

1【SEMI-ANNUAL CONSOLIDATED FINANCIAL STATEMENTS】
 (1)【Semi-Annual Consolidated Balance Sheets】

(Millions of yen)

	As of Sept.30,2008	As of Sept.30,2009
Assets		
Cash and due from banks	333,050	280,259
Call loans and bills bought	52,842	139,772
Monetary claims bought	68,596	42,882
Trading assets	43,360	28,303
Money held in trust	10,094	907
Securities	1,385,201	1,427,948
Loans and bills discounted	3,883,375	3,964,540
Foreign exchanges	28,701	15,879
Lease receivables and investment assets	81,291	76,544
Other assets	134,044	87,358
Property, plant and equipment	37,532	37,121
Intangible assets	4,276	5,731
Deferred tax assets	7,620	4,493
Customers' liabilities for acceptances and guarantees	45,918	41,891
Allowance for loan losses	(112,130)	(107,037)
Allowance for investment loss	(452)	(665)
Total assets	6,003,324	6,045,930

THE HACHIJUNI BANK,LTD

(Millions of yen)

	As of Sept.30,2008	As of Sept.30,2009
Liabilities		
Deposits	5,197,946	5,332,628
Negotiable certificates of deposit	102,732	45,694
Call money and bills sold	24,597	16,258
Payables under securities lending transactions	26,945	14,425
Trading liabilities	9,796	9,100
Borrowed money	34,512	30,155
Foreign exchanges	990	1,269
Other liabilities	104,043	84,164
Provision for retirement benefits	14,133	14,810
Provision for reimbursement of deposits	216	255
Provision for contingent loss	727	886
Reserves under the special laws	19	10
Deferred tax liabilities	301	2,408
Negative goodwill	880	528
Acceptances and guarantees	45,918	41,891
Total liabilities	5,563,763	5,594,489
Net assets		
Capital stock	52,243	52,243
Capital surplus	30,266	30,233
Retained earnings	295,469	298,296
Treasury stock	(6,382)	(6,446)
Shareholders' equity	371,596	374,326
Valuation difference on available-for-sale securities	54,569	61,979
Deferred gains or losses on hedges	460	1,314
Foreign currency translation adjustment	(395)	(613)
Valuation and translation adjustments	54,634	62,681
Subscription rights to shares	16	65
Minority interests	13,313	14,367
Total net assets	439,560	451,441
Total liabilities and net assets	6,003,324	6,045,930

(2)【Semi-Annual Consolidated Statements of Income】

(Millions of yen)

	For the six months ended 9/30/08	For the six months ended 9/30/09
Ordinary income	97,526	87,376
Interest income	55,007	48,583
Interest on loans and discounts	40,937	37,810
Interest and dividends on securities	10,835	9,462
Trust fees	1	1
Fees and commissions	11,486	10,333
Trading income	302	626
Other ordinary income	24,869	24,586
Other income	5,858	3,244
Ordinary expenses	90,729	71,837
Interest expenses	10,809	6,094
Interest on deposits	8,904	4,885
Fees and commissions payments	2,773	2,643
Other ordinary expenses	24,239	22,373
General and administrative expenses	34,850	34,355
Other expenses	18,056	6,370
Net ordinary income	6,796	15,539
Extraordinary income	29	52
Gain on disposal of noncurrent assets	0	30
Recoveries of written-off claims	4	12
Transfer from reserve for financial products transaction liabilities	24	9
Other	0	—
Extraordinary loss	54	204
Loss on disposal of noncurrent assets	36	71
Impairment loss	17	133
Income before income taxes and minority interests	6,772	15,387
Income taxes-current	4,241	4,536
Income taxes-deferred	(986)	1,621
Income taxes	3,255	6,157
Minority interests in income	265	1,008
Net income	3,250	8,220

(3)【Semi-Annual Consolidated Cash Flows】

(Millions of yen)

	For the six months ended 9/30/08	For the six months ended 9/30/09
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	6,772	15,387
Depreciation and amortization	2,276	2,543
Impairment loss	17	133
Effect of accounting standards for leases	4,516	—
Amortization of negative goodwill	(176)	(176)
Increase (decrease) in allowance for loan losses	8,963	(2,993)
Increase (decrease) in allowance for investment loss	193	63
Increase (decrease) in provision for directors' bonuses	(46)	—
Increase (decrease) in provision for retirement benefits	409	575
Increase (decrease) in provision for directors' retirement benefits	(343)	—
Increase (decrease) in provision for reimbursement of deposits	2	27
Increase (decrease) in provision for contingent loss	355	63
Increase (decrease) in provision for possible loss on support of specific borrowers	(8,603)	—
Increase (decrease) in reserves under the special laws	(24)	(9)
Gain on fund management	(55,007)	(48,583)
Financing expenses	10,809	6,094
Loss (gain) related to securities	2,445	1,931
Loss (gain) on money held in trust	(24)	(5)
Foreign exchange losses (gains)	(6)	22
Loss (gain) on disposal of noncurrent assets	36	40
Net decrease (increase) in trading assets	(7,281)	2,730
Net increase (decrease) in trading liabilities	(274)	(175)
Net decrease (increase) in loans and bills discounted	32,760	122,268
Net increase (decrease) in deposit	(55,683)	(14,633)
Net increase (decrease) in negotiable certificates of deposit	14,070	(16,139)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	(108)	(7,807)
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(56,066)	(37,355)
Net decrease (increase) in call loans	15,283	(14,930)
Net increase (decrease) in call money	22,054	(33,018)
Net increase (decrease) in payables under securities lending transactions	(11,671)	(3,516)
Net decrease (increase) in foreign exchanges—assets	(944)	10,108
Net increase (decrease) in foreign exchanges—liabilities	(159)	383
Net decrease (increase) in lease receivables and investment assets	—	3,472
Proceeds from fund management	55,038	48,863
Payments for finance	(9,180)	(5,788)
Other, net	(1,137)	6,698
Subtotal	(30,734)	36,276
Income taxes paid	(1,159)	(1,174)
Net cash provided by (used in) operating activities	(31,894)	35,101

(Millions of yen)

	For the six months ended 9/30/08	For the six months ended 9/30/09
Net cash provided by (used in) investing activities		
Purchase of securities	(290,671)	(246,426)
Proceeds from sales of securities	145,665	93,753
Proceeds from redemption of securities	131,182	121,589
Increase in money held in trust	(285)	—
Decrease in money held in trust	218	6,080
Purchase of noncurrent assets	(2,700)	(3,126)
Proceeds from sales of noncurrent assets	0	178
Net cash provided by (used in) investing activities	(16,592)	(27,951)
Net cash provided by (used in) financing activities		
Purchase of treasury stock	(312)	(22)
Proceeds from sales of treasury stock	21	3
Cash dividends paid	(2,103)	(1,312)
Cash dividends paid to minority shareholders	(19)	(82)
Repayments to minority shareholders	—	(60)
Net cash provided by (used in) financing activities	(2,413)	(1,474)
Effect of exchange rate change on cash and cash equivalents	6	(22)
Net increase (decrease) in cash and cash equivalents	(50,893)	5,653
Cash and cash equivalents at the beginning of term	130,401	82,137
Cash and cash equivalents	79,508	87,790

2【SEMI-ANNUAL NON-CONSOLIDATED FINANCIAL STATEMENTS】

(1)【Semi-Annual Non-consolidated Balance Sheets】

(Millions of yen)

	As of Sept.30,2008	As of Sept.30,2009
Assets		
Cash and due from banks	333,902	279,064
Call loans	52,842	139,772
Monetary claims bought	68,596	42,882
Trading assets	42,643	27,402
Money held in trust	10,094	907
Securities	1,375,104	1,418,539
Loans and bills discounted	3,939,613	4,016,953
Foreign exchanges	28,701	15,879
Other assets	104,388	60,684
Property, plant and equipment	31,825	32,012
Intangible assets	3,835	5,393
Deferred tax assets	3,431	—
Customers' liabilities for acceptances and guarantees	45,918	41,891
Allowance for loan losses	(99,914)	(95,409)
Allowance for investment loss	(437)	(650)
Total assets	5,940,546	5,985,323

THE HACHIJUNI BANK,LTD

(Millions of yen)

	As of Sept.30,2008	As of Sept.30,2009
Liabilities		
Deposits	5,212,261	5,346,545
Negotiable certificates of deposit	103,432	46,394
Call money	24,597	16,258
Payables under securities lending transactions	26,945	14,425
Trading liabilities	9,796	9,100
Borrowed money	495	559
Foreign exchanges	990	1,269
Other liabilities	83,537	63,513
Income taxes payable	3,675	3,250
Lease obligations	144	814
Other	79,717	59,448
Provision for retirement benefits	12,618	12,627
Provision for reimbursement of deposits	216	255
Provision for contingent loss	727	886
Deferred tax liabilities	—	2,213
Acceptances and guarantees	45,918	41,891
Total liabilities	5,521,536	5,555,941

(Millions of yen)

	As of Sept.30,2008	As of Sept.30,2009
Net assets		
Capital stock	52,243	52,243
Capital surplus	30,201	30,168
Legal capital surplus	29,609	29,609
Other capital surplus	592	559
Retained earnings	287,959	290,014
Legal retained earnings	47,610	47,610
Other retained earnings	240,348	242,403
Reserve for advanced depreciation of noncurrent assets	764	828
Reserve for special account for advanced depreciation of noncurrent assets	79	—
General reserve	226,600	226,600
Retained earnings brought forward	12,904	14,975
Treasury stock	(6,382)	(6,446)
Shareholders' equity	364,021	365,979
Valuation difference on available-for-sale securities	54,511	62,022
Deferred gains or losses on hedges	460	1,314
Valuation and translation adjustments	54,972	63,336
Subscription rights to shares	16	65
Total net assets	419,009	429,381
Total liabilities and net assets	5,940,546	5,985,323

(2)【Semi-Annual Non-consolidated Statements of Income】

(Millions of yen)

	For the six months ended 9/30/08	For the six months ended 9/30/09
Ordinary income	73,131	62,846
Interest income	54,661	48,284
Interest on loans and discounts	40,852	37,758
Interest and dividends on securities	10,596	9,274
Trust fees	1	1
Fees and commissions	9,353	8,089
Trading income	266	303
Other ordinary income	3,238	3,215
Other income	5,609	2,951
Ordinary expenses	67,853	50,136
Interest expenses	10,534	5,841
Interest on deposits	8,924	4,893
Fees and commissions payments	3,115	3,003
Other ordinary expenses	5,836	4,216
General and administrative expenses	31,488	31,643
Other expenses	16,878	5,431
Net ordinary income	5,277	12,709
Extraordinary income	1	32
Extraordinary loss	47	203
Income before income taxes	5,232	12,538
Income taxes-current	3,257	3,317
Income taxes-deferred	(1,184)	1,774
Income taxes	2,072	5,092
Net income	3,159	7,446