

Financial Highlights
For the Six Months Ended September 30, 2009



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	As of September 30, 2009
Assets:		
Cash and due from banks	247,363	135,052
Call loans and bills purchased	18,580	108,531
Debt purchased	4,302	4,268
Trading securities	543	743
Money held in trust	6,877	6,734
Securities	1,243,588	1,285,001
Loans and bills discounted	2,140,758	2,103,175
Foreign exchange	2,155	3,096
Lease receivables and investment assets	23,345	23,752
Other assets	36,550	49,649
Tangible fixed assets	48,170	47,046
Intangible fixed assets	1,687	1,629
Deferred tax assets	19,903	10,394
Customers' liabilities for acceptances and guarantees	30,082	25,790
Reserve for possible loan losses	(48,949)	(48,379)
Reserve for devaluation of securities	(83)	(60)
Total assets	3,774,877	3,756,426
Liabilities:		
Deposits	3,324,929	3,339,667
Negotiable certificates of deposit	150	-
Call money and bills sold	7,269	6,504
Cash collateral received under securities lending	-	22,827
Borrowed money	75,293	25,342
Foreign exchange	10	30
Other liabilities	65,251	47,365
Reserve for employees' bonuses	1,155	1,136
Reserve for employees' retirement benefits	8,824	8,973
Reserve for directors' and corporate auditors' retirement benefits	107	115
Reserve for reimbursement of deposits	248	217
Reserve for contingencies	157	131
Deferred tax liabilities	-	6
Deferred tax liabilities for land revaluation excess	4,408	4,300
Acceptances and guarantees	30,082	25,790
Total liabilities	3,517,887	3,482,410
Net assets:		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	195,630	198,281
Treasury stock	(854)	(859)
Total shareholders' equity	230,997	233,643
Net unrealized gain on other securities	11,038	23,890
Net deferred gain/(loss) on hedging instruments	7	11
Land revaluation excess	2,501	3,321
Total valuation and translation adjustments	13,548	27,224
Subscription rights to share	107	158
Minority interests	12,336	12,989
Total net assets	256,989	274,016
Total liabilities and net assets	3,774,877	3,756,426

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

(Millions of yen)

	For the six months ended September 30, 2008	For the six months ended September 30, 2009
Operating income:	58,954	47,542
Interest income	37,198	32,486
<i>Interest on loans and bills discounted</i>	22,816	21,152
<i>Interest and dividends on securities</i>	11,089	10,151
Fees and commissions	5,461	4,789
Other operating income	13,323	9,515
Other income	2,972	750
Operating expenses:	51,702	38,251
Interest expenses	9,470	5,290
<i>Interest on deposits</i>	8,267	4,807
Fees and commissions	1,197	1,163
Other operating expenses	11,030	6,991
General and administrative expenses	21,118	21,157
Other expenses	8,885	3,649
Ordinary profit	7,252	9,290
Extraordinary gains	4	16
<i>Gain on sales of fixed assets</i>	0	-
<i>Gain on collection of written-off loans</i>	4	16
Extraordinary losses	107	951
<i>Loss on sales of fixed assets</i>	7	29
<i>Loss on impairment of fixed assets</i>	100	922
Income before income taxes and minority interests	7,148	8,355
Income taxes	2,941	3,554
: Current	1,009	2,753
: Deferred	1,932	800
Minority interests in net income	615	645
Net income	3,591	4,155

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

Consolidated Statements of Changes in Net Assets

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 as of 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 in 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 as of 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 in 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.

For the six months ended September 30, 2009

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance as of March 31, 2009	20,705	15,516	195,630	(854)	230,997
Changes during the period					
Dividends from surplus	-	-	(682)	-	(682)
Net income	-	-	4,155	-	4,155
Purchases of treasury stock	-	-	-	(31)	(31)
Sales of treasury stock	-	-	(1)	25	24
Transfer from land revaluation excess	-	-	(820)	-	(820)
Net changes of items other than shareholders' equity	-	-	-	-	-
Total changes during the period	-	-	2,651	(5)	2,645
Balance at the end of the period	20,705	15,516	198,281	(859)	233,643

	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 as of March 31, 2009	11,038	7	2,501	13,548	107	12,336	256,989
Changes during the period							
Dividends from surplus	-	-	-	-	-	-	(682)
Net income	-	-	-	-	-	-	4,155
Purchases of treasury stock	-	-	-	-	-	-	(31)
Sales of treasury stock	-	-	-	-	-	-	24
Transfer from land revaluation excess	-	-	-	-	-	-	(820)
Net changes of items other than shareholders' equity	12,852	3	820	13,675	51	653	14,380
Total changes during the period	12,852	3	820	13,675	51	653	17,026
Balance at the end of the period	23,890	11	3,321	27,224	158	12,989	274,016

After the balance sheet date, mid-year dividend of ¥4.0 per share is to be paid to the shareholders as of September 30, 2009.

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, 2008	For the six months ended September 30, 2009
Cash flows from operating activities:		
Income before income taxes and minority interests	7,148	8,355
Depreciation	1,997	1,376
Loss on impairment of fixed assets	100	922
Increase (decrease) in reserve for possible loan losses	1,923	(569)
Increase (decrease) in reserve for devaluation of securities	0	(23)
Increase (decrease) in reserve for employees' bonuses	(19)	(18)
Increase (decrease) in reserve for bonuses to directors and corporate auditors	(65)	-
Increase (decrease) in reserve for employees' retirement benefits	26	148
Increase (decrease) in reserve for directors' and corporate auditors' retirement benefits	(486)	8
Increase (decrease) in reserve for reimbursement of deposits	(37)	(30)
Increase (decrease) in reserve for contingencies	101	(25)
Interest and dividend income	(37,198)	(32,486)
Interest expenses	9,470	5,290
Loss (gain) on securities transactions	1,211	(788)
Loss (gain) on money held in trust	(44)	(26)
Foreign exchange loss (gain)	(97)	(65)
Loss (gain) on disposals of fixed assets	7	29
Net (increase) decrease in loans and bills discounted	(9,589)	37,582
Net increase (decrease) in deposits	(25,849)	14,738
Net increase (decrease) in negotiable certificates of deposit	5,600	(150)
Net increase (decrease) in borrowed money	(2,973)	(49,950)
Net (increase) decrease in due from banks (exclusive of the Bank of Japan)	(1,187)	(60,869)
Net (increase) decrease in call loans	10,178	(89,917)
Net increase (decrease) in call money	(5,706)	(764)
Net increase (decrease) in cash collateral received under securities lending	47,566	22,827
Net (increase) decrease in foreign exchange assets	(398)	(941)
Net increase (decrease) in foreign exchange liabilities	9	19
Interest and dividends received	37,031	32,072
Interest paid	(8,197)	(5,245)
Others	16,565	12,081
Subtotal	47,088	(106,420)
Income taxes paid	(9,705)	(3,563)
Net cash provided by (used in) operating activities	37,382	(109,983)
Cash flows from investing activities:		
Purchases of securities	(226,689)	(270,770)
Proceeds from sales of securities	175,276	173,797
Proceeds from redemption of securities	22,600	35,061
Increase in money held in trust	(24)	-
Decrease in money held in trust	169	49
Purchases of tangible fixed assets	(278)	(459)
Purchases of intangible fixed assets	(60)	(182)
Proceeds from sales of tangible fixed assets	5	0
Proceeds from sales of intangible fixed assets	-	36
Net cash provided by (used in) investing activities	(29,001)	(62,467)
Cash flows from financing activities:		
Dividends paid	(768)	(682)
Dividends paid to minority shareholders	(11)	(16)
Purchases of treasury stock	(95)	(31)
Proceeds from sales of treasury stock	11	3
Net cash provided by (used in) financing activities	(864)	(727)
Effect of changes in exchange rates on cash and cash equivalents	1	(1)
Net increase (decrease) in cash and cash equivalents	7,518	(173,180)
Cash and cash equivalents at the beginning of the period	47,271	245,272
Cash and cash equivalents at the end of the period	54,790	72,091

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

(Millions of yen)

	As of March 31, 2009	As of September 30, 2009
Assets:		
Cash and due from banks	246,033	134,607
Call loans	18,580	108,531
Debt purchased	393	256
Trading securities	543	743
Money held in trust	6,877	6,734
Securities	1,239,439	1,280,666
Loans and bills discounted	2,150,301	2,112,825
Foreign exchange	2,155	3,096
Other assets	25,193	39,480
Tangible fixed assets	45,586	44,400
Intangible fixed assets	1,634	1,581
Deferred tax assets	18,951	9,305
Customers' liabilities for acceptances and guarantees	29,822	25,539
Reserve for possible loan losses	(45,588)	(45,007)
Reserve for devaluation of securities	(16)	(5)
Total assets	3,739,906	3,722,756
Liabilities:		
Deposits	3,331,964	3,346,718
Negotiable certificates of deposit	150	-
Call money	7,269	6,504
Cash collateral received under securities lending	-	22,827
Borrowed money	56,000	8,000
Foreign exchange	10	30
Other liabilities	59,346	41,426
Reserve for employees' bonuses	1,037	1,014
Reserve for employees' retirement benefits	8,705	8,849
Reserve for reimbursement of deposits	248	217
Reserve for contingencies	157	131
Deferred tax liabilities for land revaluation excess	4,408	4,300
Acceptances and guarantees	29,822	25,539
Total liabilities	3,499,119	3,465,559
Net assets:		
Common stock	20,705	20,705
Capital surplus	15,516	15,516
Retained earnings	191,763	194,453
Treasury stock	(854)	(859)
Total shareholders' equity	227,131	229,815
Net unrealized gain on other securities	11,038	23,889
Net deferred gain/(loss) on hedging instruments	7	11
Land revaluation excess	2,501	3,321
Total valuation and translation adjustments	13,548	27,222
Subscription rights to share	107	158
Total net assets	240,787	257,196
Total liabilities and net assets	3,739,906	3,722,756

The San-in Godo Bank, Ltd.

Statements of Income (condensed, non-consolidated)

(Millions of yen)

	For the six months ended September 30, 2008	For the six months ended September 30, 2009
Operating Income:	48,995	38,680
Interest income	37,123	32,426
<i>Interest on loans and bills discounted</i>	22,665	21,005
<i>Interest and dividends on securities</i>	11,170	10,241
Fees and commissions	4,712	4,028
Other operating income	4,577	1,527
Other income	2,581	697
Operating expenses:	42,872	30,607
Interest expenses	9,374	5,184
<i>Interest on deposits</i>	8,278	4,811
Fees and commissions	1,784	1,716
Other operating expenses	3,564	775
General and administrative expenses	19,753	19,839
Other expenses	8,395	3,091
Ordinary profit	6,123	8,073
Extraordinary gains	0	12
Extraordinary losses	107	950
Income before income taxes	6,016	7,134
Income taxes:	2,566	2,940
current	599	1,991
deferred	1,967	948
Net income	3,449	4,194

The San-in Godo Bank, Ltd.

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

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 as of 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 as of 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

For the six months ended September 30, 2009

(Millions of yen)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance as of March 31, 2009	20,705	15,516	191,763	(854)	227,131
Changes during the period					
Dividends from surplus	-	-	(682)	-	(682)
Net income	-	-	4,194	-	4,194
Purchase of treasury stock	-	-	-	(31)	(31)
Sales of treasury stock	-	-	(1)	25	24
Transfer from land revaluation excess	-	-	(820)	-	(820)
Total changes during the period	-	-	2,690	(5)	2,684
Balance at the end of the period	20,705	15,516	194,453	(859)	229,815

	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 as of March 31, 2009	11,038	7	2,501	13,548	107	240,787
Changes during the period						
Dividends from surplus	-	-	-	-	-	(682)
Net income	-	-	-	-	-	4,194
Purchase of treasury stock	-	-	-	-	-	(31)
Sales of treasury stock	-	-	-	-	-	24
Transfer from land revaluation excess	-	-	-	-	-	(820)
Net changes of items other than shareholders' equity	12,850	3	820	13,674	51	13,725
Total changes during the period	12,850	3	820	13,674	51	16,409
Balance at the end of the period	23,889	11	3,321	27,222	158	257,196

Financial Data (consolidated)

Summary of income (Millions of yen)

	For the six months ended September 30, 2008 (B)	For the six months ended September 30, 2009 (A)	(A)-(B)
Ordinary profit	7,252	9,290	2,038
Net income	3,591	4,155	564
Earnings per share (yen)	¥21.03	¥24.35	¥3.32
Credit cost	4,302	2,819	(1,483)

Summary of financial conditions (Millions of yen)

	As of March 31, 2009 (B)	As of September 30, 2009 (A)	(A)-(B)
Capital ratio	6.4%	6.9%	0.5%
Capital adequacy ratio (domestic standard)	15.33%	15.95%	0.62%
Net assets per share (yen)	¥1,433.43	¥1,529.19	¥95.76
Holding gain on other securities (C)	18,472	39,954	21,482
Tax effect (D)	7,431	16,035	8,604
Minority interests (E)	2	27	25
Net holding gain on other securities (C)-(D)-(E)	11,038	23,890	12,852

Financial Data (non-consolidated)

Summary of income

(Millions of yen)

	For the six months ended September 30, 2008 (B)	For the six months ended September 30, 2009 (A)	(A) - (B)
Net business profit	12,894	11,586	(1,308)
Ordinary profit	6,123	8,073	1,950
Net income	3,449	4,194	745
Earnings per share (yen)	¥20.20	¥24.58	¥4.38
Credit cost	3,850	2,471	(1,379)
Gains/(Losses) on bonds	911	814	(97)
Gains/(Losses) on stocks	(2,126)	(36)	2,090

Summary of financial conditions

(Millions of yen, %)

	As of March 31, 2009 (B)	As of September 30, 2009 (A)	(A) - (B)
Capital ratio	6.4%	6.9%	0.5%
Capital adequacy ratio (domestic standard)	14.85%	15.43%	0.58%
Net assets per share (yen)	¥1,410.76	¥1,506.75	¥95.99
Holding gain on other securities (C)	18,470	39,908	21,438
Tax effect (D)	7,432	16,018	8,586
Net holding gain on other securities (C)-(D)	11,038	23,889	12,851

Interest margins

(%)

	For the six months ended September 30, 2008 (B)	For the six months ended September 30, 2009 (A)	(A) - (B)
Yield on loans and bills discounted (E)	2.16%	2.00%	(0.16%)
Yield on deposits and NCDs (F)	0.50%	0.29%	(0.21%)
Expense ratio (G)	1.17%	1.17%	0.00%
Cost of deposits and NCDs (H)=(F)+(G)	1.68%	1.46%	(0.22%)
Net interest margin on loans and bills discounted (E)-(H)	0.48%	0.54%	0.06%
Yield on securities	1.69%	1.57%	(0.12%)
Yield on interest-earning assets (I)	2.14%	1.87%	(0.27%)
Total funding cost (J)	1.72%	1.47%	(0.25%)
Net interest margin (I)-(J)	0.42%	0.40%	(0.02%)

Dividends per share

(Yen)

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

Holding Gains and Losses of Securities

Holding gains and losses of securities (consolidated)

(Millions of yen)

		As of September 30, 2009			
		Net gain/(loss)	increase/(decrease) during six months	Gains	Losses
	Held to maturity	52	11	52	-
	Other securities	39,954	21,482	46,222	6,267
	Stocks	4,899	5,747	9,278	4,379
	Bonds	35,536	14,198	36,288	751
	Others	(482)	1,535	655	1,137
	Total	40,006	21,492	46,274	6,267
	Stocks	4,899	5,747	9,278	4,379
	Bonds	35,589	14,209	36,340	751
	Others	(482)	1,535	655	1,137

Net unrealized gain on other securities, net of applicable taxes and minority interests, is ¥23,890 million.

Holding gains and losses of securities (non-consolidated)

(Millions of yen)

		As of September 30, 2009			
		Net gain/(loss)	increase/(decrease) during six months	Gains	Losses
	Held to maturity	-	-	-	-
	Stock of subsidiaries	-	-	-	-
	Other securities	39,908	21,438	46,166	6,258
	Stocks	4,853	5,703	9,223	4,370
	Bonds	35,536	14,198	36,288	751
	Others	(482)	1,535	655	1,137
	Total	(39,908)	21,438	46,166	6,258
	Stocks	4,853	5,703	9,223	4,370
	Bonds	35,536	14,198	36,288	751
	Others	(482)	1,535	655	1,137

Net unrealized gain on other securities, net of applicable taxes, is ¥23,889 million.

Risk Managed Loans

Risk managed loans (consolidated) (Millions of yen)

	As of March 31, 2009 (B)	As of September 30, 2009 (A)	(A) - (B)
Risk managed loans (C)	71,313	70,154	(1,159)
Loans to borrowers under bankruptcy proceedings	12,566	13,861	1,295
Non-accrual past due loans	57,989	52,821	(5,168)
Loans past due for three months or more	172	1,728	1,556
Loans with altered lending conditions	585	1,742	1,157
Loans and bills discounted (D)	2,140,758	2,103,175	(37,583)

Ratio of risk managed loans (consolidated) (%)

Risk managed loans (C)/(D)	3.33	3.33	0.00
Loans to borrowers under bankruptcy proceedings	0.58	0.65	0.07
Non-accrual past due loans	2.70	2.51	(0.19)
Loans past due for three months or more	0.00	0.08	0.08
Loans with altered lending conditions	0.02	0.08	0.06

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

	As of March 31, 2009 (B)	As of September 30, 2009 (A)	(A) - (B)
Risk managed loans (E)	70,840	69,691	(1,149)
Loans to borrowers under bankruptcy proceedings	12,524	13,837	1,313
Non-accrual past due loans	57,567	52,391	(5,176)
Loans past due for three months or more	172	1,728	1,556
Loans with altered lending conditions	575	1,734	1,159
Loans and bills discounted (F)	2,150,301	2,112,825	(37,476)

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

Risk managed loans (E)/(F)	3.29	3.29	0.00
Loans to borrowers under bankruptcy proceedings	0.58	0.65	0.07
Non-accrual past due loans	2.67	2.47	(0.20)
Loans past due for three months or more	0.00	0.08	0.08
Loans with altered lending conditions	0.02	0.08	0.06

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 September 30, 2009 (A)	(A) - (B)
Reserve for possible loan losses	48,949	48,379	(570)
General reserve	15,787	15,406	(381)
Specific reserve	33,162	32,973	(189)
Reserve for devaluation of securities	83	60	(23)

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

	As of March 31, 2009 (B)	As of September 30, 2009 (A)	(A) - (B)
Reserve for possible loan losses	45,588	45,007	(581)
General reserve	14,500	14,051	(449)
Specific reserve	31,088	30,955	(133)
Reserve for devaluation of securities	16	5	(11)

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

	As of March 31, 2009 (B)	As of September 30, 2009 (A)	(A) - (B)
Ratio of reserve to risk managed loans	68.63	68.96	0.33

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 September 30, 2009 (A)	(A) - (B)
Ratio of reserve to risk managed loans	64.35	64.58	0.23

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 September 30, 2009	
	Loans and bills discounted	Risk managed loans
Domestic loans (Excluding JOM account)	2,112,825	69,691
Manufacturing	303,927	12,285
Agriculture and forestry	3,741	44
Fishery	1,850	1,186
Mining, quarrying and gravel-digging	1,985	37
Construction	82,669	8,175
Electric power, gas, heat supply, and water supply	26,618	-
Telecommunication	13,374	762
Transportation and postal service	61,331	1,413
Wholesale and retail	256,974	13,488
Finance and insurance	94,444	839
Real estate, leasing	271,602	6,132
Services	217,146	14,873
Local government	280,045	-
Others	497,113	10,452

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

Disclosed assets (Millions of yen, %)

	As of March 31, 2009 (B)	As of September 30, 2009 (A)	(A) - (B)
Bankrupt and quasi-bankrupt assets	34,662	35,637	975
Doubtful assets	36,892	32,144	(4,748)
Substandard loans	748	3,463	2,715
Subtotal (C)	72,302	71,244	(1,058)
Normal assets	2,127,789	2,090,307	(37,482)
Total (D)	2,200,092	2,161,551	(38,541)
(C)/(D)	3.28	3.29	0.01

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

	As of March 31, 2009 (B)	As of September 30, 2009 (A)	(A) - (B)
Total (E)=(F)+(G)	67,654	65,650	(2,004)
Collateral and guarantees (F)	36,431	33,779	(2,652)
Bankrupt and quasi-bankrupt assets	13,750	13,170	(580)
Doubtful assets	22,613	19,571	(3,042)
Substandard loans	67	1,036	969
Reserve for possible loan losses (G)	31,223	31,871	648
Bankrupt and quasi-bankrupt assets	20,911	22,466	1,555
Doubtful assets	10,145	8,470	(1,675)
Substandard loans	166	933	767
Coverage ratio (E)/(C)	93.57	92.14	(1.43)
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	88.79	87.23	(1.56)
Substandard loans	31.28	56.90	25.62
Ratio of reserve (G)/((C)-(F))	87.04	85.06	(1.98)
Bankrupt and quasi-bankrupt assets	100.00	100.00	-
Doubtful assets	71.04	67.37	(3.67)
Substandard loans	24.44	38.49	14.05

Projections for the Year Ending March 31, 2010

Projections of earnings (consolidated) (Millions of yen)

	For the year ended March 31, 2009 (B)	For the year ending March 31, 2010 (A)	(A)-(B)
Operating income	119,866	93,000	(26,866)
Ordinary profit	15,412	15,500	88
Net income	8,045	7,600	(445)
Earnings per share - basic (Yen)	¥47.13	¥44.55	(¥2.58)

Projections of earnings (non-consolidated) (Millions of yen)

	For the year ended March 31, 2009 (B)	For the year ending March 31, 2010 (A)	(A)-(B)
Operating income	99,879	75,000	(24,879)
Net business profit	32,534	22,500	(10,034)
Ordinary profit	12,744	13,500	756
Net income	7,620	7,500	(120)
Earnings per share - basic (Yen)	¥44.64	¥43.96	(¥0.68)

Expected credit costs (non-consolidated) (Millions of yen)

	For the year ended March 31, 2009 (B)	For the year ending March 31, 2010 (A)	(A)-(B)
Expected credit costs	5,573	7,400	1,827

Expected dividend (non-consolidated) (Yen)

	For the year ended March 31, 2009 (B)	For the year ending March 31, 2010 (A)	(A)-(B)
Expected dividend per share	¥8.00	¥8.00 *	-

*Expected dividend per share includes mid-year dividend of ¥4.00.