

1 [CONSOLIDATED FINANCIAL STATEMENTS]
 (1) [Consolidated Balance Sheets]

(Millions of yen)		
Items	As of March 31,2008	As of March 31,2009
Assets		
Cash and due from banks	327,878	237,249
Call loans and bills bought	64,674	121,319
Receivables under resale agreements	539	399
Monetary claims bought	71,508	46,004
Trading assets	36,078	31,033
Money held in trust	10,003	6,982
Securities	1,464,485	1,306,501
Loans and bills discounted	3,916,189	4,086,781
Foreign exchanges	27,757	25,988
Lease receivables and investment assets		80,019
Other assets	96,379	125,178
Property, plant and equipment	115,207	37,658
Buildings, net	13,456	12,729
Land	15,717	15,886
Construction in progress	63	23
Other, net	85,970	9,018
Intangible assets	11,925	4,962
Software	11,229	4,288
Other	696	674
Deferred tax assets	4,397	28,542
Customers' liabilities for acceptances and guarantees	46,789	45,679
Allowance for loan losses	(103,172)	(110,027)
Allowance for investment loss	(259)	(602)
Total assets	6,090,385	6,073,671
Liabilities		
Deposits	5,253,932	5,347,009
Negotiable certificates of deposit	88,661	61,834
Call money and bills sold	2,003	48,878
Payables under repurchase agreements	539	399
Payables under securities lending transactions	38,617	17,941
Trading liabilities	10,071	9,276
Borrowed money	34,620	37,962
Foreign exchanges	1,149	885
Other liabilities	112,918	81,101
Provision for directors' bonuses	46	
Provision for retirement benefits	13,723	14,234
Provision for directors' retirement benefits	343	
Provision for reimbursement of deposits	213	228
Provision for contingent loss	372	822
Provision for possible loss on support of specific borrowers	8,603	
Reserves under the special laws	44	19
Deferred tax liabilities	13,827	85
Negative goodwill	1,057	704
Acceptances and guarantees	46,789	45,679
Total liabilities	5,627,536	5,667,065

THE HACHIJUNI BANK, LTD.

(Millions of yen)

Items	As of March 31,2008	As of March 31,2009
Net assets		
Capital stock	52,243	52,243
Capital surplus	30,264	30,232
Retained earnings	294,322	291,388
Treasury stock	(6,089)	(6,443)
Shareholders' equity	370,740	367,420
Valuation difference on available-for-sale securities	77,569	26,302
Deferred gains or losses on hedges	1,418	41
Foreign currency translation adjustment	(232)	(720)
Valuation and translation adjustments	78,755	25,623
Subscription rights to shares		48
Minority interests	13,353	13,512
Total net assets	462,849	406,606
Total liabilities and net assets	6,090,385	6,073,671

(2) [Consolidated Statements of Income]

(Millions of yen)

Items	FY ended March31,2008	FY ended March31,2009
Ordinary income	211,189	186,265
Interest income	118,058	107,025
Interest on loans and discounts	82,681	81,425
Interest and dividends on securities	25,798	19,723
Interest on call loans and bills bought	1,615	755
Interest on receivables under resale agreements	0	0
Interest on deposits with banks	2,250	2,082
Other interest income	5,711	3,038
Trust fees	1	2
Fees and commissions	25,124	21,976
Trading income	722	657
Other ordinary income	52,939	48,859
Other income	14,342	7,743
Ordinary expenses	176,554	182,082
Interest expenses	26,909	19,309
Interest on deposits	19,402	15,407
Interest on negotiable certificates of deposit	811	508
Interest on call money and bills sold	825	457
Interest on payables under repurchase agreements	0	0
Interest on payables under securities lending transactions	1,348	740
Interest on borrowings and rediscounts	481	453
Other interest expenses	4,039	1,742
Fees and commissions payments	5,807	5,479
Other ordinary expenses	49,419	51,769
General and administrative expenses	63,255	67,408
Other expenses	31,161	38,115
Provision of allowance for loan losses	16,650	23,445
Other	14,511	14,670
Ordinary income	34,635	4,183
Extraordinary income	310	281
Gain on disposal of noncurrent assets	277	246
Recoveries of written-off claims	30	10
Transfer from reserve for financial products transaction liabilities	2	24
Other		0
Extraordinary loss	1,053	394
Loss on disposal of noncurrent assets	202	292
Impairment loss	46	102
Other	804	
Income before income taxes and minority interests	33,892	4,069
Income taxes-current	14,545	4,924
Income taxes-deferred	(538)	(2,132)
Income taxes		2,791
Minority interests in income	(72)	795
Net income	19,957	483

(3) [Consolidated Cash Flows]

(Millions of yen)

	FY ended March 31,2008	FY ended March 31,2009
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	33,892	4,069
Depreciation and amortization	33,055	5,342
Impairment loss	46	102
Effect of accounting standards for leases		4,089
Amortization of negative goodwill	(352)	(352)
Increase (decrease) in allowance for loan losses	4,727	7,745
Increase (decrease) in allowance for investment loss	(51)	342
Increase (decrease) in provision for directors' bonuses	(9)	(46)
Increase (decrease) in provision for retirement benefits	(315)	511
Increase (decrease) in provision for directors' retirement benefits	343	(343)
Increase (decrease) in provision for reimbursement of deposits	213	14
Increase (decrease) in provision for contingent loss	372	450
Increase (decrease) in provision for possible loss on support of specific borrowers	8,603	(8,603)
Increase (decrease) in reserves under the special laws		(24)
Gain on fund management	(118,058)	(107,025)
Financing expenses	26,909	19,309
Loss (gain) related to securities	(765)	15,872
Loss (gain) on money held in trust	(319)	(15)
Foreign exchange losses (gains)	30	9
Loss (gain) on disposal of noncurrent assets	(74)	46
Net decrease (increase) in trading assets	4,868	5,045
Net increase (decrease) in trading liabilities	498	(795)
Net decrease (increase) in loans and bills discounted	13,018	(173,753)
Net increase (decrease) in deposit	62,076	93,980
Net increase (decrease) in negotiable certificates of deposit	17,054	(26,827)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(2,683)	3,341
Net decrease (increase) in call loans	(24,568)	(31,001)
Net increase (decrease) in call money	(19,240)	46,734
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(99,468)	42,360
Net increase (decrease) in payables under securities lending transactions	12,849	(20,675)
Net decrease (increase) in foreign exchanges-assets	(383)	1,769
Net increase (decrease) in foreign exchanges-liabilities	153	(263)
Proceeds from fund management	118,490	105,636
Payments for finance	(24,152)	(17,704)
Other, net	11,099	(15,357)
Subtotal	57,863	(46,015)
Income taxes paid	(35,490)	(5,380)
Net cash provided by (used in) operating activities	22,372	(51,396)
Net cash provided by (used in) investing activities		
Purchase of securities	(406,233)	(532,618)
Proceeds from sales of securities	346,024	322,902
Proceeds from redemption of securities	109,878	219,469
Increase in money held in trust	(2,549)	(490)
Decrease in money held in trust	6,881	3,527
Purchase of noncurrent assets	(33,004)	(5,942)
Proceeds from sales of noncurrent assets	2,297	116
Net cash provided by (used in) investing activities	23,294	6,964
Net cash provided by (used in) financing activities		
Purchase of treasury stock	(226)	(632)
Proceeds from sales of treasury stock	23	246
Cash dividends paid	(4,997)	(3,416)
Cash dividends paid to minority shareholders	(21)	(19)
Net cash provided by (used in) financing activities	(5,220)	(3,822)
Effect of exchange rate change on cash and cash equivalents	(30)	(9)
Net increase (decrease) in cash and cash equivalents	40,416	(48,264)
Cash and cash equivalents at beginning of fiscal year	89,985	130,401
Cash and cash equivalents	130,401	82,137

2 [NON-CONSOLIDATED FINANCIAL STATEMENTS]
 (1) [Non-Consolidated Balance Sheets]

(Millions of yen)

Items	As of March 31, 2008	As of March 31, 2009
Assets		
Cash and due from banks	327,469	237,975
Cash	62,687	62,071
Due from banks	264,782	175,903
Call loans	64,674	121,319
Receivables under resale agreements	539	399
Monetary claims bought	71,508	46,004
Trading assets	35,673	30,454
Trading account securities	2,179	735
Trading-related financial derivatives	10,498	9,748
Other trading assets	22,994	19,971
Money held in trust	10,003	6,982
Securities	1,454,063	1,297,911
Government bonds	562,720	528,120
Local government bonds	85,243	77,950
Corporate bonds	256,922	250,118
Stocks	252,537	185,802
Other securities	296,640	255,919
Loans and bills discounted	3,973,913	4,142,201
Bills discounted	45,019	32,843
Loans on bills	383,505	326,783
Loans on deeds	2,789,283	2,957,554
Overdrafts	756,104	825,019
Foreign exchanges	27,757	25,988
Due from foreign banks (our accounts)	7,549	14,349
Foreign bills bought	16,581	10,348
Foreign bills receivable	3,626	1,290
Other assets	65,196	97,532
Domestic exchange settlement account, debit	51	58
Prepaid expenses	19,329	19,783
Accrued income	9,665	9,333
Initial margins of futures markets	98	192
Variation margins of futures markets	90	59
Derivatives other than for trading-assets	12,210	12,864
Other	23,749	55,241
Property, plant and equipment	31,937	32,381
Buildings, net	12,651	11,991
Land	15,350	15,521
Lease assets, net		623
Construction in progress	32	23
Other, net	3,904	4,220
Intangible assets	3,527	4,567
Software	2,850	3,912
Other	676	654
Deferred tax assets		24,251
Customers' liabilities for acceptances and guarantees	46,789	45,679
Allowance for loan losses	(93,609)	(97,698)
Allowance for investment loss	(244)	(587)
Total assets	6,019,200	6,015,363

(Millions of yen)

Items	As of March 31, 2008	As of March 31, 2009
Liabilities		
Deposits	5,266,912	5,362,188
Current deposits	177,789	179,255
Ordinary deposits	2,395,661	2,452,734
Saving deposits	76,872	73,040
Deposits at notice	15,769	20,953
Time deposits	2,409,467	2,464,002
Installment savings	42,059	38,539
Other deposits	149,292	133,661
Negotiable certificates of deposit	89,361	62,534
Call money	2,003	48,878
Payables under repurchase agreements	539	399
Payables under securities lending transactions	38,617	17,941
Trading liabilities	10,071	9,276
Trading-related financial derivatives	10,071	9,276
Borrowed money	595	5,683
Borrowings from other banks	595	5,683
Foreign exchanges	1,149	885
Due to foreign banks (their accounts)	0	0
Due to foreign banks (our accounts)	361	113
Foreign bills sold	511	684
Foreign bills payable	276	87
Other liabilities	85,774	62,143
Domestic exchange settlement account, credit	4	3
Income taxes payable	1,002	73
Accrued expenses	10,826	12,193
Unearned revenue	3,826	3,313
Reserve for interest on installment savings	44	45
Derivatives other than for trading-assets	10,247	12,916
Lease obligations		654
Other	59,821	32,943
Provision for directors' bonuses	41	
Provision for retirement benefits	12,568	12,346
Provision for directors' retirement benefits	274	
Provision for reimbursement of deposits	213	228
Provision for contingent loss	372	822
Provision for possible loss on support of specific borrowers	8,603	
Deferred tax liabilities	13,267	
Acceptances and guarantees	46,789	45,679
Total liabilities	5,577,156	5,629,010

