loans and bills discounted (F)	2,150,301	2,153,654	3,353

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

Risk managed loans (E)/(F)	3.29	3.37	0.08
Loans to borrowers under bankruptcy proceedings	0.58	0.60	0.02
Non-accrual past due loans	2.67	2.34	(0.33)
Loans past due for three months or more	0.00	0.00	0.00
Loans with altered lending conditions	0.02	0.41	0.39

## 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, 2009 (B)	As of March 31, 2010 (A)	(A) - (B)
Reserve for possible loan losses	48,949	47,751	(1,198)
General reserve	15,787	16,903	1,116
Specific reserve	33,162	30,847	(2,315)
Reserve for devaluation of securities	83	448	365

### Reserve for possible loan losses and reserve for devaluation of securities (non-consolidated) (Millions of yen)

	As of March 31, 2009 (B)	As of March 31, 2010 (A)	(A) - (B)
Reserve for possible loan losses	45,588	45,109	△ 479
General reserve	14,500	15,810	1,310
Specific reserve	31,088	29,299	△ 1,789
Reserve for devaluation of securities	16	423	407

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

	As of March 31, 2009 (B)	As of March 31, 2010 (A)	(A) - (B)
Ratio of reserve to risk managed loans	68.63	65.55	△ 3.08

Reserve for possible loan losses / Risk managed loans

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

	As of March 31, 2009 (B)	As of March 31, 2010 (A)	(A) - (B)
Ratio of reserve to risk managed loans	64.35	62.15	△ 2.20

Reserve for possible loan losses / Risk managed loans

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

(Millions of yen)

	As of March 31, 2009	
	Loans and bills discounted	Risk managed loans
Domestic loans (Excluding JOM account)	2,150,301	70,840
Manufacturing	303,930	12,695
Agriculture	3,068	28
Forestry	693	16
Fishery	1,929	1,186
Mining	2,021	37
Construction	86,616	9,054
Electric power, gas, heat supply, and water supply	25,736	-
Telecommunication	15,554	803
Transportation	65,388	1,401
Wholesale and retail	263,886	15,654
Finance and insurance	109,392	974
Real estate	193,707	6,188
Services	314,072	13,095
Local government	255,902	-
Others	508,400	9,702

(Millions of yen)

	As of March 31, 2010	
	Loans and bills discounted	Risk managed loans
Domestic loans (Excluding JOM account)	2,153,654	72,578
Manufacturing	323,656	14,546
Agriculture and forestry	4,441	137
Fishery	1,676	1,186
Mining, quarrying and gravel-digging	1,745	276
Construction	85,808	7,600
Electric power, gas, heat supply, and water supply	28,108	-
Telecommunication	12,865	372
Transportation and postal service	62,176	1,152
Wholesale and retail	266,798	13,420
Finance and insurance	96,121	1,001
Real estate, leasing	273,218	8,251
Services	217,311	14,224
Local government	290,769	-
Others	488,955	10,407

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

### Disclosed assets (Millions of yen, %)

	As of March 31, 2009 (B)	As of March 31, 2010 (A)	(A) - (B)
Bankrupt and quasi-bankrupt assets	34,662	36,077	1,415
Doubtful assets	36,892	28,870	(8,022)
Substandard loans	748	8,970	8,222
Subtotal (C)	72,302	73,918	1,616
Normal assets	2,127,789	2,128,280	491
Total (D)	2,200,092	2,202,198	2,106

(C)/(D)	3.28	3.35	0.07
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### Preservation of the disclosed assets (Millions of yen, %)

	As of March 31, 2009 (B)	As of March 31, 2010 (A)	(A) - (B)
Total (E)=(F)+(G)	67,654	65,006	(2,648)
Collateral and guarantees (F)	36,431	33,147	(3,284)
Bankrupt and quasi-bankrupt assets	13,750	13,068	(682)
Doubtful assets	22,613	18,387	(4,226)
Substandard loans	67	1,691	1,624
Reserve for possible loan losses (G)	31,223	31,859	636
Bankrupt and quasi-bankrupt assets	20,911	23,009	2,098
Doubtful assets	10,145	6,263	(3,882)
Substandard loans	166	2,586	2,420

Coverage ratio (E)/(C)	93.57	87.94	(5.63)
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	88.79	85.38	(3.41)
Substandard loans	31.28	47.69	16.41

Ratio of reserve (G)/((C)-(F))	87.04	78.14	(8.90)
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	71.04	59.74	(11.30)
Substandard loans	24.44	35.53	11.09

## Projections for the Year Ending March 31, 2011

### Projections of earnings (consolidated)

(Millions of yen)

	For the year ended March 31, 2010 (B)	For the year ending March 31, 2011 (A)	(A) - (B)
Operating income	94,327	91,200	(3,127)
Ordinary profit	17,334	17,600	266
Net income	8,642	8,700	58
Earnings per share - basic (Yen)	¥50.69	¥51.43	¥0.74

	For the six months ended September 30, 2009 (B)	For the six months ending September 30, 2010 (A)	(A) - (B)
Operating income	47,542	45,400	(2,142)
Ordinary profit	9,290	7,700	(1,590)
Net income	4,155	3,400	(755)
Earnings per share - basic (Yen)	¥24.35	¥20.09	(¥4.26)

### Projections of earnings (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2010 (B)	For the year ending March 31, 2011 (A)	(A) - (B)
Operating income	76,982	75,500	(1,482)
Net business profit	20,743	22,800	2,057
Ordinary profit	14,792	15,100	308
Net income	8,646	8,500	(146)
Earnings per share - basic (Yen)	¥50.71	¥50.24	(¥0.47)

	For the six months ended September 30, 2009 (B)	For the six months ending September 30, 2010 (A)	(A) - (B)
Operating income	38,680	37,600	(1,080)
Net business profit	11,586	10,400	(1,186)
Ordinary profit	8,073	6,500	(1,573)
Net income	4,194	3,300	(894)
Earnings per share - basic (Yen)	¥24.58	¥19.50	(¥5.08)

### Expected credit costs (non-consolidated)

(Millions of yen)

	For the year ended March 31, 2010 (B)	For the year ending March 31, 2011 (A)	(A) - (B)
Expected credit costs	5,463	7,000	1,537

	For the six months ended September 30, 2009 (B)	For the six months ending September 30, 2010 (A)	(A) - (B)
Expected credit costs	2,471	3,500	1,029

### Expected dividend (non-consolidated)

(Yen)

	For the year ended March 31, 2010 (B)	For the year ending March 31, 2011 (A)	(A) - (B)
Expected dividend per share	¥9.00	¥9.00	¥0.00

\*Expected dividend per share, for the year ending March 31, 2011, includes mid-year dividend of ¥4.00.