

Investor Relations Meeting

Presentation material



The San-in Godo Bank, Ltd.

June 2010

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1-1. Summary of Earnings for FY2009

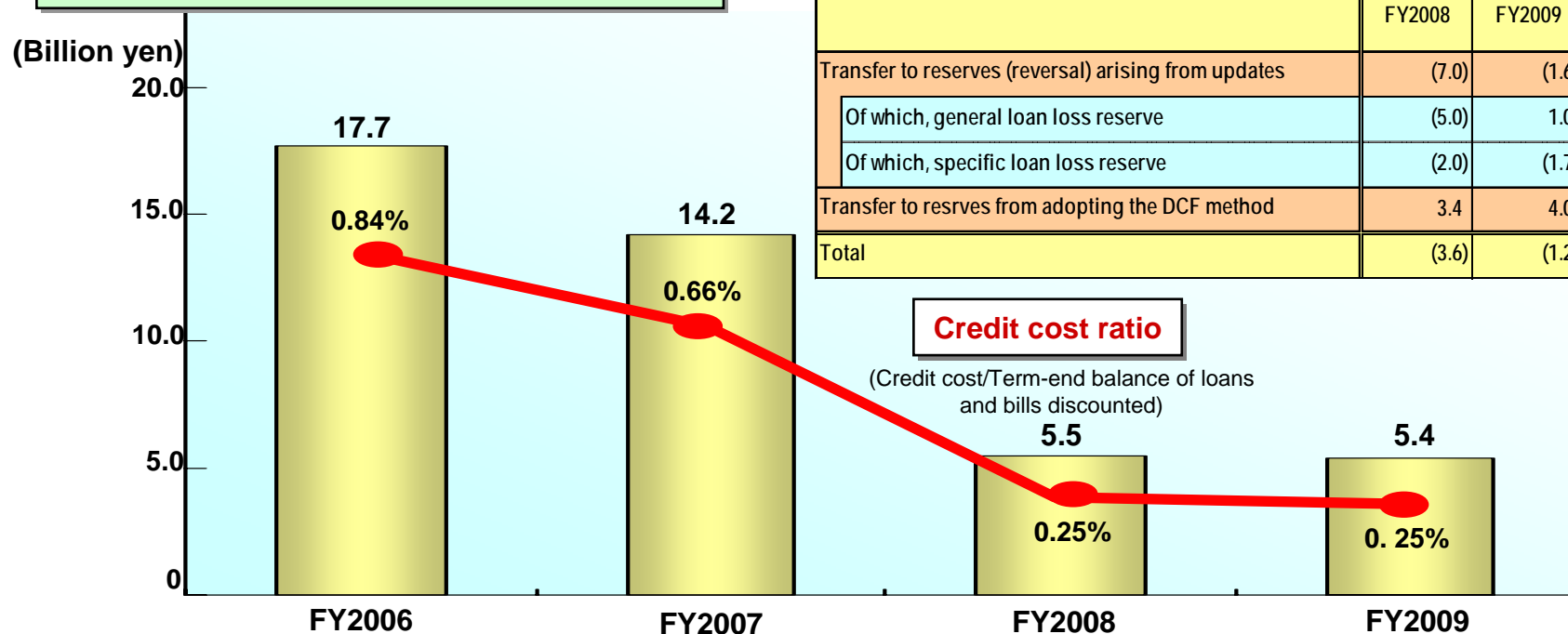
(Billion yen)	FY2007	FY2008	FY2009	Change over FY2008	
Gross core banking profit	62.5	61.6	59.3	(2.3)	<ul style="list-style-type: none"> · Net core banking profit fell because of lower interest income and commissions · Increase at the net income level because gains (losses) on securities improved
Interest income	57.0	56.0	54.4	(1.5)	
Fees and commissions	4.9	5.2	4.5	(0.7)	
Expenses	39.0	37.6	37.6	0.0	
Net core banking profit	23.4	24.0	21.6	(2.3)	<ul style="list-style-type: none"> Interest on loans and discounts: (3.7) billion yen Interest and dividends on securities: (1.6) billion yen Interest on deposits: (5.7) billion yen Commissions from sales of investment trusts: (0.1) billion yen Commissions from sales of annuity insurance: (0.3) billion yen Personnel expenses: 0.2 billion yen Non-personnel expenses: (0.2) billion yen
Gains (losses) on securities	4.6	(5.3)	(0.2)	5.1	Declined because of lower interest income and commissions
Gains (losses) on bonds	(9.4)	7.1	0.3	(6.7)	Improved in the absence of the special circumstances of last year
Gains (losses) on stocks	14.0	(12.5)	(0.6)	11.9	Declined because there were no special circumstances that necessitated sales of debt
Credit costs	14.2	5.5	5.4	(0.1)	Improved in the absence of special circumstances
Net income	7.4	7.6	8.6	1.0	Decrease in NPL disposals offset increase in transfer to the general loan loss
					Exceeds November 2009 revised performance forecast (7.5bn yen) by 1.1bn yen

1-2. Changes over Prospects for FY2009 Earnings

(Billion yen)	Estimate as of previous IR Meeting (Dec. 2009)		Change over estimates	(Main changes)
	FY2009 (Estimates)	FY2009 (Results)		
Gross core banking profit	59.4	59.3	(0.1)	Interest income: 0.0 billion yen Fees and commissions: (0.4) billion yen
Expenses	38.0	37.6	(0.4)	Personnel expenses: 0.0 billion yen Non-personnel expenses: (0.3) billion yen
Net core banking profit	21.0	21.6	0.6	Gains (losses) on bonds: (0.4) billion yen
Ordinary profit	13.5	14.7	1.2	Gains (losses) on stocks: (0.5) billion yen Credit costs: (1.9) billion yen
Net income	7.5	8.6	1.1	

2-1. Changes in Credit Costs

Changes in credit costs and credit cost ratio



Change in credit costs under highly feasible drastic restructuring plan

(Billion yen)

	FY2008	FY2009	FY2008 + FY2009
Transfer to reserves (reversal) arising from updates	(7.0)	(1.6)	(8.6)
Of which, general loan loss reserve	(5.0)	1.0	(4.8)
Of which, specific loan loss reserve	(2.0)	(1.7)	(3.8)
Transfer to reserves from adopting the DCF method	3.4	4.0	3.8
Total	(3.6)	(1.2)	(4.8)

Credit cost ratio

(Credit cost/Term-end balance of loans and bills discounted)

Breakdown of credit costs

(Billion yen)	FY2006		FY2007		FY2008		FY2009	
	First half		First half		First half		First half	
Credit costs	4.3	17.7	8.5	14.2	3.8	5.5	2.4	5.4
Transfer to the general loan loss reserve	0.0	(0.0)	3.7	4.4	(0.3)	(1.4)	(0.4)	1.3
Disposal of NPLs	4.2	17.8	4.7	9.7	4.2	6.9	2.9	4.1
Write-off of loans and bills discounted	-	0.0	-	0.0	0.0	0.0	0.0	0.0
Transfer to provision for specific reserve	3.9	13.2	4.7	8.7	4.1	6.7	1.3	2.3
Losses on sales of NPLs	0.2	4.5	0.0	0.9	0.0	0.0	0.0	0.0
Disposal of other NPLs	-	-	-	0.0	0.1	0.1	1.5	1.7

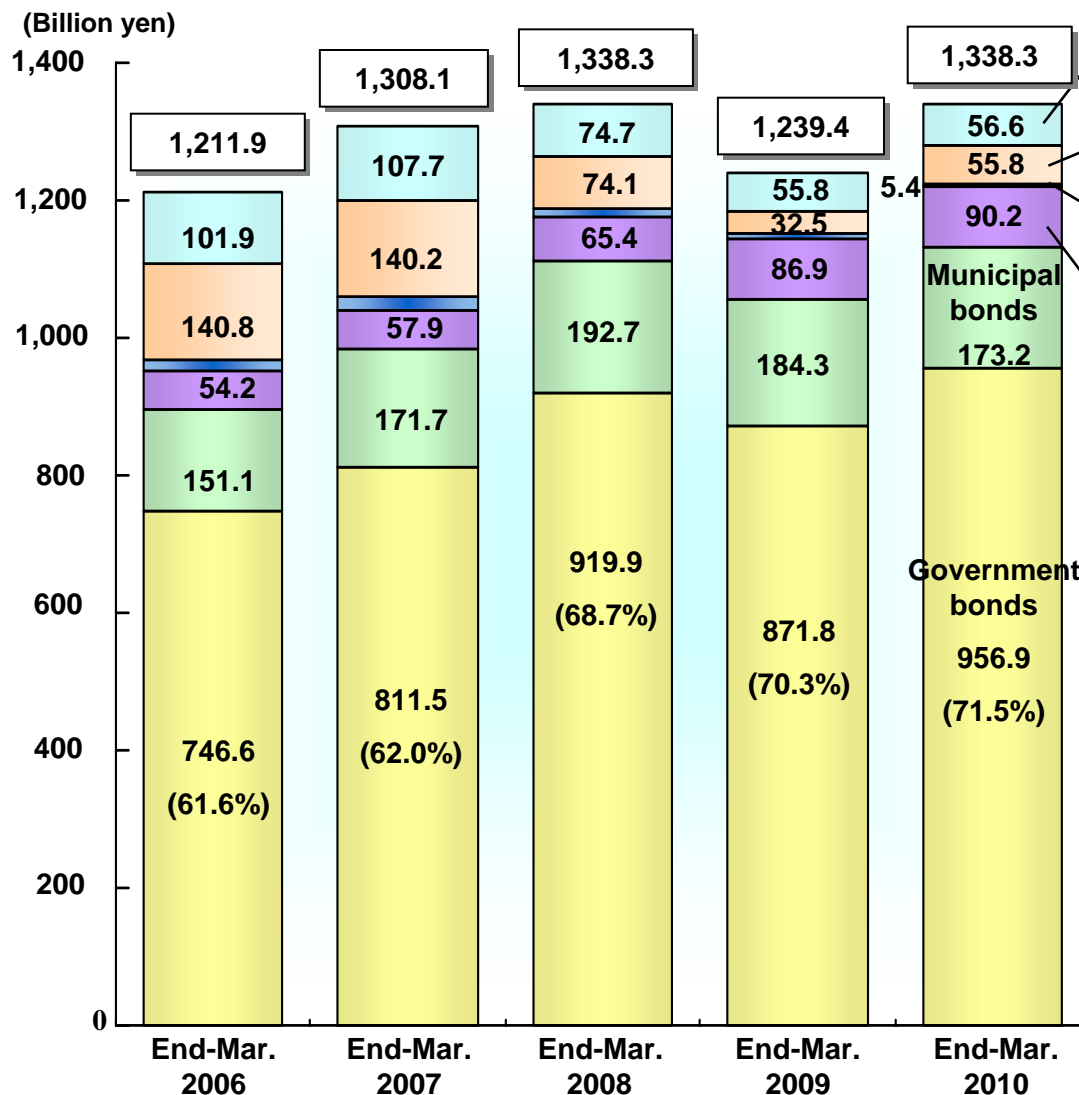
2-2. Changes in NPLs Disposals by Factor

(Billion yen)

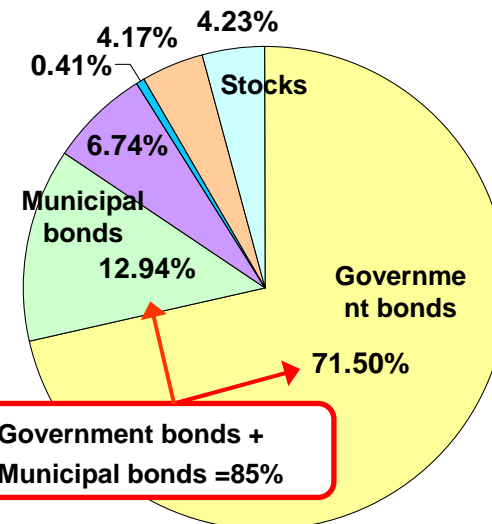
Factors	FY2006	FY2007	FY2008	FY2009
A. Recognition of NPLs (Bankrupt: Normal or Requiring caution Effectively bankrupt, legally bankrupt)	3.2	4.1	5.9	2.0
B. Recognition of NPLs (Bankrupt: Potentially bankrupt Effectively bankrupt or legally bankrupt)	2.9	1.8	1.6	1.3
Recognition of NPLs (total for A & B)	6.2	5.9	7.5	3.3
C. Downgraded customers (Deteriorating performance: Normal or Requiring caution Potentially bankrupt)	9.0	4.7	3.3	2.2
D. Upgraded customers	(0.5)	(1.6)	(3.0)	(2.0)
Upgraded and downgraded customers (total for C & D)	8.4	3.0	0.2	0.2
E. Changes in collateral value	0.3	0.4	0.9	1.5
F. Changes in reserve ratio (Potentially bankrupt)	0.5	1.2	(0.1)	(1.0)
G. Individual calculations	0.0	0.0	(0.0)	(0.0)
H. Debt sold	3.8	0.7	(0.1)	(0.0)
I. Debt forgiveness	(0.0)	(0.0)	-	-
J. Other (collections, etc.)	(1.5)	(1.7)	(1.6)	(1.5)
Other (total for E through J)	3.1	0.6	(0.9)	(1.1)
Subtotal	17.8	9.7	6.8	2.4
K. Joint Responsibility System (reserves, accrued expenses)	-	0.0	0.1	0.2
L. Other	-	-	-	1.4
Disposal of NPLs	17.8	9.7	6.9	4.1

3-1. Changes in Balances of Securities Portfolio

Changes in balances of securities portfolio



Composition ratio (As of End-Mar. 2010)



Government bonds + Municipal bonds = 85%

- Government bonds
- Corporate bonds
- Foreign securities
- Municipal bonds
- Others
- Stocks

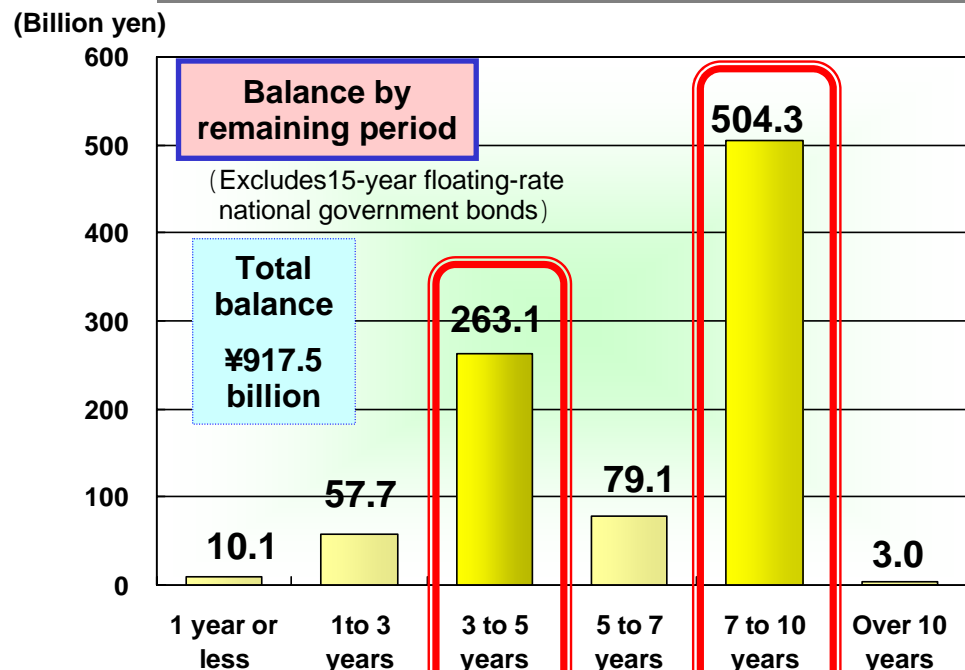
Exposure by country (excluding Japan)

(Billion yen)	As of End-Mar. 2010		[Reference] loans and losses discounted
	Securities		
U.S.	46.6	U.S. government bonds	6.7
U.K.	1.2	AA-rank financial institutions	-
Germany	0.9	A-rank financial institutions	-
Total	48.8		6.7

3.6% of balance of securities.

3-2. Interest Rate Risk Taking

Government bond portfolio (End-Mar. 2009)

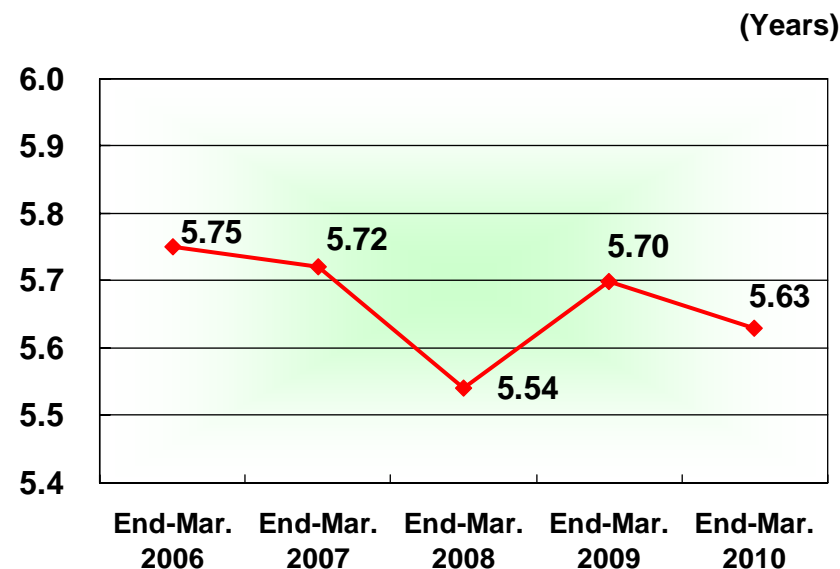


(Billion yen)	1 year or less	1 to 3 years	3 to 5 years	5 to 7 years	7 to 10 years	Over 10 years
Valuation gain/loss	1	13	103	42	121	0
Yield	1.427%	1.242%	1.481%	1.696%	1.504%	2.138%

Note: Yields are book value yields to maturity

Secure yields and unrealized gains through flexible operations that make the most of the high liquidity of government bonds

Duration in yen-denominated bonds

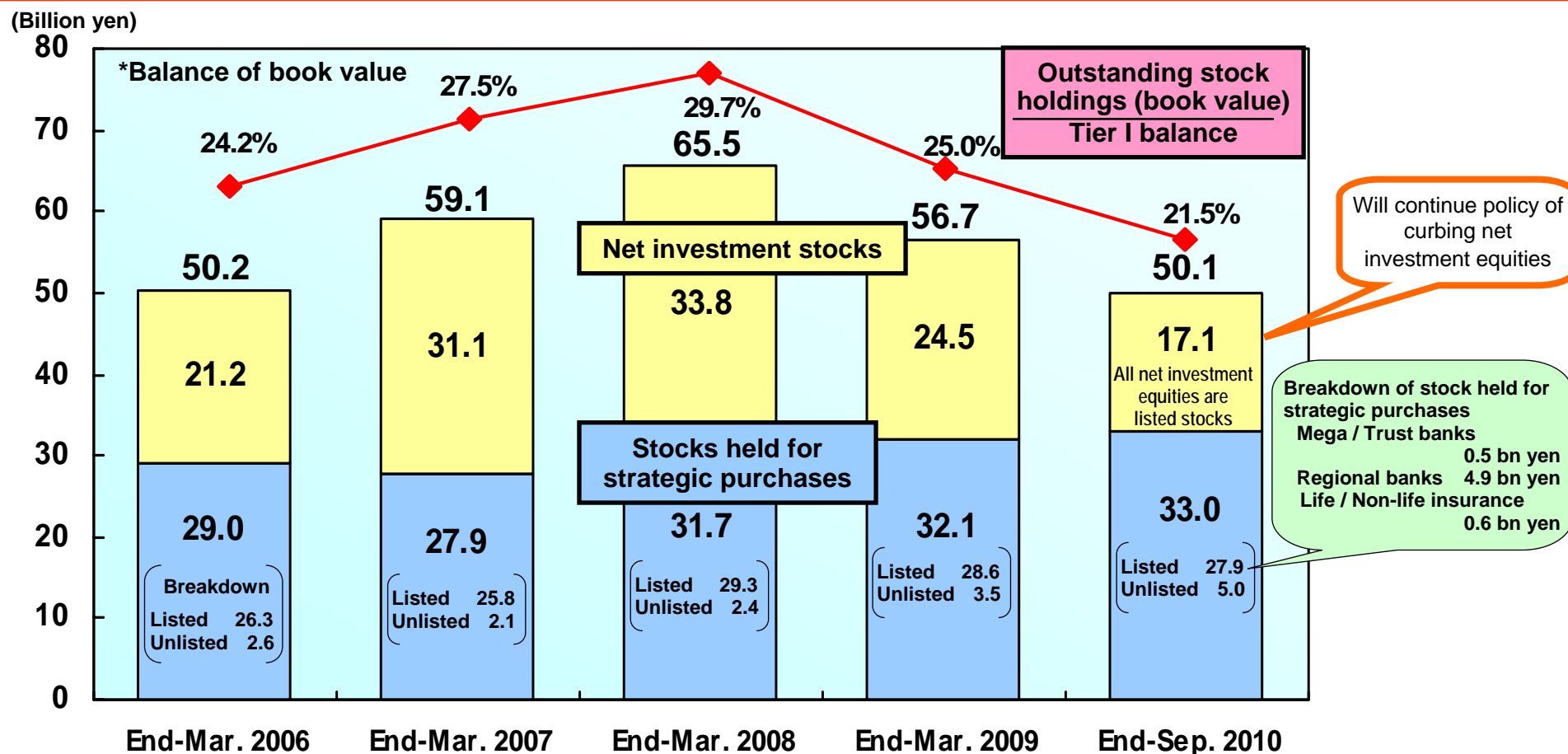


Holdings of 15-year floating-rate national government bonds

(Billion yen)	End-Mar. 2006	End-Mar. 2007	End-Mar. 2008	End-Mar. 2009	End-Mar. 2010
Amortized costs	54.7	54.8	54.8	54.8	39.8
Valuation gain/loss	(1.3)	(1.1)	(1.9)	(1.8)	(0.5)

Note: San-in Godo does not apply theoretical price to calculate market price.

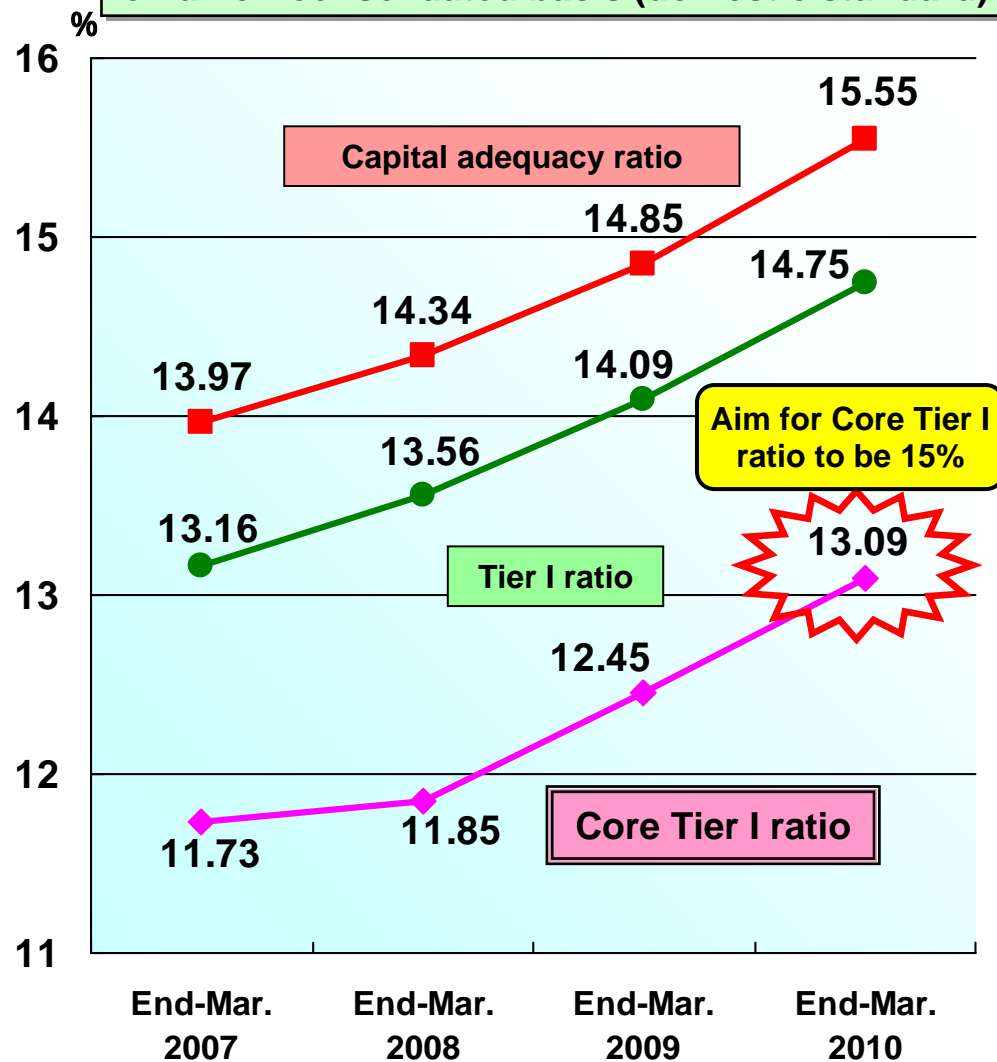
3-3. Stock Holdings



(Billion yen, %)	End-Mar. 2006	End-Mar. 2007	End-Mar. 2008	End-Mar. 2009	End-Mar. 2010
Outstanding stock holdings (book value) (1)	50.2	59.1	65.5	56.7	50.1
Balance of Tier I (2)	207.0	214.2	220.1	226.5	232.0
Percentage to Tier I (1)/(2)	24.2%	27.5%	29.7%	25.0%	21.5%

4-1. Capital Adequacy Ratio

Changes in capital adequacy ratio on a non-consolidated basis (domestic standard)



Composition of total capital

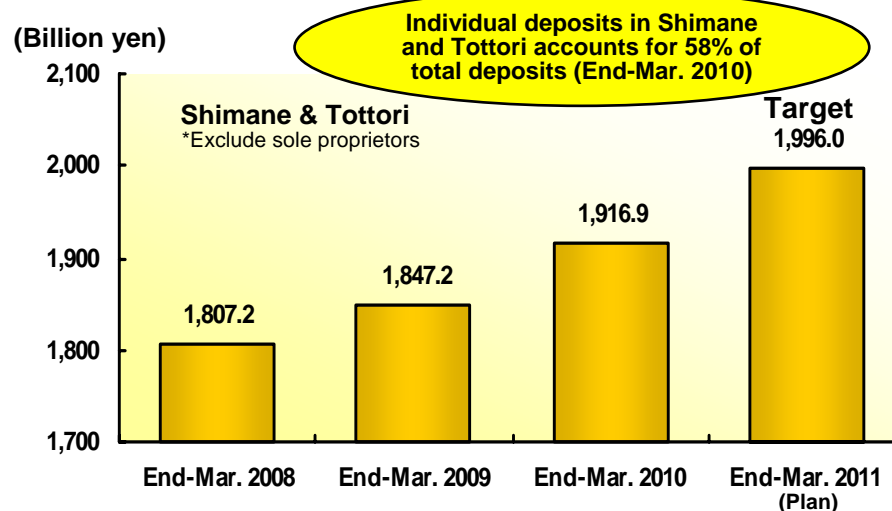
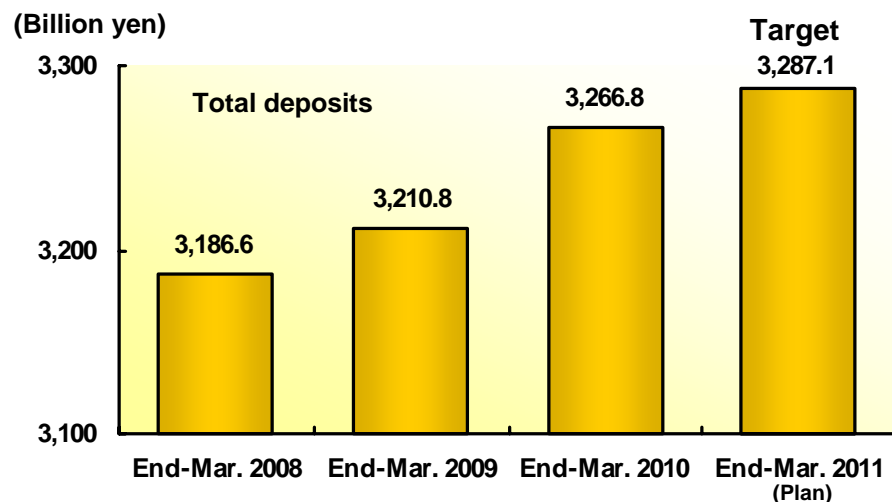
Steadily accumulating on the back of net income

(Billion yen)	End-Mar. 2009	End- Mar. 2010	Change over End-Mar. 2009
Capital adequacy ratio	14.85%	15.55%	0.70%
Tier I ratio	14.09%	14.75%	0.66%
Core Tier I ratio (Note)	12.45%	13.09%	0.64%
Shareholders' equity	238.7	244.5	5.8
Of which, Tier I	226.5	232.0	5.4
Risk assets	1,607.6	1,572.2	(35.4)
Credit risk	1,489.0	1,456.7	(32.2)
Operational risk	118.5	115.4	(3.1)
Preferred stocks and preferred investment securities	-	-	-
Tax effect equivalent to Tier I	26.3	26.0	(0.3)

(Note) Core Tier I = Tier I - Preferred stocks and preferred investment securities - Tax effect equivalent to Tier I

5-1. Deposits in San-in Region

Changes in the total deposits and individual deposits in Shimane and Tottori (Average balance during the period)



Changes in the balance of deposits and savings in Shimane and Tottori and the share by financial institution

(Billion yen)

[Shimane and Tottori]	End-Mar. 2009		End-Mar. 2010		Change over End-Mar. 2009	
	Balance	Share	Balance	Share	Balance	Share
City banks and trust banks	95.2	1.5%	94.9	1.5%	(0.3)	(0.0)%
Regional banks	3,453.7	54.1%	3,637.0	55.7%	183.3	1.6%
San-in Godo Bank	2,735.0	42.9%	2,891.5	44.3%	156.5	1.4%
Secondary regional banks	310.6	4.9%	311.0	4.8%	0.4	(0.1)%
Credit associations	761.5	11.9%	763.5	11.7%	2.0	(0.2)%
Credit cooperatives	22.7	0.4%	21.2	0.3%	(1.5)	(0.1)%
Postal savings	1,736.2	27.2%	1,700.1	26.0%	(36.1)	(1.2)%
Total	6,379.9	100.0%	6,527.7	100.0%	147.8	

Source: The Japan Financial News

◆ Number of payroll accounts and pension payout accounts (Shimane and Tottori)

(Actual results)	End-Mar. 2008	End-Mar. 2009	End-Mar. 2010
Number of payroll accounts:	315,765	317,770	315,326
Number of pension payout accounts:	119,516	123,725	128,137

◆ Number of ATMs installed in Shimane and Tottori

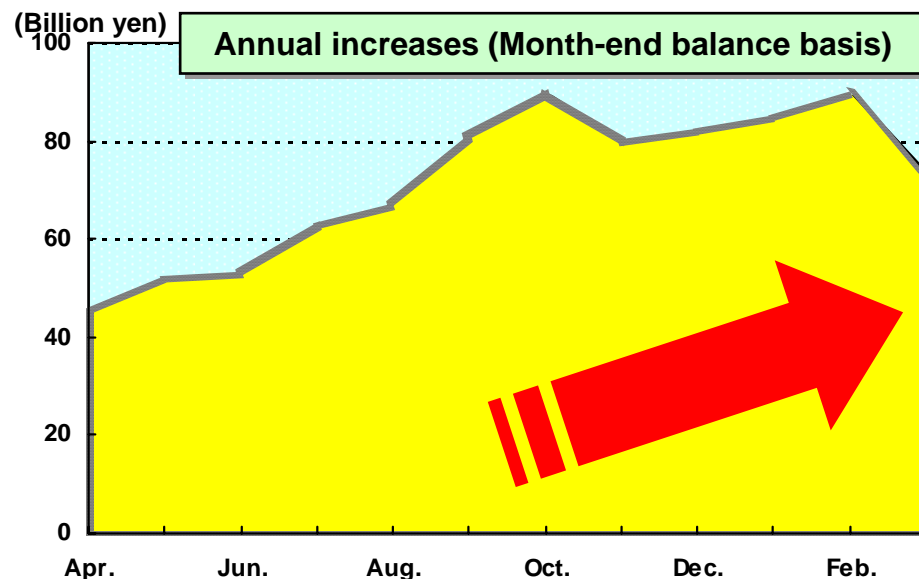
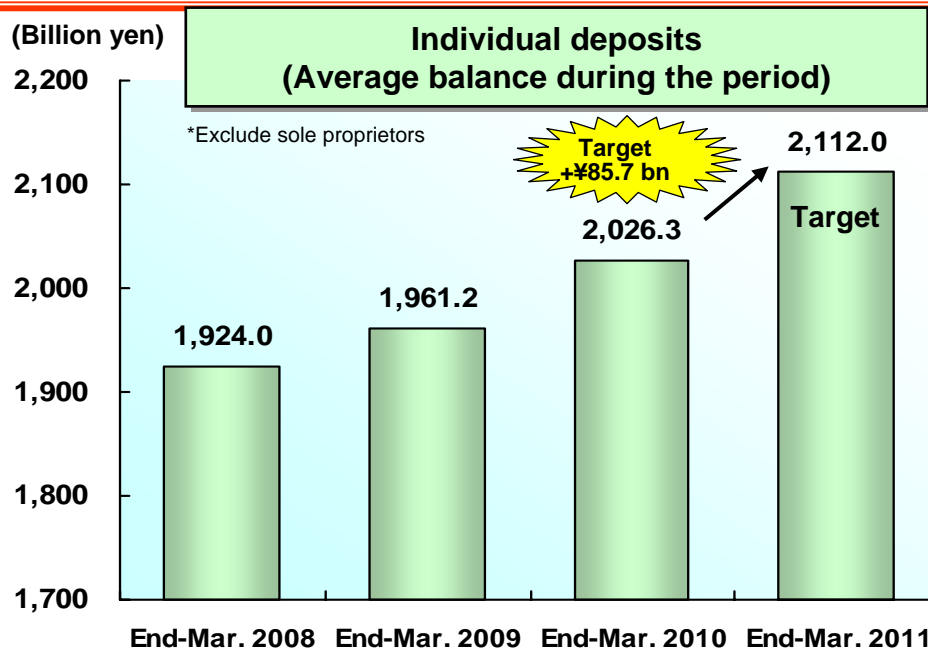
(as of end of May 2010): 561 units

◆ Number of ATMs installed in convenience stores in Shimane and Tottori

(as of end of May 2010): 252 units

* Number of ATMs installed in convenience stores in Japan (as of end of May 2010): approx. 17,000 units

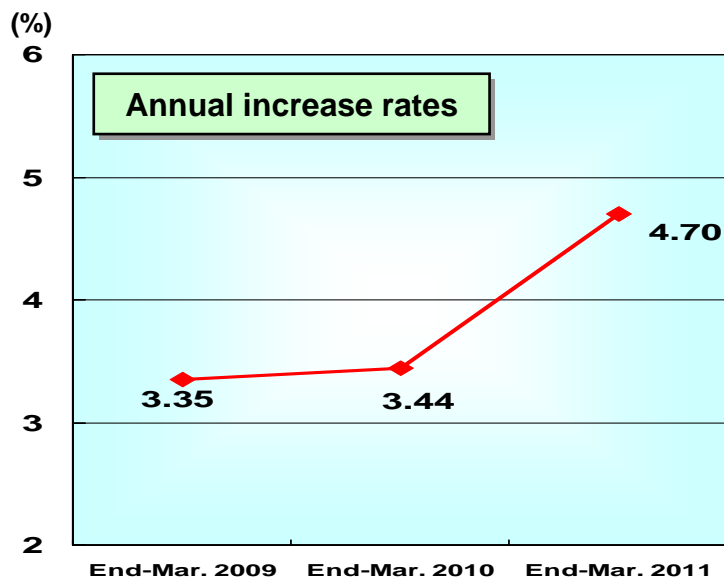
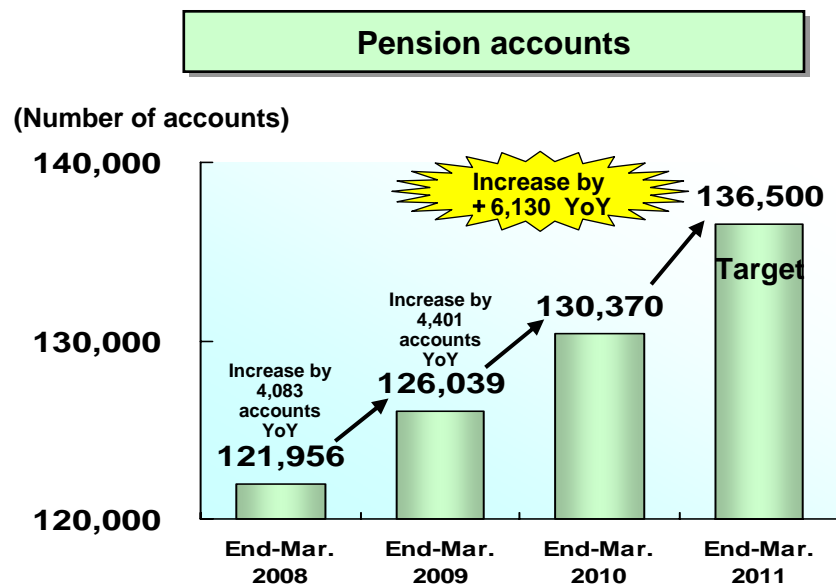
5-2. Personal Deposits Secured



Targets and promotion measures

- Average balance target for current FY
 FY2009: 2,026.3bn yen ⇒ FY2010: 2,112.0bn yen
 ★ Target annual increase in average balance of more than 80bn yen: Maintain same level as in 2H of the previous FY (78.3bn yen)
 ↓
- Concrete measures to increase balance
 - Strengthen inflow base by securing pension accounts
 FY2009: 130,370 ⇒ FY2010: 136,500
 ★ Promote annual inflow of approx. +10bn yen
 FY2009: 178.9bn yen ⇒ FY2010: 189.0bn yen
 - Secure customers with retirement allowances and pension assets
 - Retirement allowances: Approx. 15.0bn yen (FY2009 result 16.5bn yen)
 - Secure customers with pension assets with a view to increasing the balance by approx. 30bn yen
 ★ Utilize "Gold Time Deposit" and other preferential products for pensioner customers
 ※ Last FY actual total: 26.7bn yen
 - Secure new money from mass customer segments
 Aim to secure 30bn yen inflow by offering attractive products
 ★ Roll out preferential interest rate campaigns (yen, foreign currencies), etc.
 (Set higher interest rates than the Japan Post Bank's campaigns)

5-3. Promoting Pension Transactions



Targets and promotion measures

1. Current FY target for securing pension accounts
 - (1) Target for no. of accounts to be secured: approx. 19,000
 - (2) Target for net increase in accounts: approx. 6,000
 ★Aim for a total of approx. 136,500 accounts by end-March 2011

2. Concrete promotion measures
 - (1) Exhaustive efforts to secure members of the pre-pensionable age group (age 55-59)
 - A. Strengthen efforts to secure customers for the pension receipt reservation service ⇒ Target: 20,000
 - * Previous FY results: Secured 26,361 vs. target of 20,000
 - B. Manage regular visits and interviews centered on people scheduled to receive mutual aid pensions starting from pension receipt reservations through establishment of designated pension payment accounts
 - (2) Promote switching of designated pension payment accounts
 - Carry out PR concerning the following overall advantages (products, services) of designating the bank for pension payments
 - * Use PR to persuade many people to switch to the "Gold Time Deposit" preferential interest rate product

3. Reinforce products and services for pension recipients
 - (1) "Gold Time Deposit" (preferential interest rate product for people who designate the bank for pension receipts or use the pension receipt reservation service)
 - Raise the deposit limit: From 1mn yen ⇒ 3mn yen
 - (2) Reinforce pension and investment consultation functions
 - Strengthen pension seminars and consultations
 - *Tied-up with certified social insurance labor consultants in Tottori and Shimane Prefecture.
 - Expand consultation meetings into every branch.

5-4. Comparison with Japan Post Bank

Promotion measures

Measures to compete with Japan Post Bank

1. Offer greater convenience by expanding ATM network

Work to increase the number of 24-hr ATMs in both prefectures by expanding the number of convenience store ATMs.

(1) ATMs at all Lawson stores: Add 100 ATMs in Shimane and Tottori Prefectures to bring the total to 164 (as of April 5, 2010)

(2) Establish 88 new ATMs through new tie-up with E-net (Family Mart, Poplar, etc.) (service starting May 24, 2010)

This will give the bank 813 ATMs vs. Japan Post Bank's 454 ATMs (1.8x)

* including 252 ATMs in convenience stores

FY2009

Amount of ATM commissions receipts won against Japan Post Bank: 36mn yen

2. Exhaustive efforts to secure members of the pensioner and pre-pensionable groups

Strengthen efforts to secure these groups by offering the following services, which the Japan Post Bank does not provide.

(1) Gogin Club Off service ---- enable holders to use services at hotels and leisure facilities at money-saving rates

(2) "Gold Time Deposit" offering higher interest rates: 0.3% higher rate, deposit ceiling 3m yen

(3) Free health consultation service: open 24hrs all year round, allows health consultations by telephone

(4) Cash-back service: cash back on commissions for use of ATMs after banking hours

(5) Pension seminars and consultations: lectures and individual consultations on pensions

3. Offer preferential products to mass customer segments

Run the "Gogin Brilliant Campaign" offering higher interest rates

(1) Counter the Japan Post Bank's "Time Savings Thank You Campaign"

(2) Allow additional interest of up to 0.3% (3x the Japan Post Bank rate)

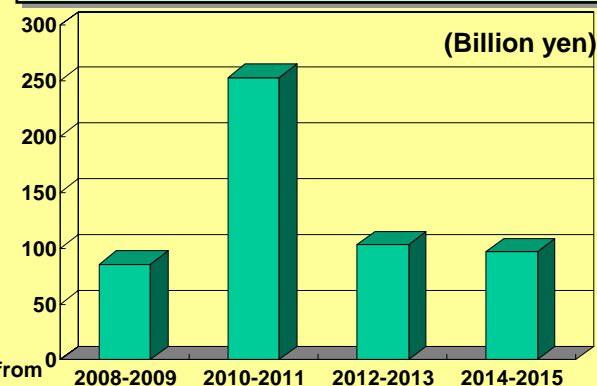
(3) Do away with the deposit ceiling, and tap into the large number of time savings that are approaching maturity

4. Overall marketing strength to maintain the competitiveness to win against the Japan Post Bank

(1) Finely-tuned marketing approach and flexibility

(2) Ability to make proposals of a variety of products

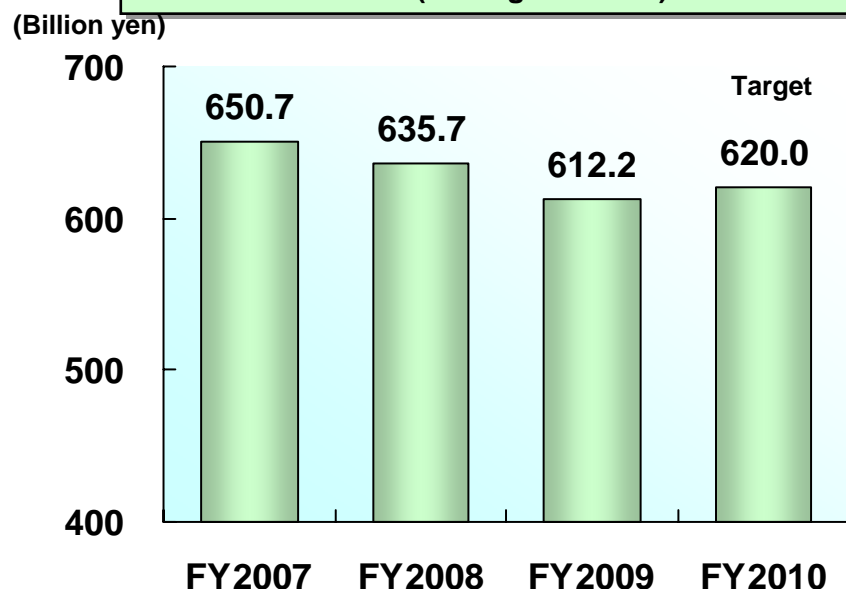
Trends in time savings maturities in Shimane and Tottori Prefectures



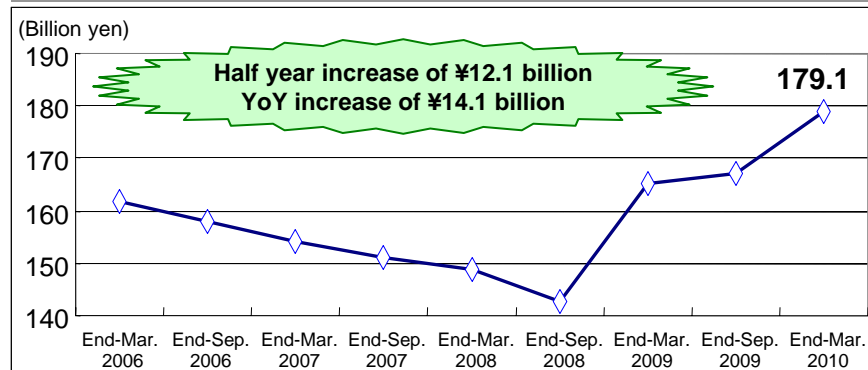
Estimated by the San-in Godo Bank from Japan Post Bank disclosure materials

6-1. Measures to Boost Loans in Shimane and Tottori Prefectures

Changes in corporate loans in Shimane and Tottori (Average balance)



Loans guaranteed by the credit guarantee associations in San-in region (Month-end balance)



Current situation and countermeasures

1. Current situation

- ◆ Funding demand from industrial companies is generally weak, and is not expected to recover strongly for the foreseeable future

*Balance of lending by business

(Billion yen)	FY2008	FY2009	Change
Manufacturing	117.0	114.3	-2.7
Wholesale / Retail	138.4	134.5	-3.9
Construction	60.3	60.2	-0.1
Real estate	119.0	112.5	-6.5

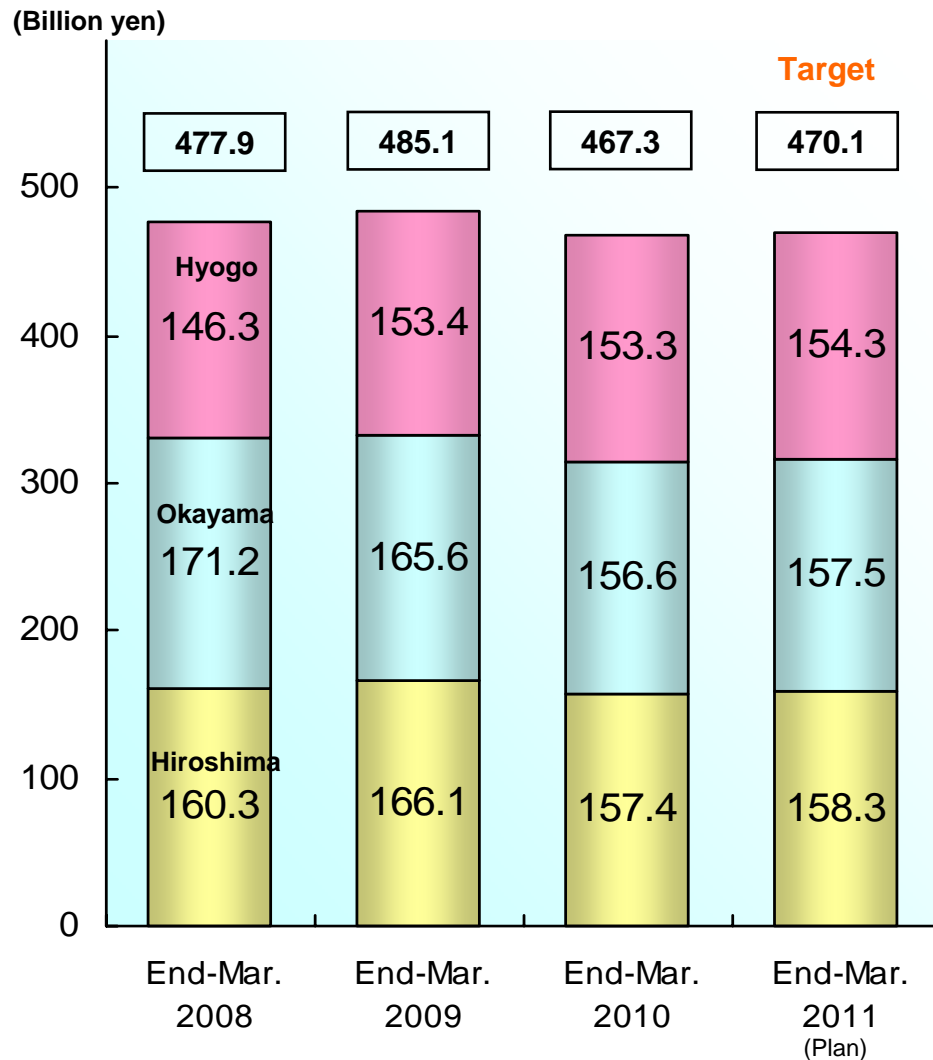
2. Strategy to strengthen lending

- 1) In the two prefectures, where funding demand is weak, increase share by seizing other banks' shares of lending, and taking over other banks' loans.
- 2) Establish a system that the head office directly set specific conditions for each companies. → Allow quick proposals to customers for strategies to increase share through rates and security conditions applicable to individual companies.

*Examples of conditions for identifying target customers for share increases

- a. List up targets for strategic rates from blue chip companies where other banks have a share of 10% or more as targets for strategic rates for individual companies
 ⇒ Target an increase of 16 billion yen in loans to approx. 100 companies (Implemented for 22 companies to the tune of 2.2 billion yen as of end-May 2010)
- b. List up customers with total outstanding loans of 500mn yen or less and shares of 50% or less
 ⇒ Target an increase of 10 billion yen in loans to approx. 150 companies

Changes in loans by prefecture in the Sanyo region and Hyogo (Average balance)



Current situation and countermeasures

1. Current situation

◆ Despite progress in expanding the lending base by developing new borrowers and the medical treatment sector, the overall balance has fallen sharply under the impact of low funding demand among existing borrowers and policies to reduce interest-bearing debt.

2. Strategy to strengthen lending

- 1) Identify customers with a certain loan balance, draw up measures to increase shares of these companies jointly by head office and branches, and engage in flexible proposal activities

[Examples of conditions for identifying target customers for share increases]

List up borrowers with minimum loans of 30 million yen and maximum loans of 300 million yen

⇒ Target an increase of 16 billion yen in loans to approx. 140 companies

- 2) List up large local blue-chip customers whose shares could not be increased because of applicable interest rate conditions and other obstacles, and have head office and branches cooperate in drawing up strategies to increase lending to individual companies. Engage in flexible proposal activities

⇒ Target an increase of 20 billion yen in loans to approx. 20 companies

6-3. Prospects for Balance of Loans and Bills Discounted SAN-IN GODO BANK

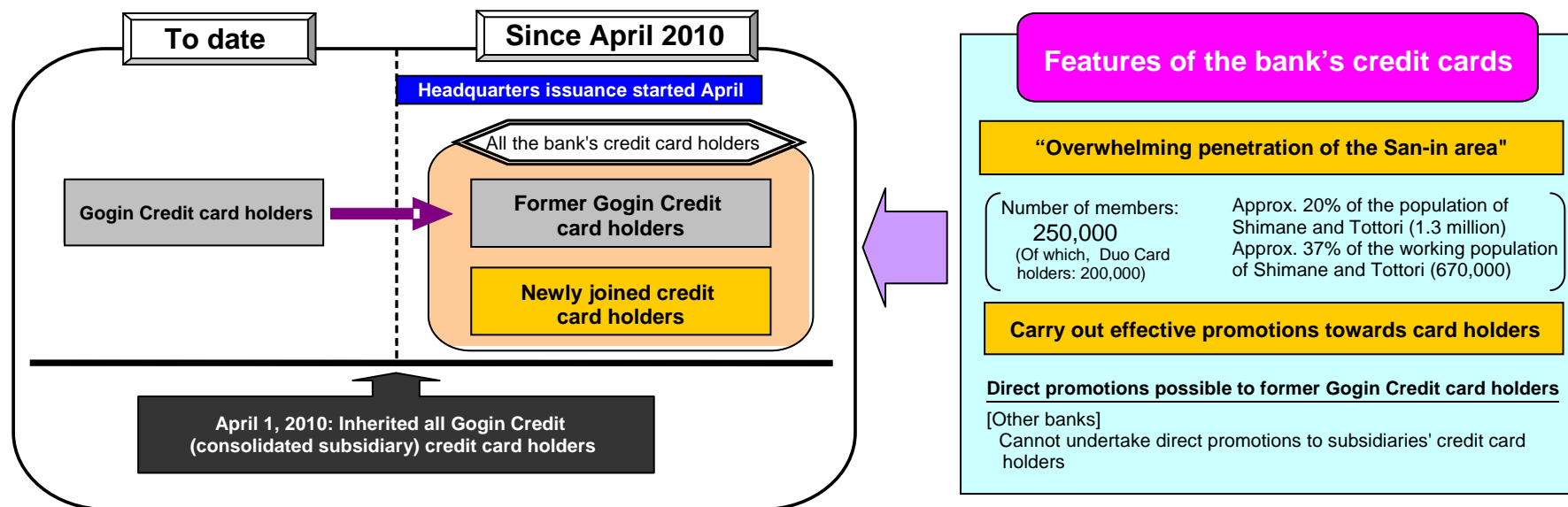
Plan of loans and bills discounted by region and sector for FY2009 (Average balance)

(Billion yen)

	Shimane and Tottori		Sanyo region and Hyogo		Tokyo and Osaka		Total	
Corporate clients	620.0	2.2	358.0	9.4	230.0	23.7	1,208.0	35.3
Individual clients	353.3	0.5	105.1	(7.4)	0.6	(0.1)	458.9	(7.0)
Local authorities	301.8	18.3	5.7	(0.2)	0.0	0.0	307.2	18.2
Financial institutions	17.0	(7.1)	1.6	(0.1)	144.5	5.1	163.1	(2.1)
Total loans and bills discounted	1,292.1	13.9	470.1	1.7	375.1	28.7	2,137.3	44.3

* Figures in the left column: Average balance estimate
 Figures in the right column: Change over the previous fiscal year

7-1. Start of Credit Card Issued by San-in Godo Bank



First such business model in Japan

Make the most of the Bank's strengths in aiming to become
"The most familiar, most supported credit card in the region" = "Regional card"

Breakdown of revenues

(Million yen)

	FY2009 Result	FY2010 Plan	FY2011 Plan
Revenue	1,423	1,600	1,900
Expense	614	800	900
Profit	809	800	1,000

Breakdown	FY2009 Result	FY2010 Plan	FY2011 Plan
Shopping commissions	479	600	700
(Amount used on shopping)	(28,121)	(33,000)	(39,000)
Membership fee revenues	311	350	400
Interest on cashing, loans, etc.	633	650	800

7-2. Efforts to Become a Regional Card of Choice

Action plan overview

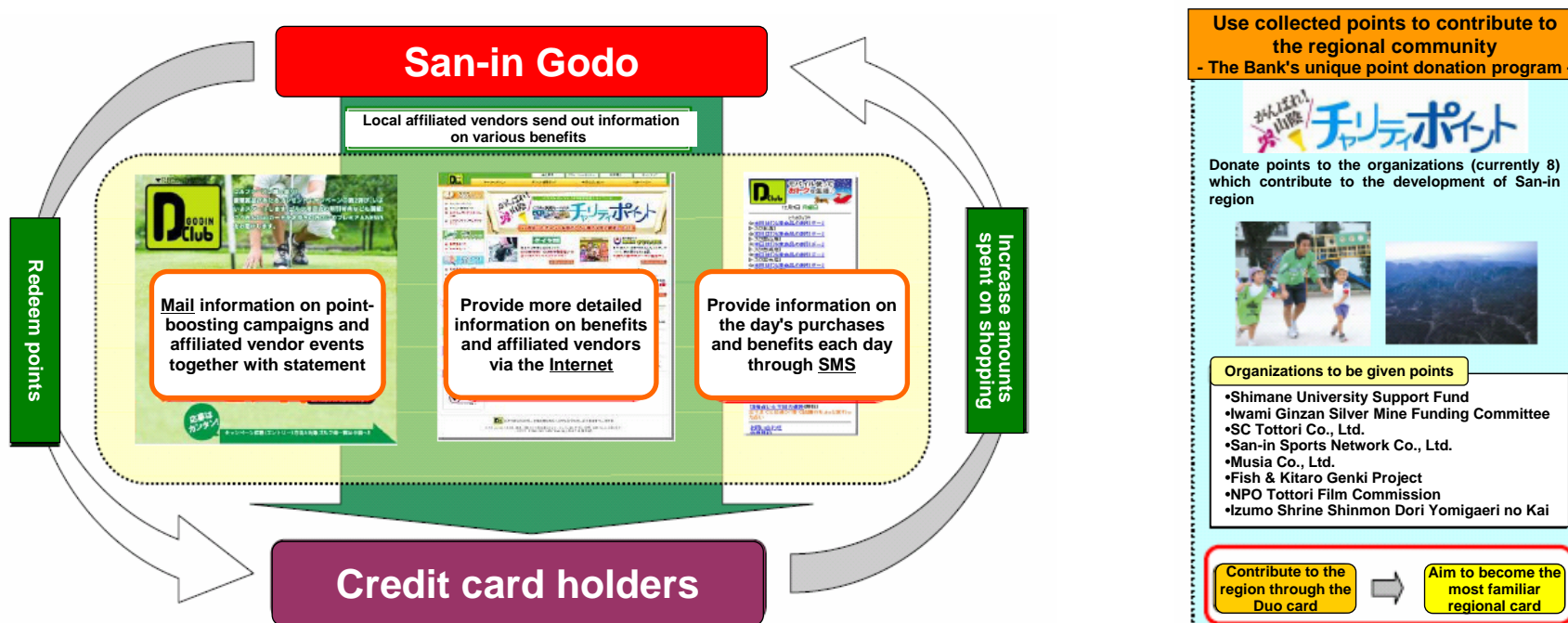
Regional card strategy: Aim to become regional card through alliances with affiliated vendors

- Tie ups with affiliated vendors based on purchasing data
- Send out information on convenient, bargain deals through multiple channels
- Approach to regional contributions, customers through Charity Points, "Do your best, San-in!" etc.

Main card strategy: Promote usage with a view to making it the main card

- Promote card usage for settling utility charges, etc.
- Promote card usage through ties with affiliated vendors (provide benefits), campaigns, etc.
- Promote Gold Card, Duo card loans, corporate cards, etc.

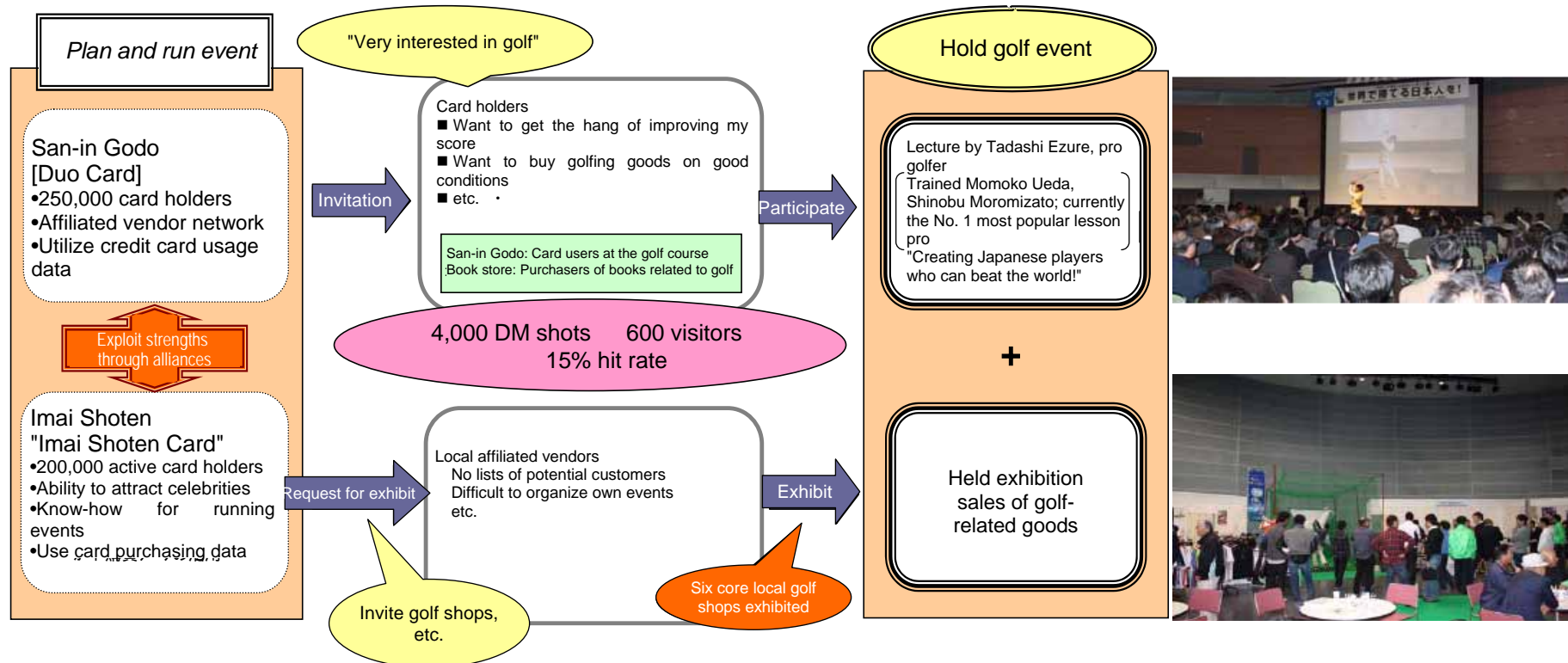
“Anytime”
“Anybody”
“Anywhere”
“Offer value”



7-3. Carry Out Regional Card Events

Held April 2010
~ "Golf Fair in Matsue" ~

- Held event in cooperation with Imai Shoten, a local bookstore
- [Objective] Using sales data, hold lectures, exhibition sales of goods, etc. and other events to create a venue for interesting, enjoyable experiences tailored to credit card holders' hobbies and tastes
[Experience the benefits of using the card ⇒ Become a card that is supported locally]



8-1. New Business Matching Mechanism

Business matching (BM) for a fee (contingency fee)

- (1) Finding-based BM: "Introduction-type," "One-off-type" BM ← Conventional BM
- (2) Consultancy-based BM: Offer high value-added services designed to encourage company growth by continuously solving customers' problems through developing new products and advancing into new businesses, etc.

New BM strategy

Foster switch from "Finding-based BM" deals to "Consultation-type BM" business

Consultation-type BM mechanism

Customer needs

- New business development
- Branding
- Sluggish sales growth

Start sales

Continuous business growth

Increase sales by 200mn yen

Receive 5% commission on a continuous basis

Receive 10mn yen contingency fee for 200mn yen increase in sales

Company growth → Commission receipts growth model

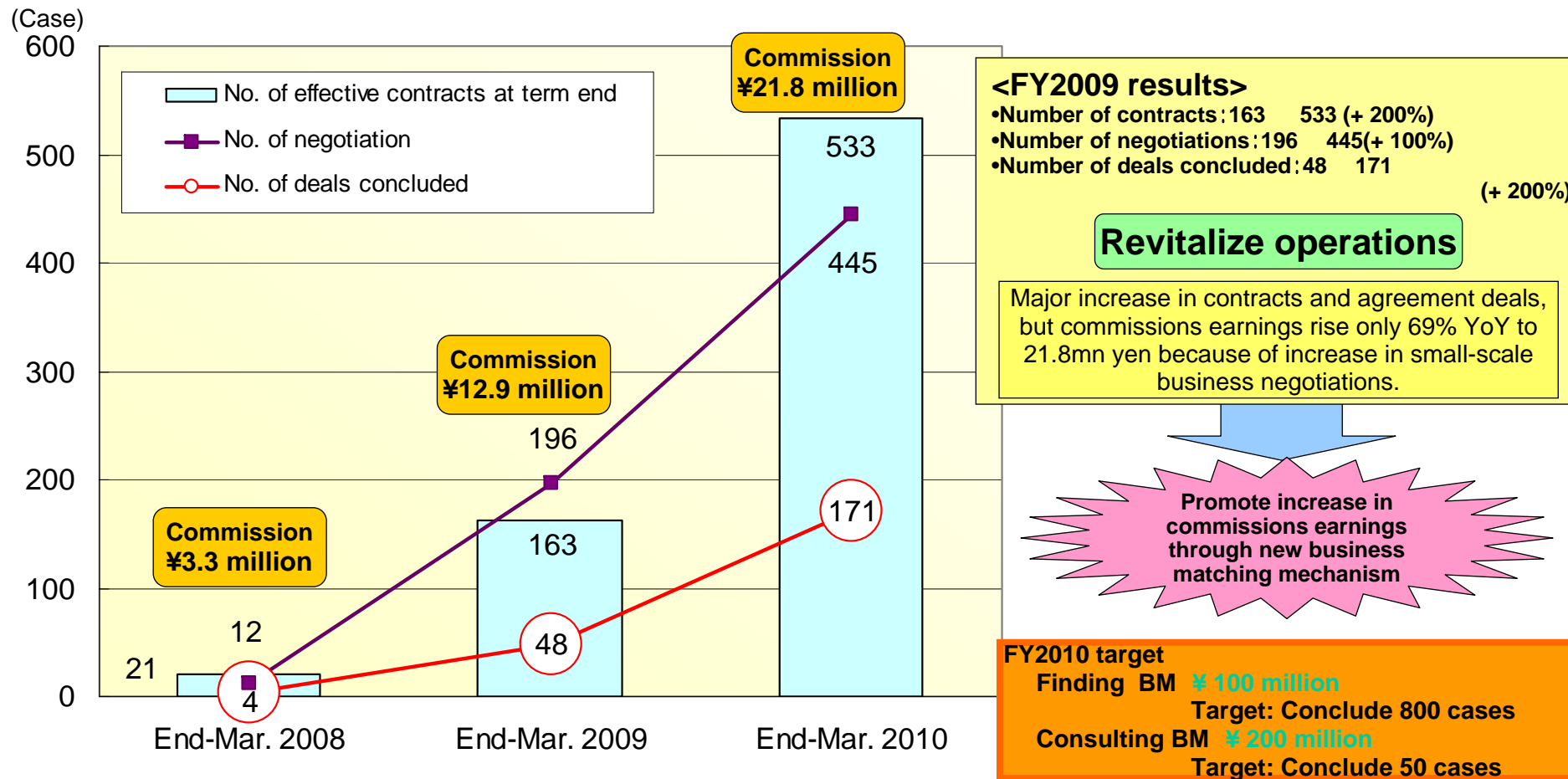
Identify problems

Feasibility study
Market survey, targeting
product development, sales strategy
distribution, sales promotion

Cooperation with external networks

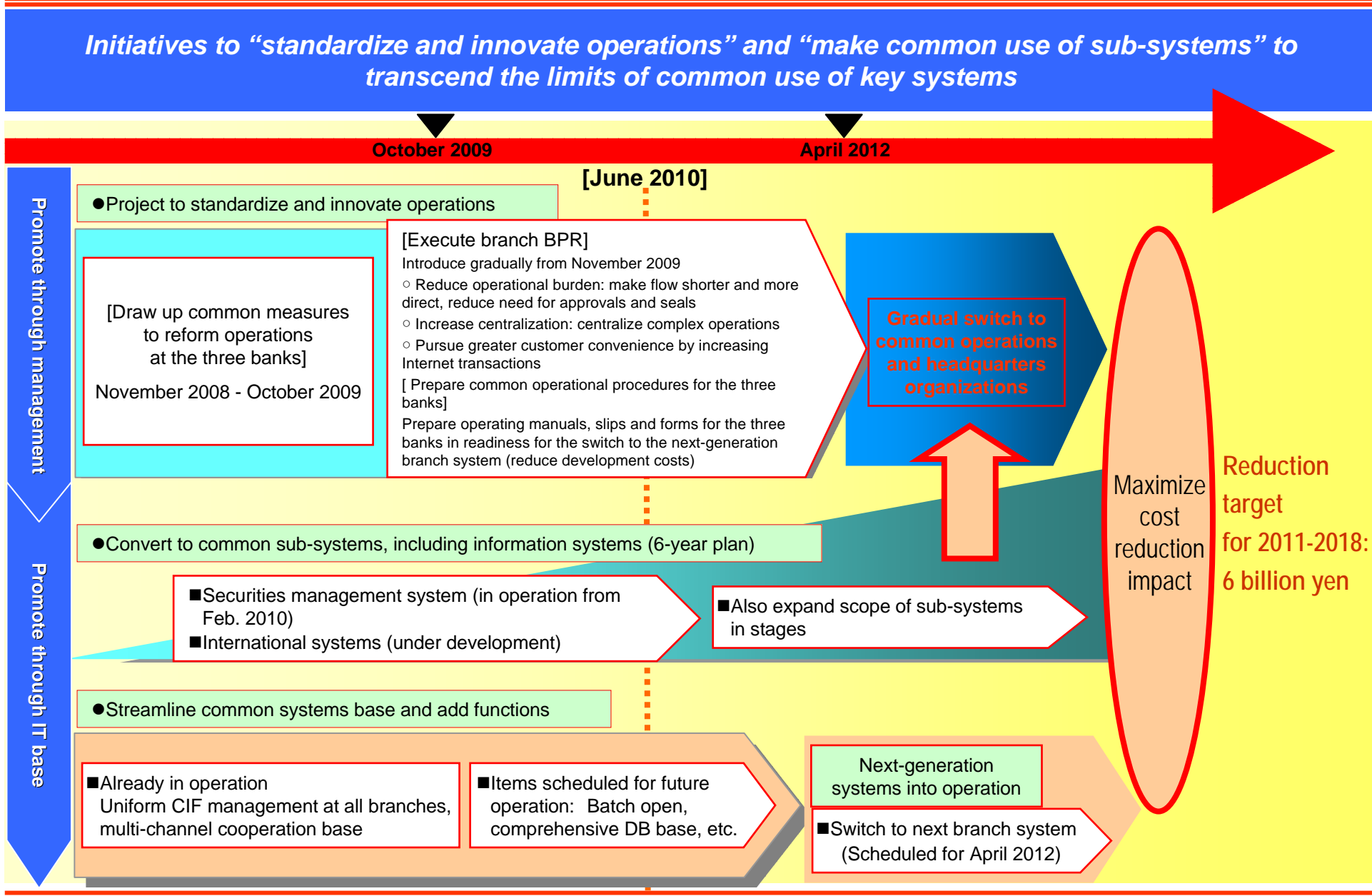
Continuous follow-up, business upgrade

8-2. Achievement by Business Matching



(Million yen)	FY2009 Plan	FY2009 Result	FY2010 Plan	FY2011 Plan
Business matching commission	100	21	300	600

9-1. Promote Further Common Use of Systems



10-1. Prospects for FY2010 Earnings

(Billion yen)	FY2008 (Results)	FY2009 (Results)	FY2010 (Estimate)	Change over FY2009	(Main changes)
Gross core banking profit	61.6	59.3	61.5	(2.1)	Interest income: 1.4 billion yen Fees and commissions: 0.9 billion yen
Expenses	37.6	37.6	38.6	(0.9)	Personnel expenses: (0.4) billion yen Non-personnel expenses: 1.3 billion yen
Net core banking profit	24.0	21.6	22.8	(1.2)	
Ordinary profit	12.7	14.7	15.1	(0.4)	
Net income	7.6	8.6	8.5	(0.1)	

*Gain/losses on bonds and stocks are not considered.

*Credit costs are estimated to be 7.0 billion yen.

11-1. Measures to Return Profits to Stockholders

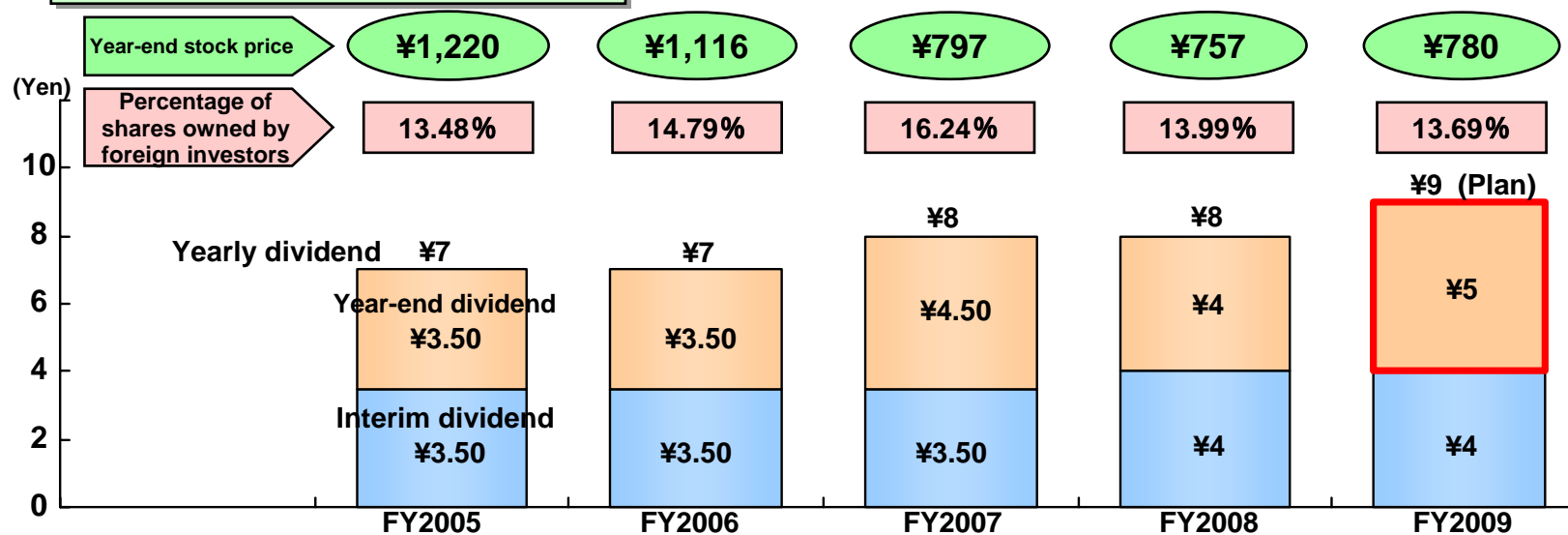
Dividend policy

- ◆ Introduced performance-linked dividend scheme from the March 2009 term
- ◆ Stable annual dividend of 8.00 yen per stock
- ◆ When net income exceeds 8 billion yen, the bank pays a performance-linked dividend

<Dividend payment>

Net income (non-consolidated)	Dividend per share
More than 10 billion yen	¥11
9 billion - 10 billion yen	¥10
8 billion - 9 billion yen	¥9
Less than 8 billion yen	¥8

Stock price and dividend



Net income per share	¥54.01	¥65.34	¥43.45	¥44.64	¥50.71
Dividend per share	¥7	¥7	¥8	¥8	¥9 (Plan)
Payout ratio	12.9%	10.6%	18.3%	17.9%	17.6%
Total dividend paid	¥1,214 million	¥1,206 million	¥1,366 million	¥1,365 million	¥1,528 million
Amount of San-in Godo's own stocks purchased No. of stocks purchased	Not implemented	¥2,845 million 2,524,000 shares	¥163 million 179,000 shares	Not implemented	¥1,003 million 1,423,000 shares
Profit return ratio	12.9%	35.7%	20.5%	17.9%	29.2%

12-1. CSR Activities Implemented

Forest conservation activities

<Activities rooted in the locality>

"Preserve the Forest! San-in Network Conference"

- Established April 2006
- 43 volunteer organizations and NPOs in Tottori and Shimane revitalize each other's activities while engaging in broad exchanges of information (as of May 2010)
- The bank acts as secretariat, and engages in activities to widely promote the importance of forest conservation to the prefectural populace through its activities

"Gogin Forest of Hope" activities

- Started August 2006
- The "Gogin Forest of Hope" is the nickname for forests in four locations leased through the cooperation of Tottori and Shimane Prefectures and related municipalities
- Volunteers from among bank officers and employees and their families actually go into the forests to carry out conservation activities

<Nationwide activities>

"Save the Forest in Japan"

- Launched by 8 regional banks in August 2008. Today, all 63 regional banks participate.
- In December 2009, they held the "Kyoto Summit for Saving Japan's Forests" and adopted a joint declaration
- The aim is for each bank to share its information and know-how on creating forests, reflect this in various activities, and tie this into efforts to revitalize forest creation activities

[Four subcommittees]...Action policies

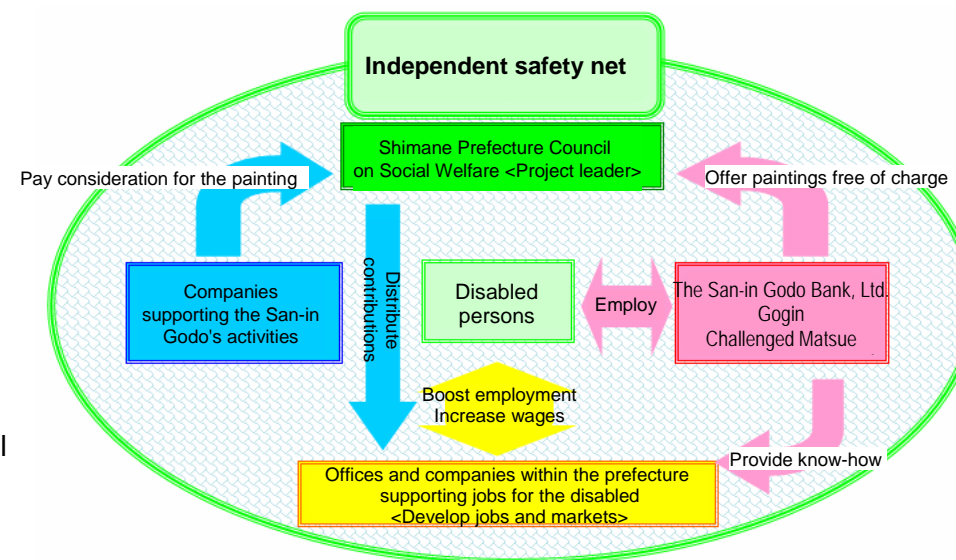
- (1) "Establish a network centered on forest-saving activities"
- (2) "Revitalize the regions centered on reviving the forestry and lumber industries"
- (3) "Create environmentally-friendly financial products"
- (4) "Continued afforestation activities by the next generation"

Self-reliance support for the intellectually disabled

<The Bank's independent self-reliance support activities>

"Gogin Challenged Matsue"

- Offices that employ the intellectually disabled on a specialist basis
- Employ people who like painting, create passbook cases and eco-bags on which their paintings have been printed, and distribute them to customers in branches



<Future approaches>

Utilize the paintings created for "Gogin Challenged Matsue"

- Companies that endorse the bank's initiatives use the paintings prepared for Challenged Matsue as illustrations, etc.
- Fees for using the paintings shall be returned through the Council on Social Welfare to offices and companies supporting jobs for the disabled so that they can be used for promoting employment.

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Forward-looking statements are included in this material. These statements do not provide a guarantee of the San-in Godo's future performance, and actual results are subject to risks and uncertainties. Please note that future performance may differ from the views presented herein owing to changes in the operating environment and other factors.