

ANNUAL FINANCIAL DATA
FOR THE FISCAL YEAR
ENDED MARCH 31, 2007

THE HACHIJUNI BANK, LTD

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FINANCIAL REVIEW

1. Summary

(1) Breakdown of income<Non-consolidated>

A. Net business profit

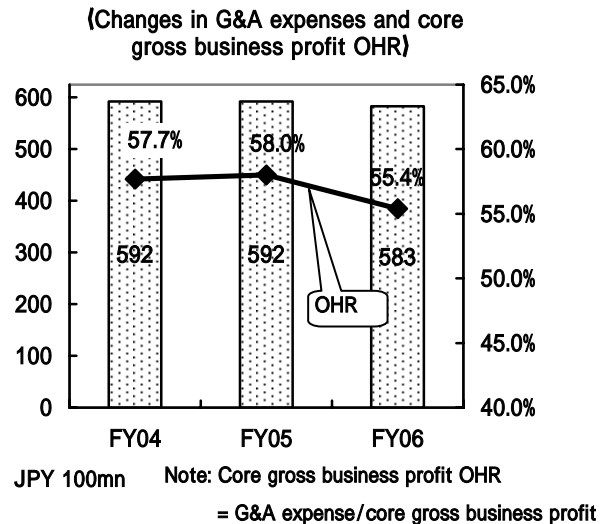
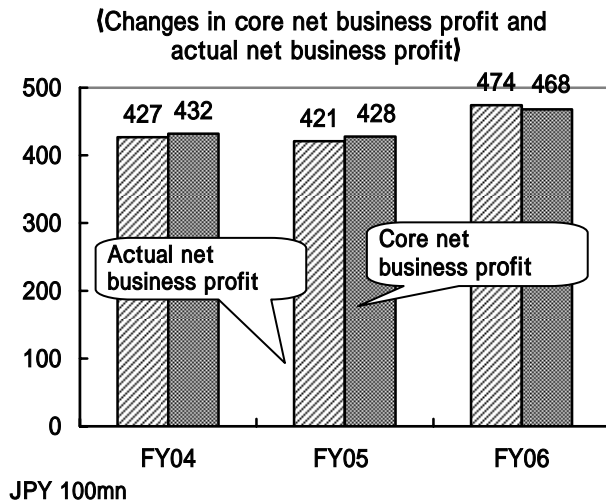
(Millions of yen)

	FY ended Mar. 31, 2007 (A)		FY ended Mar. 31, 2006 (B)
		Inc/Dec (A-B)	
Gross business profit	105,808	4,380	101,427
Profit on interest	87,526	2,279	85,247
Profit on fees and commissions	14,902	374	14,527
Trading profit	1,013	499	514
Profit from other business transactions	2,365	1,227	1,137
Gains (losses) related to bonds	579	1,270	(691)
General & administrative expenses	58,395	(866)	59,262
Personnel expenses	28,766	(48)	28,814
Non personnel expenses	26,708	(1,027)	27,736
Core net business profit (Note)	46,833	3,977	42,856
Actual net business profit (Note)	47,412	5,247	42,165
Transfer to general reserve for possible loan losses	945	8,963	(8,018)
Net business profit	46,467	(3,715)	50,183

Note: 1. Core net business profit means an actual net business profit minus gains (losses) related to bonds.

2. Actual net business profit means a net business profit before transfer to general reserve for possible loan losses.

- (a) Core net business profit increased ¥3.9 billion from a year earlier to ¥46.8 billion owing to increases in profit on interest, profit on fees and commissions and trading profit, and a decline in general and administrative expenses.
- (b) Actual net business profit marked ¥47.4 billion, up ¥5.2 billion from a year earlier, owing to an expansion of gains related to bonds.
- (c) Net business profit amounted to ¥46.4 billion, down ¥3.7 billion from the previous fiscal year because transfer to general reserve for possible loan losses was posted (the reversal amount of ¥8.0 billion was stated in general reserve for possible loan losses in the previous fiscal year).
- (d) Profit on interest increased ¥2.2 billion to ¥87.5 billion due to increases in interest on loans and discounts and interest and dividends on securities and improvement in income on interest rate swap although funding cost for deposits rose due to interest hike caused by the end of zero-interest rate policy.
- (e) Profit on fees and commissions increased ¥0.3 billion to ¥14.9 billion owing to gains in handling commissions on investment trusts and personal pension insurances.
- (f) General and administrative expenses declined ¥0.8 billion to ¥58.3 billion due to decreases in both personnel expenses and non-personnel expenses.
- (g) The amount of transfer to general reserve for possible loan losses was ¥0.9 billion mainly because outstanding balances of loans to be covered by the reserve went up.



B. Operating profit

(Millions of yen)

	FY ended Mar. 31, 2007 (A)		FY ended Mar. 31, 2006 (B)
		Inc/Dec (A-B)	
Temporary profit (loss)	(10,081)	3,914	(13,996)
Net gains (losses) related to equity securities	16,467	12,751	3,716
Profit (loss) on money held in trust	(534)	(2,236)	1,701
Disposal of nonperforming loans	27,618	8,131	19,487
Operating profit	36,366	191	36,174

- (a) Operating profit marked ¥36.3 billion, almost the same level as the previous fiscal year, because temporary profit increased ¥3.9 billion while net business profit declined ¥3.7 billion from a year earlier as stated above.
- (b) Net gains related to equity securities expanded ¥12.7 billion to ¥16.4 billion due to an increase in income on sale of equity shares.
- (c) Disposal of nonperforming loans amounted to ¥27.6 billion, up ¥8.1 billion from a year earlier as a result of worsened business conditions of customers and the implementation of stricter assessment on collateral values.

C. Net income

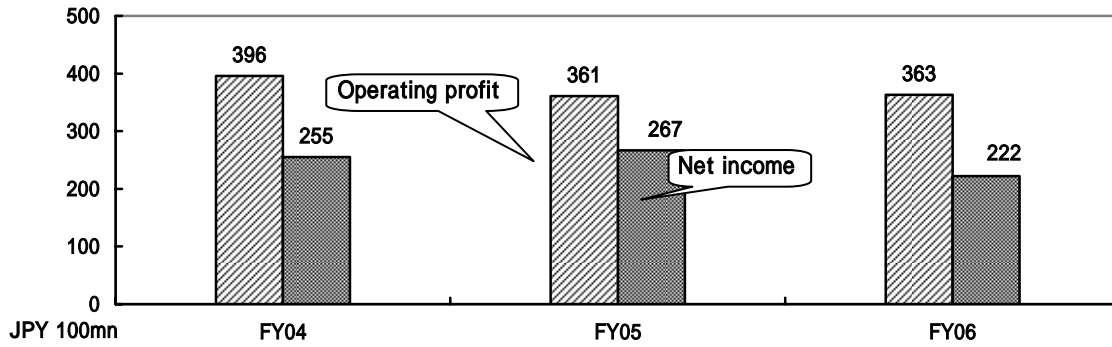
(Millions of yen)

	FY ended Mar. 31, 2007 (A)		FY ended Mar. 31, 2006 (B)
		Inc/Dec (A-B)	
Extraordinary gains (losses)	(21)	(8,343)	8,322
Profit on unrecognized pension assets	—	(8,251)	8,251
Gains (losses) on disposal of premises and equipment	23	(881)	904
Impairment losses	47	(849)	896
Net income before income taxes	36,345	(8,151)	44,496
Income taxes-current	23,245	20,648	2,597
Income taxes-deferred	(9,136)	(24,315)	15,179
Net income (loss)	22,235	(4,483)	26,719

“Unrecognized pension assets” in the amount of ¥8.2 billion was stated in extraordinary gains in the previous fiscal year due to change in accounting standards for retirement benefit, in reaction to which extraordinary gains (loss) shrank ¥ 8.3 billion to a negative ¥0 billion in the current fiscal year.

As a result, net income for the current fiscal year was ¥22.2 billion, down ¥4.4 billion from a year earlier.

(Changes in operating profit and net income)



(Reference)

Credit related expenses

(Millions of yen)

	FY ended Mar. 31, 2007 (A)		FY ended Mar. 31, 2006 (B)
		Inc/Dec (A-B)	
Transfer to general reserve (a)	945	8,963	(8,018)
Disposal of nonperforming loans (b)	27,618	8,131	19,487
Credit related expenses (a)+(b)	28,564	17,095	11,469

Credit related expenses totaling the amounts of transfer to general reserve and disposal of nonperforming loans increased ¥17.0 billion from a year earlier.

(2) Major accounts <Non-consolidated>

A. Loans

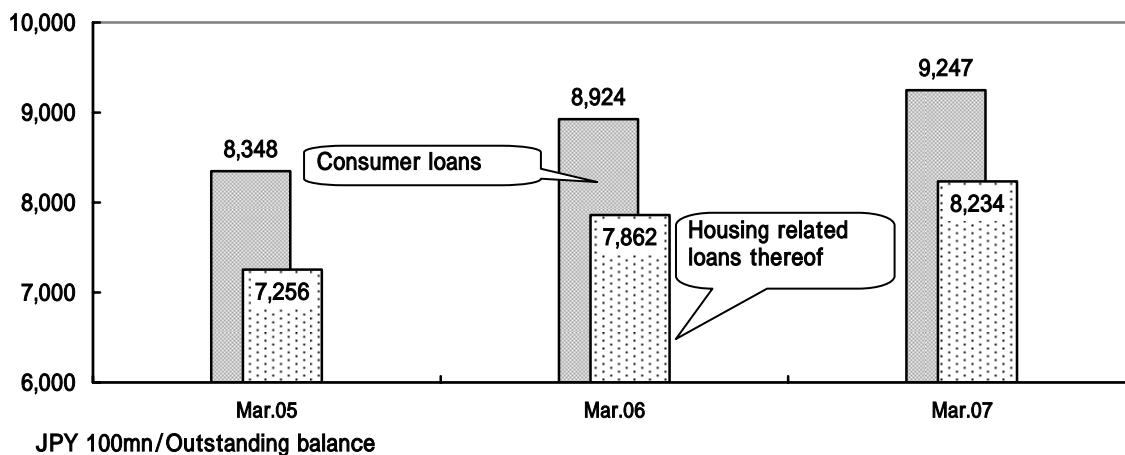
(100 millions of yen)

	FY ended Mar. 31, 2007 (A)			First half year ended Sept. 30, 2006 (B)	FY ended Mar. 31, 2006 (C)
		Inc/Dec (A)-(B)	Inc/Dec (A)-(C)		
For entire offices (outstanding balance as of the end of the period)	39,863	655	1,499	39,208	38,364
Loans to general corporations	27,761	430	966	27,331	26,795
Loans to consumers	9,247	210	323	9,037	8,924
For entire Offices (average balance for the period)	39,166	484	1,047	38,682	38,119
Loans to general corporations	27,468	381	598	27,086	26,869
Loans to consumers	9,015	72	463	8,943	8,551

(a) The outstanding balance increased ¥149.9 billion, or 3.9 % from a year earlier to ¥39,863 billion due to increases in loans both to corporations and to consumers.

(b) Average balance was ¥3,916.6 billion, up ¥104.7 billion, or 2.7 % from a year earlier.

(Changes in consumer loans)



B. Securities

(100 millions of yen)

	FY ended Mar. 31, 2007 (A)		First half year ended Sept. 30, 2006 (B)	FY ended Mar. 31, 2006 (C)	
	Inc/Dec (A) - (B)	Inc/Dec (A) - (C)			
For entire offices (outstanding balance as of the end of the period)	16,241	(197)	(320)	16,438	16,562
Bonds thereof	9,609	(189)	(143)	9,798	9,752
JGB thereof	5,974	(65)	(6)	6,039	5,980
Stocks thereof	3,534	28	(66)	3,505	3,600
For entire offices (average balance of the period)	14,063	(37)	(106)	14,101	14,170
Bonds thereof	9,886	(59)	(70)	9,946	9,956
JGB thereof	6,131	(31)	(133)	6,162	6,265
Stocks thereof	1,105	(13)	85	1,119	1,020

- (a) The outstanding balance decreased ¥32.0 billion, or 1.9% from a year earlier to ¥1,624.1 billion due to decreases in local bonds and stocks.
- (b) Average balance decreased ¥ 10.6 billion (or 0.7%) from a year earlier to ¥1,406.3 billion.

C. Deposits

(100 millions of yen)

	FY ended Mar. 31, 2007 (A)		First half year ended Sept. 30, 2006 (B)	FY ended Mar. 31, 2006 (C)	
	Inc/Dec (A) - (B)	Inc/Dec (A) - (C)			
For entire offices (outstanding balance as of the end of the period)	52,044	671	529	51,373	51,514
Individuals thereof	35,867	470	511	35,397	35,355
Corporations thereof	11,961	(203)	(75)	12,165	12,036
For entire offices (average balance of the period)	51,203	134	(97)	51,068	51,300
Individuals thereof	35,583	180	296	35,402	35,286
Corporations thereof	11,769	(100)	(41)	11,870	11,811

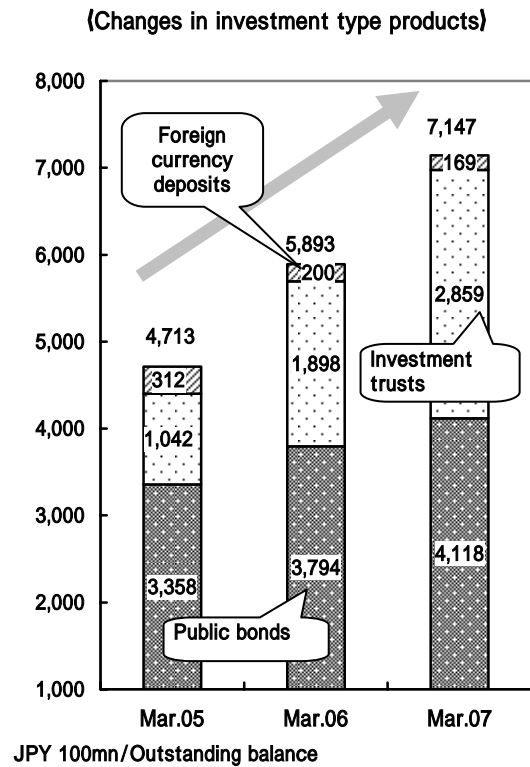
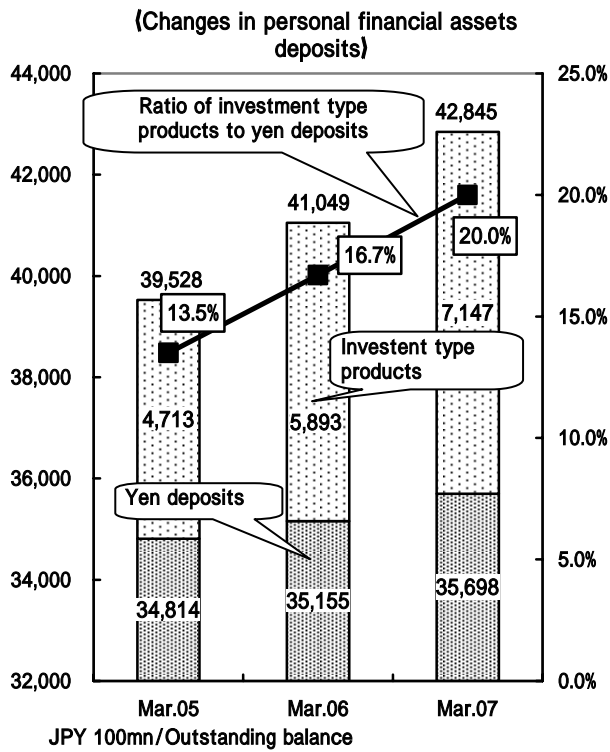
- (a) The outstanding balance increased ¥52.9 billion or 1.0% from a year earlier to ¥5,204.4 billion due to increases in deposits of individual customers and deposits of public money.
- (b) Average balance decreased ¥9.7 billion or 0.1% from a year earlier to ¥5,120.3 billion.

D. Personal financial assets deposited (outstanding balance)

(100 millions of yen)

	FY ended Mar. 31, 2007 (A)		First half year ended Sept. 30, 2006 (B)	FY ended Mar. 31, 2006 (C)	
	Inc/Dec (A) - (B)	Inc/Dec (A) - (C)			
Yen deposits	35,698	508	542	35,190	35,155
Foreign currency deposits	169	(37)	(30)	207	200
Investment trusts	2,859	631	961	2,228	1,898
Public bonds (Government bonds, and other bonds)	4,118	148	323	3,969	3,794
Total	42,845	1,250	1,796	41,594	41,049

The outstanding balance increased ¥179.6 billion, or 4.3% from a year earlier to ¥4,284.5 billion due mainly to increases in investment trusts and public bonds such as Japanese government bonds.



(3) Risk adjusted capital ratio <Consolidated>

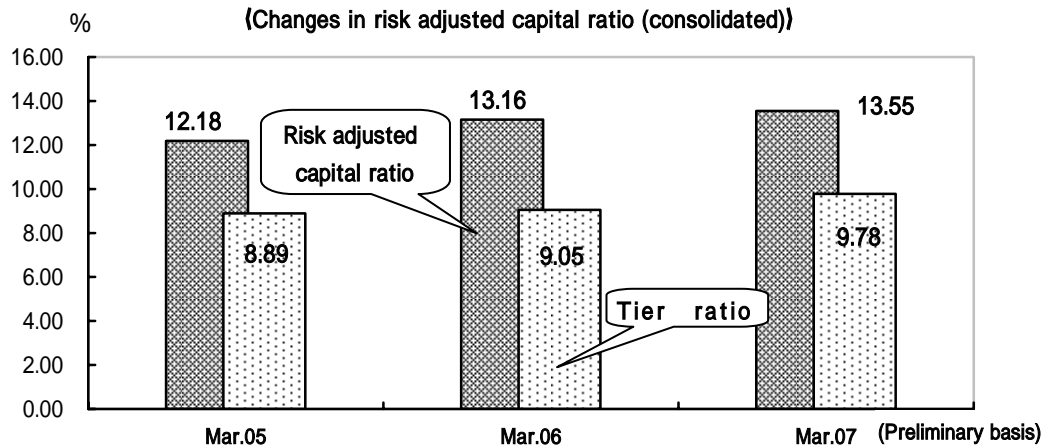
	FY ended Mar. 31, 2007 (A)		First half year ended Sept. 30, 2006 (B)	FY ended Mar. 31, 2006 (C)
	(Preliminary)	Inc/Dec (A) - (B)		
Risk adjusted capital ratio (BIS standard)	13.55	0.87	12.68	13.16
Tier I risk adjusted capital ratio	9.78	0.68	9.10	9.05

(%)

(100 millions of yen)

Tier I (1)	3,653	106	227	3,546	3,425
Tax effect equivalent	432	86	103	346	329
Tier II (2)	1,573	84	14	1,489	1,558
Deduction (3)	167	72	165	94	2
Risk adjusted capital (1)+(2) - (3)	5,059	118	77	4,940	4,982
Risk assets	37,320	(1,624)	(524)	38,944	37,844

- (a) Risk adjusted capital ratio went up 0.39% from a year earlier due to an increase in Tier I helped by an increase in net income and a decline in risk assets caused by the implementation of new standard (Basel II). Tier I risk adjusted ratio rose 0.73% on the year.
- (b) Tax effect equivalent amounted to ¥43.2 billion, which accounts for 11.8% of Tier I, and 8.5% of risk adjusted capital.
- (c) Risk adjusted capital ratio was calculated based on the old standard for the fiscal half year ended September 30, 2006 and earlier, and on the new standard (Basel II), "standard method" for the fiscal year ended March 31, 2007.
- (d) Risk adjusted capital ratio exceeds 8.0% required by the BIS standard.



(4) Booking of valuation gains (losses) <Non-consolidated>

Valuation gains (losses) (100 millions of yen)

	As of Mar. 31, 2007			
	Valuation gains (losses)		Valuation gains	Valuation losses
		Change from Mar. 31, 2006		
Securities held to maturity	-	0	-	-
Other securities	2,508	13	2,610	101
Equity shares	2,415	(151)	2,419	3
Bonds	(53)	97	20	74
Others	146	67	170	23

Valuation gains on other securities increased ¥1.3 billion from a year earlier to ¥250.8 billion.

(5) Status of Assets <Non-consolidated>

Disclosure of loans based on the Financial Revitalization Law (100 millions of yen, %)

	FY ended Mar. 31, 2007 (A)			First half year ended Sept. 30, 2006 (B)	FY ended Mar. 31, 2006 (C)
		Inc/Dec (A)-(B)	Inc/Dec (A)-(C)		
Bankrupt and quasi-bankrupt assets	502	104	246	397	255
Doubtful assets	904	41	93	862	810
Substandard assets	560	154	103	405	457
Total	1,966	300	444	1,666	1,522
As a percentage of total credits	4.81	0.67	0.94	4.14	3.87

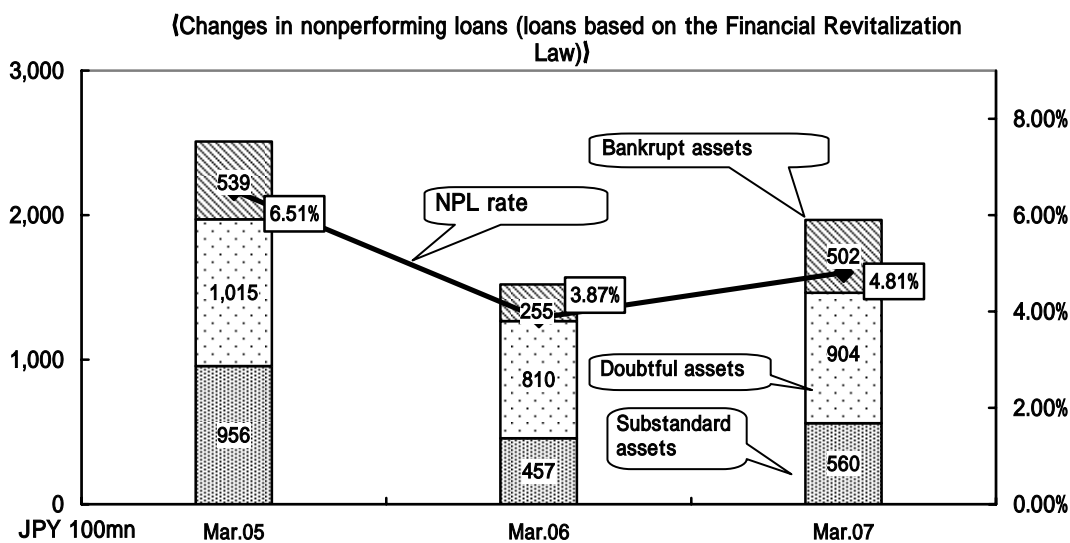
Coverage ratio	76.4	(2.3)	1.7	78.7	74.7
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- (a) Disclosed loans based on the Financial Revitalization Law increased ¥44.4 billion, or 29.1% from a year earlier to ¥196.6 billion due to deterioration of business conditions of customers.
- (b) Disclosed loans based on the Financial Revitalization Law as a percentage of total credits increased 0.94% to 4.81%.
- (c) Although partial direct charge-off was not executed, the above table would have been shown as follows if it were performed.

(100 millions of yen, %)

	FY ended Mar. 31, 2007 (A)		First half year ended Sept. 30, 2006 (B)	FY ended Mar. 31, 2006 (C)
	Inc/Dec (A)-(B)	Inc/Dec (A)-(C)		
Bankrupt and quasi-bankrupt assets	235	17	218	162
Doubtful assets	904	41	862	810
Substandard assets	560	154	405	457
Total	1,700	213	1,486	1,429
As a percentage of total credits	4.18	0.47	3.71	3.64

Note: Partial direct charge-off means an execution of direct charge-off of credit claims secured by collaterals and guarantees that are determined ultimately uncollectible or valueless by the internal self-assessment (classified as Category IV), deducted by the amount estimated to be collectible through the disposal of such collateral and execution of guarantees.



2. Earning projections for the fiscal year ending March 31, 2008

<Non-consolidated>

(100 millions of yen)

	Projection for half year ending Sept.30, 2007	Projection for FY ending Mar.31, 2008(A)	(A-B)	Result of FY ended Mar.31, 2007 (B)
Operating income	740	1,490	(48)	1,538
Profit on interest	426	888	13	875
Fees and commissions	77	154	5	149
Trading profit	3	6	(4)	10
Other business profit	13	18	(5)	23
(Bond (JGB etc.) related profit)	5	5	0	5
General and administrative expenses	308	608	25	583
Personnel expenses	148	297	10	287
Non-personnel expenses	140	280	13	267
Core net business profit	205	455	(13)	468
Actual net business profit	210	460	(14)	474
Transfer to general reserve for loan losses (a)	5	0	(9)	9
Net business profit	205	460	(4)	464
Gains/losses on sales of equity securities	10	20	(146)	166
Write-down of equity securities	1	1	0	1
Profit (loss) on money held in trust	0	0	5	(5)
Disposal of nonperforming loans (b)	58	105	(171)	276
Operating profit	170	385	21	363
Extraordinary gains (losses)	(4)	(5)	(5)	(0)
Net income	100	230	7	222
Credit related expenses (a)+(b)	63	105	(180)	285

<Consolidated>

(100 millions of yen)

	Projection for half year ending Sept. 30, 2007	Projection for FY ending Mar.31, 2008 (A)	(A-B)	Result of FY ended Mar.31 2007 (B)
Operating income	1,000	2,010	(73)	2,083
Operating profit	185	415	16	398
Net income (interim)	103	237	4	232

* The above projections were prepared based upon information available as of the date disclosing this financial data and certain presumption the Bank considers reasonable and therefore actual business result may substantially differ from this projections due to subsequent various factors.

3. Breakdown of income

<Non-consolidated>

(Millions of yen)

	FY ended Mar. 31, 2007 (A)		FY ended Mar. 31, 2006 (B)
		Increase/(Decrease) (A)-(B)	
Gross profit on business transactions	105,808	4,380	101,427
(Excluding net gains (losses) related to bonds)	105,228	3,110	102,118
Profit on domestic business transactions	97,782	3,889	93,893
(Excluding net gains (losses) related to bonds)	96,926	2,675	94,251
Profit on interest	81,490	1,914	79,576
Profit on fees & commissions	14,409	385	14,024
Trading profit	743	419	324
Other business profit	1,138	1,170	(31)
(Net gains (losses) related to bonds)	855	1,213	(357)
Profit on international business transactions	8,025	491	7,533
(Excluding net gains related to bonds)	8,301	434	7,867
Profit on interest	6,036	364	5,671
Profit on fees & commissions	492	(10)	503
Trading profit	270	80	189
Other business profit	1,226	57	1,169
(Net gains (losses) related to bonds)	(276)	57	(333)
General & Administrative expenses (excluding incidental expenses)	58,395	(866)	59,262
Personnel expenses	28,766	(48)	28,814
Non-personnel expenses	26,708	(1,027)	27,736
Taxes	2,921	209	2,711
Actual net business profit	47,412	5,247	42,165
Core net business profit (Excluding net gains (losses) related to bonds)	46,833	3,977	42,856
Transfer to general reserve for possible loan losses	945	8,963	(8,018)
Net business profit	46,467	(3,715)	50,183
Net gains (losses) related to bonds	579	1,270	(691)
Temporary profit (loss)	(10,081)	3,914	(13,996)
Net gains (losses) related to equity securities	16,467	12,751	3,716
Profit (loss) on money held in trust	(534)	(2,236)	1,701
Disposal of non-performing loans	27,618	8,131	19,487
Charge-off amount of loans	45	(114)	159
Transfer to specific reserve	27,278	17,648	9,630
Losses on delinquent receivable sold	294	(9,402)	9,697
Other temporary profit (loss)	1,603	1,530	73
Operating profit	36,366	191	36,174
Extraordinary gains (losses)	(21)	(8,343)	8,322
Income on unrecognized pension assets	—	(8,251)	8,251
Gains (losses) from disposal of fixed assets	23	(881)	904
Impairment loss	47	(849)	896
Net income before income taxes	36,345	(8,151)	44,496
Income taxes - current	23,245	20,648	2,597
Income taxes - deferred	(9,136)	(24,315)	15,179
Net income	22,235	(4,483)	26,719

<Consolidated>

< Based on consolidated statements of income>

(Millions of yen)

	FY ended Mar. 31, 2007 (A)		FY ended Mar. 31, 2006 (B)
		Inc/Dec (A)-(B)	
Consolidated gross profit	116,051	5,461	110,590
Profit on interest	88,129	2,684	85,444
Profit on fees & commissions	20,570	1,779	18,791
Trading profit	1,023	509	514
Other business profit	6,327	487	5,840
General and administrative expenses	62,380	(1,739)	64,120
Charge-off and transfer to reserve	31,656	29,467	2,189
Charge-off amount of loans	55	(127)	183
Transfer to specific reserve	30,215	19,803	10,412
Transfer to general reserve for possible loan losses	1,385	9,791	(8,406)
Gains (losses) related to equity securities	17,203	13,385	3,818
Equity method investment gains (losses)	-	-	-
Others	588	7,305	(6,717)
Operating profit	39,806	(1,575)	41,381
Extraordinary gains (losses)	(59)	(7,758)	7,699
Net income before income taxes	39,747	(9,333)	49,081
Income taxes- current	25,479	21,208	4,271
Income taxes -deferred	(10,171)	(25,606)	15,435
Minority interest	1,200	(534)	1,734
Net income (loss)	23,237	(4,401)	27,639

Note: Consolidated profit = (Interest income – Interest expenses) + (Fees and commissions income – Fees and commissions expenses) + (Trading income – Trading expenses) + (Other business income – Other business expenses)

(Scope of consolidation)

(Number of companies)

Number of consolidated subsidiaries	12	1	11
Number of unconsolidated subsidiaries accounted for using equity method	-	-	-

4. Net business profit <Non-consolidated>

(Millions of yen)

	FY ended Mar. 31, 2007 (A)		FY ended Mar. 31, 2006 (B)
		Inc/Dec (A)-(B)	
(1) Core net business profit	46,833	3,977	42,856
Per employee (thousands of yen)	16,876	1,620	15,256
(2) Actual net business profit	47,412	5,247	42,165
Per employee (thousands of yen)	17,085	2,075	15,010
(3) Net business profit	46,467	(3,715)	50,183
Per employee (thousands of yen)	16,744	(1,120)	17,865

Note: Average number of employees is used.

Average number of employees for FY ended March 31, 2007: 2,775

Average number of employees for FY ended March 31, 2006: 2,809

5. Average interest rate spread <Non-consolidated>

(1) Total business transactions

(%)

		FY ended Mar. 31, 2007 (A)		FY ended Mar. 31, 2006 (B)
			Inc/Dec (A-B)	
(1) Total average interest rate on interest earning assets	(A)	1.92	0.10	1.82
Average interest rate on loans & bills discounted		1.89	0.05	1.84
Average interest rate on securities		1.85	0.14	1.71
(2) Total average interest rate on interest-bearing liabilities	(B)	0.35	0.08	0.27
Average interest rate on deposits and NCD		0.21	0.08	0.13
Average interest rate on external liabilities		1.38	(0.16)	1.54
(3) Expenses as a percentage of total interest earning assets	(C)	1.10	(0.02)	1.12
(4) Total average interest rate spread	(A)-(B)-(C)	0.47	0.05	0.42

(2) Domestic business transactions

(%)

		FY ended Mar. 31, 2007 (A)		FY ended Mar. 31, 2006 (B)
			Inc/Dec (A-B)	
(1) Total average interest rate on interest earning assets	(A)	1.64	0.06	1.58
Average interest rate on loans & bills discounted		1.85	0.04	1.81
Average interest rate on securities		1.29	0.08	1.21
(2) Total average interest rate on interest-bearing liabilities	(B)	0.11	0.05	0.06
Average interest rate on deposits and NCD		0.09	0.07	0.02
Average interest rate on external liabilities		0.25	0.24	0.01
(3) Expenses as a percentage of total interest earning assets	(C)	1.10	(0.04)	1.14
(4) Total average interest rate spread	(A)-(B)-(C)	0.42	0.04	0.38

6. Gains and losses related to securities <Non-consolidated>

(Millions of yen)

		FY ended Mar. 31, 2007 (A)		FY ended Mar. 31, 2006 (B)
			Inc/Dec (A-B)	
Gains and losses related to bonds				
	Gains on sales	579	1,270	(691)
	Gains on redemption	2,512	1,343	1,168
	Losses on sales	-	(125)	125
	Losses on redemption	1,932	(52)	1,985
	Write-off	-	-	-
Gains and losses related to equity securities (Net of 3 accounts)				
	Gains on sales	16,467	12,751	3,716
	Losses on sales	17,385	13,458	3,926
	Write-off	719	568	150
		197	138	59

7. Risk adjusted capital ratio (BIS standard)

<Consolidated>

(Millions of yen)

	As of Mar. 31, 2007 (A) (Preliminary basis)			As of Sept 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
(1) Risk adjusted capital ratio	13.55%	0.87%	0.39%	12.68%	13.16%
Tier I risk adjusted capital ratio	9.78	0.68	0.73	9.10	9.05
(2) Tier I capital	365,349	10,680	22,755	354,668	342,593
Tax effect equivalent	43,278	8,601	10,336	34,676	32,942
(3) Tier II capital	157,311	8,409	1,479	148,902	155,831
(a) 45% of the allocated amount of other securities in the consolidated balance sheet deducted by its book value	114,596	2,425	95	112,171	114,501
(b) The amount equivalent to 45% of difference between the revaluated value and the latest book value before evaluation	-	-	-	-	-
(c) General loan loss reserve	42,714	5,983	1,383	36,730	41,330
(d) Subordinated debts	-	-	-	-	-
(4) Deduction	16,705	7,214	16,505	9,490	200
(Investment in the capital of other banks and financial institutions)	1,212	1,012	1,012	200	200
(Securitized exposure to be deducted from capital)	6,481	-	-		
(5) Risk adjusted capital (2) + (3) - (4)	505,955	11,875	7,730	494,080	498,225
(6) Risk assets	3,732,019	(162,454)	(52,441)	3,894,473	3,784,460
Tax effect equivalent as a percentage of Tier I capital	11.8%	2.1%	2.2%	9.7%	9.6%
Tax effect equivalent as a percentage of risk adjusted capital	8.5	1.5	1.9	7.0	6.6

Risk adjusted capital ratio marked 13.55%, up 0.39% from March 31, 2006, due to an increase in Tier I capital helped by an increase in net income and a decline in risk assets caused by the implementation of new standard (Basel II).

<Non-consolidated>

(Millions of yen)

	As of Mar. 31, 2007 (A) (Preliminary basis)		As of Sept 30, 2006 (B)	As of Mar. 31, 2006 (C)	
		Inc/Dec (A-B)			Inc/Dec (A-C)
(1) Risk adjusted capital ratio	13.45%	0.90%	0.64%	12.55%	12.81%
Tier I risk adjusted capital ratio	9.48	0.66	0.72	8.82	8.76
(2) Tier I capital	346,533	8,191	20,179	338,341	326,353
Tax effect equivalent	38,885	8,328	9,136	30,557	29,749
(3) Tier II capital	152,464	9,012	1,559	143,452	150,905
(a) 45% of the allocated amount of other securities in the consolidated balance sheet deducted by its book value	112,899	2,741	613	110,157	112,285
(b) The amount equivalent to 45% of difference between the revaluated value and the latest book value before evaluation	-	-	-	-	-
(c) General loan loss reserve	39,565	6,270	945	33,294	38,619
(d) Subordinated debts	-	-	-	-	-
(4) Deduction	7,690	7,490	7,490	200	200
(Investment in the capital of other banks and financial institutions)	1,212	1,012	1,012	200	200
(Securitized exposure to be deducted from capital)	6,477	-	-		
(5) Risk adjusted capital (2) + (3) - (4)	491,307	9,714	14,249	481,593	477,058
(6) Risk assets	3,652,120	(183,352)	(69,439)	3,835,472	3,721,560
Tax effect equivalent as a percentage of Tier I capital	11.2%	2.2%	2.1%	9.0%	9.1%
Tax effect equivalent as a percentage of risk adjusted capital	7.9	1.6	1.7	6.3	6.2

Note: Banks, which operate overseas, are required to keep 8% or more risk adjusted capital ratio both on consolidated and non-consolidated basis by the Japanese Banking Law.

8. ROE <Non-consolidated>

(%)

	FY ended Mar. 31, 2007 (A)		FY ended Mar. 31, 2006 (B)
		Increase/(Decrease) (A)-(B)	
On the basis of core net business profit	9.6	(0.2)	9.8
On the basis of actual net business profit	9.7	0.1	9.6
On the basis of net business profit	9.5	(1.9)	11.4
On the basis of net income	4.5	(1.6)	6.1

- Note:
1. Average shareholders' equity used as the denominator to calculate ROE is as follows: { (Balance of Net assets at the beginning of the period – Stock acquisition rights) + (Balance of Net assets at the end of the period – Stock acquisition rights) /2}
 2. Of valuation profit on “Other securities”, “Valuation gains (losses) on other securities” included in the Net assets are as follows:
FY ended March 31, 2007: ¥ 150.3 billion, FY ended March 31, 2006: ¥148.9 billion
FY ended March 31, 2005: ¥93.5billion
 3. The amount included as “Losses on deferred hedge” in Net assets as of March 31, 2007 is negative ¥1.9 billion.

(Reference)

If average shareholders' equity excluding “Valuation gains (losses) on other securities” and “Gains (losses) on deferred hedge” were used as the denominator for calculation, ROE would be as follows:

Actual ROE<Non-consolidated>

(%)

	FY ended Mar. 31, 2007 (A)		FY ended Mar. 31, 2006 (B)
		Inc/Dec (A-B)	
On the basis of core net business profit	13.8	0.3	13.5
On the basis of actual net business profit	13.9	0.6	13.3
On the basis of net business profit	13.7	(2.2)	15.9
On the basis of net income	6.5	(1.9)	8.4

LOANS AND OTHER ASSETS

1. Loans under risk management

Partial direct charge-off of claims.....not being executed

<Non-consolidated>

(Millions of yen)

		As of Mar..31, 2007 (A)			As of Sept 30, 2006(B)	As of Mar.31, 2006(C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans under risk management	Loans to customers in bankruptcy	11,465	3,773	8,773	7,692	2,692
	Past due loans	126,687	10,394	24,150	116,293	102,537
	Loans contractually past due 3months or more	168	(139)	(309)	307	477
	Restructured loans	55,895	15,607	10,673	40,288	45,222
	Total	194,218	29,636	43,288	164,582	150,930

Outstanding balance of loans and bills discounted	3,986,383	65,517	149,933	3,920,865	3,836,450
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(%)

As a percentage of loans and bills discounted	Loans to customers in bankruptcy	0.28	0.09	0.21	0.19	0.07
	Past due loans	3.17	0.21	0.50	2.96	2.67
	Loans contractually past due 3months or more	0.00	0.00	(0.01)	0.00	0.01
	Restructured loans	1.40	0.38	0.23	1.02	1.17
	Total	4.87	0.68	0.94	4.19	3.93

(Reference)

Loans under risk management in case partial direct charge-off is executed.

<Non-consolidated>

(Millions of yen)

		As of Mar. 31, 2007 (A)			As of Sept 30, 2006(B)	As of Mar.31, 2006(C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans under risk management	Loans to customers in bankruptcy	3,860	717	2,670	3,143	1,190
	Past due loans	107,869	4,848	13,011	103,020	94,857
	Loans contractually past due 3months or more	168	(139)	(309)	307	477
	Restructured loans	55,895	15,607	10,673	40,288	45,222
	Total	167,794	21,033	26,045	146,760	141,748

Outstanding balance of loans and bills discounted	3,959,959	56,915	132,691	3,903,043	3,827,268
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(%)

As a percentage of loans and bills discounted	Loans to customers in bankruptcy	0.09	0.01	0.06	0.08	0.03
	Past due loans	2.72	0.09	0.25	2.63	2.47
	Loans contractually past due 3months or more	0.00	0.00	(0.01)	0.00	0.01
	Restructured loans	1.41	0.38	0.23	1.03	1.18
	Total	4.23	0.47	0.53	3.76	3.70

Note: Partial direct charge-off means an execution of direct charge-off of the claims secured by collaterals and guarantees that are determined ultimately uncollectible or valueless by the internal self-assessment (classified as Category IV), deducted by the amount estimated to be collectible through the disposal of such collateral and execution of guarantees.

<Consolidated>

(Millions of yen)

		As of Mar. 31, 2007 (A)			As of Sept. 30, 2006(B)	As of Mar. 31, 2006(C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Risk management asset	Loans to customers legally bankrupt	11,616	3,653	8,794	7,962	2,821
	Past due loans	128,099	10,679	24,656	117,419	103,443
	Loans contractually past due 3 months or more	168	(307)	(469)	476	637
	Restructured loans	56,191	15,657	10,668	40,533	45,522
	Total	196,075	29,683	43,649	166,392	152,425

Outstanding loans and bills discounted	3,929,244	69,133	151,506	3,860,111	3,777,737
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(%)

As a percentage of loans and bills discounted	Loans to customers legally bankrupt	0.29	0.09	0.22	0.20	0.07
	Past due loans	3.26	0.22	0.53	3.04	2.73
	Loans contractually past due 3 months or more	0.00	(0.01)	(0.01)	0.01	0.01
	Restructured loans	1.43	0.38	0.23	1.05	1.20
	Total	4.99	0.68	0.96	4.31	4.03

2. Reserve for possible loan losses

<Non-consolidated>

(Millions of yen)

		As of Mar. 31, 2007 (A)			As of Sept. 30, 2006(B)	As of Mar. 31, 2006(C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Reserve for possible loan losses		90,618	20,587	24,072	70,030	66,546
	General reserve	39,565	6,270	945	33,294	38,619
	Specific reserve	51,053	14,316	23,126	36,736	27,926

Criteria for write-off and reserve

A. General reserve

Debtor classification	Reserve criteria
Loans to customers in normal operation	Estimated loss amount for one year based upon historical loan loss rate (number-of-customers basis) is to be provided for a reserve.
Loans under close observation	For substandard loans and general loans under close observation not classified as substandard loans, estimated loss amounts separately calculated for each type of business using historical loan loss rate (number-of-customers basis) for the period corresponding to the average remaining period of such loans are to be provided for a reserve.

B. Specific reserve

Debtor classification	Write-off and reserve criteria
Loans to customers likely to become bankrupt	For the remaining amount of the claim, net of the expected amount of recoveries from collateral and guarantees, the amount deemed necessary based on historical loan loss rate (number-of-customers basis) or the amount after taking into consideration the expected amount of recoveries using Discount Cash Flow method for loan claims is to be provided for reserve.
Loans to customers virtually bankrupt	100% of the amount of claims, net of amounts expected to be collected through the disposal of collaterals or execution of guarantees is to be provided for a reserve.
Loans to customers being legally bankrupt	

C. Common standards for general reserve and specific reserve

Debtor classification	Write-off and reserve criteria
Substandard assets out of loans under close observation	For substandard assets and loans to customers likely to become bankrupt of which unsecured portion is ¥3.0 billion or more, estimated loss amount calculated using the Discount Cash Flow method is to be provided as a reserve in principle.
Loans to customers likely to become bankrupt	Even in case where loans to customers for which reserve had been provided for the amount calculated using the DCF method in and before the previous term are upgraded to loans under close observation or substandard assets, estimated loss amount calculated using the DCF method is to be provided as a reserve for such loans in principle.

(Note): DCF method = A method to estimate present value of credit claims based on their future cash flows, and credit claims, net of such estimated amount is provided as a reserve.

(Reference)

General reserves as a percentage of unsecured portions of loans are as follows: (%)

	As of Mar. 31, 2007 (A)			As of Sept 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Substandard loans	27.4	0.8	1.3	26.6	26.1
Other loans under close observation	5.4	(0.9)	(1.1)	6.3	6.5

<Consolidated>

(Millions of yen)

	As of Mar. 31, 2007 (A)			As of Sept 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Reserve for possible loan losses	98,449	21,580	26,684	76,868	71,764
General reserve	42,714	5,983	1,383	36,730	41,330
Specific reserve	55,734	15,597	25,300	40,137	30,434

3. Coverage ratio on loans under risk management

<Non-consolidated>

(Millions of yen, %)

		As of Mar. 31, 2007 (A)			As of Sept 30, 2006 (B)	As of Mar. 31, 2006 (C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans under risk management	(A)	194,218	29,636	43,288	164,582	150,930
Secured balance	(B)	86,826	781	9,666	86,044	77,159
Outstanding balance of specific reserve	(C)	50,594	14,306	23,091	36,287	27,503
Percentage of reserve	C/(A-B)	47.1	0.9	9.9	46.2	37.2
Coverage ratio	(B + C)/A	70.7	(3.6)	1.4	74.3	69.3

Breakdown as of March 31, 2007

(Millions of yen, %)

		Loans to customers legally bankrupt	Past due loans	Loans contractually past due 3 months or more	Restructured loans	Total
Outstanding balance of loans & discounted	(A)	11,465	126,687	168	55,895	194,218
Secured balance	(B)	3,227	67,478	82	16,037	86,826
Outstanding balance of specific reserve	(C)	8,238	42,356	-	-	50,594
Percentage of reserve	C/(A-B)	100.0	71.5	-	-	47.1
Coverage ratio	(B + C)/A	100.0	86.6	48.8	28.6	70.7

4. Disclosure of loans based on the Financial Revitalization Law <Non-consolidated>

(Millions of yen)

	As of Mar. 31, 2007 (A)			As of Sept. 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Bankrupt and quasi-bankrupt assets (A)	50,230	10,430	24,669	39,799	25,560
Doubtful assets (B)	90,403	4,191	9,376	86,211	81,026
Substandard assets (C)	56,064	15,468	10,364	40,596	45,700
Assets contractually past due 3 months or more (D)	168	(139)	(309)	307	477
Restructured assets (E)	55,895	15,607	10,673	40,288	45,222
Total (F)	196,698	30,090	44,410	166,608	152,287

Total balance of loans and bills discounted (G)	4,089,015	69,670	155,268	4,019,344	3,933,746
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(%)

As a percentage of total balance of loans and bills discounted	As of Mar. 31, 2007 (A)			As of Sept. 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Bankrupt and quasi-bankrupt assets A/G	1.22	0.23	0.58	0.99	0.64
Doubtful assets B/G	2.21	0.07	0.16	2.14	2.05
Substandard assets C/G	1.37	0.36	0.21	1.01	1.16
Assets contractually past due 3 months or more D/G	0.00	0.00	(0.01)	0.00	0.01
Restructured assets E/G	1.36	0.36	0.22	1.00	1.14
Total F/G	4.81	0.67	0.94	4.14	3.87

Note: Bankrupt and quasi-bankrupt assets: Loans to customers legally bankrupt and virtually bankrupt.

Doubtful assets: Loans to customers likely to become bankrupt.

Substandard assets: Of loans classified as loans under close observation, loans contractually past due 3 months or more and restructured loans.

(Reference)

Loans under risk management in case partial direct charge-off of claims is executed.

<Non-consolidated>

(Millions of yen)

	As of Mar. 31, 2007 (A)			As of Sept. 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Bankrupt and quasi-bankrupt assets (A)	23,540	1,724	7,270	21,815	16,269
Doubtful assets (B)	90,403	4,191	9,376	86,211	81,026
Substandard assets (C)	56,064	15,468	10,364	40,596	45,700
Assets contractually past due 3 months or more (D)	168	(139)	(309)	307	477
Restructured assets (E)	55,895	15,607	10,673	40,288	45,222
Total (F)	170,008	21,384	27,011	148,623	142,997

Total balance of loans and bills discounted (G)	4,062,325	60,964	137,869	4,001,360	3,924,455
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(%)

As a percentage of total balance of loans and bills discounted		As of Mar. 31, 2007 (A)			As of Sept 30, 2006 (B)	As of Mar. 31, 2006 (C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Bankrupt and quasi-bankrupt assets	A/G	0.57	0.03	0.16	0.54	0.41
Doubtful assets	B/G	2.22	0.07	0.16	2.15	2.06
Substandard assets	C/G	1.38	0.37	0.22	1.01	1.16
Assets contractually past due 3 months or more	D/G	0.00	0.00	(0.01)	0.00	0.01
Restructured assets	E/G	1.37	0.37	0.22	1.00	1.15
Total	F/G	4.18	0.47	0.54	3.71	3.64

5. Preservation of loans based on the Financial Revitalization Law <Non-consolidated>

(Millions of yen)

		As of Mar. 31, 2007 (A)			As of Sept 30, 2006 (B)	As of Mar. 31, 2006 (C)
			Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
The amount of preservation (H)		150,362	19,240	36,497	131,121	113,864
Secured values		88,462	1,134	10,593	87,328	77,868
Reserve for possible loan losses		61,900	18,106	25,904	43,793	35,995

(%)

Coverage ratio	(H)/(F)	76.4	(2.3)	1.7	78.7	74.7
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Breakdown as of March 31, 2007

(Millions of yen, %)

		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard assets	Total
Assessed amount		50,230	90,403	56,064	196,698
Secured balance		19,818	52,523	16,119	88,462
Reserve for possible loan losses		30,411	20,641	10,846	61,900
Percentage of reserve	/(-)	100.0	54.4	27.1	57.1
Coverage ratio	(+)/	100.0	80.9	48.0	76.4
	Change from Sept.30, 2006	-	(0.7)	(3.4)	(2.3)
	Change from Mar.31, 2006	-	(0.4)	(1.0)	1.7

Increase/decrease of nonperforming assets (Millions of yen)

	Balance as of Mar. 31, 2006	Increase (A)	Decrease (B)	Balance as of Sept. 30, 2006	(A) - (B)
Bankrupt and quasi-bankrupt assets (1)	25,560	21,798	7,558	39,799	14,239
Doubtful assets (2)	81,026	27,642	22,457	86,211	5,184
Total	106,587	49,440	30,015	126,011	19,424

	Balance as of Sept. 30, 2006	Increase (C)	Decrease (D)	Balance as of Mar. 31, 2007	(C) - (D)
Bankrupt and quasi-bankrupt assets (1)	39,799	20,384	9,954	50,230	10,430
Doubtful assets (2)	86,211	25,642	21,450	90,403	4,191
Total	126,011	46,026	31,404	140,634	14,622

Note: 1. Decreases are attributed to direct charge-offs, sale of assets, collection, and business result improvement of debtors.

2. A table in which transfers either from classification (1) to (2) or from (2) to (1) are indicated is as follows.

Classification	Increase (E)	Decrease (F)	Classification change (1) to (2) (G)	Classification change (2) to (1) (H)	Increase/Decrease (E)-(F)+(G)+(H)
Bankrupt and quasi-bankrupt assets (1)	7,561	9,482	(471)	12,823	10,430
Doubtful assets (2)	25,170	8,626	471	(12,823)	4,191
Total	32,731	18,109	—	—	14,622

Status of Self-assessed classified assets, Assets based on the Financial Revitalization Law and Assets under risk management

<Non-consolidated>

(100 millions of yen)

Self-assessed classified assets (by debtor) After write-off and transfer to reserve (Re: Assets related to loans)					Assets based on the Financial Revitalization law (Re: Assets related to loans)				Assets under risk management (Re: Loans)	
Classified credit balance	Not- classified				Classified balance	Secured balance	Reserve amount	Coverage (%)	Classification	Loan balance
Loans to customers legally bankrupt 114	94	20	-	-	Bankrupt and quasi-bankru pt assets 502	198	304	100.0	Loans to customers legally bankrupt	114
Loans to customers virtually bankrupt 387	311	75	-	-						
Loans to customers likely to become bankrupt 904	522	208	172		Doubtful assets 904	525	206	80.9	Past due loans	1,266
Loans under close observation	Substandard 1,210	132	1,078		Substandard assets 560	161	(Note) 108	48.0	Loans contractually past due 3 months or more	1
	Loans under close observation not classified as substandard 4,540	1,540	2,999		Sub-total 1,966	884	619	76.4	Restructured loans	558
Loans to customers in normal operation 33,732	33,732				Normal assets 38,923				Total	1,942
Total 40,890	36,334	4,382	172	-	Total 40,890					

Note: General reserve for loan loss pro-rated by a portion of substandard loans to loans to substandard customers.

6. Loan breakdown by type of industry <Non-consolidated>

(1) Loan breakdown by type of industry of borrower

(Millions of yen)

	As of Mar. 31, 2007 (A)			As of Sept 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Domestic (except for JOM)	3,978,109	65,032	149,877	3,913,076	3,828,231
Manufacturing industry	753,831	13,846	37,215	739,985	716,615
Agriculture	14,695	(1,827)	3,682	16,522	11,012
Forestry	485	65	(18)	420	504
Fishery	2,171	(6)	(25)	2,177	2,197
Mining industry	6,221	56	(47)	6,164	6,268
Construction	183,869	6,798	(2,744)	177,071	186,614
Electricity, gas, waterworks	24,900	(6,012)	(6,137)	30,913	31,038
Information and telecommunications	46,631	2,983	7,080	43,648	39,551
Transportation	131,670	2,260	5,348	129,409	126,322
Wholesale and retail businesses	543,358	10,646	12,414	532,712	530,944
Banks and other financial institutions	254,864	1,132	20,493	253,732	234,370
Real estate	317,819	18,335	15,020	299,484	302,798
Various services	531,664	(8,584)	(8,827)	540,248	540,491
Local public sector	163,859	(17,989)	(13,350)	181,848	177,209
Others	1,002,065	43,328	79,773	958,737	922,292
(For personal customers)	932,662	21,528	32,208	911,133	900,454
(For central government)	60,000	20,000	45,000	40,000	15,000

(Note) Loans for consumption-natured funds to the self-employed were included in loans for personal customers.

(2) Loans under risk management breakdown by type of industry of borrower

(i) The amount of loans under risk management

(Millions of yen)

	As of Mar. 31, 2007 (A)			As of Sept 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Domestic (except for JOM)	194,218	29,636	43,288	164,582	150,930
Manufacturing industry	42,504	5,610	17,983	36,893	24,520
Agriculture	391	110	48	280	342
Forestry	47	(47)	30	94	16
Fishery	20	(3)	(3)	24	24
Mining industry	486	169	165	317	321
Construction	23,316	1,963	3,654	21,352	19,662
Electricity, gas, waterworks	-	(1)	(32)	1	32
Information and telecommunications	3,417	2,783	2,799	633	618
Transportation	7,108	(42)	683	7,150	6,424
Wholesale and retail businesses	45,125	10,368	9,739	34,757	35,386
Banks and other financial institutions	918	864	842	53	76
Real estate	17,912	1,912	1,988	16,000	15,923
Various services	42,366	5,256	3,645	37,109	38,720
Local public sector	-	-	-	-	-
Others	10,602	690	1,741	9,911	8,860

(ii) Loans under risk management by industries as a percentage of the total loans under risk management

(%)

	As of Mar. 31, 2007 (A)			As of Sept 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Domestic (except for JOM)	100.0	-	-	100.0	100.0
Manufacturing industry	21.8	(0.6)	5.6	22.4	16.2
Agriculture	0.2	0.1	0.0	0.1	0.2
Forestry	0.0	0.0	0.0	0.0	0.0
Fishery	0.0	0.0	0.0	0.0	0.0
Mining industry	0.2	0.1	0.0	0.1	0.2
Construction	12.0	(0.9)	(1.0)	12.9	13.0
Electricity, gas, waterworks	-	(0.0)	(0.0)	0.0	0.0
Information and telecommunications	1.7	1.4	1.3	0.3	0.4
Transportation	3.6	(0.7)	(0.6)	4.3	4.2
Wholesale and retail businesses	23.2	2.1	(0.2)	21.1	23.4
Banks and other financial institutions	0.4	0.4	0.4	0.0	0.0
Real estate	9.2	(0.5)	(1.3)	9.7	10.5
Various services	21.8	(0.7)	(3.8)	22.5	25.6
Local public sector	-	-	-	-	-
Others	5.4	(0.6)	(0.4)	6.0	5.8

(3) Consumer loans <Non-consolidated>

(Millions of yen)

	As of Mar. 31, 2007 (A)			As of Sept 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Outstanding balance of consumer loans	924,762	21,029	32,333	903,733	892,429
Housing loans	823,453	23,092	37,184	800,361	786,269
Other loans	101,309	(2,063)	(4,851)	103,372	106,160

(4) Loans to small and medium sized companies <Non-consolidated>

(Millions of yen, %)

	As of Mar. 31, 2007 (A)			As of Sept 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Outstanding balance of loans to small/medium sized companies	2,611,428	(10,351)	(18,428)	2,621,779	2,629,856
As a percentage of total outstanding loans	65.6	(1.4)	(3.0)	67.0	68.6
The number of small/medium company borrowers	229,463	(2,308)	(5,832)	231,771	235,295
Total number of borrowers	230,281	(2,277)	(5,799)	232,558	236,080
As a percentage of total borrowers	99.6	0.0	0.0	99.6	99.6

- Note:
- Loans extended in overseas branch and JOM loans are not included.
 - Small & medium sized company means a company with a capital of ¥300 million or less (provided, that in case of wholesaler, ¥100 million, and in case of retailer and service company, ¥50 million), or with regular employees of 300 or less (likewise in case of wholesaler, 100, incase of retailer, 50 and for service company, 100).

7. Loan breakdown by domicile of borrower<Non-consolidated>

(1) Outstanding balance of loans to refinancing countries

Not applicable

(2) Outstanding balance of loans to Asia

(Millions of yen)

	As of Mar. 31, 2007 (A)			As of Sept 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Hong Kong	8,880	1,204	877	7,675	8,002
Malaysia	1,455	(66)	(50)	1,522	1,505
China	647	212	312	435	335
Indonesia	607	(104)	(98)	712	705
Others	323	(24)	(57)	347	380
Total	11,914	1,220	984	10,693	10,930

(Note) Outstanding balance of loans of ¥905 million, which is a total of ¥545 million to Hong Kong, ¥293 million to Indonesia, and ¥42 million to China and ¥23 million to Malaysia are included in loans under risk management as of March 31, 2007.

(3) Outstanding balance of loans to Latin America

Not applicable

(4) Outstanding balance of loans to Russia

Not applicable

8. The outstanding balance of deposits and loans <Non-consolidated>

(1) Total

(100 millions of yen)

	FY ended Mar. 31, 2007 (A)			FY ended Sept 30, 2006 (B)	FY ended Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Deposits (balance at fiscal year end)	52,044	671	529	51,373	51,514
(Average balance for fiscal year)	51,203	134	(97)	51,068	51,300
Loans and bills discounted (balance at fiscal year end)	39,863	655	1,499	39,208	38,364
(Average balance for fiscal year)	39,166	484	1,047	38,682	38,119

(2) Branches in Nagano prefecture

(100 millions of yen)

	FY ended Mar. 31, 2007 (A)			FY ended Sept 30, 2006 (B)	FY ended Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Deposits (balance at fiscal year end)	47,078	756	790	46,321	46,288
(Average balance for fiscal year)	46,379	51	189	46,328	46,189
Loans and bills discounted (balance at fiscal year end)	25,198	(306)	(299)	25,505	25,498
(Average balance for fiscal year)	25,128	1	(386)	25,127	25,515

9. The outstanding balance of personal financial assets <Non-consolidated>

(100 millions of yen)

	FY ended Mar. 31, 2007 (A)			FY ended Sept 30, 2006 (B)	FY ended Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Yen deposits	35,698	508	542	35,190	35,155
Foreign currency deposits	169	(37)	(30)	207	200
Investment trusts	2,859	631	961	2,228	1,898
Public bonds (Japanese government bonds, etc.)	4,118	148	323	3,969	3,794
Total	42,845	1,250	1,796	41,594	41,049

OTHERS

1. Gains and losses on valuation of securities

(1) Valuation standards of securities

(i) Securities

Securities for trading	Market value method (net valuation gains/losses are recognized in income statement)
Securities held-to-maturity	Amortized cost method
Other securities	Market value method (net valuation gains/losses are directly included in net assets)
Shares of subsidiaries and affiliates	Cost method

(ii) Securities in money held in trust

Money held in trust for investment	Market value method (net valuation gains/losses are recognized in income statement)
Other money held in trust	Market value method (net valuation gains/losses are directly included in net assets)

(2) Gains and losses on valuation

<Consolidated>

(Millions of yen)

	As of Mar. 31, 2007				As of Mar. 31, 2006		
	Valuation gains and losses (A)				Valuation gains and losses (B)		
		(A)-(B)	Gains	Losses		Gains	Losses
Held-to-maturity	(27)	1	0	28	(28)	42	71
Other securities	254,659	212	264,818	10,158	254,446	272,733	18,287
Total	254,632	213	264,819	10,187	254,418	272,776	18,358
Equity securities	245,280	(16,266)	245,696	416	261,547	261,769	222
Bonds	(5,385)	9,765	2,051	7,437	(15,151)	1,246	16,397
Others	14,737	6,715	17,071	2,333	8,021	9,760	1,738

Note: 1. "Other securities" are evaluated using the market value method and the variance between the amounts included in the balance sheet and the acquisition cost are stated in the above table.

2. The market values as of the fiscal year end are used for valuation.

<Non-consolidated>

(Millions of yen)

	As of Mar. 31, 2007				As of Mar. 31, 2006		
	Valuation gains and losses (A)				Valuation gains and losses (B)		
		(A)-(B)	Gains	Losses		Gains	Losses
Held-to-maturity	-	(30)	-	-	30	30	-
Other securities	250,887	1,364	261,009	10,121	249,523	267,764	18,240
Total	250,887	1,333	261,009	10,121	249,554	267,795	18,240
Equity securities	241,554	(15,151)	241,950	395	256,706	256,914	207
Bonds	(5,359)	9,730	2,051	7,411	(15,090)	1,246	16,336
Others	14,692	6,754	17,007	2,315	7,937	9,634	1,696

Note: 1. "Other securities" are evaluated using the market value method and the variance between the amounts included in the balance sheet and the acquisition cost are stated in the above table.

2. The market values as of the fiscal year end are used for valuation.

2. Retirement benefit

(1) Retirement benefit liabilities

<Non-consolidated>

(Millions of yen)

		FY ended Mar. 31, 2007	FY ended Mar. 31, 2006
Liabilities for retirement benefit	(A)	(46,065)	(45,414)
Pension assets	(B)	58,035	62,673
Unfunded retirement benefit liabilities	(C)=(A+B)	11,969	17,258
Unrecognized pension assets	(D)	-	-
Unrecognized net obligations at transition	(E)	-	-
Unrecognized actuarial differences	(F)	(4,895)	(10,168)
Unrecognized past service liabilities	(G)	-	-
Net amount stated in consolidated B/S	(H)=(C+D+E+F+G)	7,074	7,090
Prepaid pension expenses	(I)	19,551	19,485
Reserve for retirement benefit	(H-I)	(12,476)	(12,395)

<Consolidated>

(Millions of yen)

		FY ended Mar. 31, 2007	FY ended Mar. 31, 2006
Liabilities for retirement benefit	(A)	(54,593)	(53,521)
Pension assets	(B)	64,909	68,502
Unfunded retirement benefit liabilities	(C)=(A+B)	10,315	14,980
Unrecognized pension assets	(D)	-	-
Unrecognized net obligations at transition	(E)	-	-
Unrecognized actuarial differences	(F)	(4,802)	(9,790)
Unrecognized past service liabilities	(G)	-	-
Net amount stated in consolidated B/S	(H)=(C+D+E+F+G)	5,513	5,190
Prepaid pension expenses	(I)	19,551	19,485
Reserve for retirement benefit	(H-I)	(14,038)	(14,294)

(2) Retirement benefit cost

<Non-consolidated>

(Millions of yen)

		FY ended Mar. 31, 2007	FY ended Mar. 31, 2006
Retirement benefit cost	(A+B+C+D+E+F+G)	1,125	(5,281)
Service cost	(A)	1,375	1,354
Interest expense	(B)	908	925
Expected income on investment	(C)	(864)	(681)
Expenses for past service liabilities	(D)	-	(8,251)
Expenses for actuarial differences	(E)	(461)	1,047
Expenses at transition	(F)	-	-
Others	(G)	167	322

(Note) Unrecognized pension assets in the amount of ¥8,251 million were stated in income in accordance with the change in retirement benefit accounting standard for the fiscal year ended March 31, 2006.

<Consolidated>

(Millions of yen)

		FY ended Mar. 31, 2007	FY ended Mar. 31, 2006
Retirement benefit cost		823	(4,934)

IV STATISTICS FOR REGIONAL BUSINESSES

1. Credit facilities provided to the regional community

(1) Overall loan business

(a) Loans (balance at fiscal year end)

(100 millions of yen, %)

	As of Mar. 31, 2007 (A)		As of Sept. 30, 2006 (B)	As of Mar. 31, 2006 (C)	
		Inc/Dec (A) - (B)			Inc/Dec (A) - (C)
Total loans and bills discounted	39,863	655	1,499	39,208	38,364
By branches in Nagano	25,198	(306)	(299)	25,505	25,498
Share of Nagano /	63.2	(1.8)	(3.2)	65.0	66.4

(b) Loan breakdown by type of industry of borrower

Loans by branches in Nagano Prefecture

(100 millions of yen)

	As of Mar. 31, 2007 (A)		As of Sept. 30, 2006 (B)	As of Mar. 31, 2006 (C)	
		Inc/Dec (A) - (B)			Inc/Dec (A) - (C)
Loans by branches in Nagano	25,198	(306)	(299)	25,505	25,498
Manufacturing industry	4,733	(9)	(4)	4,743	4,738
Agriculture	141	(18)	34	159	107
Forestry	4	1	(0)	3	5
Fishery	1	(0)	(0)	1	1
Mining industry	33	1	(0)	32	34
Construction	1,410	36	(91)	1,374	1,502
Electricity, gas, waterworks	50	(0)	(2)	51	53
Information and telecommunications	166	0	(8)	166	175
Transportation	519	(35)	(18)	554	538
Wholesale and retail businesses	2,968	(42)	(133)	3,010	3,102
Banks and other financial institutions	263	(218)	(11)	481	274
Real estate	1,383	50	(104)	1,333	1,488
Various services	3,471	(57)	(72)	3,528	3,543
Local public sector	1,403	(180)	(137)	1,584	1,541
Others	8,645	167	253	8,478	8,392
(For personal customers)	8,620	165	251	8,454	8,369

(Note) Loans for consumption-natured funds to the self-employed were included in loans for personal customers.

(2) Loan business for small and midsize companies

(a) Loans to small and medium sized companies

Loans by branches in Nagano

(100 millions of yen)

	As of Mar. 31, 2007 (A)		As of Sept. 30, 2006 (B)	As of Mar. 31, 2006 (C)	
		Inc/Dec (A) - (B)			Inc/Dec (A) - (C)
Outstanding balance of loans to small & midsize companies (A)	21,124	(191)	(457)	21,315	21,581
Total outstanding loans (B)	25,198	(306)	(299)	25,505	25,498
As a percentage of total outstanding loans (A)/(B) (%)	83.8	0.3	(0.8)	83.5	84.6

The number of small & midsize borrowers (C)	218,360	(2,328)	(5,970)	220,688	224,330
The number of all borrowers (D)	218,611	(2,314)	(5,966)	220,925	224,577
Ratio of small and midsize borrowers (C)/(D) (%)	99.8	0.0	0.0	99.8	99.8

(Note) Small & medium sized company means a company with a capital of ¥300 million or less (provided, that in case of wholesaler, ¥100 million, and in case of retailer and service company, ¥50 million), or with permanent employees of 300 or less (likewise in case of wholesaler, 100, in case of retailer, 50 and for service company, 100).

(b) Outstanding balance of loans guaranteed by Credit Guarantee Association

Loans by branches in Nagano

(100 millions of yen)

	As of Mar. 31, 2007 (A)			As of Sept. 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans guaranteed by Credit Guarantee Association	2,867	4	(87)	2,863	2,954

(3) Personal loan businesses

Outstanding balance of consumer loans

Consumer loans by branches in Nagano

(100 millions of yen)

	As of Mar. 31, 2007 (A)			As of Sept. 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Balance of consumer loans	8,555	166	255	8,389	8,300
Housing loans	7,629	182	295	7,447	7,334
Other consumer loans	925	(16)	(40)	941	966
					(%)
Share of Nagano	92.5	(0.3)	(0.5)	92.8	93.0

2. Convenience made available to customers in the regional community

(1) Deposits (outstanding balances)

(100 millions of yen, %)

	As of Mar. 31, 2007 (A)			As of Sept. 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Total deposits	52,044	671	529	51,373	51,514
With branches in Nagano	47,078	756	790	46,321	46,288
Share of Nagano branches /	90.4	0.3	0.6	90.1	89.8

(2) Personal financial assets (outstanding balance)

Outstanding balance of financial assets with branches in Nagano

(100 millions of yen)

	As of Mar. 31, 2007 (A)			As of Sept. 30, 2006 (B)	As of Mar. 31, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Yen deposits	33,300	489	550	32,810	32,749
Foreign currency deposits	160	(38)	(31)	198	191
Investment trusts	2,735	602	915	2,132	1,819
Public bonds (Government bonds, etc.)	3,827	132	287	3,695	3,540
Total	40,023	1,185	1,722	38,837	38,301