

Separate Version

**SEMI-ANNUAL FINANCIAL DATA
FOR THE SIX MONTHS ENDED
SEPTEMBER 30, 2007**

THE HACHIJUNI BANK, LTD.

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I. FINANCIAL REVIEW (The first half fiscal year ended September 30, 2007)

1. Summary (Non-consolidated)

(1) Breakdown of income

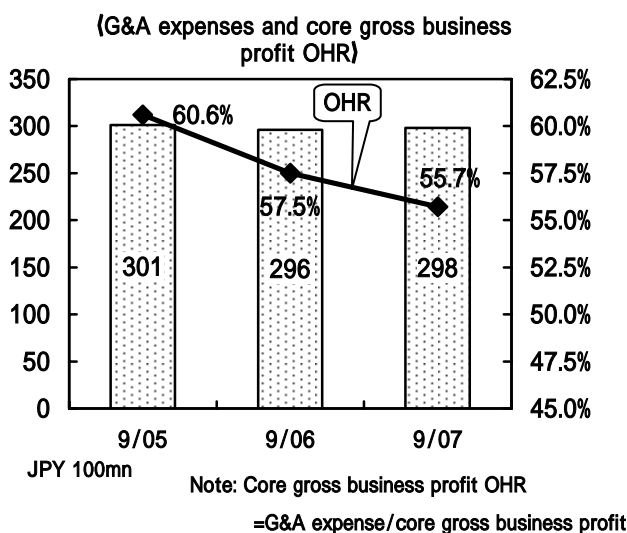
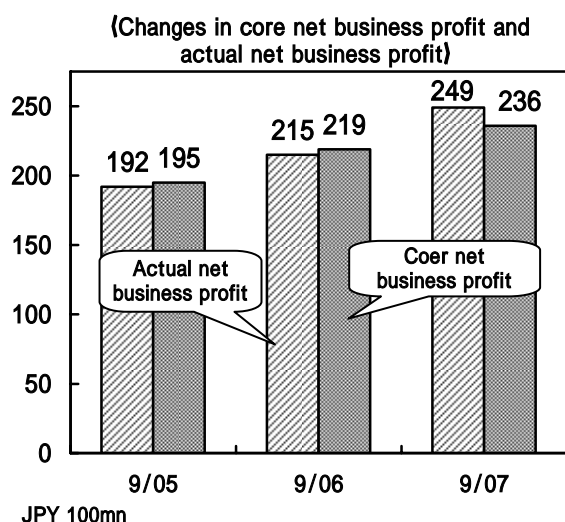
(A) Net business profit

(Millions of yen)

	First half of FY 2007 (A)		First half of FY 2006 (B)
		Inc/Dec (A-B)	
Gross business profit	54,816	3,576	51,240
Profit on interest	45,051	2,194	42,856
Profit on fees and commissions	7,511	213	7,298
Trading profit	343	(120)	464
Other business profit	1,910	1,289	620
Gains (losses) related to bonds	1,301	1,617	(316)
General & administrative expenses	29,817	165	29,652
Personnel expenses	14,811	334	14,476
Non personnel expenses	13,336	(40)	13,377
Core net business profit (Note)	23,697	1,793	21,904
Actual net business profit (Note)	24,998	3,410	21,588
Transfer to general reserve for possible loan losses	3,353	8,678	(5,325)
Net business profit	21,645	(5,268)	26,913

- Note: 1. Core net business profit means a 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 ¥1.7 billion from the same period a year earlier to ¥23.6 billion, helped by increases in profit on interest and on fees and commissions.
 (b) Actual net business profit increased ¥3.4 billion from the same period a year earlier to ¥24.9 billion as gains related to bonds increased ¥1.6 billion from the same period a year earlier.
 (c) Net business profit amounted to ¥21.6 billion, down ¥5.2 billion from the same period a year earlier because “transfer to the reserve for possible loan losses” went up ¥ 8.6 billion from the previous year’s level.
 (d) Profit on interest increased ¥2.1 billion to ¥45.0 billion due to robust yields on loans and call loans, although the funding cost for deposits went up due to the rise in interest rates.
 (e) Profit on fees and commissions increased ¥0.2 billion to ¥7.5 billion owing to increases in handling commissions on investment trusts.
 (f) General and administrative expenses were ¥29.8 billion, up ¥0.1 billion from the same period a year earlier, due to an increase in personnel expenses.
 (g) Entry to the account of “transfer to general reserve for possible loan losses” was ¥3.3 billion due to an increase in reserves for substandard assets, amounting to an increase of ¥8.6 billion on a year-on-year basis since the previous year was a reversal entry of ¥5.3 billion.



(B) Operating profit

(Millions of yen)

	First half of FY 2007		First half of FY 2006
		Inc/Dec (A-B)	
Temporary profit (losses)	(5,276)	3,647	(8,924)
Net gains (losses) related to equity securities	910	(964)	1,875
Profit (losses) on money held in trust	346	941	(595)
Disposal of nonperforming loans	7,530	(3,566)	11,096
Operating profit	16,319	(1,663)	17,983

- (a) Operating profit decreased ¥1.6 billion from the same period a year earlier to ¥16.3 billion due to the decline in net business profit, although temporary losses shrank by ¥3.6 billion.
- (b) The amount of nonperforming loan disposal decreased ¥3.5 billion from the previous year's level to ¥7.5 billion.

(C) Semi-annual net income

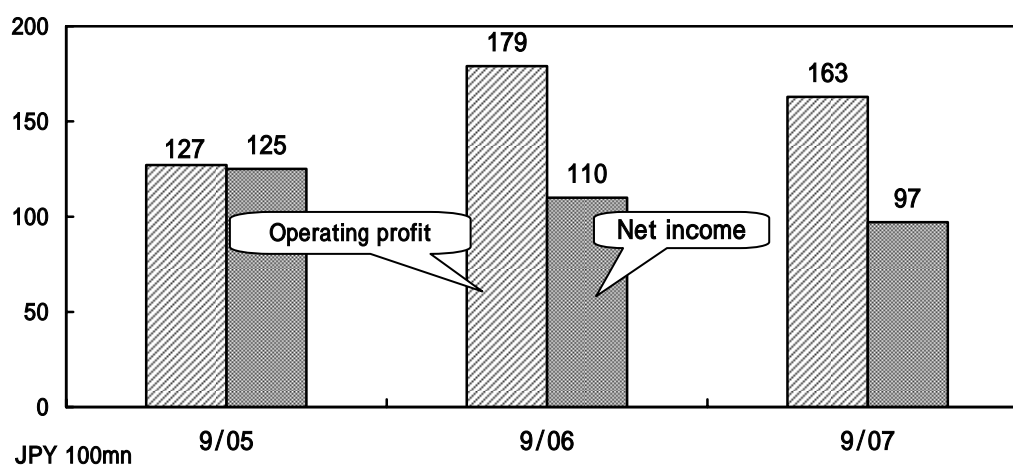
(Millions of yen)

	First half of FY 2007		First half of FY 2006
		Inc/Dec (A-B)	
Extraordinary gains (losses)	(396)	(226)	(169)
Impairment losses	29	21	8
Income before income tax	15,923	(1,890)	17,813
Income taxes-current	7,407	(157)	7,564
Income taxes-deferred	(1,256)	(448)	(807)
Net income (losses)	9,772	(1,284)	11,056

Extraordinary losses increased ¥0.2 billion from the same period a year earlier to ¥0.3 billion.

As a result, net income for the current semi-annual fiscal year was ¥9.7 billion, down ¥1.2 billion from the same period a year earlier.

(Changes in operating profit and net income)



(Reference)

Credit related expenses

(Millions of yen)

	First half of FY 2007		First half of FY 2006
		Inc/Dec (A-B)	
Transfer to general reserve (a)	3,353	8,678	(5,325)
Disposal of nonperforming loans (b)	7,530	(3,566)	11,096
Credit related expenses (a)+(b)	10,833	5,112	5,771

Credit related expenses totaling the amounts of transfer to general reserve and nonperforming loan disposal were ¥10.8 billion, up ¥5.1 billion from the same period a year earlier.

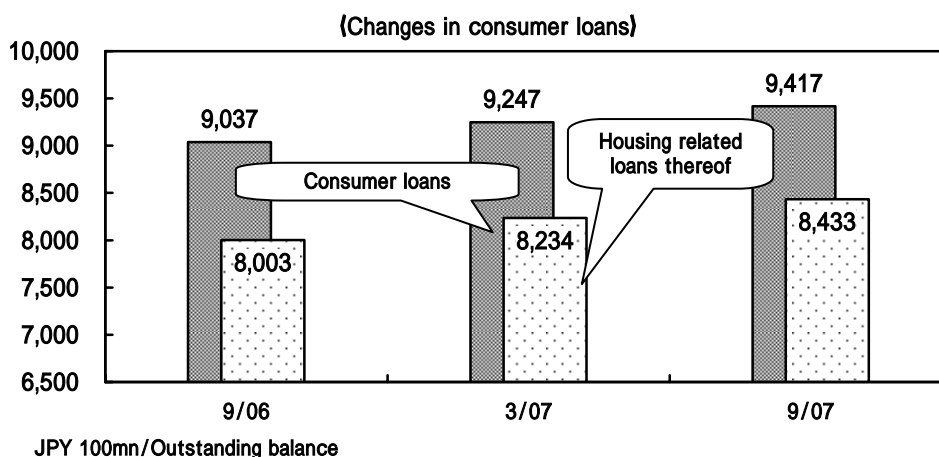
(2) Major accounts (Non-consolidated)

A. Loans

(100 millions of yen)

	First half of FY 2007 (A)		FY 2005 (B)	First half of FY2006(C)	
	Inc/Dec (A-B)	Inc/Dec (A-C)			
For all offices (outstanding balance as of the end of the period)	39,715	(148)	506	39,863	39,208
General corporations thereof	27,592	(169)	260	27,761	27,331
Consumers thereof	9,417	169	379	9,247	9,037
For all offices (average balance of the period)	39,675	509	993	39,166	38,682
General corporations thereof	27,576	108	489	27,468	27,086
Consumers thereof	9,289	273	346	9,015	8,943

- (a) The outstanding balance increased ¥50.6 billion, or 1.2 % from the same period a year earlier to ¥3,971.5 billion due to increases both in loans to corporations and to consumers.
- (b) The average balance increased ¥99.3 billion, or 2.5% from the same period a year earlier to ¥3,967.5 billion.



B. Securities

(100 millions of yen)

	First half of FY 2007 (A)		FY 2006 (B)	First half of FY2006(C)	
	Inc/Dec (A-B)	Inc/Dec (A-C)			
For all offices (outstanding balance as of the end of the period)	15,520	(720)	(918)	16,241	16,438
Bonds thereof	8,906	(702)	(892)	9,609	9,798
JGB thereof	5,560	(413)	(478)	5,974	6,039
Stocks thereof	3,472	(62)	(33)	3,534	3,505
For all offices (average balance of the period)	13,860	(202)	(240)	14,063	14,101
Bonds thereof	9,894	7	(51)	9,886	9,946
JGB thereof	6,272	140	109	6,131	6,162
Stocks thereof	1,185	79	66	1,105	1,119

- (a) The outstanding balance decreased ¥91.8 billion, or 5.5% from the same period a year earlier to ¥1,552.0 billion due to decreases in government and corporate bonds.
- (b) The average balance went down ¥24.0 billion, or 1.7% from the same period a year earlier to ¥1,386.0 billion.

C. Deposits (100 millions of yen)

	First half of FY 2007 (A)		FY 2006(B)	First half of FY2006(C)	
	Inc/Dec (A-B)	Inc/Dec (A-C)			
For all offices (outstanding balance as of the end of the period)	52,288	244	915	52,044	51,373
Individuals thereof	36,039	171	642	35,867	35,397
Corporations thereof	12,183	222	18	11,961	12,165
For all offices (average balance of the period)	52,601	1,398	1,533	51,203	51,068
Individuals thereof	35,964	381	562	35,583	35,402
Corporations thereof	11,739	(30)	(130)	11,769	11,870

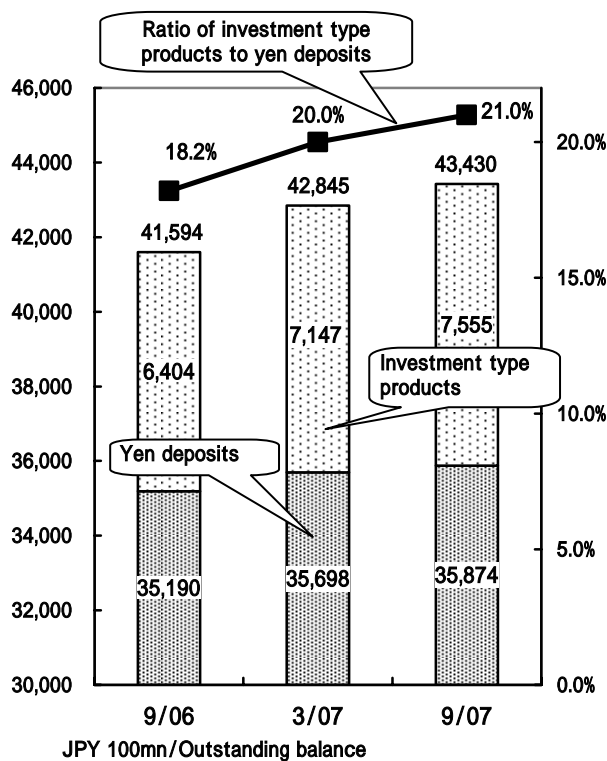
- (a) The outstanding balance increased ¥91.5 billion or 1.7% from the same period a year earlier to ¥5,228.8 billion due to an increase in individual and public fund deposits.
- (b) The average balance increased ¥153.3 billion or 3.0% from the same period a year earlier to ¥5,260.1 billion.

D. Personal financial assets deposited (outstanding balance) (100 millions of yen)

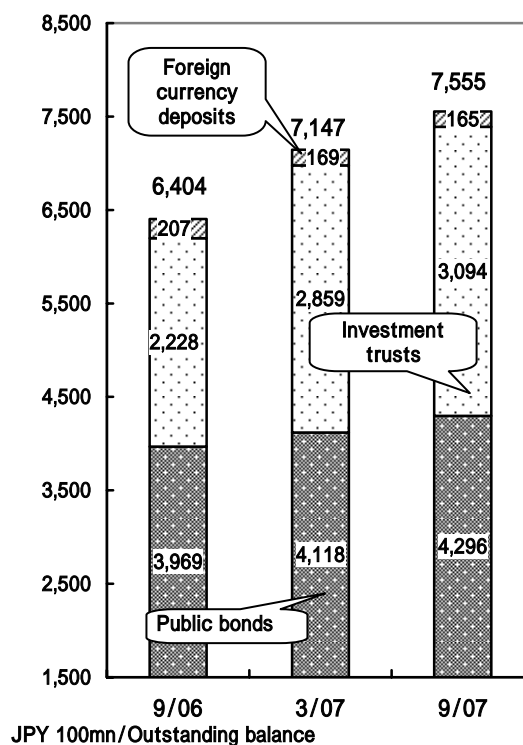
	First half of FY 2007 (A)		FY 2006(B)	First half of FY2006(C)	
	Inc/Dec (A-B)	Inc/Dec (A-C)			
Yen deposits	35,874	176	684	35,698	35,190
Foreign currency deposits	165	(4)	(42)	169	207
Investment trusts	3,094	235	866	2,859	2,228
Public bonds (Government bonds, and other bonds)	4,296	177	326	4,118	3,969
Total	43,430	585	1,835	42,845	41,594

The outstanding balance of financial assets deposited increased ¥183.5 billion, or 4.4% from a year earlier to ¥4,343.0 billion, owing to increase in investment trusts and public bonds.

(Changes in personal financial assets deposits)



(Changes in investment type products)



(3) Risk adjusted capital ratio

(Consolidated)

(%)

	First half of FY 2007 (A)			FY 2006(B)	First half of FY2006(C)
	(Preliminary basis)	Inc/Dec (A-B)	Inc/Dec (A-C)		
Risk adjusted capital ratio (BIS standards)	13.97	0.39	1.29	13.58	12.68
Tier I risk adjusted ratio	10.12	0.36	1.02	9.76	9.10

(100 millions of yen)

Basic capital (Tier I) (1)	3,738	85	192	3,653	3,546
Tax effect equivalent	448	15	101	432	346
Supplementary capital (Tier II) (2)	1,562	(10)	73	1,573	1,489
Deduction (3)	139	(7)	44	147	94
Shareholders' equity (1)+(2)-(3)	5,161	81	221	5,079	4,940
Risk assets	36,936	(464)	(2,008)	37,400	38,944
Total required capital	2,954	(37)	-	2,992	-

- (a) The consolidated risk adjusted capital ratio rose 0.39% from the fiscal year ended March 31, 2007 to 13.97%, due to a decrease in risk assets caused by decrease in loans and securities and also due to an increase in Tier I owing to growth in net income.
- (b) The tax effect equivalent (included in capital) amounted to ¥44.8 billion, which accounts for 11.0% of Tier I, and 8.0% of risk adjusted capital.
- (c) The risk adjusted capital ratio exceeds 8% required by the BIS standards.

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

Valuation gains (losses)

(100 millions of yen)

	As of Sept. 30, 2007			
	Valuation gains (losses)		Valuation gains	Valuation losses
		Change from Mar. 31, 2007		
Securities held to maturity	-	-	-	-
Other securities	2,405	(102)	2,498	92
Equity securities	2,356	(58)	2,365	8
Bonds	(24)	29	27	51
Others	73	(73)	106	32

Net valuation gains on other securities amounted to ¥240.5 billion, which decreased by ¥10.2 billion from March 31, 2007.

(5) Status of Assets (Non-consolidated)

Disclosure of loans based on the Financial Revitalization Law

(100 millions of yen, %)

	First half of FY 2007 (A)		FY 2006(B)	First half of FY2006(C)	
		Inc/Dec (A-B)			Inc/Dec (A-C)
Bankrupt and quasi-bankrupt assets	508	6	110	502	397
Doubtful assets	922	18	60	904	862
Substandard assets	577	16	171	560	405
Total	2,008	41	342	1,966	1,666
As a percentage of total credits	4.92	0.11	0.78	4.81	4.14

Coverage ratio	74.8	(1.6)	(3.9)	76.4	78.7
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(a) Disclosed loans based on the Financial Revitalization Law increased ¥4.1 billion from March 31, 2007 to ¥200.8 billion.

(b) Ratio to total credits rose 0.11% from March 31, 2007 to 4.92%.

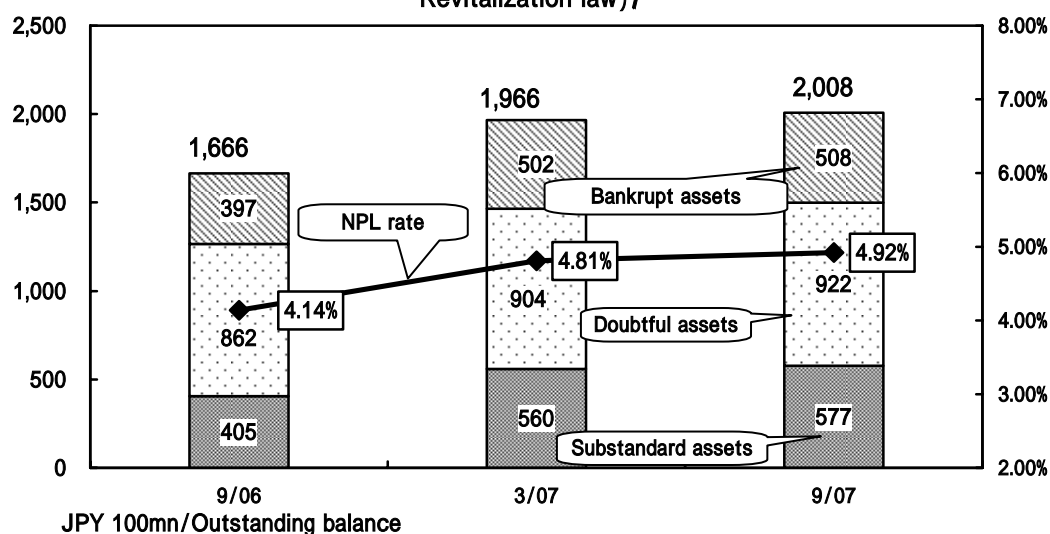
(c) Although a partial direct charge-off was not executed, the above table would have been shown as follows if it had been performed.

(100 millions of yen, %)

	First half of FY 2007 (A)		FY 2006(B)	First half of FY2006(C)	
		Inc/Dec (A-B)			Inc/Dec (A-C)
Bankrupt and quasi-bankrupt assets	229	(6)	10	235	218
Doubtful assets	922	18	60	904	862
Substandard assets	577	16	171	560	405
Total	1,728	28	242	1,700	1,486
As a percentage of total credits	4.27	0.09	0.56	4.18	3.71

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

(Changes in nonperforming loans (loans based on the Financial Revitalization law))



2. Earnings projections for FY2007

Earning projections for FY2007 (Non-consolidated)

(100 millions of yen)

	First half of FY 2007	Projection for FY2007 (A)	(A-B)	FY2006 (B)
Operating income	771	1,520	(18)	1,538
Profit on interest	450	898	23	875
Profit on fees and commissions	75	152	3	149
Trading profit	3	8	(2)	10
Other business profit	19	27	4	23
(Bonds(JGB etc.) related profit)	13	12	7	5
General and administrative expenses	298	598	15	583
(Personnel expenses)	148	296	9	287
(Non-personnel expenses)	133	272	5	267
Core net business profit	236	475	7	468
Actual net business profit	249	487	13	474
Transfer to general reserve for loan losses (a)	33	43	34	9
Net business profit	216	444	(20)	464
Gains/losses on sales of equity securities	13	40	(126)	166
Write-down of equity securities etc.	4	6	5	1
Profit (losses) on money held in trust	3	4	9	(5)
Disposal of nonperforming loans (b)	75	133	(143)	276
Operating income	163	360	(3)	363
Extraordinary gains	2	2	(1)	3
Extraordinary losses	6	8	4	4
Net income	97	215	(7)	222
Credit related expenses (a)+(b)	108	176	(109)	285

(Consolidated)

(100 millions of yen)

	First half of FY 2007	Projection for FY2007 (A)	(A - B)	FY2006 (B)
Operating income	1,028	2,040	(43)	2,083
Operating profit	178	385	(13)	398
Net income	104	222	(10)	232

Note: These projections are based on certain estimates which the bank believes are reasonable, based on information available as of the date of this filing; there is the possibility that the actual results may vary significantly due to various factors in the future.

3. Breakdown of income

(Non-consolidated)

(Millions of yen)

	First half of FY 2007(A)		First half of 2006 (B)
		Inc/Dec (A-B)	
Gross business profit	54,816	3,576	51,240
(Excluding net gains/losses related to bonds)	53,515	1,959	51,556
Gross domestic business profit	51,725	3,829	47,896
(Excluding net gains/losses related to bonds)	50,364	2,477	47,887
Profit on interest	42,955	2,559	40,396
Profit on fees and commissions	7,260	203	7,057
Trading profit	259	(51)	311
Other business profit	1,250	1,119	131
Gains/losses related to bonds	1,361	1,352	8
Gross international business profit	3,090	(253)	3,344
(Excluding net gains/losses related to bonds)	3,151	(517)	3,669
Profit on interest	2,095	(364)	2,460
Profit on fees and commissions	251	9	241
Trading profit	84	(68)	152
Other business profit	659	170	489
Gains/losses related to bonds	(60)	264	(325)
General & administrative expenses	29,817	165	29,652
(Excluding incidental expenses)			
Personnel expenses	14,811	334	14,476
Non personnel expenses	13,336	(40)	13,377
Taxes	1,669	(128)	1,798
Actual net business profit	24,998	3,410	21,588
Core net business profit	23,697	1,793	21,904
(Excluding net gains/losses related to bonds)			
Transfer to general reserve for possible loan losses	3,353	8,678	(5,325)
Net business profit	21,645	5,268	26,913
Net gains/losses related to bonds	1,301	1,617	(316)
Temporary profit /losses	(5,276)	3,647	(8,924)
Net gains/losses related to equity securities	910	(964)	1,875
Profit (loss) on money held in trust	346	941	(595)
Disposal of nonperforming loans	7,530	(3,566)	11,096
Charge-off amount of loans	31	18	12
Transfer to specific reserve for loan losses	7,429	(3,361)	10,791
Losses on sales of past due loans	69	(222)	292
Other temporary profit/losses	996	104	892
Operating income	16,319	(1,663)	17,983
Extraordinary gains/losses	(396)	(226)	(169)
Gains (losses) on disposal of fixed assets	152	315	(162)
Impairment losses	29	21	8
Income before income taxes	15,923	(1,890)	17,813
Income taxes-current	7,407	(157)	7,564
Income taxes-deferred	(1,256)	(448)	(807)
Net income	9,772	(1,284)	11,056

(Consolidated)

(Based on consolidated statements of income)

(Millions of yen)

	First half of FY 2007(A)		First half of 2006(B)
		Inc/Dec (A-B)	
Consolidated gross profit	59,689	3,913	55,776
Profit on interest	45,168	1,890	43,278
Profit on fees and commissions	10,267	105	10,161
Trading profit	346	(123)	470
Other business profit	3,906	2,040	1,866
General and administrative expenses	31,855	535	31,319
Charge-off and transfer to reserve	12,587	5,152	7,434
Charge-off of loans	32	18	13
Transfer to specific reserve	7,978	(4,042)	12,020
Transfer to general reserve	4,576	9,175	(4,599)
Gains/losses related to equity securities	914	(927)	1,842
Equity method investment gains (losses)	—	—	—
Others	1,653	1,703	(49)
Operating profit	17,815	(998)	18,814
Extraordinary gains (losses)	(512)	(301)	(211)
Income before tax adjustment	17,302	(1,300)	18,602
Income taxes-current	8,198	(544)	8,743
Income taxes-deferred	(1,547)	21	(1,569)
Minority interest	212	426	(214)
Net income	10,439	(1,203)	11,643

Note: Consolidated gross 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 company)

Number of consolidated subsidiaries	12	-	12
Number of equity method companies	-	-	-

4. Net business profit (Non-consolidated)

(Millions of yen)

	First half of FY 2007(A)		First half of 2006 (B)
		Inc/Dec (A-B)	
(1) Core net business profit	23,697	1,793	21,904
Per employee (thousands of yen)	8,149	348	7,800
(2) Actual net business profit	24,998	3,410	21,588
Per employee (thousands of yen)	8,596	908	7,688
(3) Net business profit	21,645	(5,268)	26,913
Per employee (thousands of yen)	7,443	(2,141)	9,584

Note: Average number of employees for the period is used.

Average number of employees for the first half of FY 2007: 2,908

Average number of employees for the first half of FY 2006: 2,808

5. Average interest rate spread (Non-consolidated)

(1) For all offices

(%)

	First half of FY 2007(A)		First half of 2006 (B)
		Inc/Dec (A-B)	
(1) Total average interest rate on interest earning assets (A)	2.02	0.18	1.84
Average interest rate on loans and bills discounted	2.04	0.21	1.83
Average interest rate on securities	1.86	0.08	1.78
(2) Total average interest rate on interest bearing liabilities (B)	0.47	0.18	0.29
Average interest rate on deposits and NCD	0.38	0.23	0.15
Average interest rate on external liabilities	2.43	0.66	1.77
(3) Expenses as a percentage of total interest earning assets (C)	1.09	(0.03)	1.12
(4) Total average interest rate spread (A)-(B)-(C)	0.45	0.03	0.42

(2) Domestic offices

(%)

	First half of FY 2007(A)		First half of 2006 (B)
		Inc/Dec (A-B)	
(1) Total average interest rate on interest earning assets (A)	1.78	0.19	1.59
Average interest rate on loans and bills discounted	2.00	0.20	1.80
Average interest rate on securities	1.51	0.21	1.30
(2) Total average interest rate on interest bearing liabilities (B)	0.23	0.16	0.07
Average interest rate on deposits and NCD	0.22	0.18	0.04
Average interest rate on external liabilities	0.54	0.39	0.15
(3) Expenses as a percentage of total interest earning assets (C)	1.10	(0.03)	1.13
(4) Total average interest rate spread (A)-(B)-(C)	0.44	0.06	0.38

6. Gains and losses related to securities (Non-consolidated)

(Millions of yen)

	First half of FY 2007(A)		First half of 2006 (B)
		Inc/Dec (A-B)	
Net gains/losses related to bonds	1,301	1,617	(316)
Gains on sales	3,231	3,034	197
Gains on redemption	-	-	-
Losses on sales	1,930	1,417	513
Losses on redemption	-	-	-
Write-off	-	-	-
Gains and losses related to equity securities	910	(964)	1,875
Gains on sales	1,684	(738)	2,422
Losses on sales	318	(191)	510
Write-off	455	417	37

7. Risk adjusted capital ratio (BIS standards)

(Consolidated)

(100 millions of yen)

	As of Sept. 30, 2007(A) (Preliminary)			As of Mar. 31, 2007(B)	As of Sept. 30, 2006 (C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
(1) Risk adjusted capital ratio	13.97%	0.39%	1.29%	13.58%	12.68%
Tier I risk adjusted capital ratio	10.12	0.36	1.02	9.76	9.10
(2) Basic capital (Tier I)	3,738	85	192	3,653	3,546
Tax effect equivalent	448	15	101	432	346
(3) Supplementary capital (Tier II)	1,562	(10)	73	1,573	1,489
(a) 45% of the amount stated as Other securities in the consolidated balance sheet deducted by its book value	1,100	(45)	(20)	1,145	1,121
(b) General loan loss reserve	461	34	94	427	367
(4) Deduction item	139	(7)	44	147	94
(5) Risk adjusted capital (2)+(3)-(4)	5,161	81	221	5,079	4,940
(6) Risk assets	36,936	(464)	(2,008)	37,400	38,944
(7) Total required capital (6)x8%	2,954	(37)	-	2,992	-

Ratio of tax effect equivalent to Tier I	11.9%	0.1%	2.2%	11.8%	9.7%
Ratio of tax effect equivalent to risk adjusted capital	8.6	0.1	1.6	8.5	7.0

(Non-consolidated)

(100 millions of yen)

	As of Sept. 30, 2007 (A) (Preliminary)			As of Mar. 31, 2007(B)	As of Sept. 30, 2006 (C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
(1) Risk adjusted capital ratio	13.79%	0.30%	1.24%	13.49%	12.55%
Tier I risk-adjusted capital ratio	9.77	0.29	0.95	9.48	8.82
(2) Basic (Tier I) capital	3,540	75	157	3,465	3,383
Tax effect amount	401	12	95	388	305
(3) Supplementary (Tier II) capital	1,511	(12)	77	1,524	1,434
(a) 45% of the amount stated as Other securities in the consolidated balance sheet deducted by its book value	1,082	(46)	(18)	1,128	1,101
(b) General loan loss reserve	429	33	96	395	332
(4) Deduction item	56	(0)	54	56	2
(5) Risk adjusted capital (2)+(3)-(4)	4,995	62	179	4,932	4,815
(6) Risk assets	36,217	(329)	(2,137)	36,546	38,354
(7) Total required capital (6)x8%	2,897	(26)	-	2,923	-

Ratio of tax effect equivalent to Tier I	11.3%	0.1%	2.3%	11.2%	9.0%
Ratio of tax effect equivalent to risk adjusted capital	8.0	0.2	1.7	7.8	6.3

8. ROE (Non-consolidated)

(%)

	First half of FY 2007(A)		First half of FY 2006 (B)
		Inc/Dec (A-B)	
On the basis of core net business profit	9.4	0.4	9.0
On the basis of actual net business profit	10.0	1.1	8.9
On the basis of net business profit	8.6	(2.5)	11.1
On the basis of net income	3.9	(0.6)	4.5

Note: 1. Average shareholder's 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", "Unrealized gains on available-for-sale securities" included in the Net assets are as follows:

First half of FY 2007: ¥144.0 billion, FY 2006: ¥150.3 billion

First half of FY 2006: ¥146.1 billion, FY2005: ¥148.9 billion

3. The amount included as "Deferred gains (losses) on derivatives under hedge accounting" in Net assets are as follows:

First half of FY 2007: ¥ (1.7) billion, FY 2006: ¥ (1.9) billion, First half of FY 2006: ¥ (1.5) billion

(Reference)

If average shareholder's equity excluding "Unrealized gains on available-for-sale securities" and "Deferred gains (losses) on derivatives under hedge accounting" were used as the denominator for calculation, ROE would be as follows:

Actual ROE (Non-consolidated)

(%)

	First half of FY 2007(A)		First half of FY 2006 (B)
		Inc/Dec (A-B)	
On the basis of core net business profit	13.3	0.3	13.0
On the basis of actual net business profit	14.1	1.3	12.8
On the basis of net business profit	12.2	(3.8)	16.0
On the basis of net income	5.5	(1.0)	6.5

II. 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 Sept. 30, 2007 (A)			As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)
			Inc/Dec(A-B)	Inc/Dec(A-C)		
Loans under risk management	Loans to customers in bankruptcy	13,046	1,580	5,354	11,465	7,692
	Past due loans	127,404	716	11,110	126,687	116,293
	Loans contractually past due 3months or more	99	(68)	(208)	168	307
	Restructured loans	57,654	1,758	17,366	55,895	40,288
	Total	198,205	3,987	33,623	194,218	164,582

Outstanding balance of loans & bills discounted	3,971,560	(14,823)	50,694	3,986,383	3,920,865
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(%)

As percentage of loans and bills discounted	Loans to customers in bankruptcy	0.32	0.04	0.13	0.28	0.19
	Past due loans	3.20	0.03	0.24	3.17	2.96
	Loans contractually past due 3months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	1.45	0.05	0.43	1.40	1.02
	Total	4.99	0.12	0.80	4.87	4.19

<Reference>

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

(Non-consolidated)

(Millions of yen)

		As of Sept. 30, 2007 (A)			As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)
			Inc/Dec(A-B)	Inc/Dec(A-C)		
Loans under risk management	Loans to customers in bankruptcy	3,088	(771)	(54)	3,860	3,143
	Past due loans	109,620	1,751	6,599	107,869	103,020
	Loans contractually past due 3months or more	99	(68)	(208)	168	307
	Restructured loans	57,654	1,758	17,366	55,895	40,288
	Total	170,463	2,669	23,703	167,794	146,760

Outstanding balance of loans & bills discounted	3,943,818	(16,140)	40,774	3,959,959	3,903,043
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(%)

As percentage of loans and bills discounted	Loans to customers in bankruptcy	0.07	(0.02)	(0.01)	0.09	0.08
	Past due loans	2.77	0.05	0.14	2.72	2.63
	Loans contractually past due 3months or more	0.00	0.00	0.00	0.00	0.00
	Restructured loans	1.46	0.05	0.43	1.41	1.03
	Total	4.32	0.09	0.56	4.23	3.76

Note: A partial direct charge-off means an execution of a direct charge-off of the claims secured by collateral and guarantees that are determined as 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 Sept. 30, 2007 (A)			As of Mar. 31,2007(B)	As of Sept 30,2006(C)
			Inc/Dec(A-B)	Inc/Dec(A-C)		
Loans under risk management	Loans to customers in bankruptcy	13,208	1,591	5,245	11,616	7,962
	Past due loans	128,798	699	11,378	128,099	117,419
	Loans contractually past due 3months or more	99	(68)	(376)	168	476
	Restructured loans	57,896	1,705	17,363	56,191	40,533
	Total	200,003	3,927	33,610	196,075	166,392

Outstanding balance of loans & bills discounted	3,913,135	(16,109)	53,023	3,929,244	3,860,111
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(%)

As a percentage of loans and bills discounted	Loans to customers in bankruptcy	0.33	0.04	0.13	0.29	0.20
	Past due loans	3.29	0.03	0.25	3.26	3.04
	Loans contractually past due 3months or more	0.00	0.00	0.00	0.00	0.01
	Restructured loans	1.47	0.04	0.42	1.43	1.05
	Total	5.11	0.12	0.80	4.99	4.31

2. Reserve for possible loan losses

(Non-consolidated)

(Millions of yen)

		As of Sept. 30, 2006(A)			As of Mar. 31,2006(B)	As of Sept 30,2005(C)
			Inc/Dec(A-B)	Inc/Dec(A-C)		
Reserve for possible loan losses		96,183	5,565	26,152	90,618	70,030
	General reserve	42,918	3,353	9,624	39,565	33,294
	Specific reserve	53,265	2,211	16,528	51,053	36,736

Charge-off / reserve criteria

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 as a reserve.
Loans under close observation	For substandard loans and general loans under close observation not classified as sub-standard loans, estimated loss amounts 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 as a reserve.

B. Specific reserve

Debtor classification	Charge-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 as a 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 as a reserve.
Loans to customers legally bankrupt	

C. Common standards for general reserve and specific reserve

Debtor classification	Charge-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 the unsecured portion is ¥3.0 billion or more, the 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 cases where the loans to customers for which a 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 sub-standard assets, an 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 the 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 reserve as a percentage of unsecured portions of loans is as follows.

	As of Sept. 30, 2007 (A)			As of Mar.31, 2007(B)	As of Sept.30, 2006(C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
Substandard loans	30.1	2.7	3.5	27.4	26.6
Other loans under close observation	7.1	1.7	0.8	5.4	6.3

(%)

	As of Sept. 30, 2007 (A)			As of Mar.31, 2007(B)	As of Sept.30, 2006(C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
Reserve for possible loan losses	105,429	6,980	28,561	98,449	76,868
General reserve	47,290	4,576	10,560	42,714	36,730
Specific reserve	58,139	2,404	18,001	55,734	40,137

(Consolidated)

(Millions of yen)

3. Coverage ratio on loans under risk management

	As of Sept. 30, 2007 (A)			As of Mar.31, 2007(B)	As of Sept.30, 2006(C)
		Inc/Dec(A-B)	Inc/Dec(A-C)		
Loans under risk management (A)	198,205	3,987	33,623	194,218	164,582
Secured balance (B)	81,992	(4,833)	(4,052)	86,826	86,044
Outstanding balance of specific reserve for possible loan losses (C)	52,698	2,103	16,410	50,594	36,287
Percentage of reserve C/(A-B)	45.3	(1.8)	(0.9)	47.1	46.2
Coverage ratio (B+C)/A	67.9	(2.8)	(6.4)	70.7	74.3

Breakdown as of September 30, 2007

(Millions of yen, %)

	Loans to customers in bankruptcy	Past due loans	Loans contractually past due 3 months or more	Restructured loans	Total
Outstanding balance of loans (A)	13,046	127,404	99	57,654	198,205
Secured balance (B)	2,434	66,351	68	13,137	81,992
Outstanding balance of specific reserve for possible loan losses (C)	10,611	42,086	-	-	52,698
Percentage of reserve C/(A-B)	100.0	68.9	-	-	45.3
Coverage ratio (B+C)/A	100.0	85.1	69.0	22.7	67.9

4. Disclosure of loans based on the Financial Revitalization Law (Non-consolidated)

(Millions of yen)

	As of Sept. 30, 2007 (A)			As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Bankrupt and quasi-bankrupt assets (A)	50,897	667	11,097	50,230	39,799
Doubtful assets (B)	92,219	1,815	6,007	90,403	86,211
Substandard assets (C)	57,754	1,690	17,158	56,064	40,596
Assets contractually past due 3 months or more (D)	99	(68)	(208)	168	307
Restructured loans (E)	57,654	1,758	17,366	55,895	40,288
Total (F)	200,871	4,173	34,263	196,698	166,608

Total balance of loans and bills discounted (G)	4,074,877	(14,137)	55,533	4,089,015	4,019,344
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As a percentage of total balance of loans and bills discounted	As of Sept. 30, 2007 (A)			As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Bankrupt and quasi-bankrupt assets A/G	1.24	0.02	0.25	1.22	0.99
Doubtful assets B/G	2.26	0.05	0.12	2.21	2.14
Sub-standard assets C/G	1.41	0.04	0.40	1.37	1.01
Accruing loans contractually past due 3 months or more D/G	0.00	0.00	0.00	0.00	0.00
Restructured loans E/G	1.41	0.05	0.41	1.36	1.00
Total F/G	4.92	0.11	0.78	4.81	4.14

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

Doubtful assets: Loans to customers who are likely to become bankrupt.

Substandard assets: Loans contractually past due 3 months or more and restructured loans out of loans under close observation.

<Reference>

Loans based on the Revitalization Law in case a partial direct charge-off of claims is executed.

(Non-consolidated)

(Millions of yen, %)

	As of Sept. 30, 2007 (A)			As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Bankrupt and quasi-bankrupt assets (A')	22,913	(627)	1,097	23,540	21,815
Doubtful assets (B)	92,219	1,815	6,007	90,403	86,211
Substandard assets (C)	57,754	1,690	17,158	56,064	40,596
Assets contractually past due 3 months or more (D)	99	(68)	(208)	168	307
Restructured loans (E)	57,654	1,758	17,366	55,895	40,288
Total (F')	172,887	2,878	24,263	170,008	148,623

Total balance of loans and bills discounted (G')	4,046,893	(15,431)	45,533	4,062,325	4,001,360
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(%)

As a percentage of total balance of loans and bills discounted	As of Sept. 30, 2007 (A)			As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
Bankrupt and quasi-bankrupt assets A'/G'	0.56	(0.01)	0.02	0.57	0.54
Doubtful assets B/G'	2.27	0.05	0.12	2.22	2.15
Sub-standard assets C/G'	1.42	0.04	0.41	1.38	1.01
Accruing loans contractually past due 3 months or more D/G'	0.00	0.00	0.00	0.00	0.00
Restructured loans E/G'	1.42	0.05	0.42	1.37	1.00
Total F'/G'	4.27	0.09	0.56	4.18	3.71

5. Coverage status of loans based on the Financial Revitalization Law (Non-consolidated)

(Millions of yen)

	As of Sept. 30, 2007 (A)			As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)
		Inc/Dec (A-B)	Inc/Dec (A-C)		
The amount of coverage (H)	150,276	(85)	19,154	150,362	131,121
Secured values	83,549	(4,912)	(3,778)	88,462	87,328
Reserve for possible loan losses	66,727	4,826	22,933	61,900	43,793
					(%)
Coverage ratio (H)/(F)	74.8	(1.6)	(3.9)	76.4	78.7

Breakdown as of September 30, 2007

(Millions of yen, %)

	Bankrupt and quasi bankrupt assets	Doubtful assets	Substandard assets	Total
Assessed amount (1)	50,897	92,219	57,754	200,871
Secured balance (2)	19,493	50,849	13,206	83,549
Reserve for possible loan losses (3)	31,403	21,861	13,462	66,727
Percentage of reserve (3)/(1)-(2)	100.0	52.8	30.2	56.8
Coverage ratio (2)+(3)/(1)	100.0	78.8	46.1	74.8
Inc/Dec from 3/31/2007	-	(2.1)	(1.9)	(1.6)
Inc/Dec from 9/30/2006	-	(2.8)	(5.3)	(3.9)

Increase/decrease of nonperforming assets

(Millions of yen)

Classification	Balance as of Mar. 31, 2007	Increase (A)	Decrease (B)	Balance as of Sept. 30, 2007	(A) - (B)
Bankrupt and quasi-bankrupt assets (1)	50,230	13,180	12,513	50,897	667
Doubtful assets (2)	90,403	20,554	18,738	92,219	1,815
Total	140,634	33,735	31,252	143,117	2,483

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

(Millions of yen)

Classification	Increase (C)	Decrease (D)	Classification change (1) to (2) (E)	Classification change (2) to (1) (F)	Increase/Decrease (C)-(D)+(E)+(F)
Bankrupt and quasi-bankrupt assets (1)	8,173	12,223	(289)	5,007	667
Doubtful assets (2)	20,264	13,731	289	(5,007)	1,815
Total	28,438	25,955	-	-	2,483

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 charge-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	II	III	IV	Classified balance	Secured balance	Reserve amount	Coverage (%)	Classification	Loan balance
Loans to customers legally bankrupt 130	113	17	-	-	Bankrupt and quasi-bankrupt assets 508	194	314	100.0	Loans to customers legally bankrupt	130
Loans to customers virtually bankrupt 378	289	88	-	-						
Loans to customers likely to become bankrupt 922	520	206	195		Doubtful assets 922	508	218	78.8	Past due loans	1,274
Loans under close observation	Substandard 1,131	93	1,037		Substandard assets 577	132	(Note) 134	46.1	Loans contractually past due 3 months or more	0
	Loans under close observation not classified as substandard 3,782	1,464	2,318		Sub-total	835	667	74.8	Restructured loans	576
Loans to customers in normal operations 34,403	34,403				Normal assets 38,740				Total	1,982
Total 40,748	36,885	3,668	195	-	Total 40,748					

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

(100 millions of yen)

	As of Sept. 30, 2007 (A)		As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)	
	Inc/Dec (A)-(B)	Inc/Dec (A)-(C)			
Domestic (except for JOM)	39,646	(134)	516	39,781	39,130
Manufacturing industry	7,394	(143)	(4)	7,538	7,399
Agriculture	177	30	12	146	165
Forestry	4	(0)	0	4	4
Fishery	21	(0)	(0)	21	21
Mining industry	56	(5)	(4)	62	61
Construction	1,791	(46)	21	1,838	1,770
Electricity, gas, waterworks	276	27	(32)	249	309
Information and telecommunications	364	(101)	(71)	466	436
Transportation	1,294	(22)	0	1,316	1,294
Wholesale and retail businesses	5,461	27	134	5,433	5,327
Banks and other financial institutions	2,666	117	128	2,548	2,537
Real estate	3,027	(150)	32	3,178	2,994
Various services	5,283	(33)	(119)	5,316	5,402
Local public sector	1,655	17	(162)	1,638	1,818
Others	10,169	148	581	10,020	9,587
(For personal customers)	9,506	179	394	9,326	9,111
(For central government)	550	(50)	150	600	400

Note: Loans for consumption by the self-employed company owner are included in loans for personal customers.

(2) Breakdown of loans under risk management by type of industry of borrower

(a) The amount of loans under risk management

(100 millions of yen)

	As of Sept. 30, 2007 (A)		As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)	
	Inc/Dec (A)-(B)	Inc/Dec (A)-(C)			
Domestic (except for JOM)	1,982	39	336	1,942	1,645
Manufacturing industry	424	(0)	56	425	368
Agriculture	7	3	4	3	2
Forestry	0	0	(0)	0	0
Fishery	0	(0)	(0)	0	0
Mining industry	3	(0)	0	4	3
Construction	279	46	65	233	213
Electricity, gas, waterworks	-	-	(0)	-	0
Information and telecommunications	41	7	35	34	6
Transportation	117	46	46	71	71
Wholesale and retail businesses	388	(63)	40	451	347
Banks and other financial institutions	16	6	15	9	0
Real estate	162	(16)	2	179	160
Various services	430	6	59	423	371
Local public sector	-	-	-	-	-
Others	107	1	8	106	99

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

	As of Sept. 30, 2007 (A)		As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)
	Inc/Dec(A)-(B)	Inc/Dec(A)-(C)		
Domestic (except for JOM)	100.0	-	100.0	100.0
Manufacturing industry	21.4	(0.4)	21.8	22.4
Agriculture	0.3	0.1	0.2	0.1
Forestry	0.0	0.0	0.0	0.0
Fishery	0.0	0.0	0.0	0.0
Mining industry	0.1	(0.1)	0.2	0.1
Construction	14.1	2.1	12.0	12.9
Electricity, gas, waterworks	-	-	-	0.0
Information and telecommunications	2.1	0.4	1.7	0.3
Transportation	5.9	2.3	3.6	4.3
Wholesale and retail businesses	19.5	(3.7)	23.2	21.1
Banks and other financial institutions	0.8	0.4	0.4	0.0
Real estate	8.2	(1.0)	9.2	9.7
Various services	21.7	(0.1)	21.8	22.5
Local public sector	-	-	-	-
Others	5.4	0.0	5.4	6.0

(3) Consumer loans (100 millions of yen)

	As of Sept. 30, 2007 (A)		As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)
	Inc/Dec(A-B)	Inc/Dec(A-C)		
Outstanding balance of consumer loans	9,417	169	9,247	9,037
Housing loans	8,433	198	8,234	8,003
Other consumer loans	983	(29)	1,013	1,033

(4) Loans to small and medium sized companies

(100 millions of yen, %)

	As of Sept. 30, 2007 (A)		As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)
	Inc/Dec(A-B)	Inc/Dec(A-C)		
Outstanding balance of loans to small/medium companies	25,877	(237)	26,114	26,217
As a percentage of total outstanding loans (%)	65.2	(0.4)	65.6	67.0

The number of small & midsize borrowers	228,558	(905)	229,463	231,771
The number of all borrowers	229,396	(885)	230,281	232,558
Ratio of small and midsize borrowers (%)	99.6	0.0	99.6	99.6

Note:

- Loans by overseas branches and for JOM are not included.
- Small & midsize company means a company with capital of ¥300 million or less (provided in the case of wholesalers, ¥100 million, and in the case of retailers and service companies, ¥50 million), or with permanent employees of 300 or less (likewise, for wholesalers, 100; for retailers, 50; and for service companies, 100).

7. Loan breakdown by domicile of borrower (Non-consolidated)

(1) Outstanding balance of loans to specific overseas countries

Not applicable

(2) Outstanding balance of loans to Asia

(100 millions of yen)

	As of Sept. 30, 2007 (A)		As of Mar. 31,2007(B)	As of Sept. 30,2006(C)	
	Inc/Dec (A-B)	Inc/Dec (A-C)			
Hong Kong	85	(3)	8	88	76
(Loans under risk management)	4	(0)	(0)	5	5
Malaysia	1	(12)	(13)	14	15
(Loans under risk management)	-	(0)	-	0	-
China	6	(0)	1	6	4
(Loans under risk management)	0	(0)	(0)	0	0
Indonesia	5	(0)	(1)	6	7
(Loans under risk management)	2	-	(0)	2	3
Others	2	(0)	(0)	3	3
(Loans under risk management)	-	-	-	-	-
Total	101	(17)	(5)	119	106
(Loans under risk management)	8	(0)	(1)	9	9

(3) Outstanding balance of loans to Latin America

Not applicable

(4) Outstanding balance of loans to Russia

Not applicable

8. The outstanding balance of loans and deposits (Non-consolidated)

(1) Total

(100 millions of yen)

	As of Sept. 30, 2007 (A)		As of Mar. 31,2007(B)	As of Sept. 30,2006(C)	
	Inc/Dec(A-B)	Inc/Dec(A-C)			
Deposits (end balance)	52,288	244	915	52,044	51,373
Deposits (average balance)	52,601	1,398	1,533	51,203	51,068
Loans and bills discounted (end balance)	39,715	(148)	506	39,863	39,208
Loans and bills discounted (average balance)	39,675	509	993	39,166	38,682

(2) Nagano Prefecture

(100 millions of yen)

	As of Sept. 30, 2007 (A)		As of Mar. 31,2007(B)	As of Sept. 30,2006(C)	
	Inc/Dec(A-B)	Inc/Dec(A-C)			
Deposits (end balance)	47,352	274	1,031	47,078	46,321
Deposits (average balance)	47,292	912	964	46,379	46,328
Loans and bills discounted (end balance)	24,787	(411)	(717)	25,198	25,505
Loans and bills discounted (average balance)	24,858	(269)	(268)	25,128	25,127

9. The outstanding balance of personal financial assets (Non-consolidated)

(100 millions of yen)

	As of Sept. 30, 2007 (A)		As of Mar. 31,2007(B)	As of Sept. 30,2006(C)	
	Inc/Dec(A-B)	Inc/Dec(A-C)			
Yen deposits	35,874	176	684	35,698	35,190
Foreign currencies deposits	165	(4)	(42)	169	207
Investment trusts	3,094	235	866	2,859	2,228
Public bonds (Government bonds, etc.)	4,296	177	326	4,118	3,969
Total	43,430	585	1,835	42,845	41,594

III. OTHERS

1. Gains and losses on valuation of securities

(1) Gains (losses) on securities

(a) 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

(b) 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) Valuation gains (losses)

(Consolidated)

(Millions of yen)

	As of Sept. 30, 2007 (A)				As of Mar. 31, 2007(B)		
	Valuation gains (losses)		Gains	Losses	Valuation gains (losses)		
		Year-on-Year Comparison			Gains	Losses	
Held-to-maturity	(28)	(0)	-	28	(27)	0	28
Other securities	244,646	(10,013)	254,049	9,403	254,659	264,818	10,158
Total	244,618	(10,013)	254,049	9,431	254,632	264,819	10,187
Equity securities	239,773	(5,507)	240,647	874	245,280	245,696	416
Bonds	(2,476)	2,909	2,719	5,196	(5,385)	2,051	7,437
Others	7,321	(7,416)	10,682	3,361	14,737	17,071	2,333

Note:

1. Since "Other securities" are evaluated using the market value method, the difference between the amounts on the half-year period (or fiscal year) consolidated balance sheet and the acquisition cost is stated in the above table.
2. The market values as of the end of half-year period (or fiscal year) are used for valuation.

(Non-consolidated)

(Millions of yen)

	As of Sept. 30, 2007 (A)				As of Mar. 31, 2007(B)		
	Valuation gains (losses)		Gains	Losses	Valuation gains (losses)		
		Year-on-Year Comparison			Gains	Losses	
Held to maturity	-	-	-	-	-	-	-
Other securities	240,596	(10,291)	249,873	9,276	250,887	261,009	10,121
Total	240,596	(10,291)	249,873	9,276	250,887	261,009	10,121
Equity securities	235,675	(5,879)	236,518	842	241,554	241,950	395
Bonds	(2,451)	2,908	2,718	5,169	(5,359)	2,051	7,411
Others	7,372	(7,320)	10,636	3,263	14,692	17,007	2,315

Note:

1. Since "Other securities" are evaluated using the market value method, the difference between the amounts on the half-year period (or fiscal year) balance sheet and the acquisition cost are stated in the above table.
2. The market values as of the end of half-year period (or fiscal year) are used for valuation.

2. Retirement benefit (Retirement benefit cost)

(Non-consolidated)

(Millions of yen)

		First half of FY 2007	First half of FY 2006
Retirement benefit cost	(A+B+C+D+E+F)	905	524
Service cost	(A)	669	687
Interest expense	(B)	460	454
Expected income on investment	(C)	(423)	(432)
Past service liabilities recognized as profit	(D)	-	-
Expenses for actuarial differences	(E)	9	(230)
Others	(F)	188	45

(Consolidated)

(Millions of yen)

		First half of FY 2007	First half of FY 2006
Retirement benefit cost		500	139

IV Statistics for regional businesses

1. Credit facilities provided to the regional community

(1) Overall loan business

(a) Loans and bills discounted (outstanding balance)

(100 millions of yen, %)

	As of Sept. 30, 2007 (A)			As of Mar. 31,2007(B)	As of Sept. 30,2006(C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Total loans and bills discounted (1)	39,715	(148)	506	39,863	39,208
By branches in Nagano (2)	24,787	(411)	(717)	25,198	25,505
Share of Nagano (2)/(1)	62.4	(0.8)	(2.6)	63.2	65.0

(b) Loan breakdown by type of industry of borrower

Loans by branches in Nagano Prefecture

(100 millions of yen)

	As of Sept. 30, 2007 (A)			As of Mar. 31,2007(B)	As of Sept. 30,2006(C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans by branches in Nagano	24,787	(411)	(717)	25,198	25,505
Manufacturing industry	4,637	(95)	(105)	4,733	4,743
Agriculture	171	30	12	141	159
Forestry	4	0	1	4	3
Fishery	1	(0)	(0)	1	1
Mining industry	32	(1)	(0)	33	32
Construction	1,360	(50)	(14)	1,410	1,374
Electricity, gas, waterworks	49	(1)	(1)	50	51
Information and telecommunications	160	(5)	(5)	166	166
Transportation	512	(6)	(41)	519	554
Wholesale and retail businesses	2,838	(129)	(172)	2,968	3,010
Banks and other financial institutions	265	1	(216)	263	481
Real estate	1,212	(171)	(121)	1,383	1,333
Various services	3,387	(83)	(140)	3,471	3,528
Local public sector	1,398	(5)	(186)	1,403	1,584
Others	8,754	108	275	8,645	8,478
(For personal customers)	8,733	113	279	8,620	8,454

Note: Loans for consumption by the self-employed company owner are included in loans for personal customers.

(2) Loan business for small and midsize companies

(a) Loans to small and midsize companies

Loans by branches in Nagano

(100 millions of yen)

	As of Sept. 30, 2007 (A)			As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Outstanding balance of loans to small & midsize companies (A)	20,699	(425)	(616)	21,124	21,315
Total outstanding loans (B)	24,787	(411)	(717)	25,198	25,505
As a percentage of total outstanding loans (A)/(B) (%)	83.5	(0.3)	0.0	83.8	83.5

The number of small & midsize borrowers (C)	217,220	(1,140)	(3,468)	218,360	220,688
The number of all borrowers (D)	217,477	(1,134)	(3,448)	218,611	220,925
Ratio of small and midsize borrowers (C)/(D) (%)	99.8	0.0	0.0	99.8	99.8

Note: Small & midsize company means a company with capital of ¥300 million or less (provided in the case of wholesalers, ¥100 million, and in the case of retailers and service companies, ¥50 million), or with permanent employees of 300 or less (likewise, for wholesalers, 100; for retailers, 50; and for service companies, 100).

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

Loans by branches in Nagano

(100 millions of yen)

	As of Sept. 30, 2007 (A)			As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Loans guaranteed by the Credit Guarantee Association	2,806	(60)	(56)	2,867	2,863

(3) Personal loan businesses Outstanding balance of consumer loans

Consumer loans by branches in Nagano

(100 millions of yen)

	As of Sept. 30, 2007 (A)			As of Mar. 31, 2007 (B)	As of Sept. 30, 2006 (C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Balance of consumer loans	8,660	104	271	8,555	8,389
Housing loans	7,758	128	311	7,629	7,447
Other consumer loans	901	(24)	(40)	925	941
					(%)
Share of Nagano	91.9	(0.6)	(0.9)	92.5	92.8

2. Outline of services provided to customers in the regional community

(1) Deposits (outstanding balances)

(100 millions of yen, %)

	As of Sept. 30, 2007 (A)			As of Mar. 31,2007(B)	As of Sept. 30,2006(C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Total deposits (1)	52,288	244	915	52,044	51,373
With branches in Nagano (2)	47,352	274	1,031	47,078	46,321
Share of Nagano branches (2)/(1)	90.5	0.1	0.4	90.4	90.1

(2) Personal financial assets (outstanding balance)

Breakdown of outstanding balance of financial assets with branches in Nagano

(100 millions of yen)

	As of Sept. 30, 2007 (A)			As of Mar. 31,2007(B)	As of Sept. 30,2006(C)
		Inc/Dec (A) - (B)	Inc/Dec (A) - (C)		
Yen deposits	33,505	204	694	33,300	32,810
Foreign currency deposits	155	(4)	(42)	160	198
Investment trusts	2,956	221	823	2,735	2,132
Public bonds (Government bonds, etc.)	3,988	160	293	3,827	3,695
Total	40,606	582	1,768	40,023	38,837