

**FINANCIAL RESULTS**  
**For Fiscal Year 2007**  
**(Ended March 31, 2008)**

**THE CHIBA BANK, LTD.**

## Financial Results For Fiscal Year 2007 Ended March 31, 2008

### Table of contents

I.	Financial Highlights .....	1
1.	Summary .....	1
	(1) Summary of income .....	1
	(2) Capital ratio (BIS guidelines) .....	1
	(3) Disclosed claims under the Financial Reconstruction Law .....	1
2.	Income and Expenses .....	2
	(1) Net business income .....	2
	(2) Ordinary profits and Net income .....	3
3.	Management Indices .....	3
4.	Investment and Borrowing .....	4
	(1) Loans and deposits (Term-end balance) .....	4
	(2) Securities (Term-end balance) .....	5
5.	Assets .....	5
6.	Earnings Projections for Fiscal Year 2008, ending March 31, 2009 .....	6
II.	Consolidated Financial Information .....	7
1.	Consolidated Balance Sheets .....	7
2.	Consolidated Statements of Income .....	8
3.	Consolidated Statements of Changes in Net Assets .....	9
4.	Consolidated Statements of Cash Flows .....	10
III.	Non-consolidated Financial Information .....	11
1.	Non-consolidated Balance Sheets (Summary) .....	11
2.	Non-consolidated Statements of Income (Summary) .....	12
3.	Non-consolidated Statements of Changes in Net Assets .....	13
4.	The 102th Non-consolidated Balance Sheets (As of March 31, 2008) .....	15
5.	The 102th Non-consolidated Statements of Income (From April 1, 2007 to March 31, 2008) .....	16
	Financial Data .....	17
1.	Income and Expenses .....	17
2.	Net Business Income - Non-consolidated .....	19
3.	Interest Rate Spread (Domestic business) - Non-consolidated .....	19
4.	Gains and Losses related to Securities - Non-consolidated .....	19
5.	Capital Ratio (BIS Guidelines) .....	20
6.	Return on Equity - Non-consolidated .....	20
7.	Outstanding Balance of Deposits and Loans .....	21
	(1) Outstanding balance - Non-consolidated .....	21
	(2) Breakdown of domestic loans and bills discounted (Term-end balance) and Small and medium-sized companies loans ratio - Non-consolidated .....	21
	(3) Consumer loans - Non-consolidated .....	21
8.	Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs) .....	22
9.	Reserve and Coverage Ratio against Risk-monitored Loans .....	23
10.	Disclosed Claims under the Financial Reconstruction Law .....	23
11.	Status of Coverage on Disclosed Claims .....	24
12.	Reserve for Possible Loan Losses .....	25
	(1) Charge-off/Reserve criteria .....	25
	(2) Breakdown of reserve for possible loan losses .....	25
13.	Loan Breakdown, Borrowers Classified by Industry - Non-consolidated (After partial direct write-offs) .....	26
	(1) Loan breakdown, borrowers classified by industry .....	26
	(2) Breakdown of risk-monitored loans, borrowers classified by industry .....	26
14.	Loan Breakdown by Domicile of Borrower .....	27
	(1) Balance of loans to specific foreign countries - Non-consolidated .....	27
	(2) Balance of loans to Asian countries - Non-consolidated .....	27
	(3) Balance of loans to Latin American countries and Russia - Non-consolidated .....	27
15.	Gains and Losses on Valuation of Securities .....	28
	(1) Basis of Securities Valuation .....	28
	(2) Gains and Losses on Valuation .....	28
	Appendix .....	29

I. Financial Highlights

1. Summary

- Net business income (before transfer to general reserve for possible loan losses), which reflects a bank's profitability, reached ¥83.9 billion, an increase in ¥6.7 billion from the previous fiscal year. It was an all time high and set a record for the fourth successive year.
- Ordinary profits decreased by ¥1.2 billion from the previous fiscal year, to ¥70.0 billion and Net income decreased by ¥5.4 billion, to ¥44.6 billion, mainly due to a ¥6.8 billion reduction in Gains (losses) related to stocks.
- The consolidated capital ratio (BIS guidelines) was 12.20%, and the Non-consolidated capital ratio (BIS guidelines) was 11.72%. The Tier I ratio was over 10% both on a consolidated and non-consolidated basis.
- Disclosed Claims under the Financial Reconstruction Law decreased by ¥15.7 billion from the end of March 2007, to ¥186.6 billion. The Non-performing loan ratio was 2.73%.

(1) Summary of income

(¥ Billion)

	(Japanese)	FY2007 ended			FY2006 ended
		Mar. 31, 2008 (a)	(a-b)	(a-b)/b	Mar. 31, 2007 (b)
Ordinary income	経 常 収 益	237.6	9.5	4.1	228.0
<b>Net business income (before transfer to general reserve for possible loan losses)</b>	<b>業 務 純 益 (一般貸倒繰入前)</b>	<b>83.9</b>	<b>6.7</b>	<b>8.6</b>	<b>77.2</b>
Net transfer to general reserve for possible loan losses (i)	一 般 貸 倒 引 当 金 繰 入	-	-		-
Net business income	業 務 純 益	83.9	6.7	8.6	77.2
Non-recurrent income and losses	臨 時 損 益	(13.8)	(7.9)		(5.8)
Disposal of non-performing loans (ii)	う ち 不 良 債 権 処 理 額	13.7	(0.1)		13.9
Gains (losses) related to stocks	う ち 株 式 等 関 係 損 益	(1.8)	(6.8)		4.9
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>70.0</b>	<b>(1.2)</b>	<b>(1.7)</b>	<b>71.3</b>
Extraordinary profits (losses)	特 別 損 益	7.2	(4.0)		11.2
Reversal of allowance for possible loan losses (iii)	う ち 貸 倒 引 当 金 戻 入	5.0	(2.5)		7.5
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>44.6</b>	<b>(5.4)</b>	<b>(10.8)</b>	<b>50.1</b>

<b>Credit Costs</b>	(i)+(ii)-(iii)	<b>信 用 コ ス ト</b>	8.7	2.3		6.3
---------------------	----------------	------------------	-----	-----	--	-----

(2) Capital ratio (BIS guidelines)

	(Japanese)	As of Mar. 31, 2008			As of Mar. 31, 2007
		(a)	(a-b)	(a-b)/b	(b)
Consolidated capital ratio	連 結 自 己 資 本 比 率	12.20%	0.57%		11.63%
Tier I Ratio	T i e r 比 率	10.72%	1.03%		9.68%
Non-consolidated capital ratio	単 体 自 己 資 本 比 率	11.72%	0.51%		11.20%
Tier I Ratio	T i e r 比 率	10.26%	0.97%		9.29%

(3) Disclosed claims under the Financial Reconstruction Law

(¥ Billion)

	(Japanese)	As of Mar. 31, 2008			As of Mar. 31, 2007
		(a)	(a-b)	(a-b)/b	(b)
Total	合 計 額	186.6	(15.7)	(7.7)	202.3
Non-performing Loan Ratio	不 良 債 権 比 率	2.73%	(0.35%)		3.08%

## 2. Income and Expenses

### (1) Net business income

- Net business income (before transfer to general reserve for possible loan losses) increased by ¥6.7 billion from the previous fiscal year, to ¥83.9 billion. Gross business profits grew by ¥8.0 billion while Expenses were ¥1.3 billion higher.
- Net interest income increased by ¥7.0 billion from the previous fiscal year mainly thanks to growth in the balance of loans.
- Fees and commissions income decreased by ¥1.2 billion from the previous fiscal year, mainly because of the decrease in Fees and commissions income of investment trusts. Fees and commissions expenses increased by ¥1.7 billion from the previous year as payments for guarantee and insurance premiums increased reflecting growth in the balance of housing loans. Net fees and commissions income decreased by ¥3.0 billion from the previous fiscal year.
- In the Expenses category, Personnel expenses grew by ¥0.8 billion from the previous fiscal year, reflecting an increase in the number of employees, and Non-personnel expenses increased by ¥0.4 billion reflecting an acceleration of branch openings in new business areas. Expenses were ¥1.3 billion higher than the previous fiscal year.

(¥ Billion)					
	(Japanese)	FY 2007 ended		FY 2006 ended	
		Mar. 31, 2008 (a)	(a-b)	(a-b)/b	Mar. 31, 2007 (b)
<b>Gross business profits</b>	<b>業務粗利益</b>	<b>163.1</b>	<b>8.0</b>	<b>5.1</b>	<b>155.1</b>
Net interest income	資金利益	139.5	7.0		132.4
Net fees and commissions income	役務取引等利益	18.4	(3.0)		21.4
Fees and commissions income	役務取引等収益	34.6	(1.2)		35.8
Fees and commissions income of investment trusts	うち投信取扱手数料	7.3	(1.9)		9.3
Fees and commissions income of Personal annuities	うち保険取扱手数料	3.3	0.9		2.4
Fees and commissions expenses	役務取引等費用	16.1	1.7		14.4
Trading income	特定取引利益	3.3	1.0		2.3
Profit from other business transactions	その他業務利益	1.8	2.9		(1.1)
Write-offs of bonds	うち債券償却	1.6	1.6		-
<b>Expenses</b>	<b>経費</b>	<b>79.2</b>	<b>1.3</b>	<b>1.7</b>	<b>77.9</b>
Personnel expenses	うち人件費	37.7	0.8		36.9
Non-personnel expenses	うち物件費	37.0	0.4		36.5
<b>Net business income (before transfer to general reserve for possible loan losses)</b>	<b>業務純益 (一般貸引当金繰入前)</b>	<b>83.9</b>	<b>6.7</b>	<b>8.6</b>	<b>77.2</b>
Core net business income	コア業務純益	84.8	1.5	1.8	83.2
Net transfer to general reserve for possible loan losses	一般貸倒引当金純繰入額	-	-		-
Net business income	業務純益	83.9	6.7	8.6	77.2

Note: Core net business income = Net business income + Net transfer to (from) general reserve for possible loan losses – Gains (losses) on bonds  
(注) コア業務純益 = 業務純益 + 一般貸倒引当金純繰入額 - 債券関係損益

(Reference) (参考)

<b>Number of Branches</b>	<b>店舗数</b>	<b>173</b>	<b>3</b>	<b>170</b>
Sub-branches	うち出張所	21	1	20
Money exchange counters and Overseas representative office	両替出張所・海外駐在員事務所	4	-	4
Number of employees	従業員数	3,949	116	3,833

Note: 1."Sub-branches" includes Corporate banking offices.

2."Number of employees" includes employees temporarily transferred to other companies but excludes temporary staff and one-year contract employees.

(注) 1.出張所には、法人営業所を含めております。

2.従業員数には、出向者を含み、臨時雇員及び嘱託を含んでおりません。

(2) Ordinary profits and Net income

- Ordinary profits decreased by ¥1.2 billion from the previous fiscal year, to ¥70.0 billion, whilst Net income also fell by ¥5.4 billion, to ¥44.6 billion.
- They were down because Gains (losses) related to stocks decreased by ¥6.8 billion from the previous fiscal year mainly due to the impairment loss on stocks. Besides, the Reserve for reimbursement of dormant deposits and Reserve for executive retirement benefits were newly established reserve items from this fiscal year, at a cost of ¥2.3 billion, reflecting changes in the accounting method.
- Net credit costs increased by ¥1.5 billion from the previous fiscal year, to ¥3.6 billion, but still remained at a low level.

(¥ Billion)

	(Japanese)	FY 2007 ended Mar. 31, 2008 (a)		FY 2006 ended Mar. 31, 2007 (b)	
		(a-b)	(a-b)/b		
Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一般貸引繰入前)	83.9	6.7	8.6	77.2
Net transfer to general reserve for possible loan losses (i)	一 般 貸 倒 引 当 金 繰 入 額 純	-	-	-	-
Net business income	業 務 純 益	83.9	6.7	8.6	77.2
Non-recurrent income and losses	臨 時 損 益	(13.8)	(7.9)		(5.8)
Disposal of non-performing loans (ii)	う ち 不 良 債 権 処 理 額	13.7	(0.1)		13.9
Gains (losses) related to stocks	う ち 株 式 等 関 係 損 益	(1.8)	(6.8)		4.9
Losses on impairment of stocks	う ち 株 式 減 損	4.4	4.2		0.1
Transfer to newly established reserves*	う ち 新 設 引 当 金 繰 入 額	0.2	0.2		-
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>70.0</b>	<b>(1.2)</b>	<b>(1.7)</b>	<b>71.3</b>
Extraordinary profits (losses)	特 別 損 益	7.2	(4.0)		11.2
Reversal of allowance for possible loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 益	5.0	(2.5)		7.5
Collection of written-off claims (iv)	う ち 償 却 債 権 取 立 益	5.0	0.7		4.2
Transfer to newly established reserves*	う ち 新 設 引 当 金 繰 入 額	2.0	2.0		-
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>44.6</b>	<b>(5.4)</b>	<b>(10.8)</b>	<b>50.1</b>
Credit Costs (i) + (ii) - (iii)	信 用 コ ス ト	8.7	2.3		6.3
Net Credit Costs (i) + (ii) - (iii) - (iv)	実 質 信 用 コ ス ト	3.6	1.5		2.0

\*The Reserve for reimbursement of dormant deposits and Reserve for executive retirement benefits were newly established.  
当期より、睡眠預金払戻引当金及び役員退職慰労引当金を新設しております。

3. Management Indices

- The Overhead ratio (OHR), an indicator of management efficiency, was 47.97%. Return on average total assets (ROA), which is an indicator of asset management efficiency and profitability, was 0.46%. Return on equity (ROE) was 7.99%.

	(Japanese)	FY 2007 ended Mar. 31, 2008 (a)		FY 2006 ended Mar. 31, 2007 (b)
		(a-b)		
Overhead ratio (OHR) *1	O H R	47.97%	(0.85%)	48.82%
Return on average total assets (ROA) *2	R O A	0.46%	(0.05%)	0.51%
Return on equity (ROE) *3	R O E	7.99%	(1.22%)	9.21%

\*1 OHR =  $\frac{\text{Expenses}}{\text{Net business income} - \text{Gain (Loss) on bonds, etc} + \text{Transfer to general reserve for possible loan losses} + \text{Expenses}}$  (The lower figure indicates better efficiency.)

\*1 OHR =  $\frac{\text{経 費}}{\text{業務純益} - \text{債券関係損益等} + \text{一般貸倒引当金繰入額} + \text{経費}}$  (低いほど効率性が高い)

\*2 ROA =  $\frac{\text{Net income for the current fiscal year}}{\text{Average total assets}}$

\*2 ROA =  $\frac{\text{当期純利益}}{\text{総資産平残}}$

\*3 ROE =  $\frac{\text{Net income for the current fiscal year}}{\text{(Total net assets at beginning of fiscal year} + \text{Total net assets at end of fiscal year)} / 2}$

\*3 ROE =  $\frac{\text{当期純利益}}{\text{(期首純資産の部合計} + \text{期末純資産の部合計)} / 2}$

#### 4. Investment and Borrowing

- The balance of Loans and bills discounted increased by ¥248.7 billion from the previous fiscal year-end by a positive approach towards meeting the financial needs of customers, to ¥6,656.2 billion. Corporate loans increased by ¥232.5 billion and Housing loans increased by ¥101.9 billion.
- The balance of Personal deposits was ¥6,367.8 billion, an increase in ¥260.5 billion from the previous fiscal year-end, while Public sectors decreased. The balance of Deposits grew by ¥29.5 billion from the previous fiscal year-end, to ¥8,401.0 billion.
- The balance of Securities (before gains or losses on valuation) decreased by ¥286.5 billion from the previous fiscal year-end. Diversification of investments and monitoring of interest rate risks will be continued.

##### (1) Loans and deposits (Term-end balance)

(¥ Billion)				
	(Japanese)	As of Mar. 31, 2008		As of Mar. 31, 2007
		(a)	(a-b)	(b)
Loans and bills discounted	貸 出 金	6,656.2	248.7	6,407.5
Domestic	国 内 向 け 貸 出	6,629.9	252.8	6,377.1
Corporate loans	事 業 者 向 け 貸 出	3,972.9	232.5	3,740.3
Consumer Loans	消 費 者 ロ ー ン	2,237.5	97.4	2,140.0
Housing Loans*	う ち 住 宅 ロ ー ン	2,124.0	101.9	2,022.1
Public sectors	公 共 向 け 貸 出	419.5	(77.2)	496.7
Loans in Chiba	う ち 県 内 向 け 貸 出	5,222.3	120.5	5,101.7
Small and medium sized companies [Ratio]	う ち 中 小 企 業 等 貸 出 [中 小 企 業 等 貸 出 比 率]	5,201.8 [78.46%]	176.2 [(0.34%)]	5,025.6 [78.80%]
Overseas	海 外 向 け 貸 出	26.2	(4.0)	30.3
Deposits	預 金	8,401.0	29.5	8,371.5
In Chiba Prefecture	う ち 県 内	7,961.3	49.3	7,912.0
Personal Deposits	う ち 個 人	6,367.8	260.5	6,107.2

\*Securitization of housing loans was carried out in February 2008 in order to reduce interest rate risks. The balance of housing loans was ¥2,151.7 billion, an increase of ¥129.5 billion, including the securitized balance.

金利リスクを低減する目的で、平成 20 年 2 月に住宅ローンの証券化を実施しております。なお、証券化した残高を含めた場合、住宅ローンの期末残高は 2 兆 1,517 億円（前期末比 1,295 億円増加）となります。

(Reference) (参考)

Investment trusts and Personal annuities 投資信託等

(¥ Billion)				
	(Japanese)	As of Mar. 31, 2008		As of Mar. 31, 2007
		(a)	(a-b)	(b)
Balance of investment trusts	投 資 信 託 残 高	554.5	(21.6)	576.1
Personal investors	う ち 個 人	544.2	(22.1)	566.4
Stock funds	う ち 株 式 投 資 信 託	540.4	(20.1)	560.5

(¥Billion)				
Personal annuities (Insurance premiums)	個 人 年 金 保 険 等 ( 取 扱 保 険 料 )	74.9	15.9	58.9
Variable annuities	う ち 変 額 保 険	70.2	14.7	55.5
Personal annuities (Fees and commissions)	個 人 年 金 保 険 等 ( 取 扱 手 数 料 )	3.3	0.9	2.4
Variable annuities	う ち 変 額 保 険	3.3	0.9	2.3

(2) Securities (Term-end balance)

(¥ Billion)

	(Japanese)	As of Mar. 31, 2008		As of Mar. 31, 2007
		(a)	(a-b)	(b)
Securities	有 価 証 券	2,031.8	(286.5)	2,318.4
Government bonds	国 債	468.6	(258.3)	727.0
Stocks	株 式	146.5	(1.8)	148.3
Corporate bonds and others	社 債 他	975.9	22.7	953.2
Foreign currency securities	外 貨 建 有 価 証 券	440.6	(49.1)	489.7
Average duration to maturity of yen bonds	円 貨 債 券 の 平 均 残 存 期 間	2.6years	0.0year	2.6 years

Notes: 1.The above figures are acquisition costs excluding gains (losses) on valuation.  
2.Financing/treasury bills are excluded from the calculation of the average duration to maturity of yen bonds.  
3.Gains/losses on valuation of securities were ¥12.5 billion as of Mar. 31,2008, and ¥96.5 billion as of Mar. 31,2007.

(注) 1.評価損益を除いた取得原価で表示しております。  
2.平均残存期間は、短期国債を除いて表示しております。  
3.有価証券の含み損益は20年3月末125億円、19年3月末965億円です。

5. Assets

- Disclosed Claims under the Financial Reconstruction Law decreased by ¥15.7 billion from the previous fiscal year-end, to ¥186.6 billion. The coverage ratio, including reserves, was 71.4% for total disclosed claims, 81.4% for doubtful claims, and 55.2% for substandard claims. Thus the possibility of the occurrence of future losses is limited.
- The non-performing loan ratio declined by 0.35% points to 2.73%.

Disclosed Claims under the Financial Reconstruction Law

(¥ Million)

	(Japanese)	As of Mar. 31, 2008		As of Mar. 31, 2007
		(a)	(a-b)	(b)
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び こ れ ら に 準 ず る 債 権	29,360	2,316	27,044
Doubtful Claims	危 険 債 権	65,467	(11,667)	77,135
Substandard Claims	要 管 理 債 権	91,819	(6,351)	98,171
Total	合 計	186,647	(15,702)	202,350

Normal Claims	正 常 債 権	6,640,912	288,444	6,352,467
Non-performing loan ratio	不 良 債 権 比 率	2.73%	(0.35%)	3.08%
Coverage ratio	保 全 率	71.4%	(0.3%)	71.8%

(Reference) Breakdown of coverage (参考) 保全内訳

(¥ Million)

	(Japanese)	Claim amount	Collateral/ Guarantees (b)	Reserve for loan losses (c)	Reserve Ratio*2	Coverage ratio
		(a) 債権額	担保・保証	貸倒引当金	c/(a-b) 引当率	(b+c)/a 保全率
Bankrupt and Substantially Bankrupt Claims	破 産 更 生 債 権 及 び こ れ ら に 準 ず る 債 権	29,360	25,551	3,808	100.0	100.0
Doubtful Claims	危 険 債 権	65,467	39,899	13,395	52.3	81.4
Substandard Claims	要 管 理 債 権	91,819	*1 37,416	13,357	24.5	55.2
Total	合 計	186,647	102,867	30,561	36.4	71.4

\*1: Approximate data 概算数値。

\*2: Reserve ratio: Ratio of reserve for possible loan losses to unsecured/non-guaranteed loans  
引当率は、無担保・無保証部分に対する貸倒引当金の計上割合。

6. Earnings Projections for Fiscal Year 2008, ending March 31, 2009

(¥ Billion)

	(Japanese)	For FY 2008, ending Mar. 31, 2009	
			For the six months ending Sep. 30, 2008
Ordinary income	経 常 収 益	240.0	120.0
Net business income (before transfer to general reserve for possible loan losses)	業務純益(一般貸引繰入前)	92.0	46.0
Ordinary profits	経 常 利 益	81.0	40.0
Net income	当 期 純 利 益	51.0	25.0

  

	(Japanese)	Annual dividend per share	
			Interim
Dividend per share	1 株 当 た り 配 当 金	¥13.00	¥6.50

Summary of Consolidated Financial Information

(¥ Billion)

	(Japanese)	FY 2007 ended Mar. 31, 2008 (a)			FY 2006 ended Mar. 31, 2007 (b)
			(a-b)	(a-b)/b	
Ordinary income	経 常 収 益	268.8	6.1	2.3%	262.7
Ordinary profits	経 常 利 益	79.1	(2.7)	(3.3%)	81.9
Net income	当 期 純 利 益	45.9	(6.5)	(12.4%)	52.5

Consolidated Earnings Projections for Fiscal Year 2008, ending March 31, 2009

(¥ Billion)

	(Japanese)	For FY 2008, ending Mar. 31, 2009	
			For the six months ending Sep. 30, 2008
Ordinary income	経 常 収 益	270.0	135.0
Ordinary profits	経 常 利 益	85.0	42.0
Net income	当 期 純 利 益	53.0	26.0



II. Consolidated Financial Information

1. Consolidated Balance Sheets

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2007 (b)	As of Mar. 31, 2008 (a)	(a-b)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	242,244	426,953	184,709
Call loans and bills bought	コールローン及び買入手形	59,924	10,480	(49,444)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	19,403	22,081	2,678
Other debt purchased	買入金銭債権	63,026	65,434	2,408
Trading assets	特定取引資産	283,088	285,029	1,940
Money held in trust	金銭の信託	30,497	29,511	(986)
Securities	有価証券	2,416,149	2,045,011	(371,138)
Loans and bills discounted	貸出金	6,377,598	6,624,687	247,089
Foreign exchange	外国為替	3,510	3,693	183
Other assets	その他資産	56,760	70,819	14,059
Tangible fixed assets	有形固定資産	136,630	136,066	(564)
Buildings	建物	21,076	22,555	1,479
Land	土地	65,928	66,166	238
Construction in progress	建設仮勘定	4	14	10
Other tangible fixed assets	その他の有形固定資産	49,622	47,330	(2,292)
Intangible fixed assets	無形固定資産	9,759	9,583	(175)
Software	ソフトウェア	5,932	6,132	199
Other intangible fixed assets	その他の無形固定資産	3,826	3,451	(375)
Deferred tax assets	繰延税金資産	19,516	48,319	28,803
Customers' liabilities for acceptances and guarantees	支払承諾見返	82,168	112,049	29,881
Reserve for possible loan losses	貸倒引当金	(63,360)	(53,784)	9,575
Total assets	資産の部合計	9,736,917	9,835,939	99,021
Liabilities:	(負債の部)			
Deposits	預金	8,348,637	8,376,091	27,453
Negotiable certificates of deposit	譲渡性預金	130,584	128,003	(2,580)
Call money and bills sold	コールマネー及び売渡手形	35,458	184,973	149,514
Payables under repurchase agreements	売現先勘定	36,960	97,401	60,441
Payables under securities lending transactions	債券貸借取引受入担保金	189,887	81,105	(108,781)
Trading liabilities	特定取引負債	16,604	16,617	13
Borrowed money	借入金	138,251	80,646	(57,604)
Foreign exchange	外国為替	549	516	(33)
Bonds	社債	21,000	41,000	20,000
Other liabilities	その他負債	102,135	100,030	(2,105)
Reserve for bonus for directors and corporate auditors	役員賞与引当金	60	63	3
Reserve for employees' retirement benefits	退職給付引当金	19,472	18,435	(1,036)
Reserve for executive retirement benefits	役員退職慰労引当金	-	1,649	1,649
Reserve for reimbursement of dormant deposits	睡眠預金払戻引当金	-	996	996
Reserve for point loyalty programs	ポイント引当金	545	607	62
Other reserves	特別法上の引当金	215	215	-
Deferred tax liabilities	繰延税金負債	262	42	(220)
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,301	15,323	21
Acceptances and guarantees	支払承諾	82,168	112,049	29,881
Total liabilities	負債の部合計	9,138,095	9,255,770	117,674
Net assets:	(純資産の部)			
Common stock	資本金	145,069	145,069	-
Capital surplus	資本剰余金	123,399	123,404	4
Retained earnings	利益剰余金	247,412	283,583	36,171
Treasury stock	自己株式	(1,026)	(1,217)	(191)
Total stockholders' equity	株主資本合計	514,854	550,839	35,984
Net unrealized gains on other securities	その他有価証券評価差額金	61,807	8,634	(53,172)
Net deferred gains on hedging instruments	繰延ヘッジ損益	1,900	300	(1,600)
Land revaluation excess	土地再評価差額金	7,839	7,777	(62)
Foreign currency translation adjustments	為替換算調整勘定	3	1	(1)
Total valuation and translation adjustments	評価・換算差額等合計	71,551	16,713	(54,837)
Minority interests	少数株主持分	12,416	12,616	199
Total net assets	純資産の部合計	598,822	580,168	(18,653)
Total liabilities, and net assets	負債及び純資産の部合計	9,736,917	9,835,939	99,021

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

2. Consolidated Statements of Income

(¥ Million)

Item	科目 (Japanese)	FY 2006 ended Mar. 31, 2007 (b)	FY 2007 ended Mar. 31, 2008 (a)	(a-b)
Ordinary income	経 常 収 益	262,707	268,883	6,175
Interest income	資 金 運 用 収 益	174,419	186,634	12,215
Interest on loans and discounts	貸 出 金 利 息	125,270	144,367	19,097
Interest and dividends on securities	有 価 証 券 利 息 配 当 金	47,005	38,163	(8,842)
Interest on call loans and bills purchased	コ-ル-ン利息及び買入手形利息	533	570	36
Interest on receivables under securities borrowing transactions	債 券 貸 借 取 引 受 入 利 息	53	169	116
Interest on deposits with banks	預 け 金 利 息	531	1,900	1,368
Other interest income	そ の 他 の 受 入 利 息	1,024	1,462	438
Trust fees	信 託 報 酬	0	8	8
Fees and commissions income	役 務 取 引 等 収 益	45,612	43,789	(1,823)
Trading income	特 定 取 引 収 益	2,878	3,959	1,081
Other operating income	そ の 他 業 務 収 益	6,225	6,239	14
Other ordinary income	そ の 他 経 常 収 益	33,571	28,252	(5,319)
Ordinary expenses	経 常 費 用	180,751	189,698	8,946
Interest expenses	資 金 調 達 費 用	39,799	45,475	5,675
Interest on deposits	預 金 利 息	20,640	30,216	9,576
Interest on negotiable certificates of deposit	譲 渡 性 預 金 利 息	225	746	521
Interest on call money and bills sold	コ-ルマネ-利息及び売渡手形利息	1,450	2,504	1,053
Interest on payables under repurchase agreements	売 現 先 利 息	236	493	256
Interest on payables under securities lending transactions	債 券 貸 借 取 引 支 払 利 息	8,800	4,247	(4,553)
Interest on borrowed money	借 用 金 利 息	1,430	1,783	352
Interest on bonds	社 債 利 息	355	380	24
Other interest expenses	そ の 他 の 支 払 利 息	6,659	5,102	(1,556)
Fees and commissions expenses	役 務 取 引 等 費 用	12,958	14,226	1,268
Trading expenses	特 定 取 引 費 用	-	66	66
Other operating expenses	そ の 他 業 務 費 用	7,323	4,412	(2,910)
General and administrative expenses	営 業 経 費	85,142	86,247	1,104
Other ordinary expenses	そ の 他 経 常 費 用	35,528	39,270	3,742
Ordinary profits	経 常 利 益	81,955	79,184	(2,771)
Extraordinary profits	特 別 利 益	7,603	5,369	(2,234)
Gains on disposals of fixed assets	固 定 資 産 処 分 益	42	-	(42)
Reversal of allowance for possible loan losses	貸 倒 引 当 金 戻 入 益	3,255	268	(2,986)
Collection of written-off claims	償 却 債 権 取 立 益	4,306	5,100	794
Extraordinary losses	特 別 損 失	635	3,093	2,458
Losses on disposals of fixed assets	固 定 資 産 処 分 損	508	830	321
Impairment losses on fixed assets	減 損 損 失	107	13	(93)
Other extraordinary losses	そ の 他 の 特 別 損 失	18	2,249	2,230
Income before income taxes and minority interests	税 金 等 調 整 前 当 期 純 利 益	88,923	81,460	(7,463)
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	32,444	31,105	(1,338)
Income taxes-deferred	法 人 税 等 調 整 額	2,089	3,728	1,638
Minority interests in net income	少 数 株 主 利 益	1,851	645	(1,206)
Net income	当 期 純 利 益	52,538	45,980	(6,557)

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

3. Consolidated Statements of Changes in Net Assets

For the FY2006 ending March 31, 2007 (From April 1, 2006 to March 31, 2007)

(¥Million)

		Stockholders' equity					Valuation and translation adjustments					Minority interests	Total net assets
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Foreign currency translation adjustments	Total valuation and translation adjustments		
	(Japanese)	株主資本					評価・換算差額等					少数株主持分	純資産合計
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	為替換算調整勘定	評価・換算差額等合計		
As of March 31, 2006	平成 18 年 3 月 31 日 残高	145,069	122,223	201,594	(2,048)	466,837	57,266	-	7,843	6	65,117	10,110	542,065
Changes during FY2006	連結会計年度中の変動額												
Dividends from Surplus* <sup>2</sup>	剰余金の配当			(6,675)		(6,675)							(6,675)
Bonuses to directors* <sup>3</sup>	役員賞与			(49)		(49)							(49)
Net income	当期純利益			52,538		52,538							52,538
Purchase of treasury stock	自己株式の取得				(368)	(368)							(368)
Disposal of treasury stock	自己株式の処分		1,176		1,391	2,567							2,567
Transfer from land revaluation excess	土地再評価差額金の取崩			4		4							4
Net changes of items other than stockholders' equity	株主資本以外の項目の連結会計年度中の変動額(純額)						4,540	1,900	(4)	(3)	6,433	2,306	8,740
Total of items during interim FY2006	連結会計年度中の変動額合計	-	1,176	45,817	1,022	48,016	4,540	1,900	(4)	(3)	6,433	2,306	56,757
As of March 31, 2007	平成 19 年 3 月 31 日 残高	145,069	123,399	247,412	(1,026)	514,854	61,807	1,900	7,839	3	71,551	12,416	598,822

\*<sup>1</sup> Amounts less than one million have been rounded down. 記載金額は百万円未満を切り捨てて表示しております。

\*<sup>2</sup> Dividends from surplus are appropriation items of retained earnings in shareholders' meeting held in June 2006 and interim dividends in December 2006. 剰余金の配当は、平成 18 年 6 月の定時株主総会における利益処分及び平成 18 年 12 月の中間配当であります。

\*<sup>3</sup> Appropriation items of retained earnings in shareholders' meeting held in June 2006. 平成 18 年 6 月の定時株主総会における利益処分項目であります。

For the FY2007 ending March 31, 2008 (From April 1, 2007 to March 31, 2008)

(¥Million)

		Stockholders' equity					Valuation and translation adjustments					Minority interests	Total net assets
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity	Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Foreign currency translation adjustments	Total valuation and translation adjustments		
	(Japanese)	株主資本					評価・換算差額等					少数株主持分	純資産合計
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計	その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	為替換算調整勘定	評価・換算差額等合計		
As of March 31, 2007	平成 19 年 3 月 31 日 残高	145,069	123,399	247,412	(1,026)	514,854	61,807	1,900	7,839	3	71,551	12,416	598,822
Changes during FY2007	連結会計年度中の変動額												
Dividends from Surplus* <sup>2</sup>	剰余金の配当			(9,833)		(9,833)							(9,833)
Net income	当期純利益			45,980		45,980							45,980
Purchase of treasury stock	自己株式の取得				(224)	(224)							(224)
Disposal of treasury stock	自己株式の処分		4		33	37							37
Transfer from land revaluation excess	土地再評価差額金の取崩			24		24							24
Net changes of items other than stockholders' equity	株主資本以外の項目の連結会計年度中の変動額(純額)						(53,172)	(1,600)	(62)	(1)	(54,837)	199	(54,637)
Total of items during interim FY2007	連結会計年度中の変動額合計	-	4	36,171	(191)	35,984	(53,172)	(1,600)	(62)	(1)	(54,837)	199	(18,653)
As of March 31, 2008	平成 20 年 3 月 31 日 残高	145,069	123,404	283,583	(1,217)	550,839	8,634	300	7,777	1	16,713	12,616	580,168

\*<sup>1</sup> Amounts less than one million have been rounded down. 記載金額は百万円未満を切り捨てて表示しております。

\*<sup>2</sup> Dividends from surplus are appropriation items of retained earnings in shareholders' meeting held in June 2007 and interim dividends in December 2007. 剰余金の配当は、平成 19 年 6 月の定時株主総会における利益処分及び平成 19 年 12 月の中間配当であります。

4. Consolidated Statements of Cash Flows

(¥ Million)

Item	科目 (Japanese)	FY 2006 ended Mar. 31, 2007 (a)	FY 2007 ended Mar. 31, 2008 (b)	(b-a)
<b>I. Cash flows from operating activities:</b>	<b>I. 営業活動によるキャッシュ・フロー-</b>			
Income before income taxes and minority interests	税金等調整前当期純利益	88,923	81,460	(7,463)
Depreciation of fixed assets	減価償却費	21,184	21,003	(181)
Losses on impairment of fixed assets	減損損失	107	13	(93)
Equity investments accounted for by the equity method	持分法による投資損益( )	(221)	(212)	9
Net change in reserve for possible loan losses	貸倒引当金の増加額	(13,361)	(9,575)	3,786
Net change in reserve for bonus for directors and corporate auditors	役員賞与引当金の増加額	60	3	(56)
Net change in reserve for employees' retirement benefits	退職給付引当金の増加額	(1,175)	(1,036)	138
Net change in reserve for executive retirement benefits	役員退職慰労引当金の増加額	-	1,649	1,649
Net change in reserve for reimbursement of dormant deposits	睡眠預金払戻引当金の増加額	-	996	996
Net change in reserve for point loyalty programs	ポイント引当金の増加額	545	62	(482)
Interest income	資金運用収益	(174,419)	(186,634)	(12,215)
Interest expenses	資金調達費用	39,799	45,475	5,675
Gains (losses) on investment securities	有価証券関係損益( )	176	2,948	2,772
Gains (losses) on money held in trust	金銭の信託の運用損益( )	(616)	(466)	150
Foreign exchange gains (losses)	為替差損益( )	(68)	148	216
Gains (losses) on disposals of tangible fixed assets	固定資産処分損益( )	466	830	363
Net change in trading assets	特定取引資産の純増( )減	85,531	(1,940)	(87,471)
Net change in trading liabilities	特定取引負債の純増減( )	(4,425)	13	4,438
Net change in loans and bills discounted	貸出金の純増( )減	(237,932)	(247,089)	(9,156)
Net change in deposits	預金の純増減( )	359,853	27,453	(332,400)
Net change in negotiable certificates of deposit	譲渡性預金の純増減( )	566	(2,580)	(3,147)
Net change in borrowed money (excluding subordinated borrowings)	借入金(劣後特約借入金を除く)の純増減( )	92,420	(52,604)	(145,025)
Net change in due from banks (excluding deposits at BOJ)	預け金(日銀預け金を除く)の純増( )減	(23,820)	(237,642)	(213,821)
Net change in call loans and bills bought and others	コールローン等の純増( )減	(59,246)	47,035	106,282
Net change in receivables under securities borrowing transactions	債券貸借取引支払保証金の純増( )減	540	(2,678)	(3,219)
Net change in call money and bills sold	コールマネー等の純増減( )	(317,165)	209,956	527,121
Net change in payables under securities lending transactions	債券貸借取引受入担保金の純増減( )	(221,493)	(108,781)	112,711
Net change in foreign exchange (assets)	外国為替(資産)の純増( )減	(919)	(183)	736
Net change in foreign exchange (liabilities)	外国為替(負債)の純増減( )	182	(33)	(215)
Interest received	資金運用による収入	178,000	188,497	10,497
Interest paid	資金調達による支出	(36,765)	(42,989)	(6,223)
Others	その他	7,982	(9,273)	(17,255)
Subtotal	小計	(215,289)	(276,175)	(60,885)
Income Taxes paid	法人税等の支払額	(27,225)	(38,900)	(11,674)
<b>Net cash provided by (used in) operating activities</b>	<b>営業活動によるキャッシュ・フロー-</b>	<b>(242,515)</b>	<b>(315,075)</b>	<b>(72,559)</b>
<b>II. Cash flows from investing activities:</b>	<b>II. 投資活動によるキャッシュ・フロー-</b>			
Purchases of securities	有価証券の取得による支出	(921,574)	(698,896)	222,678
Proceeds from sales of securities	有価証券の売却による収入	655,266	573,001	(82,265)
Proceeds from maturity of securities	有価証券の償還による収入	486,148	404,691	(81,456)
Increase in money held in trust	金銭の信託の増加による支出	(496)	(5,839)	(5,342)
Decrease in money held in trust	金銭の信託の減少による収入	1,218	5,873	4,654
Purchases of tangible fixed assets	有形固定資産の取得による支出	(20,175)	(19,247)	928
Purchases of intangible fixed assets	無形固定資産の取得による支出	(3,085)	(3,263)	(177)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	2,455	1,151	(1,304)
Proceeds from sales of intangible fixed assets	無形固定資産の売却による収入	-	0	0
<b>Net cash provided by (used in) investing activities</b>	<b>投資活動によるキャッシュ・フロー-</b>	<b>199,756</b>	<b>257,471</b>	<b>57,715</b>
<b>III. Cash flows from financing activities:</b>	<b>III. 財務活動によるキャッシュ・フロー-</b>			
Repayment of subordinated borrowings	劣後特約付借入金の返済による支出	(4,000)	(5,000)	(1,000)
Proceeds from issuance of subordinated bonds	劣後特約付社債の発行による収入	10,000	20,000	10,000
Redemption of subordinated bonds	劣後特約付社債の償還による支出	(10,000)	-	10,000
Dividends paid	配当金支払額	(6,675)	(9,833)	(3,158)
Dividends paid to minority interests	少数株主への配当金支払額	(160)	(160)	0
Purchase of treasury stocks	自己株式の取得による支出	(368)	(224)	144
Proceeds from sales of treasury stocks	自己株式の売却による収入	2,567	37	(2,529)
<b>Net cash provided by (used in) financing activities</b>	<b>財務活動によるキャッシュ・フロー-</b>	<b>(8,636)</b>	<b>4,819</b>	<b>13,455</b>
<b>IV. Effect of exchange rate changes on cash and cash equivalents</b>	<b>IV. 現金及び現金同等物に係る換算差額</b>	<b>68</b>	<b>(148)</b>	<b>(216)</b>
<b>V. Net change in cash and cash equivalents</b>	<b>V. 現金及び現金同等物の増加額</b>	<b>(51,327)</b>	<b>(52,932)</b>	<b>(1,604)</b>
<b>VI. Cash and cash equivalents at beginning of fiscal year</b>	<b>VI. 現金及び現金同等物の期首残高</b>	<b>238,794</b>	<b>187,466</b>	<b>(51,327)</b>
<b>VII. Cash and cash equivalents at end of fiscal year</b>	<b>VII. 現金及び現金同等物の期末残高</b>	<b>187,466</b>	<b>134,533</b>	<b>(52,932)</b>

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

III. Non-consolidated Financial Information  
1. Non-consolidated Balance Sheets (Summary)

(¥ Million)

Item	科目 (Japanese)	As of Mar. 31, 2007 (a)	As of Mar. 31, 2008 (b)	(b-a)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	241,343	425,889	184,545
Call loans	コールローン	59,924	7,980	(51,944)
Receivables under securities borrowing transactions	債券貸借取引支払保証金	19,403	22,081	2,678
Other debt purchased	買入金銭債権	52,988	55,577	2,589
Trading assets	特定取引資産	282,608	284,647	2,039
Money held in trust	金銭の信託	26,092	26,058	(33)
Securities	有価証券	2,415,004	2,044,463	(370,540)
Loans and bills discounted	貸出金	6,407,516	6,656,245	248,728
Foreign exchange	外国為替	3,510	3,693	183
Other assets	その他資産	49,087	62,679	13,592
Tangible fixed assets	有形固定資産	89,272	90,270	997
Intangible fixed assets	無形固定資産	7,604	7,466	(137)
Deferred tax assets	繰延税金資産	14,348	42,576	28,227
Customers' liabilities for acceptances and guarantees	支払承諾見返	77,663	80,539	2,876
Reserve for possible loan losses	貸倒引当金	(54,609)	(43,625)	10,984
Total assets	資産の部合計	9,691,757	9,766,545	74,787
Liabilities:	(負債の部)			
Deposits	預金	8,371,579	8,401,098	29,518
Negotiable certificates of deposit	譲渡性預金	130,584	128,003	(2,580)
Call money	コールマネー	35,458	184,973	149,514
Payables under repurchase agreements	売現先勘定	36,960	97,401	60,441
Payables under securities lending transactions	債券貸借取引受入担保金	189,887	81,105	(108,781)
Trading liabilities	特定取引負債	16,604	16,617	13
Borrowed money	借入金	137,503	80,901	(56,601)
Foreign exchange	外国為替	549	516	(33)
Bonds	社債	20,000	40,000	20,000
Other liabilities	その他負債	71,484	70,191	(1,293)
Reserve for bonus for directors and corporate auditors	役員賞与引当金	40	40	-
Reserve for employees' retirement benefits	退職給付引当金	19,019	18,034	(984)
Reserve for executive retirement benefits	役員退職慰労引当金	-	1,360	1,360
Reserve for reimbursement of dormant deposits	睡眠預金払戻引当金	-	996	996
Reserve for point loyalty programs	ポイント引当金	253	330	76
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,301	15,323	21
Acceptances and guarantees	支払承諾	77,663	80,539	2,876
Total liabilities	負債の部合計	9,122,889	9,217,433	94,544
Net assets:	(純資産の部)			
Common stock	資本金	145,069	145,069	-
Capital surplus	資本剰余金	122,146	122,151	4
Capital reserve	資本準備金	122,134	122,134	-
Other capital surplus	その他資本剰余金	12	16	4
Retained earnings	利益剰余金	231,948	266,817	34,868
Earned surplus reserve	利益準備金	50,930	50,930	-
Other retained earnings	その他利益剰余金	181,018	215,887	34,868
Voluntary reserve	別途積立金	129,971	169,971	40,000
Earned surplus brought forward	繰越利益剰余金	51,047	45,916	(5,131)
Treasury stock	自己株式	(1,026)	(1,217)	(191)
Total stockholders' equity	株主資本合計	498,137	532,820	34,682
Net unrealized gains on other securities	その他有価証券評価差額金	60,989	8,214	(52,775)
Net deferred gains on hedging instruments	繰延ヘッジ損益	1,900	300	(1,600)
Land revaluation excess	土地再評価差額金	7,839	7,777	(62)
Total valuation and translation adjustments	評価・換算差額等合計	70,730	16,291	(54,438)
Total net assets	純資産の部合計	568,868	549,111	(19,756)
Total liabilities, and net assets	負債及び純資産の部合計	9,691,757	9,766,545	74,787

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

2. Non-consolidated Statements of Income (Summary)

(¥ Million)

Item	科目 (Japanese)	FY 2006 ended Mar. 31, 2007 (a)	FY 2007 ended Mar. 31, 2008 (b)	(b-a)
Ordinary income	経 常 収 益	228,041	237,606	9,565
Interest income	資 金 運 用 収 益	172,130	184,905	12,775
Interest on loans and discounts	(うち貸出金利息)	123,221	142,935	19,714
Interest and dividends on securities	(うち有価証券利息配当金)	47,028	38,150	(8,877)
Trust fees	信 託 報 酬	0	8	8
Fees and commissions income	役 務 取 引 等 収 益	35,867	34,607	(1,260)
Trading income	特 定 取 引 収 益	2,342	3,439	1,096
Other operating income	そ の 他 業 務 収 益	6,220	6,234	14
Other ordinary income	そ の 他 経 常 収 益	11,480	8,411	(3,068)
Ordinary expenses	経 常 費 用	156,725	167,550	10,825
Interest expenses	資 金 調 達 費 用	39,746	45,464	5,718
Interest on deposits	(うち預金利息)	20,665	30,277	9,611
Fees and commissions expenses	役 務 取 引 等 費 用	14,400	16,164	1,763
Trading expenses	特 定 取 引 費 用	-	66	66
Other operating expenses	そ の 他 業 務 費 用	7,323	4,412	(2,910)
General and administrative expenses	営 業 経 費	79,187	80,503	1,315
Other ordinary expenses	そ の 他 経 常 費 用	16,066	20,939	4,872
Ordinary profits	経 常 利 益	71,316	70,055	(1,260)
Extraordinary profits	特 別 利 益	11,859	10,068	(1,791)
Extraordinary losses	特 別 損 失	593	2,852	2,258
Income before income taxes	税 引 前 当 期 純 利 益	82,582	77,272	(5,310)
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	30,177	28,511	(1,665)
Income taxes-deferred	法 人 税 等 調 整 額	2,272	4,081	1,808
Net income	当 期 純 利 益	50,131	44,678	(5,453)

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

3. Non-consolidated Statements of Changes in Net Assets

For the FY2006 ending March 31, 2007 (From April 1, 2006 to March 31, 2007)

(¥Million)

		Stockholders' equity								
		Common stock	Capital surplus			Retained earnings			Treasury stock	Total stockholders' equity
			Capital reserve	Other capital surplus	Total capital surplus	Earned surplus reserve	Other retained earnings	Total retained earnings		
		株主資本								
		資本金	資本剰余金			利益剰余金			自己株式	株主資本合計
(Japanese)			資本準備金	その他資本剰余金	資本剰余金合計	利益準備金	その他利益剰余金	利益剰余金合計		
As of March 31, 2006	平成 18 年 3 月 31 日残高	145,069	122,134	7	122,141	50,930	137,629	188,559	(666)	455,103
Changes during FY2006	事業年度中の変動額									
Dividends from surplus* <sup>2</sup>	剰余金の配当						(6,707)	(6,707)		(6,707)
Bonuses to directors* <sup>3</sup>	役員賞与						(40)	(40)		(40)
Net income	当期純利益						50,131	50,131		50,131
Purchase of treasury stock	自己株式の取得								(368)	(368)
Disposal of treasury stock	自己株式の処分			5	5				9	14
Transfer from land revaluation excess	土地再評価差額金の取崩						4	4		4
Net changes of items other than stockholders' equity	株主資本以外の項目の事業年度中の変動額(純額)									
Total of items during FY2006	事業年度中の変動額合計	-	-	5	5	-	43,388	43,388	(359)	43,034
As of March 31, 2007	平成 19 年 3 月 31 日残高	145,069	122,134	12	122,146	50,930	181,018	231,948	(1,026)	498,137

(¥Million)

		Valuation and translation adjustments				Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Total valuation and translation adjustments	
		評価・換算差額等				純資産計
(Japanese)		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	評価・換算差額等合計	
As of March 31, 2006	平成 18 年 3 月 31 日残高	56,242	-	7,843	64,086	519,189
Changes during FY2006	事業年度中の変動額					
Dividends from surplus* <sup>2</sup>	剰余金の配当					(6,707)
Bonuses to directors* <sup>3</sup>	役員賞与					(40)
Net income	当期純利益					50,131
Purchase of treasury stock	自己株式の取得					(368)
Disposal of treasury stock	自己株式の処分					14
Transfer from land revaluation excess	土地再評価差額金の取崩					4
Net changes of items other than stockholders' equity	株主資本以外の項目の事業年度中の変動額(純額)	4,747	1,900	(4)	6,644	6,644
Total of items during FY2006	事業年度中の変動額合計	4,747	1,900	(4)	6,644	49,678
As of March 31, 2007	平成 19 年 3 月 31 日残高	60,989	1,900	7,839	70,730	568,868

\*<sup>1</sup>Amounts less than one million have been rounded down. 記載金額は百万円未満を切り捨てて表示しております。

\*<sup>2</sup>Dividends from surplus are appropriation items of retained earnings in shareholders' meeting held in June 2006 and interim dividends in December 2006. 剰余金の配当は、平成 18 年 6 月の定時株主総会における利益処分及び平成 18 年 12 月の中間配当であります。

\*<sup>3</sup>Appropriation items of retained earnings in shareholders' meeting held in June 2006. 平成 18 年 6 月の定時株主総会における利益処分項目であります。

For the FY2007 ending March 31, 2008 (From April 1, 2007 to March 31, 2008)

(¥Million)

		Stockholders' equity								
		Common stock	Capital surplus			Retained earnings			Treasury stock	Total stockholders' equity
			Capital reserve	Other capital surplus	Total capital surplus	Earned surplus reserve	Other retained earnings	Total retained earnings		
		株主資本								
		資本金	資本剰余金			利益剰余金			自己株式	株主資本合計
(Japanese)			資本準備金	その他資本剰余金	資本剰余金合計	利益準備金	その他利益剰余金	利益剰余金合計		
As of March 31, 2007	平成 19 年 3 月 31 日残高	145,069	122,134	12	122,146	50,930	181,018	231,948	(1,026)	498,137
Changes during FY2007	事業年度中の変動額									
Dividends from surplus*2	剰余金の配当						(9,833)	(9,833)		(9,833)
Net income	当期純利益						44,678	44,678		44,678
Purchase of treasury stock	自己株式の取得								(224)	(224)
Disposal of treasury stock	自己株式の処分			4	4				33	37
Transfer from land revaluation excess	土地再評価差額金の取崩						24	24		24
Net changes of items other than stockholders' equity	株主資本以外の項目の事業年度中の変動額(純額)									
Total of items during FY2007	事業年度中の変動額合計	-	-	4	4	-	34,868	34,868	(191)	34,682
As of March 31, 2008	平成 20 年 3 月 31 日残高	145,069	122,134	16	122,151	50,930	215,887	266,817	(1,217)	532,820

(¥Million)

		Valuation and translation adjustments				Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Land revaluation excess	Total valuation and translation adjustments	
		評価・換算差額等				純資産計
(Japanese)		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額	評価・換算差額等合計	
As of March 31, 2007	平成 19 年 3 月 31 日残高	60,989	1,900	7,839	70,730	568,868
Changes during FY2007	事業年度中の変動額					
Dividends from surplus*2	剰余金の配当					(9,833)
Net income	当期純利益					44,678
Purchase of treasury stock	自己株式の取得					(224)
Disposal of treasury stock	自己株式の処分					37
Transfer from land revaluation excess	土地再評価差額金の取崩					24
Net changes of items other than stockholders' equity	株主資本以外の項目の事業年度中の変動額(純額)	(52,775)	(1,600)	(62)	(54,438)	(54,438)
Total of items during FY2007	事業年度中の変動額合計	(52,775)	(1,600)	(62)	(54,438)	(19,756)
As of March 31, 2008	平成 20 年 3 月 31 日残高	8,214	300	7,777	16,291	549,111

\*1 Amounts less than one million have been rounded down. 記載金額は百万円未満を切り捨てて表示しております。

\*2 Dividends from surplus are resolution items in shareholders' meeting held in June, 2007 and interim dividends in December 2007. 剰余金の配当は、平成 19 年 6 月の定時株主総会における決議項目及び平成 19 年 12 月の中間配当であります。



4. The 102th Non-consolidated Balance Sheets (As of March 31, 2008)

(¥ Million)

Item	科目 (Japanese)	Amount	Item	科目 (Japanese)	Amount
Assets:	(資産の部)		Liabilities:	(負債の部)	
Cash and due from banks	現金預け金	425,889	Deposits	預金	8,401,098
Cash	現金	100,393	Current deposits	当座預金	176,252
Due from banks	預け金	325,495	Ordinary deposits	普通預金	4,491,567
Call loans	コールローン	7,980	Savings deposits	貯蓄預金	272,135
Receivables under securities borrowing transactions	債券貸借取引支払保証金	22,081	Deposits at notice	通知預金	7,011
Commercial paper and other debt purchased	買入金銭債権	55,577	Time deposits	定期預金	3,289,611
Trading assets	特定取引資産	284,647	Other deposits	その他の預金	164,519
Trading securities	商品有価証券	16,843	Negotiable certificates of deposit	譲渡性預金	128,003
Derivatives of trading securities	商品有価証券派生商品	0	Call money	コールマネー	184,973
Trading-related financial derivatives	特定金融派生商品	7,868	Payables under repurchase agreements	売現先勘定	97,401
Other trading assets	その他の特定取引資産	259,935	Payables under securities lending transactions	債券貸借取引受入担保金	81,105
Money held in trust	金銭の信託	26,058	Trading liabilities	特定取引負債	16,617
Securities	有価証券	2,044,463	Trading securities sold for short sales	売付商品債券	10,328
Japanese government bonds	国債	457,726	Derivatives of trading securities	商品有価証券派生商品	27
Japanese municipal bonds	地方債	221,590	Trading-related financial derivatives	特定金融派生商品	6,262
Corporate bonds	社債	608,915	Borrowed money	借入金	80,901
Stocks	株式	192,577	Borrowed money	借入金	80,901
Other securities	その他の証券	563,654	Foreign exchange	外国為替	516
Loans and bills discounted	貸出金	6,656,245	Foreign bills sold	売渡外国為替	462
Bills discounted	割引手形	36,611	Foreign bills payable	未払外国為替	53
Loans on bills	手形貸付	239,822	Bonds	社債	40,000
Loans on deeds	証書貸付	5,700,980	Other liabilities	その他負債	70,191
Overdrafts	当座貸越	678,829	Domestic exchange settlement account	未決済為替借	904
Foreign exchange	外国為替	3,693	Income taxes payable	未払法人税等	13,654
Due from foreign banks	外国他店預け	2,009	Accrued expenses	未払費用	14,369
Foreign bills bought	買入外国為替	1,063	Unearned income	前受収益	3,773
Foreign bills receivable	取立外国為替	621	Financial derivatives	金融派生商品	16,752
Other assets	その他資産	62,679	Other liabilities	その他の負債	20,737
Domestic exchange settlement account, debit	未決済為替貸	1,053	Reserve for bonus for directors and corporate auditors	役員賞与引当金	40
Prepaid expenses	前払費用	130	Reserve for employees' retirement benefits	退職給付引当金	18,034
Accrued income	未収収益	14,378	Reserve for executive retirement benefits	役員退職慰労引当金	1,360
Initial margins of futures markets	先物取引差入証拠金	181	Reserve for reimbursement of dormant deposits	睡眠預金払戻引当金	996
Variation margins of futures transactions	先物取引差金勘定	37	Reserve for point loyalty programs	ポイント引当金	330
Financial derivatives	金融派生商品	27,192	Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	15,323
Other assets	その他の資産	19,705	Acceptances and guarantees	支払承諾	80,539
Tangible fixed assets	有形固定資産	90,270	Total liabilities	負債の部合計	9,217,433
Buildings	建物	20,892	Net assets:	(純資産の部)	
Land	土地	63,089	Common stock	資本金	145,069
Construction in progress	建設仮勘定	13	Capital surplus	資本剰余金	122,151
Other tangible fixed assets	その他の有形固定資産	6,275	Capital reserve	資本準備金	122,134
Intangible fixed assets	無形固定資産	7,466	Other capital surplus	その他資本剰余金	16
Software	ソフトウェア	5,936	Retained earnings	利益剰余金	266,817
Other intangible fixed assets	その他の無形固定資産	1,530	Earned surplus reserve	利益準備金	50,930
Deferred tax assets	繰延税金資産	42,576	Other retained earnings	その他利益剰余金	215,887
Customers' liabilities for acceptances and guarantees	支払承諾見返	80,539	Voluntary reserve	別途積立金	169,971
Reserve for possible loan losses	貸倒引当金	(43,625)	Earned surplus brought forward	繰越利益剰余金	45,916
			Treasury stock	自己株式	(1,217)
			Total stockholders' equity	株主資本合計	532,820
			Net unrealized gains on other securities	その他有価証券評価差額金	8,214
			Net deferred gains on hedging instruments	繰延ヘッジ損益	300
			Land revaluation excess	土地再評価差額金	7,777
			Total valuation and translation adjustments	評価・換算差額等合計	16,291
Total assets	資産の部合計	9,766,545	Total net assets	純資産の部合計	549,111
			Total liabilities, and net assets	負債及び純資産の部合計	9,766,545

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

5. The 102th Non-consolidated Statements of Income (From April 1, 2007 to March 31, 2008)

(¥ Million)

Item	科目 (Japanese)	Amount	
Ordinary income	経常収益		237,606
Interest income	資金運用収益	184,905	
Interest on loans and discounts	貸出金利息	142,935	
Interest and dividends on securities	有価証券利息配当金	38,150	
Interest on call loans	コールローン利息	570	
Interest on receivables under securities borrowing transactions	債券貸借取引受入利息	169	
Interest on deposits with banks	預け金利息	1,900	
Other interest income	その他の受入利息	1,179	
Trust Fee	信託報酬	8	
Fees and commissions income	役務取引等収益	34,607	
Fees and commissions on domestic and foreign exchanges	受入為替手数料	7,957	
Other fees and commissions	その他の役務収益	26,650	
Trading income	特定取引収益	3,439	
Gains on trading securities	商品有価証券収益	126	
Gains on trading-related financial derivatives	特定金融派生商品収益	1,394	
Other trading income	その他の特定取引収益	1,917	
Other operating income	その他業務収益	6,234	
Gains on foreign exchange	外国為替売買益	3,703	
Gains on sales of bonds	国債等債券売却益	2,373	
Other operating income	その他の業務収益	156	
Other ordinary income	その他経常収益	8,411	
Gains on sales of stocks	株式等売却益	2,649	
Gains on money held in trust	金銭の信託運用益	787	
Other ordinary income	その他の経常収益	4,974	
Ordinary expenses	経常費用		167,550
Interest expenses	資金調達費用	45,464	
Interest on deposits	預金利息	30,277	
Interest on negotiable certificates of deposit	譲渡性預金利息	746	
Interest on call money	コールマネー利息	2,494	
Interest on payables under repurchase agreements	売現先利息	493	
Interest on payables under securities lending transactions	債券貸借取引支払利息	4,247	
Interest on borrowed money	借入金利息	1,823	
Interest on bonds	社債利息	336	
Interest on interest swaps	金利スワップ支払利息	4,877	
Other interest expenses	その他の支払利息	166	
Fees and commissions expenses	役務取引等費用	16,164	
Fees and commissions on domestic and foreign exchanges	支払為替手数料	1,594	
Other fees and commissions	その他の役務費用	14,570	
Trading expenses	特定取引費用	66	
Expenses on securities and derivatives related to trading transactions	特定取引有価証券費用	66	
Other operating expenses	その他業務費用	4,412	
Losses on sales of bonds	国債等債券売却損	1,647	
Losses on devaluation of bonds	国債等債券償却	1,662	
Expenses on derivatives other than for trading or hedging	金融派生商品費用	1,103	
General and administrative expenses	営業経費	80,503	
Other ordinary expenses	その他経常費用	20,939	
Write-offs of loans	貸出金償却	14,288	
Losses on sales of stocks	株式等売却損	64	
Write-offs of stocks	株式等償却	4,465	
Losses on money held in trust	金銭の信託運用損	339	
Other ordinary expenses	その他の経常費用	1,780	
Ordinary profits	経常利益		70,055
Extraordinary profits	特別利益		10,068
Reversal of allowance for possible loan losses	貸倒引当金戻入益	5,018	
Collection of written-off claims	償却債権取立益	5,050	
Extraordinary losses	特別損失		2,852
Losses on disposals of fixed assets	固定資産処分損	792	
Other	その他の特別損失	2,059	
Net income before income taxes	税引前当期純利益		77,272
Income Taxes-current	法人税、住民税及び事業税		28,511
Income Taxes-deferred	法人税等調整額		4,081
Net income	当期純利益		44,678

Note: Amounts less than one million have been rounded down. (注)記載金額は百万円未満を切り捨てて表示しております。

Financial Data

1. Income and Expenses

Non-consolidated

(¥ Million)

	(Japanese)	FY 2007 ended		FY 2006 ended Mar. 31, 2007 (b)
		Mar. 31, 2008 (a)	(a-b)	
Gross business profits	業 務 粗 利 益	163,157	8,035	155,122
Domestic gross business profits	国 内 業 務 粗 利 益	157,110	927	156,183
Net interest income	資 金 利 益	135,913	5,920	129,993
Net fees and commissions income	役 務 取 引 等 利 益	18,203	(3,026)	21,230
Net trading income	特 定 取 引 利 益	2,988	917	2,070
Profit from other business transactions	そ の 他 業 務 利 益	4	(2,883)	2,888
International gross business profits	国 際 業 務 粗 利 益	6,047	7,108	(1,060)
Net interest income	資 金 利 益	3,598	1,175	2,422
Net fees and commissions income	役 務 取 引 等 利 益	247	10	236
Net trading income	特 定 取 引 利 益	384	112	271
Profit from other business transactions	そ の 他 業 務 利 益	1,816	5,808	(3,991)
Expenses (excluding non-recurrent expenses)	経 費 ( 除 く 臨 時 処 理 分 )	79,246	1,333	77,912
Personnel expenses	人 件 費	37,793	883	36,910
Non-personnel expenses	物 件 費	37,047	474	36,572
Taxes	税 金	4,406	(24)	4,430
<b>Net business income (before transfer to general reserve for possible loan losses)</b>	<b>業 務 純 益 ( 一 般 貸 倒 引 当 金 繰 入 前 )</b>	<b>83,910</b>	<b>6,701</b>	<b>77,209</b>
Net transfer to (from) general reserve for possible loan losses (i)	一 般 貸 倒 引 当 金 純 繰 入 額	[(1,306)]	[7,411]	[(8,718)]
Core net business income	コ ア 業 務 純 益	84,846	1,567	83,278
Net business income	業 務 純 益	83,910	6,701	77,209
Non-recurrent income and losses	臨 時 損 益	(13,855)	(7,961)	(5,893)
Disposal of non-performing loans (ii)	不 良 債 権 処 理 額	13,727	(182)	13,909
Charge-off amount of loans	貸 出 金 償 却	14,288	219	14,069
Provision of specific reserve for possible loan losses	個 別 貸 倒 引 当 金 純 繰 入 額	[(3,711)]	[(4,879)]	[1,168]
Losses on sales of non-performing loans	延 滞 債 権 等 売 却 損	(561)	(401)	(159)
Transfer to reserve for specific foreign borrowers/countries	特 定 海 外 債 権 引 当 金 繰 入 額	[-]	[40]	[(40)]
Gains (losses) related to stocks	株 式 等 関 係 損 益	(1,880)	(6,842)	4,961
Other non-recurrent expenses	そ の 他 臨 時 損 益	1,753	(1,300)	3,054
<b>Ordinary profits</b>	<b>経 常 利 益</b>	<b>70,055</b>	<b>(1,260)</b>	<b>71,316</b>
Extraordinary profits (losses)	特 別 損 益	7,216	(4,049)	11,266
Reversal of allowance for possible loan losses (iii)	う ち 貸 倒 引 当 金 戻 入 益	5,018	(2,571)	7,590
Collection of written-off claims (iv)	う ち 償 却 債 権 取 立 益	5,050	799	4,250
Losses on impairment of fixed assets	う ち 減 損 損 失	-	(107)	107
Transfer to reserve for executive retirement benefits	う ち 役 員 退 職 慰 労 引 当 金 繰 入 額	1,303	1,303	-
Transfer to reserve for reimbursement of dormant deposits	う ち 睡 眠 預 金 払 戻 引 当 金 繰 入 額	755	755	-
Net income before income taxes and others	税 引 前 当 期 純 利 益	77,272	(5,310)	82,582
Income taxes-current	法 人 税 住 民 税 及 び 事 業 税	28,511	(1,665)	30,177
Income taxes-deferred	法 人 税 等 調 整 額	4,081	1,808	2,272
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>44,678</b>	<b>(5,453)</b>	<b>50,131</b>
Credit costs (i) + (ii) - (iii)	信 用 コ ス ト	8,709	2,389	6,319
Net credit costs (i) + (ii) - (iii) - (iv)	実 質 信 用 コ ス ト	3,659	1,589	2,069

Consolidated

<Consolidated Statements of Income base>

(¥ Million)

	(Japanese)	FY 2007 ended	(a-b)	FY 2006 ended
		Mar. 31, 2008 (a)		Mar. 31, 2007 (b)
Consolidated gross profits	連結粗利益	176,450	7,395	169,054
Net interest income	資金利益	141,159	6,539	134,619
Net fees and commissions income	役務取引等利益	29,570	(3,083)	32,654
Net trading income	特定取引利益	3,893	1,014	2,878
Profit from other business transactions	その他業務利益	1,827	2,925	(1,097)
General and administrative expenses	営業経費	86,247	1,104	85,142
Loan charge-off and reserve expenses (i)	貸倒償却引当費用	14,472	(170)	14,643
Charge-off amount of loans	貸出金償却	14,756	149	14,606
Provision of specific reserve for possible loan losses	個別貸倒引当金繰入額	[370]	[(5,134)]	[5,505]
Net transfer to (from) general reserve for possible loan losses	一般貸倒引当金繰入額	[(639)]	[8,081]	[(8,720)]
Losses on sales of non-performing loans	延滞債権等売却損	(283)	(320)	36
Transfer to reserve for specific foreign borrowers/countries	特定海外債権引当動入額	[-]	[40]	[(40)]
Gains (losses) related to stocks	株式等関係損益	(2,013)	(7,905)	5,892
Gains (losses) on investments based on equity method	持分法による投資損益	212	(9)	221
Others	その他	5,255	(1,317)	6,572
<b>Ordinary profits</b>	<b>経常利益</b>	<b>79,184</b>	<b>(2,771)</b>	<b>81,955</b>
Extraordinary profits (losses)	特別損益	2,275	(4,692)	6,968
Reversal of allowance for possible loan losses (ii)	うち貸倒引当金戻入益	268	(2,986)	3,255
Collection of written-off claims (iii)	うち償却債権取立益	5,100	794	4,306
Losses on impairment of fixed assets	うち減損損失	13	(93)	107
Transfer to reserve for executive retirement benefits	うち役員退職慰労引当金繰入額	1,493	1,493	-
Transfer to reserve for reimbursement of dormant deposits	うち睡眠預金払戻引当金繰入額	755	755	-
Net income before income taxes and others	税金等調整前当期純利益	81,460	(7,463)	88,923
Income taxes-current	法人税、住民税及び事業税	31,105	(1,338)	32,444
Income taxes-deferred	法人税等調整額	3,728	1,638	2,089
Minority interests	少数株主利益	645	(1,206)	1,851
<b>Net income</b>	<b>当期純利益</b>	<b>45,980</b>	<b>(6,557)</b>	<b>52,538</b>

Credit costs (i) - (ii)	信用コスト	14,204	2,815	11,388
Net credit costs (i) - (ii) - (iii)	実質信用コスト	9,103	2,021	7,082

Consolidated net business income (before transfer to general reserve for possible loan losses)	連結業務純益 (一般貸引繰入前)	95,141	5,346	89,794
Consolidated net business income	連結業務純益	95,141	5,346	89,794

\*<sup>1</sup>Consolidated gross profits = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions expenses) + (Trading income - Trading expenses) + (Other operating income - Other operating expenses)

(注1) 連結粗利益 = (資金運用収益 - 資金調達費用) + (役務取引等収益 - 役務取引等費用) + (特定取引収益 - 特定取引費用) + (その他業務収益 - その他業務費用)

\*<sup>2</sup>Consolidated net business income = Non-consolidated net business income + subsidiaries' gross profits - subsidiaries' general and administrative expenses - Net transfer to (from) general reserve for possible loan losses - internal transactions

(注2) 連結業務純益 = 単体業務純益 + 子会社粗利益 - 子会社営業経費・一般貸倒引当金繰入額 - 内部取引

\*<sup>3</sup> As Paragraph 30-2 of "Practical Guidelines for Tax Effects on Consolidated Financial Statements" (the tax effects of sales of investments (such as subsidiaries' stocks) within the Group) changed, Net income decreased by ¥480 million.

(注3) 「連結財務諸表における税効果会計に関する実務指針」第30-2項(企業集団内の会社に投資(子会社株式等)を売却した場合の税効果会計)の改正により、当期純利益は480百万円減少しております。

(Number of consolidated companies) (連結対象会社数)

Number of consolidated subsidiaries	連結子会社数	11	-	11
Number of affiliated companies applicable to the equity method	持分法適用会社数	4	-	4

## 2. Net Business Income - Non-consolidated

(¥ Million / ¥ Thousand)

	(Japanese)	FY 2007 ended Mar. 31, 2008 (a)		FY 2006 ended Mar. 31, 2007 (b)
			(a-b)	
(1) Net business income (before transfer to general reserve for possible loan losses)	業 務 純 益 (一般貸引繰入前)	83,910	6,701	77,209
Per head (in thousands of yen)	職員一人当たり(千円)	22,460	1,060	21,399
(2) Net business income	業 務 純 益	83,910	6,701	77,209
Per head (in thousands of yen)	職員一人当たり(千円)	22,460	1,060	21,399

Note: The average number of full-time employees (excluding transferred employees, temporary staff, and part-time employees) is used in the above calculation.

(注) 職員数は、実働人員(出向人員、臨時雇員及び嘱託を除く)の平残。

## 3. Interest Rate Spread (Domestic business) - Non-consolidated

	(Japanese)	FY 2007 ended Mar. 31, 2008 (a)		FY 2006 ended Mar. 31, 2007 (b)
			(a-b)	
(1) Average yield on interest earning assets (W)	資金運用利回	1.83%	0.18%	1.65%
(a) Average yield on loans and bills discounted (X)	貸出金利回	2.17%	0.24%	1.92%
(b) Average yield on securities	有価証券利回	0.91%	(0.02%)	0.94%
(2) Average yield on interest bearing liabilities (Y)	資金調達原価	1.15%	0.14%	1.00%
(a) Average yield on deposits and negotiable certificates of deposit (Z)	預金等利回	0.23%	0.13%	0.09%
(b) Expense ratio	経費率	0.93%	(0.01%)	0.95%
(3) Average interest rate spread (W) - (Y)	総資金利鞘	0.68%	0.03%	0.65%
Difference between average yield on loans and deposits (X) - (Z)	預貸金利差	1.94%	0.11%	1.83%

## 4. Gains and Losses related to Securities - Non-consolidated

(¥ Million)

	(Japanese)	FY 2007 ended Mar. 31, 2008 (a)		FY 2006 ended Mar. 31, 2007 (b)
			(a-b)	
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(935)	5,133	(6,069)
Gains on sales	売却益	2,373	1,119	1,254
Gains on redemption	償還益	-	-	-
Losses on sales	売却損	1,647	(5,675)	7,323
Losses on redemption	償還損	-	-	-
Write-offs	償却	1,662	1,662	-
Gains (losses) related to stocks, etc.	株式等関係損益	(1,880)	(6,842)	4,961
Gains on sales	売却益	2,649	(2,969)	5,618
Losses on sales	売却損	64	(421)	485
Write-offs	償却	4,465	4,294	170

## 5. Capital Ratio (BIS Guidelines)

### Consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2008 (a)			As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	12.20%	0.54%	0.57%	11.66%	11.63%
Tier I ratio	うちTier比率	10.72%	0.72%	1.03%	10.00%	9.68%
(2) Tier I	T i e r	542.6	17.3	39.5	525.2	503.1
(3) Tier II	T i e r	95.2	(15.5)	(28.2)	110.8	123.4
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された 有価証券含み益	6.2	(25.0)	(38.0)	31.3	44.2
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された 土地再評価差額	10.3	(0.0)	(0.0)	10.3	10.4
(c) Subordinated loans and bonds	うち劣後ローン(債券)残高	78.0	15.0	15.0	63.0	63.0
(4) Deduction	控除項目	20.0	(3.5)	(2.2)	23.6	22.3
(5) Capital (2)+(3)-(4)	自己資本	617.7	5.3	13.5	612.4	604.1
(6) Risk assets	リスクアセット	5,060.2	(191.7)	(134.8)	5,252.0	5,195.0

### Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2008 (a)			As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
			(a-b)	(a-c)		
(1) Capital ratio	自己資本比率	11.72%	0.49%	0.51%	11.22%	11.20%
Tier I ratio	うちTier比率	10.26%	0.68%	0.97%	9.58%	9.29%
(2) Tier I	T i e r	507.8	12.2	33.1	495.6	474.7
(3) Tier II	T i e r	94.2	(11.5)	(23.2)	105.7	117.5
(a) Gains on valuation of securities, included as qualifying capital	うち自己資本に計上された 有価証券含み益	5.7	(25.0)	(37.5)	30.7	43.2
(b) Land revaluation excess included as qualifying capital	うち自己資本に計上された 土地再評価差額	10.3	(0.0)	(0.0)	10.3	10.4
(d) Subordinated loans and bonds	うち劣後ローン(債券)残高	78.0	15.0	15.0	63.0	63.0
(4) Deduction	控除項目	22.3	1.3	2.4	21.0	19.9
(5) Capital (2)+(3)-(4)	自己資本	579.7	(0.6)	7.4	580.3	572.3
(6) Risk assets	リスクアセット	4,946.3	(223.7)	(161.3)	5,170.0	5,107.6

Note: The following approaches are adopted to calculate the capital ratio.

Credit risk: Foundation internal ratings-based approach (using internal ratings for risk measurement)

Operational risk: Standardized approach (Gross profits of every business line multiplied by the predetermined rate)

(注) 自己資本比率の算出にあたっては、以下の手法を採用しております。

信用リスクに関する手法：基礎的内部格付手法（行内格付を利用してリスクを計測する手法）

オペレーショナル・リスクに関する手法：粗利益配分手法（業務区分毎の粗利益に一定割合を乗じる手法）

## 6. Return on Equity - Non-consolidated

	(Japanese)	FY 2007 ended Mar. 31, 2008 (a)			For the six months ended Sep.30,2007(b)	FY 2006 ended Mar. 31, 2007 (c)
			(a-b)	(a-c)		
Net business income basis (Annual)	業務純益ベース(年率)	15.01%	1.01%	0.81%	13.99%	14.19%
Net income basis (Annual)	当期純利益ベース(年率)	7.99%	(1.54%)	(1.22%)	9.54%	9.21%

Note: ROE is an index indicating the profitability of stockholders' equity.

(注) ROEとは、株主資本の収益性を示す指標

7. Outstanding Balance of Deposits and Loans  
(1) Outstanding balance - Non-consolidated

(¥ Billion)

	(Japanese)	FY 2007			For the six months ended Sep.30, 2007 (b)	FY 2006 ended Mar. 31, 2007 (c)
		ended Mar. 31, 2008 (a)	(a-b)	(a-c)		
Deposits (Term-end balance)	預金 (未残)	8,401.0	90.0	29.5	8,311.0	8,371.5
Domestic	うち国内	8,222.6	145.5	75.6	8,077.1	8,146.9
In Chiba Prefecture	うち県内	7,961.3	116.9	49.3	7,844.4	7,912.0
Personal deposits	うち個人	6,367.8	142.9	260.5	6,224.9	6,107.2
Public sectors	うち公共	342.0	33.1	(99.9)	308.8	441.9
Deposits (average balance)	預金 (平残)	8,294.0	(13.7)	230.7	8,307.7	8,063.3
Domestic	うち国内	8,083.4	13.6	247.4	8,069.7	7,835.9
In Chiba Prefecture	うち県内	7,848.8	8.8	239.9	7,840.0	7,608.9
Loans and bills discounted (Term-end balance)	貸出金 (未残)	6,656.2	98.5	248.7	6,557.6	6,407.5
Domestic	うち国内	6,629.9	98.1	252.8	6,531.7	6,377.1
In Chiba Prefecture	うち県内	5,222.3	26.0	120.5	5,196.2	5,101.7
Loans and bills discounted (average balance)	貸出金 (平残)	6,543.0	75.5	214.9	6,467.5	6,328.1
Domestic	うち国内	6,517.8	79.3	215.2	6,438.4	6,302.5
In Chiba Prefecture	うち県内	5,164.6	32.5	161.0	5,132.0	5,003.6

(2) Breakdown of domestic loans and bills discounted (Term-end balance) and Small and medium-sized companies loans ratio - Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar.			As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
		31, 2008 (a)	(a-b)	(a-c)		
Domestic loans and bills discounted (X)	国内貸出金	6,629.9	98.1	252.8	6,531.7	6,377.1
(Excluding loans to public sectors)	(除公共向け貸出)	6,210.4	174.4	330.0	6,036.0	5,880.4
Major companies	大企業	827.6	66.7	137.5	760.8	690.0
Midsize companies	中堅企業	180.9	6.0	16.1	174.9	164.7
Small and medium-sized companies, etc (Y)	中小企業等	5,201.8	101.5	176.2	5,100.2	5,025.6
Small and medium-sized companies	うち中小企業	2,964.3	41.4	78.8	2,922.8	2,885.5
Consumer loans	うち消費者ローン	2,237.5	60.1	97.4	2,177.4	2,140.0
Public sectors	公共	419.5	(76.2)	(77.2)	495.7	496.7

Small and medium-sized companies loans ratio (Y/X)	中小企業等貸出比率	78.46%	0.37%	(0.34%)	78.08%	78.80%
--	-----------	--------	-------	---------	--------	--------

Note: In Small and medium-sized companies, loans to individual business owners are included.  
(注) 中小企業には個人事業主を含む。

(3) Consumer loans - Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar.			As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
		31, 2008 (a)	(a-b)	(a-c)		
Outstanding balance of consumer loans	消費者ローン残高	2,237.5	60.1	97.4	2,177.4	2,140.0
Housing loans	住宅ローン残高	2,124.0	63.4	101.9	2,060.6	2,022.1
Other consumer loans	その他のローン残高	113.4	(3.2)	(4.4)	116.7	117.9

8. Risk-Monitored Loans - Self-Assessment Basis (After partial direct write-offs)

Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2008 (a)	As of Mar. 31, 2008 (a)		As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	3,562	732	552	2,830	3,009
Delinquent Loans	延滞債権額	90,459	(4,460)	(10,029)	94,919	100,489
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,170	52	(5,905)	3,118	9,075
Restructured Loans	貸出条件緩和債権額	88,649	4,362	(446)	84,286	89,095
Total Risk-Monitored Loans	リスク管理債権合計	185,841	686	(15,828)	185,154	201,670

Total loan balance (Term-end balance)	貸出金残高(未残)	6,656,245	98,586	248,728	6,557,658	6,407,516
---------------------------------------	-----------	-----------	--------	---------	-----------	-----------

Loans to Bankrupt Borrowers	破綻先債権額	0.05%	0.01%	0.00%	0.04%	0.04%
Delinquent Loans	延滞債権額	1.35%	(0.08%)	(0.20%)	1.44%	1.56%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.04%	0.00%	(0.09%)	0.04%	0.14%
Restructured Loans	貸出条件緩和債権額	1.33%	0.04%	(0.05%)	1.28%	1.39%
Total percentage of loan balance	貸出金残高比	2.79%	(0.03%)	(0.35%)	2.82%	3.14%

Consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2008 (a)	As of Mar. 31, 2008 (a)		As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
			(a-b)	(a-c)		
Loans to Bankrupt Borrowers	破綻先債権額	3,325	477	203	2,847	3,122
Delinquent Loans	延滞債権額	92,430	(4,973)	(10,370)	97,404	102,800
Loans past due 3 months or more	3ヵ月以上延滞債権額	3,170	52	(5,905)	3,118	9,075
Restructured Loans	貸出条件緩和債権額	88,735	4,354	(463)	84,380	89,198
Total Risk-Monitored Loans	リスク管理債権合計	187,662	(89)	(16,535)	187,751	204,197

Total loan balance (Term-end balance)	貸出金残高(未残)	6,624,687	94,346	247,089	6,530,341	6,377,598
---------------------------------------	-----------	-----------	--------	---------	-----------	-----------

Loans to Bankrupt Borrowers	破綻先債権額	0.05%	0.00%	0.00%	0.04%	0.04%
Delinquent Loans	延滞債権額	1.39%	(0.09%)	(0.21%)	1.49%	1.61%
Loans past due 3 months or more	3ヵ月以上延滞債権額	0.04%	0.00%	(0.09%)	0.04%	0.14%
Restructured Loans	貸出条件緩和債権額	1.33%	0.04%	(0.05%)	1.29%	1.39%
Total percentage of loan balance	貸出金残高比	2.83%	(0.04%)	(0.36%)	2.87%	3.20%



## 9. Reserve and Coverage Ratio against Risk-monitored Loans

### Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2008 (a)			As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	185,841	686	(15,828)	185,154	201,670
Collateral/guarantees (Y)	担保・保証等	102,453	2,868	1,343	99,584	101,109
Reserve for possible loan losses (Z)	貸倒引当金	30,246	(2,289)	(13,544)	32,535	43,791
Reserve ratio (Z)/(X)	引当率	16.2%	(1.2%)	(5.4%)	17.5%	21.7%
Coverage ratio (Y+Z)/(X)	保全率	71.4%	0.0%	(0.4%)	71.3%	71.8%
Total percentage of loan balance	貸出金残高比	2.79%	(0.03%)	(0.35%)	2.82%	3.14%

### Consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2008 (a)			As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
			(a-b)	(a-c)		
Risk-Monitored Loans (X)	リスク管理債権額	187,662	(89)	(16,535)	187,751	204,197
Collateral/guarantees (Y)	担保・保証等	102,786	2,104	598	100,682	102,187
Reserve for possible loan losses (Z)	貸倒引当金	31,244	(2,355)	(13,561)	33,600	44,806
Reserve ratio (Z)/(X)	引当率	16.6%	(1.2%)	(5.2%)	17.8%	21.9%
Coverage ratio (Y+Z)/(X)	保全率	71.4%	(0.0%)	(0.5%)	71.5%	71.9%
Total percentage of loan balance	貸出金残高比	2.83%	(0.04%)	(0.36%)	2.87%	3.20%

## 10. Disclosed Claims under the Financial Reconstruction Law

### Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2008 (a)			As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
			(a-b)	(a-c)		
Bankrupt and Substantially Bankrupt Claims	破産更生債権及びこれらに準ずる債権	29,360	2,290	2,316	27,069	27,044
Doubtful Claims	危険債権	65,467	(6,028)	(11,667)	71,496	77,135
Substandard Claims	要管理債権	91,819	4,414	(6,351)	87,404	98,171
Total	金融再生法開示債権合計	186,647	676	(15,702)	185,970	202,350

Total Claims*	総与信残高	6,827,560	117,503	272,741	6,710,056	6,554,818
---------------	-------	-----------	---------	---------	-----------	-----------

\* Total Claims include : loans, foreign exchange, accrued interest and suspense payments, customers' liabilities for acceptances and guarantees, and private offerings of bonds with Chiba Bank's guarantee in Securities.

総与信残高：貸出金、外国為替、その他資産中の未収利息及び仮払金、支払承諾見返、有価証券中の当行保証付私募社債

## 11. Status of Coverage on Disclosed Claims

### Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2008 (a)	As of Mar. 31, 2008 (a)		As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
			(a-b)	(a-c)		
Total coverage (A)	保 全 額	133,429	608	(12,013)	132,820	145,442
Reserve for possible loan losses	貸 倒 引 当 金	30,561	(2,187)	(13,531)	32,749	44,093
Value covered by collateral and guarantees	担 保 ・ 保 証 等	102,867	2,796	1,518	100,070	101,348
Total disclosed claims under the Financial Reconstruction Law (B)	金 融 再 生 法 開 示 債 権 合 計	186,647	676	(15,702)	185,970	202,350
Coverage ratio (A)/(B)	保 全 率	71.4%	0.0%	(0.3%)	71.4%	71.8%

(Reference) Self-Assessment results (参考) 自己査定結果 (債務者区分別)

### Non-consolidated

(¥ Million)

	(Japanese)	As of Mar. 31, 2008 (a)	As of Mar. 31, 2008 (a)		As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
			(a-b)	(a-c)		
Bankrupt Assets (A)	破 綻 先 債 権	3,633	726	464	2,906	3,169
Effectively Bankrupt Assets (B)	実 質 破 綻 先 債 権	25,726	1,563	1,852	24,162	23,874
Potentially Bankrupt Assets (C)	破 綻 懸 念 先 債 権	65,467	(6,028)	(11,667)	71,496	77,135
Assets Requiring Caution (D)	要 注 意 先 債 権	1,036,689	(1,551)	46,183	1,038,241	990,506
Substandard Assets	要 管 理 先 債 権	114,614	10,173	(2,055)	104,441	116,670
Substandard Claims (Loans only)	う ち 要 管 理 債 権 (貸 出 金 の み)	91,819	4,414	(6,351)	87,404	98,171
Other Assets Requiring Caution	そ の 他 要 注 意 先 債 権	922,074	(11,724)	48,239	933,799	873,835
Normal Assets (E)	正 常 先 債 権	5,696,042	122,793	235,909	5,573,249	5,460,133
Total Assets (A)+(B)+(C)+(D)+(E)	総 与 信 残 高	6,827,560	117,503	272,741	6,710,056	6,554,818

## 12. Reserve for Possible Loan Losses

### (1) Charge-off/Reserve criteria

#### (a) General Reserve 一般貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Reserve criteria 引当基準
Normal Assets 正常先債権	The estimated loss amount for the next year calculated using the historical loan-loss result ratios sustained over a specific period is reserved. 過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Assets Requiring Caution 要注意先債権	In principle, the estimated loss amount for the next year calculated using the historical loan-loss result ratio sustained over a specific period is reserved. 原則として、過去の貸倒実績率に基づき今後1年間の予想損失額を算出し、引当金を計上
Substandard Assets 要管理先債権	The estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュ・フロー見積法(DCF法)により、引当金を計上

#### (b) Specific Reserve 個別貸倒引当金計上基準

Classification under Self-Assessment 自己査定における区分	Reserve criteria 引当基準
Potentially Bankrupt Assets 破綻懸念先債権	In principle, the estimated loss amount for the next three years calculated using the historical loan-loss result ratio sustained over a specific period is reserved. For debtors of over ¥1 billion, the Discounted Cash Flow method is applied. 原則として、過去の貸倒実績率に基づき今後3年間の予想損失額を算出し、引当金を計上 与信額10億円以上の先について、キャッシュ・フロー見積法(DCF法)により、引当金を計上
Bankrupt Assets and Effectively Bankrupt Assets 破綻先・実質破綻先債権	100% of loans outstanding after deduction of the amount secured by collateral and guarantees. 担保等で保全されていない債権額の100%

Note: In accordance with the Joint Responsibility System(\*) which was introduced on October 1, 2007, the reserve for future obligations is calculated as a General or Specific reserve according to the self-assessment classification.

\*Joint Responsibility System: Hitherto, Credit Guarantee Corporations guaranteed 100% of loans that they guaranteed. Under the new system, for guaranteed loans applied for on or after October 1, 2007, the Credit Guarantee Corporations' guarantees are set at 80% (with some exceptions). With this system, financial institutions now have to bear the credit risk for the 20% part of the loan that falls outside the Credit Guarantee Corporations' guarantee.

なお、平成19年10月1日より導入されました責任共有制度( )に係る将来の負担金に対する引当は、自己査定における区分に応じて一般貸倒引当金及び個別貸倒引当金として計上しております。

責任共有制度：従来、信用保証協会100%保証であった信用保証協会の保証付き融資について、平成19年10月1日以降の申込受付分より、信用保証協会の保証が80%となる制度(一部の保証を除きます)。これにより、信用保証協会の保証の対象外となる20%部分は、金融機関が信用リスクを負担することとなります。

### (2) Breakdown of reserve for possible loan losses

#### Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2008 (a)			As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	43.6	0.1	(10.9)	43.4	54.6
General reserve	一般貸倒引当金	26.1	3.6	(1.3)	22.5	27.4
Specific reserve	個別貸倒引当金	17.4	(3.4)	(9.6)	20.8	27.1
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

#### (Reference) Loan category to general reserve (参考) 一般貸倒引当金対象債権

(¥ Billion)

	(Japanese)	As of Mar. 31, 2008 (a)			As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
			(a-b)	(a-c)		
Normal Assets	正常先債権	5,400.4	178.7	281.5	5,221.6	5,118.9
Assets Requiring Caution	要注意先債権	1,036.6	(1.5)	46.1	1,038.2	990.5
Substandard Assets	要管理先債権	114.6	10.1	(2.0)	104.4	116.6
Other Assets Requiring Caution	その他要注意先債権	922.0	(11.7)	48.2	933.7	873.8

#### Consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2008 (a)			As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
			(a-b)	(a-c)		
Reserve for possible loan losses	貸倒引当金	53.7	1.0	(9.5)	52.7	63.3
General reserve	一般貸倒引当金	31.6	4.2	(0.6)	27.4	32.2
Specific reserve	個別貸倒引当金	22.1	(3.1)	(8.9)	25.2	31.0
Reserve for specific foreign borrowers/countries	特定海外債権引当勘定	-	-	-	-	-

13. Loan Breakdown, Borrowers Classified by Industry - Non-consolidated (After partial direct write-offs)

(1) Loan breakdown, borrowers classified by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2008		As of Sep. 30, 2007		As of Mar. 31, 2007	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account):	国内店分 (除く特別国際金融取引勘定)	6,629.9	100.00%	6,531.7	100.00%	6,377.1	100.00%
Manufacturing	製造業	524.2	7.91%	495.0	7.58%	484.1	7.59%
Agriculture	農業	7.3	0.11%	8.4	0.13%	8.9	0.14%
Forestry	林業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Fishery	漁業	1.5	0.02%	1.4	0.02%	1.7	0.03%
Mining	鉱業	11.3	0.17%	8.7	0.13%	9.7	0.15%
Construction	建設業	314.5	4.74%	313.4	4.80%	299.1	4.69%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	37.2	0.56%	28.2	0.43%	8.7	0.14%
Information and communications	情報通信業	32.0	0.48%	34.5	0.53%	34.6	0.54%
Transport	運輸業	188.7	2.85%	188.8	2.89%	181.6	2.85%
Wholesale and retail trade	卸売・小売業	615.8	9.29%	590.0	9.04%	579.0	9.08%
Finance and insurance	金融・保険業	272.9	4.12%	271.1	4.15%	234.0	3.67%
Real estate	不動産業	1,470.4	22.18%	1,466.2	22.45%	1,452.5	22.78%
Various services	各種サービス業	603.8	9.11%	578.1	8.85%	579.4	9.09%
Government, local public sector	国・地方公共団体	295.2	4.45%	351.1	5.38%	340.7	5.34%
Others (mainly consumer loans)	その他(個人)	2,254.5	34.01%	2,196.2	33.62%	2,162.3	33.91%

(2) Breakdown of risk-monitored loans, borrowers classified by industry

(¥ Billion)

	(Japanese)	As of Mar. 31, 2008		As of Sep. 30, 2007		As of Mar. 31, 2007	
		Balance	Component	Balance	Component	Balance	Component
Domestic (excluding JOM account):	国内店分 (除く特別国際金融取引勘定)	185.8	100.00%	184.9	100.00%	201.6	100.00%
Manufacturing	製造業	7.9	4.29%	8.7	4.72%	8.0	3.97%
Agriculture	農業	0.5	0.31%	0.7	0.40%	0.7	0.39%
Forestry	林業	-	-	-	-	-	-
Fishery	漁業	0.0	0.02%	0.0	0.02%	0.1	0.07%
Mining	鉱業	0.2	0.14%	0.2	0.14%	-	-
Construction	建設業	10.7	5.80%	9.5	5.18%	10.5	5.23%
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	0.0	0.00%	0.0	0.00%	0.0	0.00%
Information and communications	情報通信業	0.3	0.19%	0.6	0.37%	0.4	0.22%
Transport	運輸業	14.1	7.61%	13.1	7.13%	13.0	6.48%
Wholesale and retail trade	卸売・小売業	24.9	13.41%	24.9	13.47%	27.7	13.76%
Finance and insurance	金融・保険業	0.3	0.18%	0.5	0.32%	0.4	0.24%
Real estate	不動産業	66.3	35.72%	63.3	34.22%	68.3	33.89%
Various services	各種サービス業	26.9	14.48%	27.9	15.13%	30.7	15.25%
Government, local public sector	国・地方公共団体	-	-	-	-	-	-
Others (mainly consumer loans)	その他(個人)	33.1	17.85%	34.9	18.90%	41.3	20.50%

#### 14. Loan Breakdown by Domicile of Borrower

##### (1) Balance of loans to specific foreign countries - Non-consolidated

Not applicable.  
該当ありません

##### (2) Balance of loans to Asian countries - Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2008 (a)			As of Sep. 30, 2007 (b)	As of Mar. 31, 2007 (c)
			(a-b)	(a-c)		
China	中国	0.1	(0.1)	(0.2)	0.3	0.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Hong Kong	香港	3.5	(1.6)	(3.1)	5.1	6.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Taiwan	台湾	2.1	(1.0)	(0.4)	3.2	2.5
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
India	インド	3.3	0.6	2.1	2.7	1.1
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Indonesia	インドネシア	0.4	(0.0)	(0.1)	0.5	0.6
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
South Korea	韓国	-	(0.5)	(0.7)	0.5	0.7
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Malaysia	マレーシア	1.9	(0.1)	(2.5)	2.0	4.4
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Thailand	タイ	0.5	0.1	0.5	0.4	0.0
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-
Total	合計	12.2	(2.7)	(4.6)	14.9	16.8
Risk-monitored loans	うちリスク管理債権	-	-	-	-	-

##### (3) Balance of loans to Latin American countries and Russia - Non-consolidated

Not applicable.  
該当ありません。

## 15. Gains and Losses on Valuation of Securities

### (1) Basis of Securities Valuation

#### Non-consolidated/Consolidated

Securities for trading	売買目的有価証券	Market value accounting method (variances are recognized as gains/losses) 時価法 (評価差額を損益処理)
Bonds Held-to-Maturity	満期保有目的有価証券	Amortized cost method 償却原価法
Stocks of subsidiaries and affiliates	子会社株式及び関連会社株式	Cost method 原価法
Other securities	その他有価証券	Market value method (variances are all directly transferred to the net assets account) 時価法 (評価差額を全部純資産直入)

(Reference) Securities included in Money held in trust (参考) 金銭の信託中の有価証券

Money held in trust for investment	運用目的の金銭の信託	Market value accounting method (variances are recognized as gains/losses) 時価法 (評価差額を損益処理)
Other money held in trust	その他の金銭の信託	Market value method (variances are all directly transferred to the net assets account) 時価法 (評価差額を全部純資産直入)

### (2) Gains and Losses on Valuation

#### Non-consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2008 (a)					As of Sep. 30, 2007 (b)			As of Mar. 31, 2007 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Bonds Held-to-Maturity	満期保有目的	0.0	0.1	0.1	0.0	0.0	(0.1)	0.0	0.1	(0.1)	0.0	0.1
Other securities	その他有価証券	12.5	(53.1)	(84.0)	59.6	47.1	65.6	97.3	31.6	96.5	126.2	29.7
	Stocks 株式	46.0	(44.5)	(75.6)	52.9	6.9	90.6	94.8	4.2	121.6	123.5	1.8
	Bonds 債券	(8.8)	5.6	8.7	4.6	13.4	(14.4)	0.8	15.3	(17.5)	0.8	18.3
	Others その他	(24.6)	(14.2)	(17.0)	2.0	26.7	(10.4)	1.6	12.0	(7.5)	1.9	9.5
	Foreign bonds うち外国債券	(14.4)	(4.5)	(6.9)	2.0	16.4	(9.8)	0.5	10.4	(7.4)	0.7	8.1
Total	合計	12.5	(52.9)	(83.8)	59.7	47.2	65.5	97.3	31.8	96.4	126.3	29.8

Notes:

- There are no stocks of subsidiaries and affiliates with market values. 時価のある子会社・関連会社株式は、該当ありません。
- "Other securities" include negotiable CDs included in "Cash and due from banks" and Beneficiary claims on loans in "Other debt purchased" in addition to "Securities".  
「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。
- "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the balance sheet amount.  
「その他有価証券」については、時価評価しておりますので、上記の表上は、(中間)貸借対照表と取得価額との差額を計上しております。

#### Consolidated

(¥ Billion)

	(Japanese)	As of Mar. 31, 2008 (a)					As of Sep. 30, 2007 (b)			As of Mar. 31, 2007 (c)		
		Gains (losses) on valuation					Gains (losses) on valuation			Gains (losses) on valuation		
		(a-b)	(a-c)	Gains	Losses		Gains	Losses		Gains	Losses	
Bonds Held-to-Maturity	満期保有目的	0.0	0.1	0.1	0.0	0.0	(0.1)	0.0	0.1	(0.1)	0.0	0.1
Other securities	その他有価証券	13.6	(53.2)	(85.1)	60.8	47.1	66.8	98.7	31.8	98.7	128.5	29.7
	Stocks 株式	47.1	(44.6)	(76.7)	54.1	6.9	91.7	96.2	4.4	123.8	125.7	1.8
	Bonds 債券	(8.8)	5.6	8.7	4.6	13.4	(14.4)	0.8	15.3	(17.5)	0.8	18.3
	Others その他	(24.6)	(14.2)	(17.0)	2.0	26.7	(10.4)	1.6	12.0	(7.5)	1.9	9.5
	Foreign bonds うち外国債券	(14.4)	(4.5)	(6.9)	2.0	16.4	(9.8)	0.5	10.4	(7.4)	0.7	8.1
Total	合計	13.6	(53.0)	(84.9)	60.9	47.2	66.7	98.7	32.0	98.6	128.5	29.9

Notes:

- "Other securities" include negotiable CDs included in "Cash and due from banks" and Beneficiary claims on loans in "Other debt purchased" in addition to "Securities".  
「有価証券」のほか、「現金預け金」中の譲渡性預け金及び「買入金銭債権」中の信託受益権を含めております。
- "Other securities" are valued at market price. Consequently, figures in the above table show the differences between the acquisition cost and the consolidated balance sheet amount.  
「その他有価証券」については、時価評価しておりますので、上記の表上は、(中間)連結貸借対照表と取得価額との差額を計上しております。

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors. Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

不良債権の英語表記対照表  
Problem Loan Matrix

自己査定上の債務者区分 Borrower Classification under Self-Assessment		自己査定上の債権区分 Assets Classification under Self-Assessment		金融再生法開示債権 Disclosed Claims under the Financial Reconstruction Law	リスク管理債権 Risk-monitored Loans
破綻先 Bankrupt Debtors		破綻先債権 Bankrupt Assets		破産更生債権 Bankrupt and Substantially Bankrupt Claims	破綻先債権 Loans to Bankrupt Borrowers
実質破綻先 Effectively Bankrupt Debtors		実質破綻先債権 Effectively Bankrupt Assets			延滞債権 Delinquent Loans
破綻懸念先 Potentially Bankrupt Debtors		破綻懸念先債権 Potentially Bankrupt Assets		危険債権 Doubtful Claims	
要注意先 Debtors Requiring Caution	要管理先 Substandard Debtors	要注意先債権 Assets Requiring Caution	要管理先債権 Substandard Assets	要管理債権* Substandard Claims	3ヵ月以上延滞債権 Loans past due 3 months or more  貸出条件緩和債権 Restructured Loans
	その他要注意先 Other Debtors Requiring Caution		その他要注意先債権 Other Assets Requiring Caution		
正常先 Normal Debtors		正常先債権 Normal Assets			
		総与信 Total Assets under Self-Assessment		総与信 Total Claims under the Financial Reconstruction Law	リスク管理債権 Total Risk-Monitored Loans

\* 要管理債権：要管理先に対するローンのうち、3ヵ月以上延滞・貸出条件緩和債権

Substandard Claims: Loans past due 3 months or more and Restructured Loans to Substandard Debtors