

ANNUAL REPORT(EXCERPT) For the year ended March 31,2008

TRANSLATION

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決算短信

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May 15, 2008

. SUMMARY REPORT

Company Name: The Bank of Yokohama, Ltd.

(Code No. 8332: Listed on the 1st Section of the Tokyo Stock Exchange)

URL: <http://www.boy.co.jp/>

Representative: President Tadashi Ogawa

Ordinary General Meeting of Stockholders (scheduled): June 24, 2008

Date of Payment of Year-End Dividends: June 2, 2008

(Note) The amounts are presented in millions of yen and are rounded down to the nearest million.

1. Consolidated Financial Results (for the fiscal year ended March 31, 2008)

(1) Consolidated Operating Results

(Unit: Millions of Yen, except per share data and percentages)

	Ordinary Income	Ordinary Profit	Net Income
Fiscal year ended March 31, 2008	317,949 [21.9%]	111,810 [2.7%]	68,270 [2.9%]
Fiscal year ended March 31, 2007	260,784 [5.9%]	108,810 [5.8%]	66,289 [8.9%]

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal year ended March 31, 2008	¥49.52	¥49.43	9.6%	0.9%	35.1%
Fiscal year ended March 31, 2007	¥47.41	¥47.28	9.4%	0.9%	41.7%

(Reference) Equity in earnings of associated companies:

Fiscal year ended March 31, 2008: ¥215 million; Fiscal year ended March 31, 2007: ¥578 million

(Note) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the previous fiscal year.

(2) Consolidated Financial Position

(Unit: Millions of Yen, except per share data and percentages)

	Total Assets	Total Net Assets	Own Capital Ratio (Note1)	Net Assets per Share	Consolidated Capital Adequacy Ratio (The Domestic Standard basis) (Note2)
March 31, 2008	11,989,520	748,348	5.8%	¥513.03	(Preliminary) 10.80%
March 31, 2007	11,402,180	761,677	6.2%	¥514.61	11.19%

(Reference) Own Capital: March 31, 2008: ¥702,897 million; March 31, 2007: ¥716,489 million

(Note1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares - Minority Interests) / Total Assets × 100

(Note2) Consolidated capital adequacy ratio (domestic standard) is calculated in accordance with "the standards for determining whether the status of capital adequacy is appropriate in consideration of assets, etc., held by the bank under the provisions of Article 14-2 of the Banking Law (FSA Notification No. 19, 2006)."

(3) Consolidated Cash Flows

(Unit: Millions of Yen)

	Cash Flows from Operating Activities	Cash Flows from Investing activities	Cash Flows from Financing activities	Cash and cash equivalents, end of term
Fiscal year ended March 31, 2008	(97,986)	141,953	(36,953)	211,666
Fiscal year ended March 31, 2007	286,041	(270,592)	(67,163)	204,697

2. Dividend on Common Stock

	Cash Dividends par Share			Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	Interim	Year-End	Annual			
Fiscal year ended March 31, 2008	¥3.50	¥6.50	¥10.00	¥13,944 million	21.0%	2.0%
Fiscal year ended March 31, 2007	¥5.00	¥6.50	¥11.50	¥15,754 million	23.2%	2.2%
Fiscal year ended March 31, 2009 (Forecasts)	¥5.00	¥6.50	¥11.50		23.1%	

(Note) Year end dividends at Fiscal year ended March 31, 2008, include Special Dividend of ¥1.50 per share.

3. Forecasts for the fiscal year ended March 31, 2009 (Consolidated basis) (Unit: Millions of Yen, except per share data)

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Six month ended September 30, 2008	167,000 [15.9%]	55,500 [(1.1%)]	33,000 [(4.7%)]	¥24.08
Fiscal year ended March 31, 2009	345,000 [8.5%]	113,000 [1.0%]	68,000 [(0.3%)]	¥49.63

(Note) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the previous fiscal year.

4. Other Information

(1) Changes in the scope of consolidated significant subsidiaries in the fiscal year ended March 31, 2008: No

(2) Changes in significant accounting principles, procedures and presentation

(a) Changes due to revisions of accounting standards etc.: Yes

(b) Changes other than (a) above: No

(3) Number of common shares issued

(a) Number of share issued (including treasury shares)

March 31, 2008: 1,370,947,054 shares; March 31, 2007: 1,392,506,054 shares

(b) Number of treasury shares

March 31, 2008: 883,570 shares; March 31, 2007: 230,204 shares

[Reference] Non-consolidated Financial Highlight

1. Non-consolidated Financial Results (for the fiscal year ended March 31, 2008)

(1) Non-consolidated Operating Results (Unit: Millions of Yen, except per share data and percentages)

	Ordinary Income	Ordinary Profit	Net Income
Fiscal year ended March 31, 2008	293,098 [14.7%]	109,874 [2.8%]	66,468 [1.0%]
Fiscal year ended March 31, 2007	255,361 [6.3%]	106,861 [5.6%]	65,800 [9.2%]

	Net Income per Share	Net Income per Share (Diluted)
Fiscal year ended March 31, 2008	¥48.21	¥48.12
Fiscal year ended March 31, 2007	¥47.06	¥46.93

(Note) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the previous fiscal year.

(2) Non-consolidated Financial Position

(Unit: Millions of Yen, except per share data and percentages)

	Total Assets	Total Net Assets	Own Capital Ratio (Note1)	Net Assets per Share	Non-consolidated Capital Adequacy Ratio (The Domestic Standard basis) (Note2)
March 31, 2008	11,625,677	701,245	6.0%	¥511.83	(Preliminary) 10.78%
March 31, 2007	11,079,951	716,152	6.4%	¥514.37	11.08%

(Reference) Own Capital: March 31, 2008: ¥701,245 million; March 31, 2007: ¥716,152 million

(Note1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares) / Total Assets * 100

(Note2) Non-consolidated capital adequacy ratio (domestic standard) is calculated in accordance with "the standards for determining whether the status of capital adequacy is appropriate in consideration of assets, etc., held by the bank under the provisions of Article 14-2 of the Banking Law (FSA Notification No. 19, 2006)."

2. Forecasts for the fiscal year ended March 31, 2009 (Non-consolidated basis) (Unit: Millions of Yen, except per share data)

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Six month ended September 30, 2008	145,000 [2.2%]	53,500 [(4.1%)]	32,500 [(4.6%)]	¥23.72
Fiscal year ended March 31, 2009	300,000 [2.3%]	109,000 [(0.7%)]	66,500 [0.0%]	¥48.53

(Note) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the previous fiscal year.

This information contains a description of future performance. Such description, however, does not guarantee future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in the economic environment.

A . CONSOLIDATED FINANCIAL INFORMATION

A. 連結決算情報

1. Consolidated Balance Sheets (Unaudited)

1. 連結貸借対照表

(Unit:Millions of Yen)

	科 目	As of March 31,2007(A)	As of March 31,2008(B)	Increase/(Decrease) (B)-(A)
ASSETS:	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	383,330	544,132	160,802
Call loans and bills purchased	コ - ル ロ - ン 及 び 買 入 手 形	204,354	232,611	28,257
Monetary debts purchased	買 入 金 銭 債 権	317,603	290,984	(26,619)
Trading assets	特 定 取 引 資 産	82,437	51,480	(30,957)
Securities	有 価 証 券	1,670,276	1,408,100	(262,176)
Loans and bills discounted	貸 出 金	8,115,015	8,518,650	403,635
Foreign exchange assets	外 国 為 替	4,399	3,595	(804)
Other assets	そ の 他 資 産	87,671	307,868	220,197
Premises and equipment	有 形 固 定 資 産	132,125	202,713	70,588
Intangible fixed assets	無 形 固 定 資 産	14,239	23,285	9,046
Deferred tax assets	繰 延 税 金 資 産	5,592	36,149	30,557
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	441,010	426,264	(14,746)
Allowance for possible loan losses	貸 倒 引 当 金	(55,876)	(56,317)	(441)
Total assets	資 産 の 部 合 計	11,402,180	11,989,520	587,340
LIABILITIES :	(負 債 の 部)			
Deposits	預 金	9,797,327	9,964,371	167,044
Negotiable certificates of deposits	譲 渡 性 預 金	69,894	155,456	85,562
Call money and bills sold	コ - ル マ ネ - 及 び 売 渡 手 形	132,391	202,779	70,388
Trading liabilities	特 定 取 引 負 債	2,669	1,954	(715)
Borrowed money	借 用 金	2,648	110,887	108,239
Foreign exchange liabilities	外 国 為 替	36	55	19
Bonds and notes	社 債	40,000	40,000	0
Other liabilities	そ の 他 負 債	125,580	314,838	189,258
Accrued bonuses to directors and corporate auditors	役 員 賞 与 引 当 金	80	85	5
Liability for employees' retirement benefits	退 職 給 付 引 当 金	53	73	20
Liability for directors and corporate auditors retirement benefits	役 員 退 職 慰 労 引 当 金	-	1,072	1,072
Reserve for reimbursement of deposits	預 金 払 戻 引 当 金	-	881	881
Provision for contingent loss	偶 発 損 失 引 当 金	-	116	116
Deferred tax liabilities	繰 延 税 金 負 債	6,446	-	(6,446)
Deferred tax liabilities for land revaluation surplus	再 評 価 に 係 る 繰 延 税 金 負 債	22,363	22,333	(30)
Acceptances and guarantees	支 払 承 諾	441,010	426,264	(14,746)
Total liabilities	負 債 の 部 合 計	10,640,503	11,241,171	600,668
NET ASSETS:	(純 資 産 の 部)			
Capital stock	資 本 金	215,481	215,597	116
Capital surplus	資 本 剰 余 金	177,097	177,213	116
Retained earnings	利 益 剰 余 金	226,678	261,520	34,842
Treasury stock	自 己 株 式	(205)	(705)	(500)
Total stockholders' equity	株 主 資 本 合 計	619,052	653,625	34,573
Unrealized gain on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	65,457	17,384	(48,073)
Deferred gain or loss on derivatives under hedge accounting	繰 延 ヘ ッ ジ 損 益	8	(39)	(47)
Land revaluation surplus	土 地 再 評 価 差 額 金	31,972	31,927	(45)
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	97,437	49,271	(48,166)
Minority interests	少 数 株 主 持 分	45,187	45,450	263
Total net assets	純 資 産 の 部 合 計	761,677	748,348	(13,329)
Total liabilities and e net assets	負 債 及 び 純 資 産 の 部 合 計	11,402,180	11,989,520	587,340

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

2. Consolidated Statements of Income (Unaudited)

2. 連結損益計算書

For the year ended (Unit:Millions of Yen)

		March 31,2007(A)	March 31,2008(B)	Increase/(Decrease) (B)-(A)
Ordinary income :	経常収益	260,784	317,949	57,165
Interest income:	資金運用収益	184,117	224,419	40,302
Of which, interest on loans and discounts	うち貸出金利息	160,238	184,885	24,647
Of which, interest and dividends on securities	うち有価証券利息配当金	14,464	17,376	2,912
Fees and commissions	役務取引等収益	51,793	50,961	(832)
Trading profits	特定取引収益	884	981	97
Other operating income	その他業務収益	12,487	31,153	18,666
Other income	その他経常収益	11,501	10,433	(1,068)
Ordinary expenses :	経常費用	151,973	206,139	54,166
Interest expenses:	資金調達費用	17,047	39,937	22,890
Of which, interest on deposits	うち預金利息	12,039	27,103	15,064
Fees and commissions	役務取引等費用	8,683	9,740	1,057
Trading losses	特定取引費用	36	24	(12)
Other operating expenses	その他業務費用	2,689	22,904	20,215
General and administrative expenses	営業経費	94,587	102,498	7,911
Other expenses	その他経常費用	28,929	31,033	2,104
Ordinary profits	経常利益	108,810	111,810	3,000
Special gains	特別利益	4,899	4,826	(73)
Special losses	特別損失	1,601	2,301	700
Net income before income taxes and minority interests	税金等調整前当期純利益	112,109	114,335	2,226
Income taxes-current	法人税、住民税及び事業税	39,686	50,020	10,334
Income taxes-deferred	法人税等調整額	4,574	(5,642)	(10,216)
Minority interests in net income	少数株主利益	1,558	1,686	128
Net income	当期純利益	66,289	68,270	1,981

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

3.Consolidated Statements of Changes in Net Assets (Unaudited)

3.連結株主資本等変動計算書

For the year ended March 31,2007

(Unit:Millions of Yen)

		株主資本 Stockholders' equity					株主資本合計 Total stockholders' equity
		資本金 Capital stock	資本剰余金 Capital surplus	利益剰余金 Retained earnings	自己株式 Treasury stock		
BALANCE, MARCH 31, 2006	平成18年3月31日残高	215,179	176,798	189,923	(471)	581,429	
Changes of items during the period	連結会計年度中の変動額						
Issuance of new shares	新株の発行	302	302			604	
Cash dividends (Note2)	剰余金の配当(注2)			(12,643)		(12,643)	
Cash dividends	剰余金の配当			(4,895)		(4,895)	
Bonus to directors and corporate auditors (Note2)	役員賞与(注2)			(48)		(48)	
Net income	当期純利益			66,289		66,289	
Purchase of treasury stock	自己株式の取得				(12,240)	(12,240)	
Disposal of treasury stock	自己株式の処分		(0)		12	12	
Retirement of treasury stock	自己株式の消却		(3)	(12,491)	12,494	-	
Reversal of land revaluation surplus	土地再評価差額金の取崩			544		544	
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)						
Total changes of items during the period	連結会計年度中の変動額合計	302	298	36,755	266	37,622	
BALANCE, MARCH 31, 2007	平成19年3月31日残高	215,481	177,097	226,678	(205)	619,052	

		評価・換算差額等 Valuation and translation adjustments					少数株主持分 Minority interests	純資産合計 Total net assets
		その他有価証券 評価差額金 Unrealized gain on available-for-sale securities	繰延ヘッジ損益 Deferred gain or loss on derivatives under hedge accounting	土地再評価 差額金 Land revaluation surplus	為替換算 調整勘定 Foreign currency translation adjustments	評価・ 換算差額等合計 Total valuation and translation adjustments		
BALANCE, MARCH 31, 2006	平成18年3月31日残高	66,396	-	32,516	(0)	98,912	44,557	724,899
Changes of items during the period	連結会計年度中の変動額							
Issuance of new shares	新株の発行							604
Cash dividends (Note2)	剰余金の配当(注2)							(12,643)
Cash dividends	剰余金の配当							(4,895)
Bonus to directors and corporate auditors (Note2)	役員賞与(注2)							(48)
Net income	当期純利益							66,289
Purchase of treasury stock	自己株式の取得							(12,240)
Disposal of treasury stock	自己株式の処分							12
Retirement of treasury stock	自己株式の消却							-
Reversal of land revaluation surplus	土地再評価差額金の取崩							544
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)	(939)	8	(544)	0	(1,475)	630	(845)
Total changes of items during the period	連結会計年度中の変動額合計	(939)	8	(544)	0	(1,475)	630	36,777
BALANCE, MARCH 31, 2007	平成19年3月31日残高	65,457	8	31,972	-	97,437	45,187	761,677

Note1: The amounts are presented in millions of yen and are rounded down to the nearest million.

Note2: Appropriation of retained earnings are approved at the ordinary general meeting of shareholders in June 2006.

For the year ended March 31,2008

(Unit:Millions of Yen)

		株主資本 Stockholders' equity					株主資本合計 Total stockholders' equity
		資本金 Capital stock	資本剰余金 Capital surplus	利益剰余金 Retained earnings	自己株式 Treasury stock		
BALANCE, MARCH 31, 2007	平成19年3月31日残高	215,481	177,097	226,678	(205)	619,052	
Changes of items during the period	連結会計年度中の変動額						
Issuance of new shares	新株の発行	115	115			231	
Cash dividends	剰余金の配当			(15,899)		(15,899)	
Net income	当期純利益			68,270		68,270	
Purchase of treasury stock	自己株式の取得				(18,095)	(18,095)	
Disposal of treasury stock	自己株式の処分			(1)	23	21	
Retirement of treasury stock	自己株式の消却			(17,572)	17,572	-	
Reversal of land revaluation surplus	土地再評価差額金の取崩			44		44	
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)						
Total changes of items during the period	連結会計年度中の変動額合計	115	115	34,841	(500)	34,573	
BALANCE, MARCH 31, 2008	平成20年3月31日残高	215,597	177,213	261,520	(705)	653,625	

		評価・換算差額等 Valuation and translation adjustments					少数株主持分 Minority interests	純資産合計 Total net assets
		その他有価証券 評価差額金 Unrealized gain on available-for-sale securities	繰延ヘッジ損益 Deferred gain or loss on derivatives under hedge accounting	土地再評価 差額金 Land revaluation surplus	為替換算 調整勘定 Foreign currency translation adjustments	評価・ 換算差額等合計 Total valuation and translation adjustments		
BALANCE, MARCH 31, 2007	平成19年3月31日残高	65,457	8	31,972	-	97,437	45,187	761,677
Changes of items during the period	連結会計年度中の変動額							
Issuance of new shares	新株の発行							231
Cash dividends	剰余金の配当							(15,899)
Net income	当期純利益							68,270
Purchase of treasury stock	自己株式の取得							(18,095)
Disposal of treasury stock	自己株式の処分							21
Retirement of treasury stock	自己株式の消却							-
Reversal of land revaluation surplus	土地再評価差額金の取崩							44
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)	(48,072)	(48)	(44)		(48,165)	263	(47,902)
Total changes of items during the period	連結会計年度中の変動額合計	(48,072)	(48)	(44)	-	(48,165)	263	(13,329)
BALANCE, MARCH 31, 2008	平成20年3月31日残高	17,384	(39)	31,927	-	49,271	45,450	748,348

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

4. Consolidated Statements of Cash Flows (Unaudited)
4. 連結キャッシュ・フロー計算書

For the year ended (Unit:Millions of Yen)

	科 目	March 31,2007(A)	March 31,2008(B)	Increase/(Decrease) (B) - (A)
1. Operating Activities	. 営業活動によるキャッシュ・フロー			
Income before income taxes and minority interests	税金等調整前当期純利益	112,109	114,335	2,226
Depreciation	減価償却費	9,322	23,956	14,634
Loss on impairment of long-lived assets	減損損失	24	-	(24)
Amortization of goodwill	のれん償却額	234	226	(8)
Equity in earnings of associated companies	持分法による投資損益()	(578)	(215)	363
Increase (Decrease) in allowance for possible loan losses	貸倒引当金の増加額	(6,318)	(616)	5,702
Increase (Decrease) in accrued bonuses to directors and corporate auditors	役員賞与引当金の増加額	80	4	(76)
Increase (Decrease) in liability for employees' retirement benefits	退職給付引当金の増加額	(34)	1	35
Increase (Decrease) in liability for directors and corporate auditors retirement benefits	役員退職慰労引当金の増加額	-	1,072	1,072
	預金払戻引当金の増加額	-	881	881
	偶発損失引当金の増加額	-	116	116
Interest income	資金運用収益	(184,117)	(224,419)	(40,302)
Interest expenses	資金調達費用	17,047	39,937	22,890
Losses (Gains) on sales, write-down and redemption of securities - net	有価証券関係損益()	(9,161)	(2,689)	6,472
Foreign exchange losses (gains) - net	為替差損益()	(403)	5,243	5,646
Losses (Gains) on disposal of fixed assets - net	固定資産処分損益()	1,412	309	(1,103)
Net decrease (increase) in trading assets	特定取引資産の純増()減	(54,050)	30,956	85,006
Net increase (decrease) in trading liabilities	特定取引負債の純増減()	(2,454)	(714)	1,740
Net decrease (increase) in loans	貸出金の純増()減	10,291	(469,216)	(479,507)
Net increase (decrease) in deposits	預金の純増減()	388,948	168,685	(220,263)
Net increase (decrease) in negotiable certificates of deposits	譲渡性預金の純増減()	28,233	85,562	57,329
Net increase (decrease) in other borrowings	借入金(劣後特約付借入金を除く)の純増減()	(2,711)	74,421	77,132
Net decrease (increase) in due from banks (excluding deposits at BOJ)	預け金(日銀預け金を除く)の純増()減	(129,190)	(150,494)	(21,304)
Net decrease (increase) in call loans and others	コールローン等の純増()減	(197,592)	16,205	213,797
Net increase (decrease) in call money and others	コールマネー等の純増減()	132,097	70,388	(61,709)
Net decrease (increase) in foreign exchange (assets)	外国為替(資産)の純増()減	924	804	(120)
Net increase (decrease) in foreign exchange (liabilities)	外国為替(負債)の純増減()	(62)	19	81
Interest and dividends received	資金運用による収入	180,644	227,916	47,272
Interest paid	資金調達による支出	(13,532)	(36,319)	(22,787)
Other - net	その他	31,298	(24,022)	(55,320)
Subtotal	小計	312,461	(47,663)	(360,124)
Income tax paid	法人税等の支払額	(26,420)	(50,323)	(23,903)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	286,041	(97,986)	(384,027)
2. Investing activities	. 投資活動によるキャッシュ・フロー			
Purchases of securities	有価証券の取得による支出	(1,267,945)	(1,037,725)	230,220
Proceeds from sales of securities	有価証券の売却による収入	502,264	543,606	41,342
Proceeds from maturities of securities	有価証券の償還による収入	508,630	671,241	162,611
Expenditures for premises and equipment	有形固定資産の取得による支出	(6,634)	(19,885)	(13,251)
Expenditures for intangible fixed assets	無形固定資産の取得による支出	(6,926)	(8,663)	(1,737)
Proceeds from sales of premises and equipment	有形固定資産の売却による収入	-	1,487	1,487
Purchases of stocks of subsidiaries (affecting the scope of consolidation)	連結範囲の変動を伴う子会社株式の取得による支出	-	(8,149)	(8,149)
Other - net	その他	18	41	23
Net cash provided by investing activities	投資活動によるキャッシュ・フロー	(270,592)	141,953	412,545
3. Financing activities	. 財務活動によるキャッシュ・フロー			
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(12,000)	(2,000)	10,000
Repayments of subordinated bonds and convertible bonds	劣後特約付社債・新株予約権付社債の償還による支出	(25,000)	-	25,000
Issuance of common stock	株式の発行による収入	604	231	(373)
Dividends paid	配当金支払額	(17,538)	(15,899)	1,639
Dividends paid to minority interests stockholders	少数株主への配当金支払額	(1,001)	(1,212)	(211)
Purchases of treasury stock	自己株式の取得による支出	(12,240)	(18,095)	(5,855)
Proceeds from sales of treasury stock	自己株式の売却による収入	12	21	9
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(67,163)	(36,953)	30,210
4. Foreign currency translation adjustments on cash and cash equivalents	. 現金及び現金同等物に係る換算差額	10	(43)	(53)
5. Net increase (decrease) in cash and cash equivalents	. 現金及び現金同等物の増加額	(51,704)	6,969	58,673
6. Cash and cash equivalents, beginning of term	. 現金及び現金同等物の期首残高	256,402	204,697	(51,705)
7. Cash and cash equivalents, end of term	. 現金及び現金同等物の期末残高	204,697	211,666	6,969

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

B . NON-CONSOLIDATED FINANCIAL INFORMATION

B . 単体決算情報

1. Comparison of Non-Consolidated Balance Sheets (Unaudited)

1. 貸借対照表

(Unit:Millions of Yen)

		As of March 31, 2007 (A)	As of March 31, 2008 (B)	Increase/(Decrease) (B)-(A)
ASSETS:	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	383,329	542,674	159,345
Call loans	コ ー ル ロ ー ン	204,354	232,611	28,257
Monetary debts purchased	買 入 金 銭 債 権	317,603	276,850	(40,753)
Trading assets	特 定 取 引 資 産	82,437	51,480	(30,957)
Securities	有 価 証 券	1,668,026	1,410,983	(257,043)
Loans and bills discounted	貸 出 金	8,114,450	8,578,995	464,545
Foreign exchange assets	外 国 為 替	4,399	3,595	(804)
Other assets	そ の 他 資 産	87,146	284,572	197,426
Premises and equipment	有 形 固 定 資 産	135,117	136,727	1,610
Intangible fixed assets	無 形 固 定 資 産	13,391	15,709	2,318
Deferred tax assets	繰 延 税 金 資 産	-	28,292	28,292
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	117,086	108,522	(8,564)
Allowance for possible loan losses	貸 倒 引 当 金	(47,392)	(45,339)	2,053
Total assets	資 産 の 部 合 計	11,079,951	11,625,677	545,726
LIABILITIES:	(負 債 の 部)			
Deposits	預 金	9,827,028	9,996,893	169,865
Negotiable certificates of deposits	譲 渡 性 預 金	69,894	155,456	85,562
Call money	コ ー ル マ ネ ー	132,391	202,779	70,388
Trading liabilities	特 定 取 引 負 債	2,669	1,954	(715)
Borrowed money	借 用 金	43,648	118,025	74,377
Foreign exchange liabilities	外 国 為 替	36	55	19
Bonds and notes	社 債	40,000	40,000	0
Other liabilities	そ の 他 負 債	102,173	276,254	174,081
Accrued bonuses to directors and corporate auditors	役 員 賞 与 引 当 金	80	85	5
Liability for directors and corporate auditors retirement benefits	役 員 退 職 慰 労 引 当 金	-	1,072	1,072
Reserve for reimbursement of deposits	預 金 払 戻 引 当 金	-	881	881
Provision for contingent loss	偶 発 損 失 引 当 金	-	116	116
Deferred tax liabilities	繰 延 税 金 負 債	6,427	-	(6,427)
Deferred tax liabilities for land revaluation surplus	再 評 価 に 係 る 繰 延 税 金 負 債	22,363	22,333	(30)
Acceptances and guarantees	支 払 承 諾	117,086	108,522	(8,564)
Total liabilities	負 債 の 部 合 計	10,363,799	10,924,432	560,633
NET ASSETS:	(純 資 産 の 部)			
Capital stock	資 本 金	215,481	215,597	116
Capital surplus	資 本 剰 余 金	177,097	177,213	116
Additional paid-in capital	資 本 準 備 金	177,097	177,213	116
Retained earnings	利 益 剰 余 金	226,758	259,798	33,040
Legal reserve	利 益 準 備 金	38,383	38,384	1
Other retained earnings	そ の 他 利 益 剰 余 金	188,374	221,414	33,040
Reserve for compression of fixed assets	固 定 資 産 圧 縮 積 立 金	1,370	1,490	120
Voluntary reserve	別 途 積 立 金	118,234	118,234	0
Earned surplus brought forward	繰 越 利 益 剰 余 金	68,770	101,690	32,920
Treasury stock	自 己 株 式	(205)	(705)	(500)
Total stockholders' equity	株 主 資 本 合 計	619,132	651,903	32,771
Unrealized gain on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	65,039	17,453	(47,586)
Deferred gain or loss on derivatives under hedge accounting	繰 延 ヘ ッ ジ 損 益	8	(39)	(47)
Land revaluation surplus	土 地 再 評 価 差 額 金	31,972	31,927	(45)
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	97,019	49,341	(47,678)
Total net assets	純 資 産 の 部 合 計	716,152	701,245	(14,907)
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	11,079,951	11,625,677	545,726

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

2. Non-Consolidated Statements of Income (Unaudited)

2. 損益計算書

For the year ended (Unit:Millions of Yen)

		March 31, 2007 (A)	March 31, 2008 (B)	Increase/(Decrease) (B)-(A)
Ordinary income :	経常収益	255,361	293,098	37,737
Interest income:	資金運用収益	184,027	224,455	40,428
Of whichi, interest on loans and discounts	うち貸出金利息	160,185	185,066	24,881
Of whichi, interest and dividends on securities	うち有価証券利息配当金	14,427	17,309	2,882
Fees and commissions	役務取引等収益	48,841	47,956	(885)
Trading profits	特定取引収益	884	981	97
Other operating income	その他業務収益	10,744	9,432	(1,312)
Other income	その他経常収益	10,862	10,272	(590)
Ordinary expenses :	経常費用	148,499	183,224	34,725
Interest expenses:	資金調達費用	18,280	41,013	22,733
Of whichi, interest on deposits	うち預金利息	12,058	27,158	15,100
Fees and commissions	役務取引等費用	12,286	13,279	993
Trading losses	特定取引費用	36	24	(12)
Other operating expenses	その他業務費用	2,133	4,364	2,231
General and administrative expenses	営業経費	92,742	100,048	7,306
Other expenses	その他経常費用	23,020	24,494	1,474
Ordinary profits	経常利益	106,861	109,874	3,013
Special gains	特別利益	3,678	2,978	(700)
Special losses	特別損失	1,601	2,319	718
Net income before income taxes	税引前当期純利益	108,938	110,533	1,595
Income taxes - current	法人税、住民税及び事業税	38,482	48,440	9,958
Income taxes - deferred	法人税等調整額	4,654	(4,375)	(9,029)
Net income	当期純利益	65,800	66,468	668

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

3. Non-Consolidated Statements of Changes in Net Assets (Unaudited)

3. 株主資本等変動計算書

For the year ended March 31,2007

(Unit:Millions of Yen)

		株主資本 Stockholders' equity										
		資本金 Capital stock	資本剰余金 Capital surplus			利益準備金 Legal reserve	利益剰余金 Retained earnings			自己株式 Treasury stock	株主資本 合計 Total stockholders' equity	
			資本準備金 Additional paid-in capital	その他資本剰 余金 Other capital surplus	資本剰余金 合計 Total capital surplus		その他利益剰余金 Other retained earnings					利益剰余金 合計 Total retained earnings
					固定資産 圧縮積立金 Reserve for compression of fixed assets	別途積立金 Voluntary reserve	繰越利益 剰余金 Earned surplus brought forward					
BALANCE, MARCH 31, 2006	平成18年3月31日残高	215,179	176,795	3	176,798	38,383	1,457	90,234	60,417	190,492	(471)	581,998
Changes of items during the period	事業年度中の変動額											
Issuance of new shares	新株の発行	302	302		302							604
Cash dividends (Note2)	剰余金の配当(注2)								(12,643)	(12,643)		(12,643)
Cash dividends	剰余金の配当								(4,895)	(4,895)		(4,895)
Bonus to directors and corporate auditors (Note2)	役員賞与(注2)								(48)	(48)		(48)
Transfer to legal reserve (Note2)	利益準備金の積立(注2)					0			(0)	-		-
Transfer to legal reserve	利益準備金の積立					0			(0)	-		-
Reversal of reserve for compression of fixed assets (Note2)	固定資産圧縮積立金の取崩(注2)						(455)		455	-		-
Reserve for compression of fixed assets	固定資産圧縮積立金の積立						425		(425)	-		-
Reversal of reserve for compression of fixed assets	固定資産圧縮積立金の取崩						(57)		57	-		-
Reserve for voluntary reserve (Note2)	別途積立金の積立(注2)							28,000	(28,000)	-		-
Net income	当期純利益								65,800	65,800		65,800
Purchase of treasury stock	自己株式の取得										(12,240)	(12,240)
Disposal of treasury stock	自己株式の処分				(0)	(0)					12	12
Retirement of treasury stock	自己株式の消却				(3)	(3)			(12,491)	(12,491)	12,494	-
Reversal of land revaluation surplus	土地再評価差額金の取崩								544	544		544
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 changes of items during the period	事業年度中の変動額合計	302	302	(3)	298	0	(86)	28,000	8,352	36,266	266	37,133
BALANCE, March 31, 2007	平成19年3月31日残高	215,481	177,097	-	177,097	38,383	1,370	118,234	68,770	226,758	(205)	619,132

		評価・換算差額等 Valuation and translation adjustments					純資産合計 Total net assets
		その他有価証券 評価差額金 Unrealized gain on available-for- sale securities	繰延ヘッジ 損益 Deferred gain or loss on under hedge accounting	土地再評価 差額金 Land revaluation surplus	評価・換算 差額等合計 Total valuation and translation adjustments		
BALANCE, MARCH 31, 2006	平成18年3月31日残高	66,030	-	32,516	98,546	680,544	
Changes of items during the period	事業年度中の変動額						
Issuance of new shares	新株の発行					604	
Cash dividends (Note2)	剰余金の配当(注2)					(12,643)	
Cash dividends	剰余金の配当					(4,895)	
Bonus to directors and corporate auditors (Note2)	役員賞与(注2)					(48)	
Transfer to legal reserve (Note2)	利益準備金の積立(注2)					-	
Transfer to legal reserve	利益準備金の積立					-	
Reversal of reserve for compression of fixed assets (Note2)	固定資産圧縮積立金の取崩(注2)					-	
Reserve for compression of fixed assets	固定資産圧縮積立金の積立					-	
Reversal of reserve for compression of fixed assets	固定資産圧縮積立金の取崩					-	
Reserve for voluntary reserve (Note2)	別途積立金の積立(注2)					-	
Net income	当期純利益					65,800	
Purchase of treasury stock	自己株式の取得					(12,240)	
Disposal of treasury stock	自己株式の処分					12	
Retirement of treasury stock	自己株式の消却					-	
Reversal of land revaluation surplus	土地再評価差額金の取崩					544	
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)	(991)	8	(544)	(1,526)	(1,526)	
Total changes of items during the period	事業年度中の変動額合計	(991)	8	(544)	(1,526)	35,607	
BALANCE, March 31, 2007	平成19年3月31日残高	65,039	8	31,972	97,019	716,152	

Note1: The amounts are presented in millions of yen and are rounded down to the nearest million.

Note2: Appropriation of retained earnings are approved at the ordinary general meeting of shareholders in June 2006.

For the year ended March 31,2008

(Unit:Millions of Yen)

		株主資本 Stockholders' equity										
		資本金 Capital stock	資本剰余金 Capital surplus			利益準備金 Legal reserve	利益剰余金 Retained earnings			自己株式 Treasury stock	株主資本 合計 Total stockholders' equity	
			資本準備金 Additional paid-in capital	その他資本剰 余金 Other capital surplus	資本剰余金 合計 Total capital surplus		その他利益剰余金 Other retained earnings					利益剰余金 合計 Total retained earnings
固定資産 圧縮積立金 Reserve for compression of fixed assets	別途積立金 Voluntary reserve	繰越利益 剰余金 Earned surplus brought forward	利益剰余金 合計 Total retained earnings									
BALANCE, MARCH 31, 2007	平成19年3月31日残高	215,481	177,097	-	177,097	38,383	1,370	118,234	68,770	226,758	(205)	619,132
Changes of items during the period	事業年度中の変動額											
Issuance of new shares	新株の発行	115	115		115							231
Cash dividends	剰余金の配当								(15,899)	(15,899)		(15,899)
Transfer to legal reserve	利益準備金の積立					0			(0)	-		-
Reserve for compression of fixed assets	固定資産圧縮積立金の積立						197		(197)	-		-
Reversal of reserve for compression of fixed assets	固定資産圧縮積立金の取崩						(77)		77	-		-
Net income	当期純利益								66,468	66,468		66,468
Purchase of treasury stock	自己株式の取得										(18,095)	(18,095)
Disposal of treasury stock	自己株式の処分									(1)	23	21
Retirement of treasury stock	自己株式の消却								(17,572)	(17,572)	17,572	-
Reversal of land revaluation surplus	土地再評価差額金の取崩								44	44		44
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 changes of items during the period	事業年度中の変動額合計	115	115	-	115	0	120	-	32,919	33,040	(500)	32,771
BALANCE, March 31, 2008	平成20年3月31日残高	215,597	177,213	-	177,213	38,384	1,490	118,234	101,690	259,798	(705)	651,903

		評価・換算差額等 Valuation and translation adjustments					純資産合計 Total net assets
		その他有価証券 評価差額金 Unrealized gain on available-for- sale securities	繰延ヘッジ 損益 Deferred gain or loss on under hedge accounting	土地再評価 差額金 Land revaluation surplus	評価・換算 差額等合計 Total valuation and translation adjustments		
BALANCE, MARCH 31, 2007	平成19年3月31日残高	65,039	8	31,972	97,019	716,152	
Changes of items during the period	事業年度中の変動額						
Issuance of new shares	新株の発行					231	
Cash dividends	剰余金の配当					(15,899)	
Transfer to legal reserve	利益準備金の積立					-	
Reserve for compression of fixed assets	固定資産圧縮積立金の積立					-	
Reversal of reserve for compression of fixed assets	固定資産圧縮積立金の取崩					-	
Net income	当期純利益					66,468	
Purchase of treasury stock	自己株式の取得					(18,095)	
Disposal of treasury stock	自己株式の処分					21	
Retirement of treasury stock	自己株式の消却					-	
Reversal of land revaluation surplus	土地再評価差額金の取崩					44	
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)	(47,585)	(48)	(44)	(47,678)	(47,678)	
Total changes of items during the period	事業年度中の変動額合計	(47,585)	(48)	(44)	(47,678)	(14,906)	
BALANCE, March 31, 2008	平成20年3月31日残高	17,453	(39)	31,927	49,341	701,245	

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

. Digest of Financial Results for the year ended March 31, 2008

1. Income status

For year ended

(Unit: Billions of Yen)

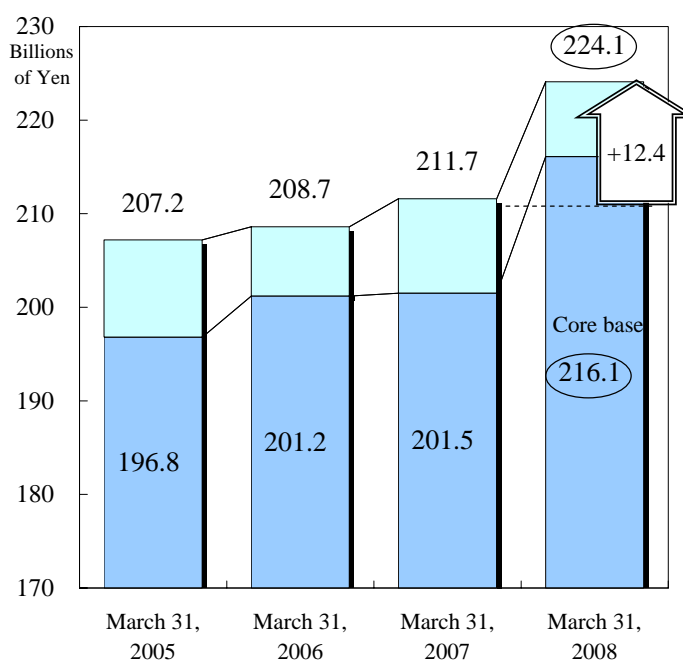
	March 31,2007	March 31,2008	Increase / (Decrease)	Ratio of Increase/(Decrease)
1 Gross operating income	211.7	224.1	12.4	5.8%
2 Gross operating income from domestic operations	208.2	218.9	10.7	5.1%
3 (Reference) Core base gross operating income (4+5)	201.5	216.1	14.6	7.2%
4 Interest income	165.4	181.8	16.4	9.9%
5 Fees and commissions	36.1	34.2	(1.9)	(0.5%)
6 Trading profits	0.8	0.9	0.1	
7 Other operating income	5.7	1.8	(3.9)	
8 Gross operating income from international operations	3.5	5.2	1.7	47.7%
9 Expenses	90.1	97.1	7.0	7.7%
10 Of which, personnel	32.7	36.1	3.4	10.5%
11 Of which, facilities	51.0	54.3	3.3	6.4%
12 Core net business profit (1-9)	121.6	127.0	5.4	4.4%
13 Transfer to general allowance for possible loan losses	1.6	4.5	2.9	
14 Net business profit (1-9-13)	119.9	122.5	2.6	2.1%
15 Extraordinary profits and losses	(13.0)	(12.6)	0.4	
16 Of which, disposal of bad debts	17.7	13.5	(4.2)	
17 (Reference) Credit costs (13+16)	19.3	18.0	(1.3)	
18 Of which, gains and losses on securities	6.9	3.3	(3.6)	
19 Of which, losses on devaluation of securities	0.7	3.4	2.7	
20 Ordinary profit (14+15)	106.8	109.8	3.0	2.8%
21 Special gains and losses	2.0	0.6	(1.4)	
22 Of which, recovery of claims previously charged-off	3.5	2.6	(0.9)	
23 Income taxes	43.1	44.0	0.9	
24 Net income (20+21-23)	65.8	66.4	0.6	1.0%
Real credit costs (17-22)	15.8	15.4	(0.4)	

(1) Gross Operating Income : Income increased by 12.4 billion yen to hit a record high.

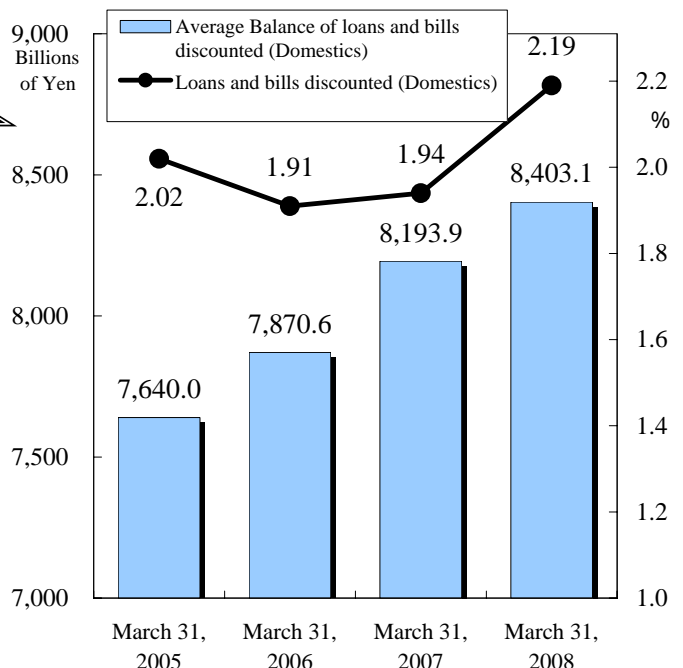
As domestic interest income significantly increased by 16.4 billion yen(+9.9%) from the previous term, mainly due to the increase in loan yield and the average balances of loans, gross operating income increased by 12.4 billion yen from the previous term to 224.1 billion yen, hitting an all time high.

Core base gross operating income increased by 14.6 billion yen (+7.2%) from the previous term, to 216.1 billion.

(Reference 1) Transition of gross operating income



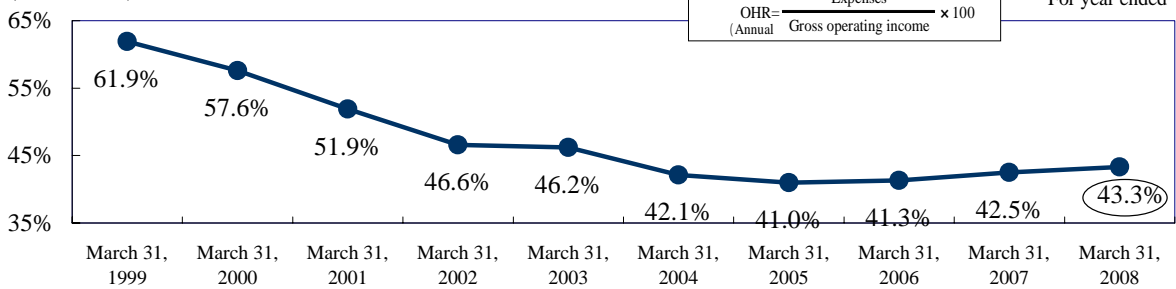
(Reference 2) Transition of average loan balance and yield (Domestic operations)



(2) Expenses : OHR maintained a low level at 43.3%

As we have expanded investment for the future such as human assets and infrastructure based on a long-term vision, expenses increased by 7.0 billion yen to 97.1 billion yen as compared to the previous our term, but due to the increase in gross operating income, OHR (overhead ratio) continued to remain low at 43.3 %.

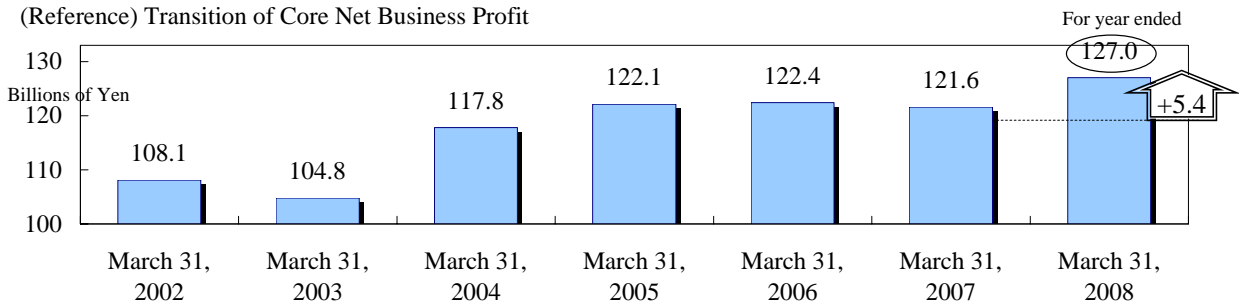
(Reference) Transition of OHR



(3) Core Net Business Profit: Core net business profit reached an all time

Due to a significant increase in gross operating income, core net business profit increased by 5.4 billion yen as compared to the previous term to 127.0 billion yen, hitting an all time high.

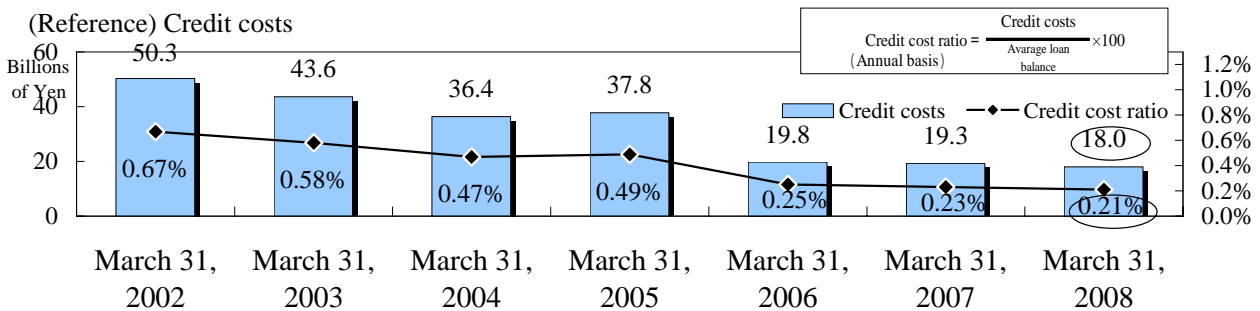
(Reference) Transition of Core Net Business Profit



(4) Credit cost: Both credit cost and credit cost ratio were below the level of the previous term.

As the quality of assets improved, credit cost was 18.0 billion yen, and credit cost ratio was 0.21%, both of which were below the level of the previous term.

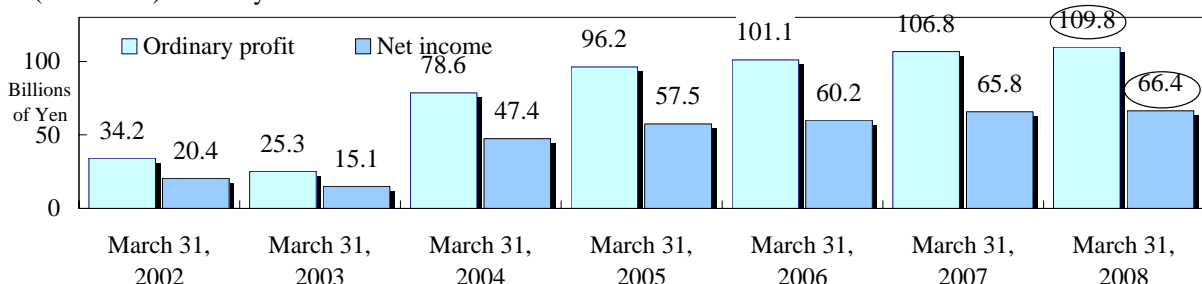
(Reference) Credit costs



(5) Ordinary Profit and Net Income : Both hitting all time highs.

From the above, ordinary profit reached 109.8 billion yen, an increase of 3.0 billion yen as compared to the previous term, and net income was 66.4 billion yen, an increase of 0.6 billion yen as compared to the previous term, both hitting all time highs.

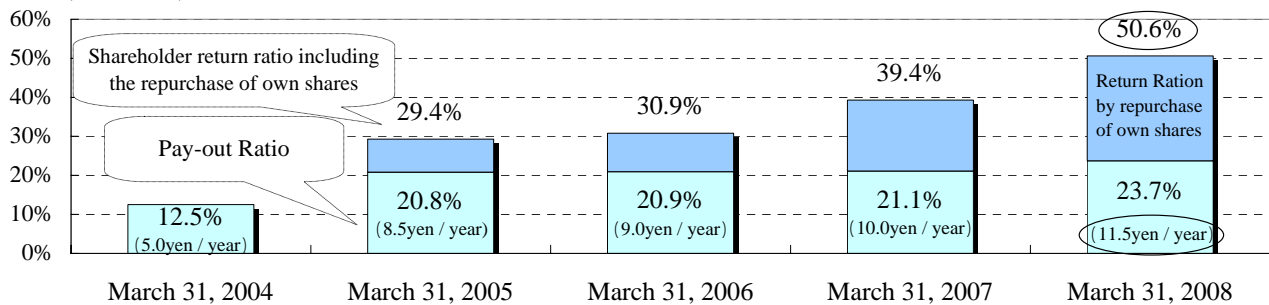
(Reference) Ordinary Profits and Net Income



(6) Dividend: Dividend of 11.5 yen was paid and 50 % was returned to shareholders, together with the repurchase of own shares.

In accordance with the dividend policy, dividend of 11.5yen was paid, an increase of 1.5yen from the previous term (out of which the year end dividend was paid 6.5yen).
Together with the repurchase of own shares worth of 17.9 billion yen, the shareholder return ratio was 50.6%.

(Reference) Translation of shareholder return ratio



2. Assets and Liabilities

(1) Loans : Both loans to small and medium-sized businesses and individuals steadily increased.

As a result of focusing on regional retailing business, the balance of loans to small and medium sized enterprises at the end of the year steadily increased by 299.2 billion yen (+4.5%) from the end of the previous year, centering on individual loans. Average balance of loans to small and medium sized enterprises continued to grow by 266.9 billion yen (+4.0 %) from the previous term.

(Reference 1) Transition of outstanding loan balance

(Unit: Billions of Yen)

	As of March 31, 2006 (A)	As of March 31, 2007 (B)	(B)-(A)	As of March 31, 2008 (C)	(C)-(B)
Loans < outstanding balance >	8,124.7	8,114.4	(0.1%) (10.3)	8,578.9	(5.7%) 464.5
Loans to small and medium-sized businesses, etc	6,401.8	6,627.1	(3.5%) 225.3	6,926.3	(4.5%) 299.2
Loans to small and medium-sized businesses	3,072.7	3,184.8	(3.6%) 112.1	3,202.2	(0.5%) 17.4
Individual	3,329.0	3,442.3	(3.4%) 113.3	3,724.0	(8.1%) 281.7
Residential loans	3,004.8	3,108.0	(3.4%) 103.2	3,383.2	(8.8%) 275.2
Housing loans	1,968.6	2,030.3	(3.1%) 61.7	2,254.1	(11.0%) 223.8
Apartment loans	1,036.2	1,077.6	(3.9%) 41.4	1,129.1	(4.7%) 51.5
Ratio of loans to small and medium-sized businesses, etc.	78.7%	81.6%	2.9%	80.7%	(0.9%)
Ratio of loans to individuals	40.9%	42.4%	1.5%	43.4%	1.0%

(Reference 2) Transition of average loan balance

(Unit: Billions of Yen)

	As of March 31, 2006 (A)	As of March 31, 2007 (B)	(B)-(A)	As of March 31, 2008 (C)	(C)-(B)
Loans < average balance >	7,882.3	8,206.5	(4.1%) 324.2	8,415.8	(2.5%) 209.3
Loans to small and medium-sized businesses, etc	6,279.6	6,519.1	(3.8%) 239.5	6,786.0	(4.0%) 266.9
Loans to small and medium-sized businesses	2,991.2	3,148.1	(5.2%) 156.9	3,218.4	(2.2%) 70.3
Individual	3,288.3	3,371.0	(2.5%) 82.7	3,567.5	(5.8%) 196.5
Residential loans	2,975.1	3,045.6	(2.3%) 70.5	3,233.2	(6.1%) 187.6
Housing loans	1,975.8	1,997.0	(1.0%) 21.2	2,135.7	(6.9%) 138.7
Apartment loans	999.2	1,048.6	(4.9%) 49.4	1,097.5	(4.6%) 48.9

(2) Deposits : Individual deposits on steady increase.

As a result of our efforts to enhance accessibility to customers and to improve convenience, individual deposits increased steadily mainly in Kanagawa by 233.2 billion yen (+3.1%) as compared to the end of the previous term.
Average balance of individual deposits increased by 250.0 billion yen(+3.4%) from the previous term.

(Reference 1) Transition of outstanding deposit balance

(Unit: Billions of Yen)

	As of March 31, 2006 (A)	As of March 31, 2007 (B)	(B)-(A)	As of March 31, 2008 (C)	(C)-(B)
Deposits < outstanding balance >	9,435.6	9,827.0	[4.1%] 391.4	9,996.8	[1.7%] 169.8
Of which, individual	7,110.2	7,325.8	[3.0%] 215.6	7,559.0	[3.1%] 233.2
Of which, in Kanagawa Prefecture	6,740.6	6,950.9	[3.1%] 210.3	7,176.0	[3.2%] 225.1
Of which, corporate	1,786.7	1,908.6	[6.8%] 121.9	1,830.3	[(4.1%)] (78.3)

(Reference 2) Transition of average deposit balance

For year ended

(Unit: Billions of Yen)

	March 31, 2006 (A)	March 31, 2007 (B)	(B)-(A)	March 31, 2008 (C)	(C)-(B)
Deposits < average balance >	9,077.1	9,358.8	[3.1%] 281.7	9,712.9	[3.7%] 354.1
Of which, individual	7,031.7	7,224.7	[2.7%] 193.0	7,474.7	[3.4%] 250.0
Of which, corporate	1,711.5	1,791.0	[4.6%] 79.5	1,854.4	[3.5%] 63.4

(3) Non-deposit products for individuals : Balance steadily increased.

As a result of actively responding to the investing needs of customers, susceptible to market environment, the balance of non-deposit products for individuals increased by 29.1 billion yen from the end of the previous term to 1,371.5 billion yen.
Fee income from non-deposit products for individuals continued to remain high at 12.7 billion yen.

(Reference 1) Balance of non-deposit products for individuals

(Unit: Billions of Yen)

	As of March 31, 2006 (A)	As of March 31, 2007 (B)	(B)-(A)	As of March 31, 2008 (C)	(C)-(B)
Investment trusts	375.4	450.2	74.8	441.1	(9.1)
Annuity insurance	218.3	313.2	94.9	354.7	41.5
Foreign currency deposits	39.1	33.4	(5.7)	40.4	7.0
Public bond	519.5	545.6	26.1	535.1	(10.5)
Total balance of non-deposit products for individuals A	1,152.4	1,342.4	190.0	1,371.5	29.1
Individual deposits (deposits in yen)	7,071.1	7,292.3	221.2	7,518.6	226.3
Total individual deposit assets B	8,223.5	8,634.8	411.3	8,890.2	255.4
Ratio of non-deposit products for individuals (A/B)	14.0%	15.5%	1.5%	15.4%	(0.1%)

(Reference 2) Fee income from the sale of non-deposit products for individuals

For year ended

(Unit: Billions of Yen)

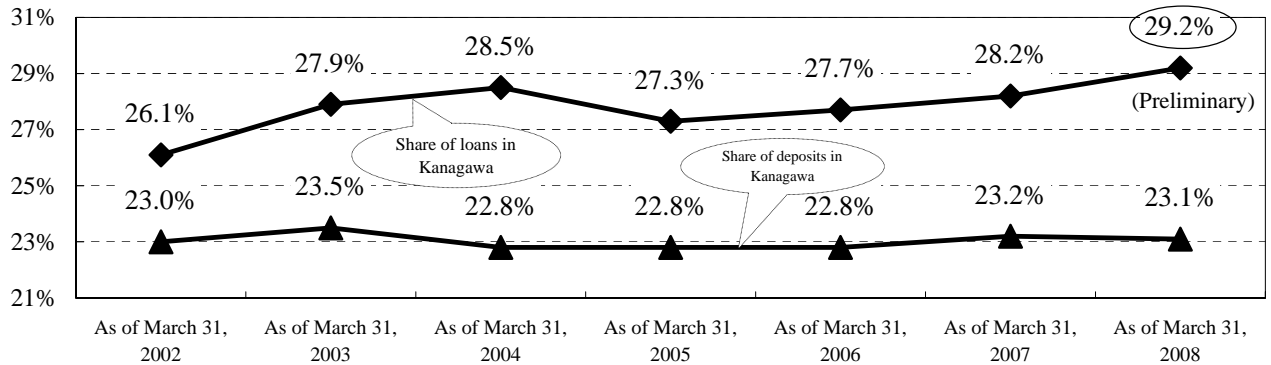
	March 31, 2006 (A)	March 31, 2007 (B)	(B)-(A)	March 31, 2008 (C)	(C)-(B)
Investment trusts (fees and commissions)	4.2	7.1	2.9	7.6	0.5
Annuity insurance (fees and commissions)	5.1	4.8	(0.3)	4.0	(0.8)
Foreign currency deposits (international operations)	1.2	0.9	(0.3)	0.7	(0.2)
Public bonds (trading profits)	0.3	0.3	0.0	0.2	(0.1)
Total	10.8	13.2	2.4	12.7	(0.5)

(Note) Fee income above is calculated by our managerial accounting basis.

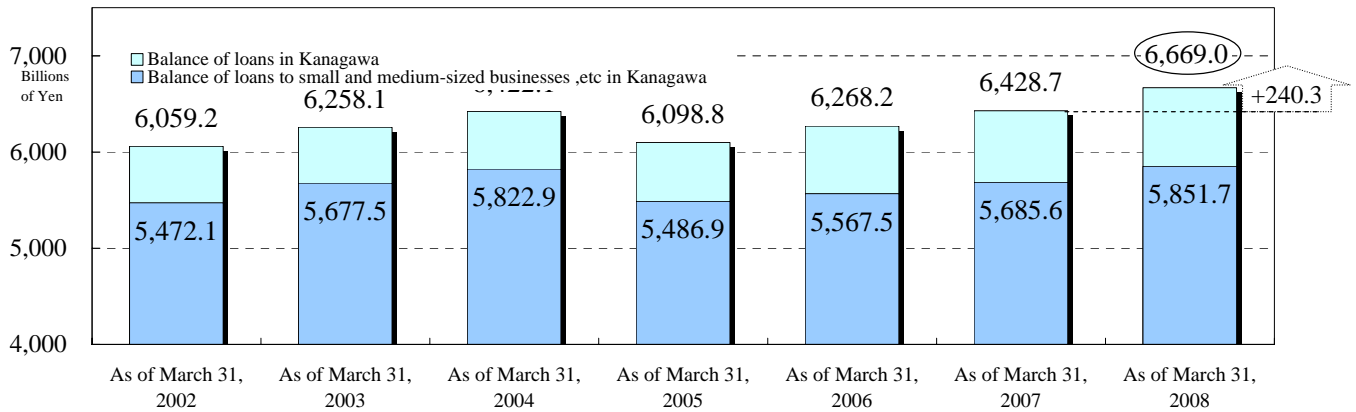
3. Conditions in Kanagawa Prefecture : Loans and Deposits steadily increased

In Kanagawa Prefecture, as a result of active efforts to expand financial transactions along with the strategy of specializing in regional retailing, loans in Kanagawa reached 6,669.0 billion yen, an increase of 240.3 billion yen from the end of the previous term and the share in Kanagawa became 29.2%.
 Deposits steadily increased as well and the balance was 9,231.5 billion yen, an increase of 133.0 billion yen from the end of the previous term.

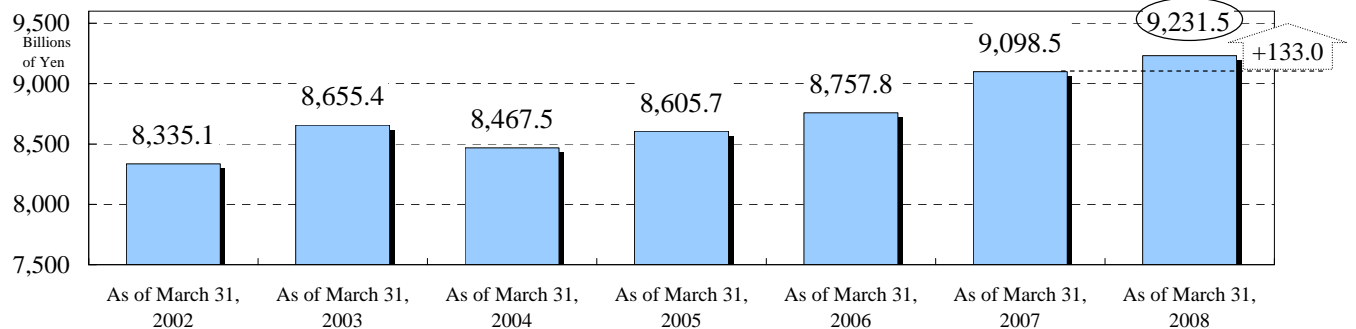
(1) Market shares in Kanagawa Prefecture



(2) Balance of loans in Kanagawa Prefecture



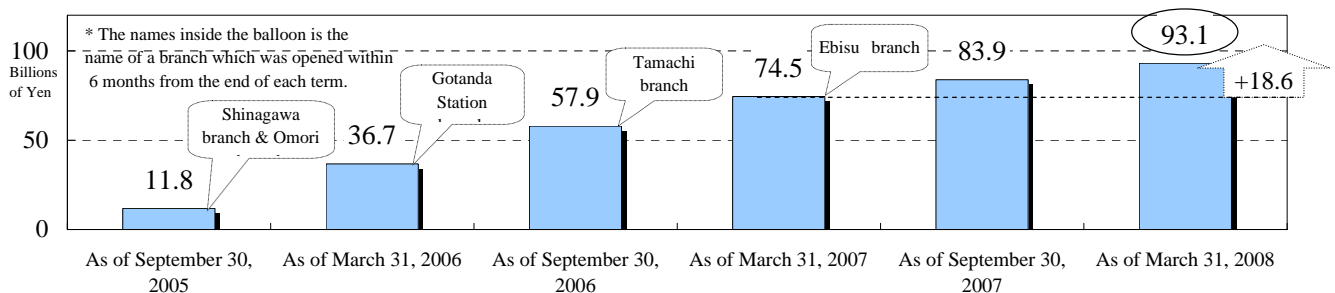
(3) Balance of Deposits in Kanagawa Prefecture



4. Expansion into the Southwestern Tokyo : Balance of loans steadily increased.

The Bank has opened 5 branches in Southwestern Tokyo, one of our home markets, by the end of March 2008, to bolster loan volume in the area. The total loan balance of the 5 branches steadily increased by 18.6 billion yen from the end of the previous term to 93.1 billion yen.

(Reference) Transition of loan balance by newly opened branches in Southwestern Tokyo



5. State of Bad debts : Problem claims ratio decreased by 0.3 points to 2.1 %

As a result of promoting off-balancing, improvement in borrower classification through management improvement support, and collection, problem claims (under Financial Revitalization Law) decreased by 14.2 billion yen from the end of the previous term to 191.3 billion yen.
 Problem claims ratio decreased by 0.3 points to 2.1 %.

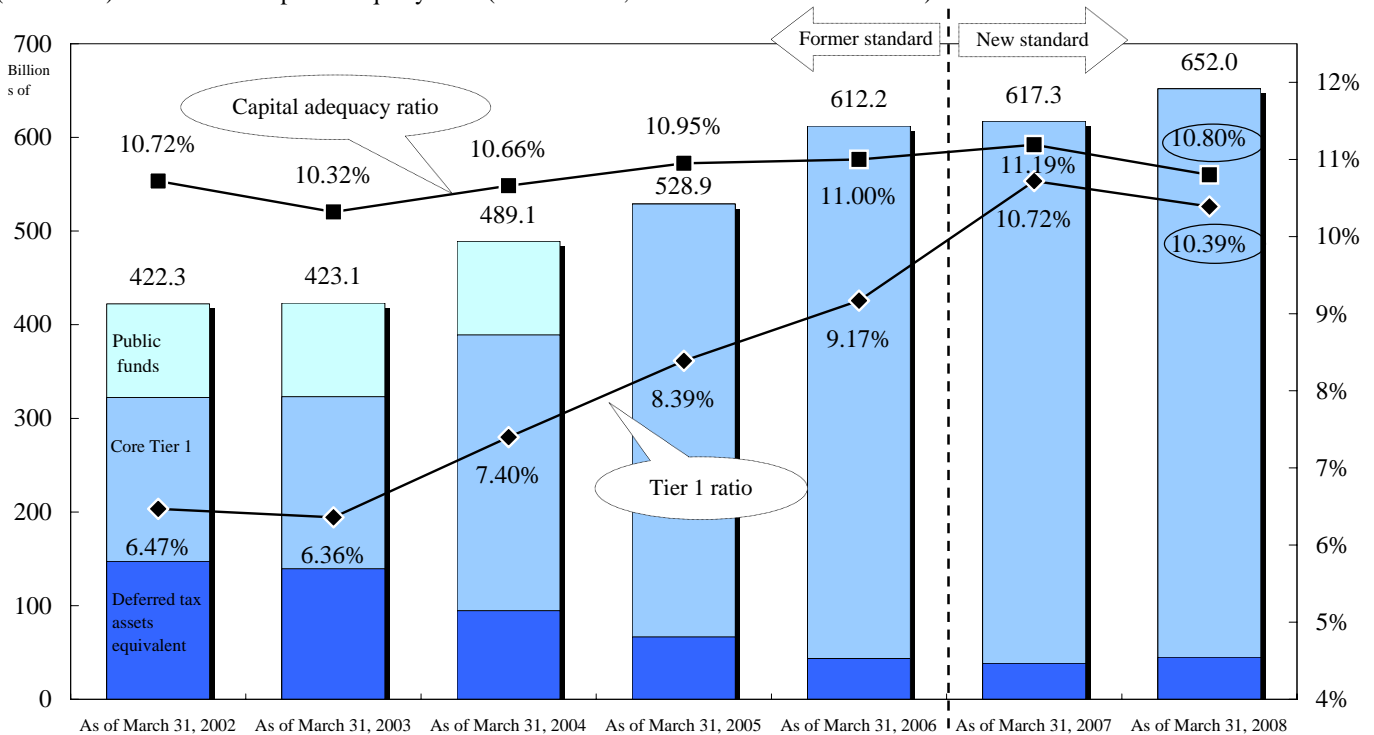
(Reference) Transition of problem claims disclosed under the Financial Revitalization Law (Unit: Billions of Yen)

	As of March 31, 2006 (A)	As of March 31, 2007 (B)	(B)-(A)	As of March 31, 2008 (C)	(C)-(B)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	24.4	19.1	(5.3)	26.2	7.1
Doubtful claims (in possible bankruptcy)	142.2	132.6	(9.6)	113.2	(19.4)
Claims in need of special caution	48.3	53.7	5.4	51.8	(1.9)
Sub-total (bad debts) A	215.0	205.5	(9.5)	191.3	(14.2)
Claims in need of caution (excluding claims in need of special caution)	595.9	792.1	196.2	872.6	80.5
Claims to normal customers	7,451.8	7,492.3	40.5	7,871.7	379.4
Normal claims B	8,047.7	8,284.5	236.8	8,744.3	459.8
Total claims (credit exposures) C=A+B	8,262.8	8,490.0	227.2	8,935.6	445.6
Problem claims ratio A/C	2.6%	2.4%	(0.2%)	2.1%	(0.3%)

6. Capital Adequacy Ratio : Capital adequacy ratio maintained a sufficient level.

While risk assets have increased due to active operation centering on loans, Tier 1 ratio was 10.39 % and the capital adequacy ratio was 10.80 %, both of which are at sufficient level, even after repurchasing 17.9 million yen worth of own shares.

(Reference) Transition of capital adequacy ratio (consolidated, based on domestic standards)



Risk assets ,etc	6,528.1	6,650.3	6,610.0	6,299.8	6,676.3	5,757.4	6,272.4
Core Tire 1 ratio	2.68%	2.76%	4.45%	7.33%	8.51%	10.05%	9.67%

(Note1) From the end of March, 2007, the Capital Adequacy Ratio (domestic standards) has been calculated in accordance with the new standards (Basel II).
 (Calculation method: [Of risk assets adopted credit risk] FIRB , [Amount equivalent to operational risk] TSA)

(Note2) Core Tier 1 is calculated by deducting the amount equivalent to public funds and the amount equivalent to deferred tax assets (excluding the amount corresponding to unrealized gains (losses) on available-for-sale securities) from Tier 1.

7. Forecasts for Fiscal Year 2008 : Continues to remain high

As the gross operating income centering on domestic operations is expected to increase due to further strengthening regional retail strategies, core net business profit is expected to be 130.0 billion yen, an increase of 30 billion yen from the previous year. Ordinary profit is expected to be 109.0 billion yen, and net income 66.5 billion yen, both of which continues to remain high.

< Non-consolidated >

(Unit:Billions of Yen)

	Forecasts for the six months ending September 30, 2008	Previous six months ended September 30, 2007 Increase/(Decrease)	Forecasts for fiscal year 2008	Previous fiscal year 2007 Increase/(Decrease)
1 Gross operating income	115.5	5.3	234.0	9.9
2 Gross operating income from domestic operations	113.5	5.3	230.0	11.1
3 Of which, Interest income	93.1	5.2	187.8	6.0
4 Of which, Fees and commissions	17.7	(0.4)	36.4	2.2
5 Of which, Other operating income	2.1	0.6	4.5	2.7
6 Gross operating income from international operations	2.0	0.0	4.0	(1.2)
7 Expenses	51.5	3.9	104.0	6.9
8 Core net business profit	64.0	1.5	130.0	3.0
9 Ordinary profit	53.5	(2.3)	109.0	(0.8)
10 Net (Interim) income	32.5	(1.5)	66.5	0.1
11 Credit costs	9.5	1.0	18.0	0.0
12 Credit costs ratio	0.21%	0.01%	0.20%	(0.01%)

< Consolidated >

(Unit:Billions of yen)

	Forecasts for the six months ending September 30, 2008	Previous six months ended September 30, 2007 Increase/(Decrease)	Forecasts for fiscal year 2008	Previous fiscal year 2007 Increase/(Decrease)
13 Ordinary profit	55.5	(0.6)	113.0	1.2
14 Net (Interim) income	33.0	(1.6)	68.0	(0.2)

(Reference 1) Forecast of average balance of funds for fiscal year 2008 (Domestic operations)

(Unit:Billions of Yen)

	Forecasts for the six months ending September 30, 2008	Previous six months ended September 30, 2007 Increase/(Decrease)	Forecasts for fiscal year 2008	Previous fiscal year 2007 Increase/(Decrease)
Interest-earning assets <average balance>	10,590.0	335.9	10,650.0	262.5
Loans and bills discounted	8,780.0	543.7	8,900.0	496.9
Securities	1,250.0	(151.1)	1,190.0	(167.6)
Interest-bearing liabilities <average balance>	10,400.0	368.6	10,450.0	296.8
Deposits	9,870.0	336.2	9,920.0	346.7

(Reference 2) Forecasts of yield and interest margins for fiscal year 2008 (Domestic operations)

(Unit:%)

	Forecasts for the six months ending September 30, 2008	Previous six months ended September 30, 2007 Increase/(Decrease)	Forecasts for fiscal year 2008	Previous fiscal year 2007 Increase/(Decrease)
Yield on interest-earning assets A	2.02	0.09	2.04	0.05
Loans and bills discounted	2.20	0.04	2.21	0.02
Securities	1.19	0.13	1.26	0.06
Yield on interest-bearing liabilities B	0.27	0.04	0.29	0.05
Deposits	0.25	0.04	0.27	0.05
Expense ratio	0.97	0.03	0.98	0.03
Total funding cost C	1.22	0.08	1.24	0.07
Yield spread A-B	1.75	0.05	1.75	0.00
Interest margins between loans and deposits	0.97	(0.03)	0.95	(0.05)
Net interest margin A-C	0.80	0.01	0.80	(0.02)

(Reference 3) Policy on return to shareholders and the expected dividend per share

- Dividends are paid on the performance-based dividend policy, while maintaining the concept of stable dividend.
 Ordinary dividend : 10 yen per share per annum . (Stably paid regardless of our business results)
 Special dividend : Approximately 35% of the amount exceeding 60.0 billion yen in net income, if net income for a fiscal year exceeds 60.0 billion yen.
- Annual dividend, consisting of a ordinary dividend and special dividend is expected to be 11.5 yen, the same amount as that of the previous term.
- Interim dividend is expected to be 5 yen, 50% of the expected annual ordinary dividend.

Forecasts for the dividend per share per annum for the FY2008

(Unit:Billions of Yen, Millions of Shares)

	Interim (Forecast)	Year-end (Forecast)	Annual (Forecast)	Previous fiscal year 2007 Increase/(decrease)
Number of shares outstanding (Note)	-	1,370	1,370	-
Net income for fiscal year 2008 (Forecast)	-	66.5	66.5	0.1
Amount exceeding 60.0 billion yen A	-	6.5	6.5	0.1
Special dividend *To be paid out at approximately 35% of A B	-	¥1.50	¥1.50	¥0.00
Ordinary dividend C	¥5.00	¥5.00	¥10.00	¥0.00
Total dividend (B+C)	¥5.00	¥6.50	¥11.50	¥0.00

(Note) Number of outstanding shares in the forecast for fiscal year 2008 is the number of outstanding share (excluding treasury stock) as of March 31, 2008.

. SELECTED FINANCIAL INFORMATION

. 決算説明資料

A. SUMMARY OF FINANCIAL RESULTS

A. 平成19年度決算の概況

1. Profit and Loss

1. 損益状況

【Non-Consolidated】

【単体】

For the year ended (Unit:Millions of Yen)

		March 31,2008(A)	(A)-(B)	March 31,
Gross operating income	業務粗利益	224,144	12,383	211,761
(Excluding gains (losses) on government bonds and other securities)	(除く国債等債券損益(5 勘定戻))	224,518	12,477	212,041
Gross operating income from domestic operations	国内業務粗利益	218,937	10,701	208,236
(Excluding gains (losses) on government bonds and other securities)	(除く国債等債券損益(5 勘定戻))	219,215	10,700	208,515
Interest income	資金利益	181,853	16,391	165,462
Fees and commissions	役務取引等利益	34,288	(1,839)	36,127
Trading profits	特定取引利益	981	97	884
Other operating income	その他業務利益	1,814	(3,947)	5,761
(Of which, gains (losses) on government bonds and other securities)	(うち国債等債券損益)	(278)	0	(278)
Gross operating income from international operations	国際業務粗利益	5,207	1,683	3,524
(Excluding gains (losses) on government bonds and other securities)	(除く国債等債券損益(5 勘定戻))	5,303	1,778	3,525
Interest income	資金利益	1,589	1,305	284
Fees and commissions	役務取引等利益	388	(39)	427
Trading profits	特定取引利益	(24)	12	(36)
Other operating income	その他業務利益	3,253	404	2,849
(Of which, gains (losses) on government bonds and other securities)	(うち国債等債券損益)	(95)	(94)	(1)
Expenses	経費 (除く臨時処理分) ()	97,109	6,970	90,139
Personnel	人件費 ()	36,178	3,442	32,736
Facilities	物件費 ()	54,347	3,312	51,035
Taxes	税金 ()	6,583	216	6,367
Core net business profit	実質業務純益	127,035	5,413	121,622
(Excluding gains (losses) on government bonds and other securities)	(除く国債等債券損益(5 勘定戻))	127,409	5,507	121,902
Transfer to general allowance for possible loan losses	一般貸倒引当金繰入額 ()	4,502	2,819	1,683
Net business profit	業務純益	122,532	2,594	119,938
(Of which, gains (losses) on government bonds and other securities)	(うち国債等債券損益(5 勘定戻))	(374)	(94)	(280)
Extraordinary profits and losses	臨時損益	(12,658)	419	(13,077)
Disposal of bad debts	不良債権処理額 ()	13,530	(4,179)	17,709
Direct charge-off of loans	貸出金償却 ()	14,219	(1,782)	16,001
Transfer to specific allowance for possible loan losses	個別貸倒引当金繰入額 ()	(982)	(2,483)	1,501
Losses on sales of non-performing loans	延滞債権等売却損 ()	176	29	147
Others	その他 ()	116	57	59
(Credit costs +)	(与信費用 +) ()	18,032	(1,361)	19,393
Gains and losses on securities	株式等関係損益	3,367	(3,580)	6,947
Gains on sales of securities	株式等売却益	6,896	(764)	7,660
Losses on sales of securities	株式等売却損 ()	85	79	6
Losses on devaluation of securities	株式等償却 ()	3,444	2,739	705
Other extraordinary profits and losses	その他の臨時損益	(2,495)	(180)	(2,315)
Ordinary profit	経常利益	109,874	3,013	106,861
Special gains and losses	特別損益	659	(1,417)	2,076
Gains and losses on dispositions of fixed assets	固定資産処分損益	(302)	1,109	(1,411)
Gains on dispositions of fixed assets	固定資産処分益	353	189	164
Losses on dispositions of fixed assets	固定資産処分損 ()	656	(920)	1,576
Losses on impairment of long-lived assets	減損損失 ()	-	(24)	24
Recovery of claims previously charged-off	償却債権取立益	2,624	(889)	3,513
Others	その他	(1,662)	(1,662)	-
Net Income before income taxes	税引前当期純利益	110,533	1,595	108,938
Income taxes - current	法人税、住民税及び事業税 ()	48,440	9,958	38,482
Income taxes - deferred	法人税等調整額 ()	(4,375)	(9,029)	4,654
Net income	当期純利益	66,468	668	65,800
Real credit costs (-)	実質与信費用 (-) ()	15,408	(471)	15,879

Note: The amounts are presented in millions of yen and are rounded down to the nearest million.

【Consolidated】		【連結】		For the year ended		(Unit:Millions of Yen)	
				March 31.2008(A)	(A)-(B)	March 31, 2007(B)	
Consolidated gross operating income	連結粗利益			234,909	14,083	220,826	
Interest income	資金利益			184,482	17,413	167,069	
Fees and commissions	役務取引等利益			41,221	(1,889)	43,110	
Trading profits	特定取引利益			956	109	847	
Other operating income	その他業務利益			8,248	(1,550)	9,798	
Operating expenses	営業経費 ()			102,498	7,911	94,587	
Credit costs	与信費用 ()			24,101	(986)	25,087	
Direct charge-off of loans	貸出金償却 ()			17,647	(2,130)	19,777	
Transfer to specific allowance for possible loan losses	個別貸倒引当金繰入額 ()			931	(1,573)	2,504	
Transfer to general allowance for possible loan losses	一般貸倒引当金繰入額 ()			5,193	2,613	2,580	
Others	その他 ()			329	105	224	
Gains or losses on securities	株式等関係損益			3,106	(4,313)	7,419	
Equity in earnings of associated companies	持分法による投資損益			215	(363)	578	
Others	その他			179	518	(339)	
Ordinary profit	経常利益			111,810	3,000	108,810	
Special gains and losses	特別損益			2,524	(774)	3,298	
Net income before income taxes and minority interests	税金等調整前当期純利益			114,335	2,226	112,109	
Income taxes - current	法人税、住民税及び事業税 ()			50,020	10,334	39,686	
Income taxes - deferred	法人税等調整額 ()			(5,642)	(10,216)	4,574	
Minority interests in net income	少数株主利益 ()			1,686	128	1,558	
Net income	当期純利益			68,270	1,981	66,289	
Real credit costs (including recovery of claims previously charged-off)	実質与信費用 (償却債権取立益含む)			19,629	(722)	20,351	

(注)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)

Note: Consolidated gross operating income = (Interest income - Interest expenses) + (Fees and commissions income - Fees and commissions expenses)
+ (Trading profits - Trading losses) + (Other operating income - Other operating expenses)

(Reference)		(参考)		For the year ended		(Unit:Millions of Yen)	
				March 31.2008(A)	(A)-(B)	March 31, 2007(B)	
Consolidated net business profit	連結業務純益			131,235	6,112	125,123	

(注)連結業務純益 = 単体実質業務純益 + 子会社経常利益 + 関連会社経常利益 × 持分割合 - 内部取引(配当等)

Note: Consolidated net business profit = Non-consolidated core net business profit + Ordinary profit of consolidated subsidiaries
+ Ordinary profit of equity-method affiliates × share of stockholders equity - internal trade (dividend, etc)

(Number of Consolidated Subsidiaries)		(連結対象会社数)		For the year ended		(Unit:Number of Companies)	
				March 31.2008(A)	(A)-(B)	March 31, 2007(B)	
Number of consolidated subsidiaries	連結子会社数			9	(1)	10	
Number of companies accounted for by the equity method	持分法適用会社数			0	(1)	1	

2. Average Balance of Use and Source of Funds (Domestics)

2. 資金平残 (国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit:Billions of Yen)

		March 31,2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Interest-earning assets	資金運用勘定	10,387.5	534.6	9,852.9	475.2	9,377.7
Loans and bills discounted	貸出金	8,403.1	209.2	8,193.9	323.3	7,870.6
Loans and bills discounted to small and mediun-sized businesses, etc	中小企業等貸出	6,778.6	267.8	6,510.8	238.1	6,272.7
Loans and bills discounted to small and mediun-sized businesses	中小企業貸出	3,211.0	71.3	3,139.7	155.3	2,984.4
Loans to individuals	個人貸出	3,567.5	196.5	3,371.0	82.7	3,288.3
Securities	有価証券	1,357.6	131.4	1,226.2	86.2	1,140.0
Bonds	債券	1,186.6	129.2	1,057.4	77.4	980.0
Stocks	株式	170.9	2.2	168.7	8.8	159.9
Interest-bearing liabilities	資金調達勘定	10,153.2	512.8	9,640.4	376.9	9,263.5
Deposits	預金	9,573.3	307.7	9,265.6	304.7	8,960.9
Deposits from individuals	個人預金	7,441.0	254.6	7,186.4	205.4	6,981.0
External liabilities	外部負債	289.4	69.9	219.5	105.7	113.8

3. Interest Margins (Domestics)

3. 利回・利鞘 (国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit:%)

		March 31,2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Yield on interest-earning assets (A)	資金運用利回 A	1.99	0.21	1.78	0.00	1.78
Loans and bills discounted	貸出金利回	2.19	0.25	1.94	0.03	1.91
Securities	有価証券利回	1.20	0.18	1.02	(0.22)	1.24
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.24	0.14	0.10	0.07	0.03
Deposits	預金利回	0.22	0.13	0.09	0.08	0.01
External liabilities	外部負債利回	0.50	0.16	0.34	(0.20)	0.54
Expenses ratio	経費率	0.95	0.02	0.93	0.02	0.91
Total funding cost (C)	資金調達原価 C	1.17	0.16	1.01	0.08	0.93
Yield spread (A)-(B)	資金運用調達利回差 A - B	1.75	0.07	1.68	(0.07)	1.75
Interest margin between loans and deposits	預貸金利鞘	1.00	0.08	0.92	(0.06)	0.98
Net interest margin (A)-(C)	総資金利鞘 A - C	0.82	0.05	0.77	(0.08)	0.85

4. Fees and Commissions (Domestics)

4. 役務取引等利益 (国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit:Millions of Yen)

		March 31,2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Fees and commissions - income	役務取引等収益	47,314	(871)	48,185	387	47,798
Deposits and Loans	預金・貸出業務	18,658	196	18,462	(1,427)	19,889
ATM	A T M関連手数料	4,899	387	4,512	(113)	4,625
Account transfer	口座振替	4,524	35	4,489	104	4,385
Syndicated Loan	シ・ローン関連	3,130	(345)	3,475	(732)	4,207
Remittance	為替業務	10,721	(182)	10,903	(154)	11,057
Securities	証券関連業務	9,133	177	8,956	2,892	6,064
Investment trusts	投資信託収益	7,720	369	7,351	2,842	4,509
Agency business	代理業務	1,276	(165)	1,441	(438)	1,879
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,864	(16)	1,880	15	1,865
Guarantee business	保証業務	1,143	(19)	1,162	67	1,095
Others	その他	4,516	(863)	5,379	(567)	5,946
Annuity insurance	年金保険関連	4,027	(811)	4,838	(293)	5,131
Fees and commissions - expenses	役務取引等費用	13,026	968	12,058	1,160	10,898
Fees and commissions - net	役務取引等利益	34,288	(1,839)	36,127	(773)	36,900

5. Gains and Losses on Investment Securities 5. 有価証券関係損益

Gains and Losses on Bonds

国債等債券関係損益

【Non-Consolidated】

【単体】

For the year ended (Unit:Millions of Yen)

		March 31,2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Gains (losses) on government bonds and other securities	国債等債券損益(5勘定戻)	(374)	(94)	(280)	7,127	(7,407)
Gains on sales	売却益	3,990	2,137	1,853	353	1,500
Gains on redemption	償還益	-	-	-	(16)	16
Losses on sales	売却損	2,025	7	2,018	(3,336)	5,354
Losses on redemption	償還損	2,226	2,226	-	(3,483)	3,483
Losses on write-down	償却	112	(2)	114	28	86

(Reference) Gains (losses) on bonds derivatives

(参考) 債券デリバティブ損益

For the year ended (Unit:Millions of Yen)

		March 31,2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	(1,258)	(3,017)	1,759	(2,103)	3,862
Gains (losses) on government bonds and other securities + Gains (losses) on bonds derivatives	国債等債券損益(5勘定戻) + 債券デリバティブ損益	(1,632)	(3,111)	1,479	5,023	(3,544)

Gains and Losses on Stocks

株式等損益

【Non-Consolidated】

【単体】

For the year ended (Unit:Millions of Yen)

		March 31,2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Gains (losses) on stocks	株式等損益(3勘定戻)	3,367	(3,580)	6,947	7,166	(219)
Gains on sales	売却益	6,896	(764)	7,660	6,994	666
Losses on sales	売却損	85	79	6	(189)	195
Losses on write-down	償却	3,444	2,739	705	14	691

(Reference) Outright Sales of Stocks

(Cost of Purchase)

(参考) 株式の売切状況(取得原価ベース)

For the year ended (Unit:Millions of Yen)

		March 31,2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Outright sales	株式売切額	5,488	(889)	6,377	3,620	2,757
Balance as of end of term	期末株式残高	170,560	3,323	167,237	(1,106)	168,343

6. Gains and Losses on Valuation of Marketable Securities

6. 有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2008				As of March 31, 2007		
		Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	2,173	2,508	2,183	10	(335)	81	417
Available-for-sale	その他有価証券	26,216	(77,929)	53,881	27,665	104,145	117,478	13,333
Equity securities	株式	36,016	(74,636)	51,878	15,861	110,652	115,226	4,574
Debt securities	債券	(4,796)	659	1,377	6,173	(5,455)	423	5,878
Other securities	その他	(5,003)	(3,952)	626	5,629	(1,051)	1,828	2,880
Total	合計	28,389	(75,420)	56,064	27,675	103,809	117,560	13,750
Equity securities	株式	36,016	(74,636)	51,878	15,861	110,652	115,226	4,574
Debt securities	債券	(2,623)	3,167	3,560	6,184	(5,790)	505	6,295
Other securities	その他	(5,003)	(3,952)	626	5,629	(1,051)	1,828	2,880

(注)「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、貸借対照表計上額と取得原価との差額を計上しております。

Note: Since Available-for-sale securities are stated at market value, the differences between balance sheet amount and cost of purchase are presented in the above table.

【 Consolidated 】

【 連結 】

(Unit:Millions of Yen)

		As of March 31, 2008				As of March 31, 2007		
		Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	2,173	2,508	2,183	10	(335)	81	417
Available-for-sale	その他有価証券	26,207	(78,696)	54,310	28,102	104,903	118,239	13,336
	Equity securities	36,007	(75,403)	52,306	16,299	111,410	115,987	4,577
	Debt securities	(4,796)	659	1,377	6,173	(5,455)	423	5,878
	Other securities	(5,003)	(3,952)	626	5,629	(1,051)	1,828	2,880
Total	合計	28,380	(76,188)	56,493	28,112	104,568	118,321	13,753
	Equity securities	36,007	(75,403)	52,306	16,299	111,410	115,987	4,577
	Debt securities	(2,623)	3,167	3,560	6,184	(5,790)	505	6,295
	Other securities	(5,003)	(3,952)	626	5,629	(1,051)	1,828	2,880

(注)「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、連結貸借対照表計上額と取得原価との差額を計上しております。

Note: Since Available-for-sale securities are stated at market value, the differences between consolidated balance sheet amount and cost of purchase are presented in the above table.

(Reference) The carrying values of debt securities with specific maturities by contractual maturities for securities classified as available-for-sale and held-to-maturity.

(参考) その他有価証券のうち満期があるもの及び満期保有目的の債券の償還予定額

【 Non-Consolidated 】

【 単体 】

(Unit:Millions of Yen)

		As of March 31, 2008				As of March 31, 2007			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	306,928	310,355	333,554	186,686	487,184	568,617	142,426	99,049
	Japanese national government bonds	114,760	65,024	269,169	144,878	375,023	252,247	79,728	63,116
	Japanese local government bonds	23,608	17,002	30,168	6,997	15,305	15,440	30,744	6,997
	Japanese corporate bonds	168,559	228,328	34,216	34,810	96,855	300,929	31,953	28,935
Others	その他	1,408	17,319	1,082	313,668	24,227	29,835	685	346,909
Total	合計	308,336	327,675	334,636	500,355	511,412	598,453	143,112	445,959

【 Consolidated 】

【 連結 】

(Unit:Millions of Yen)

		As of March 31, 2008				As of March 31, 2007			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	306,940	310,368	333,554	186,686	487,198	568,643	142,426	99,049
	Japanese national government bonds	114,760	65,024	269,169	144,878	375,023	252,247	79,728	63,116
	Japanese local government bonds	23,608	17,002	30,168	6,997	15,305	15,440	30,744	6,997
	Japanese corporate bonds	168,571	228,341	34,216	34,810	96,868	300,955	31,953	28,935
Others	その他	1,408	17,319	1,082	313,668	24,227	29,835	685	346,909
Total	合計	308,349	327,687	334,636	500,355	511,425	598,479	143,112	445,959

7. Expenses and Employees

7. 経営合理化の状況

Expenses 【Non-Consolidated】		経費の推移 【単体】		For the year ended (Unit:Millions of Yen)		
		March 31,2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Personnel	人件費	36,178	3,442	32,736	2,721	30,015
Facilities	物件費	54,347	3,312	51,035	1,084	49,951
Taxes	税金	6,583	216	6,367	55	6,312
Expenses	経費	97,109	6,970	90,139	3,860	86,279
(Reference)		(参考)		(Unit:%)		
OHR	O H R	43.3	0.8	42.5	1.2	41.3

Operating Expenses 【Non-Consolidated】		営業経費の内訳 【単体】		For the year ended (Unit:Millions of Yen)		
		March 31,2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Salaries and allowance	給料・手当	31,390	3,087	28,303	2,767	25,536
Retirement allowance cost	退職給付費用	3,088	38	3,050	(508)	3,558
Welfare	福利厚生費	367	41	326	41	285
Depreciation	減価償却費	11,509	2,262	9,247	515	8,732
Rent of premises and equipment	土地建物機械賃借料	5,770	317	5,453	78	5,375
Repairing expenses	営繕費	414	2	412	8	404
Stationery and supplies	消耗品費	1,570	291	1,279	88	1,191
Utilities	給水光熱費	1,280	24	1,256	(19)	1,275
Allowance for business trips	旅費	175	25	150	18	132
Communication expenses	通信費	1,219	72	1,147	84	1,063
Advertisement	広告宣伝費	1,439	423	1,016	230	786
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	551	74	477	(15)	492
Taxes	租税公課	6,583	216	6,367	55	6,312
Others	その他	34,685	434	34,251	330	33,921
Operating expenses	営業経費	100,048	7,306	92,742	3,674	89,068

Employees and Officers 【Non-Consolidated】		人員の推移 【単体】		(Unit:Number of People)		
		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Total employees	総人員	4,281	237	4,044	626	3,418
Actual employees	実働人員	3,696	247	3,449	550	2,899
Directors and auditors	役員	12	1	11	1	10
Executive officers	執行役員	11	2	9	0	9

Branches 【Domestic Branch】 【Non-Consolidated】		店舗等の推移 【国内店舗数の推移】 【単体】		(Unit:Number of Branches)		
		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Full-banking branches	フルバンキング店舗	64	0	64	2	62
Functionally specialized outlets	機能特化店舗	137	3	134	3	131
Of which, Sub-branches	うち出張所	8	0	8	0	8
Total	店舗数	201	3	198	5	193
Of which, Branches in Kanagawa Prefecture	うち神奈川県内	176	3	173	2	171
ATM locations	無人店舗数	396	19	377	9	368
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	354	17	337	7	330
Housing Loan Centers	住宅ローンセンター	28	0	28	0	28
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	25	0	25	0	25

《Overseas》

《海外拠点数の推移》

【Non-Consolidated】

【単体】

(Unit: Number of Branches)

		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Branches	支店	0	0	0	0	0
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	0	4	0	4
Total	拠点数	4	0	4	0	4
Subsidiaries	現地法人	0	0	0	0	0

8. Net Business Profit

8 . 業務純益

【Non-Consolidated】

【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Core net business profit	実質業務純益	127,035	5,413	121,622	(876)	122,498
As per employee (in thousands of yen)	職員一人当たり (千円)	35,559	(2,759)	38,318	(4,476)	42,794
Net business profit	業務純益	122,532	2,594	119,938	(4,800)	124,738
As per employee (in thousands of yen)	職員一人当たり (千円)	34,298	(3,489)	37,787	(5,789)	43,576

(注) 職員数は、実働人員(出向者を除くベース)の平残を使用しております。

(Note) The amount of "as per employee" is calculated on the basis of the average of actual number of employees (excluding transferees).

9. Return on Equity

9 . ROE

【Non-Consolidated】

【単体】

For the year ended

(Unit: %)

		March 31, 2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Core net business profit per stockholders' equity	実質業務純益ベース	17.92	0.51	17.41	(1.75)	19.16
Net income per stockholders' equity	当期純利益ベース	9.37	(0.05)	9.42	0.00	9.42

10. Return on Assets

10 . ROA

【Non-Consolidated】

【単体】

For the year ended

(Unit: %)

		March 31, 2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Core net business profit per average total assets	実質業務純益ベース	1.14	(0.01)	1.15	(0.06)	1.21
Net income per average total assets	当期純利益ベース	0.59	(0.03)	0.62	0.03	0.59

11. Retirement Allowance

11 . 退職給付関連

Projected benefit obligation

退職給付債務残高

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Projected benefit obligation	退職給付債務	73,343	(401)	73,744	(505)	74,249
(Discount rate)	(割引率)	2.0%	0.0%	2.0%	0.0%	2.0%
Fair value of plan assets	年金資産	68,185	(10,723)	78,908	(261)	79,169
Prepaid pension cost	前払年金費用	(29,183)	(448)	(28,735)	(190)	(28,545)
Unrecognized prior service cost	未認識過去勤務債務	(153)	306	(459)	(459)	-
Unrecognized actuarial loss	未認識数理計算上の差異	34,494	10,464	24,030	406	23,624

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Projected benefit obligation	退職給付債務	73,509	(373)	73,882	(535)	74,417

Retirement Benefit Costs
【Non-Consolidated】
退職給付費用
【単体】

For the year ended (Unit:Millions of Yen)

		March 31,2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Retirement benefit costs	退職給付費用	3,088	38	3,050	(508)	3,558
Service cost	勤務費用	1,119	17	1,102	(25)	1,127
Interest cost	利息費用	1,474	(6)	1,480	22	1,458
Expected return on plan assets	期待運用収益	(2,274)	(68)	(2,206)	(335)	(1,871)
Amortization of prior service cost	過去勤務債務の費用処理額	(306)	(153)	(153)	613	(766)
Recognized actuarial loss	数理計算上の差異の費用処理額	2,595	187	2,408	(786)	3,194
Other retirement cost	その他	479	60	419	3	416

【Consolidated】
【連結】

For the year ended (Unit:Millions of Yen)

		March 31,2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Retirement benefit costs	退職給付費用	3,113	35	3,078	(516)	3,594

12. Deferred Tax Assets
12. 繰延税金資産
**Tax effects of the items comprising net
deferred tax assets and liabilities**
繰延税金資産・負債の主な発生原因別内訳
【Non-Consolidated】
【単体】

(Unit:Millions of Yen)

		As of March 31,2008(A)	(A)-(B)	As of March 31,2007(B)	(B)-(C)	As of March 31,2006(C)
Allowance for possible loan losses	貸倒引当金	35,787	3,417	32,370	(6,119)	38,489
Write-down of securities	有価証券有税償却	5,405	128	5,277	106	5,171
Others	その他	13,437	1,591	11,846	1,412	10,434
Subtotal deferred tax assets (A)	繰延税金資産小計 A	54,630	5,136	49,494	(4,602)	54,096
Valuation allowance (B)	評価性引当額 B	(5,921)	(318)	(5,603)	212	(5,815)
Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	48,709	4,819	43,890	(4,390)	48,280
Net unrealized gain on available-for-sale securities	その他有価証券評価差額金	8,762	(30,342)	39,104	(6,083)	45,187
Gains on contribution of the employee's retirement benefit trust	退職給付信託設定益	7,433	0	7,433	0	7,433
Others	その他	4,220	440	3,780	644	3,136
Total deferred tax liabilities (D)	繰延税金負債合計 D	20,416	(29,902)	50,318	(5,440)	55,758
Net deferred tax assets ():Deferred tax liabilities (C-D)	繰延税金資産(純額)の計上額 (C-D)(は繰延税金負債(純額))	28,292	34,719	(6,427)	1,051	(7,478)

Net deferred tax assets excluding net deferred tax liabilities relating to unrealized gain on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	37,028	4,346	32,682	(5,027)	37,709
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【Consolidated】
【連結】

(Unit:Millions of Yen)

		As of March 31,2008(A)	(A)-(B)	As of March 31,2007(B)	(B)-(C)	As of March 31,2006(C)
Net deferred tax assets ():Deferred tax liabilities	繰延税金資産(純額)の計上額 (は繰延税金負債(純額))	36,149	37,002	(853)	1,027	(1,880)

Net deferred tax assets excluding net deferred tax liabilities relating to unrealized gain on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	44,904	6,335	38,569	(4,947)	43,516
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【参考】

当行は、「繰延税金資産の回収可能性の判断に関する監査上の取扱い(日本公認会計士協会監査委員会報告第66号)」第5項第1号における「例示区分」(業績は安定しているが、期末における将来減算一時差異を十分に上回るほどの課税所得がない会社等)に該当しております。

[Reference]

The Bank falls under “Illustrated Segment ” (performance is stable but without taxable income that exceeds the temporary difference in future subtraction at the end of term) under paragraph 5, item 1 of “Auditing Treatment concerning Determination of Recoverability of Deferred Tax Assets (Japanese Institute of Certified Public Accountants, Audit Committee Report, No.66).”

13. Capital Adequacy Ratio (Domestic Standards)

13. 自己資本比率 (国内基準)

Capital adequacy ratio is calculated for both consolidated and non-consolidated basis pursuant to Basel II from the end of FY2006 (March 31, 2007).

Capital adequacy ratio is calculated for both consolidated and non-consolidated basis on the former standard for March 31, 2006, for reference.

FIRB (Foundation Internal Ratings Based) approach is adopted for the calculation of assets exposed to credit risk, based on the Domestic Stanford.

自己資本比率は、19年3月末から、新基準(バーゼル)に基づき、連結ベースと単体ベースの双方について算出しております。なお、18年3月末は、旧基準に基づき、連結ベースと単体ベースの双方について算出しております。

なお、当行は、国内基準を適用のうえ、信用リスク・アセットの算出においては基礎的内部格付手法を採用しております。

【Consolidated】

【連結】

(New standard)

(新基準)

(Unit:Billions of Yen)

		As of March 31, 2008(A) (Preliminary)	(A)-(B)	As of March 31, 2007(B)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	10.80 %	(0.39 %)	11.19 %
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2)÷(6)	10.39 %	(0.33 %)	10.72 %
(2) Tier 1 capital	(2) Tier 1	652.0	34.7	617.3
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[44.9]	[6.4]	[38.5]
Capital stock	資本金	215.5	0.1	215.4
Capital surplus	資本剰余金	177.2	0.2	177.0
Retained earnings	利益剰余金	261.5	34.9	226.6
Treasury stock	自己株式	(0.7)	(0.5)	(0.2)
Distributed income (estimated)	社外流出予定額	(9.1)	0.1	(9.2)
Minority interests of consolidated subsidiaries and affiliate companies	連結子法人等の少数株主持分	45.4	0.5	44.9
Of which, Preferred securities issued by overseas SPCs	うち海外特別目的会社の発行する優先出資証券	40.0	0.0	40.0
Goodwill equivalent	のれん相当額	(0.3)	0.2	(0.5)
Capital equivalents increased as a result of securitization transactions 50% of the amount of expected loss exceeding appropriate reserve	証券化取引に伴い増加した自己資本相当額 期待損失額が適格引当金を上回る額の50%相当額	(8.4)	0.4	(8.8)
		(28.9)	(1.0)	(27.9)
(3) Tier 2 capital	(3) Tier 2	64.6	(1.8)	66.4
General allowance for possible loan losses	一般貸倒引当金	0.1	0.1	0.0
The amount of land revaluation surplus qualified as capital	自己資本に計上された土地再評価差額	24.4	0.0	24.4
Subordinated loans, etc	負債性資本調達手段等	40.0	(2.0)	42.0
(4) Deductions	(4) 控除項目	39.2	0.1	39.1
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2)+(3)-(4)	677.4	32.8	644.6
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,272.4	515.0	5,757.4
On balanced	オン・バランス	5,625.3	478.3	5,147.0
Off balanced	オフ・バランス	225.4	29.9	195.5
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	421.5	6.7	414.8

(Former standard)

(旧基準)

<Reference>

<Reference>

(Unit:Billions of Yen)

		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	10.07 %	(0.09 %)	10.16 %	(0.84 %)	11.00 %
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2)÷(6)	8.93 %	(0.08 %)	9.01 %	(0.16 %)	9.17 %
(2) Tier 1 capital	(2) Tier 1	689.5	35.4	654.1	41.9	612.2
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[44.9]	[6.4]	[38.5]	[(5.0)]	[43.5]
Capital stock	資本金	215.5	0.1	215.4	0.3	215.1
Capital surplus	資本剰余金	177.2	0.2	177.0	0.3	176.7
Retained earnings	利益剰余金	261.5	34.9	226.6	49.4	177.2
Treasury stock	自己株式	(0.7)	(0.5)	(0.2)	0.2	(0.4)
Distributed income (estimated)	社外流出予定額	(9.1)	0.1	(9.2)	(9.2)	-
Minority interests of consolidated subsidiaries and affiliate companies	連結子法人等の少数株主持分	45.4	0.5	44.9	0.6	44.3
Of which, Preferred securities issued by overseas SPCs	うち海外特別目的会社の発行する優先出資証券	40.0	0.0	40.0	0.0	40.0
Goodwill equivalent	のれん相当額	(0.3)	0.2	(0.5)	0.3	(0.8)
(3) Tier 2 capital	(3) Tier 2	91.7	2.9	88.8	(35.2)	124.0
General allowance for possible loan losses	一般貸倒引当金	27.3	4.9	22.4	2.2	20.2
The amount of land revaluation surplus qualified as capital	自己資本に計上された土地再評価差額	24.4	0.0	24.4	(0.4)	24.8
Subordinated loans, etc	負債性資本調達手段等	40.0	(2.0)	42.0	(37.0)	79.0
(4) Deductions	(4) 控除項目	4.3	(0.8)	5.1	3.7	1.4
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2)+(3)-(4)	776.8	39.0	737.8	2.9	734.9
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	7,714.4	454.8	7,259.6	583.3	6,676.3

(Note) For your reference, figures calculated on the former standard are shown.

(注) 旧基準に基づき算出した参考値を記載しております。

【Non-Consolidated】

【単体】

(New standard)

(新基準)

(Unit:Billions of Yen)

		As of March 31, 2008(A) (Preliminary)	(A)-(B)	As of March 31, 2007(B)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	10.78 %	(0.30 %)	11.08 %
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2)÷(6)	10.45 %	(0.19 %)	10.64 %
(2) Tier 1 capital	(2) Tier 1	640.1	32.7	607.4
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[37.0]	[4.4]	[32.6]
Capital stock	資本金	215.5	0.1	215.4
Additional paid-in capital	資本準備金	177.2	0.2	177.0
Earned surplus reserve	利益準備金	38.3	0.0	38.3
Other retained earnings	その他利益剰余金	221.4	33.1	188.3
Others	その他	40.2	0.0	40.2
Treasury stock	自己株式	(0.7)	(0.5)	(0.2)
Distributed income (estimated)	社外流出予定額	(9.1)	0.1	(9.2)
Capital equivalents increased as a result of securitization transactions	証券化取引に伴い増加した自己資本相当額	(8.4)	0.4	(8.8)
50% of the amount of expected loss exceeding appropriate reserve	期待損失額が適格引当金を上回る額の50%相当額	(34.4)	(0.6)	(33.8)
(3) Tier 2 capital	(3) Tier 2	64.4	(2.0)	66.4
General allowance for possible loan losses	一般貸倒引当金	0.0	0.0	0.0
The amount of land revaluation surplus qualified as capital	自己資本に計上された土地再評価差額	24.4	0.0	24.4
Subordinated loans, etc	負債性資本調達手段等	40.0	(2.0)	42.0
(4) Deductions	(4) 控除項目	43.7	2.5	41.2
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	660.7	28.2	632.5
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,124.3	418.7	5,705.6
On balanced	オン・バランス	5,514.8	378.9	5,135.9
Off balanced	オフ・バランス	201.4	34.3	167.1
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	408.0	5.5	402.5

(Former standard)

(旧基準)

<Reference>

<Reference>

(Unit:Billions of Yen)

		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	10.02 %	(0.09 %)	10.11 %	(0.83 %)	10.94 %
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2)÷(6)	8.94 %	(0.04 %)	8.98 %	(0.19 %)	9.17 %
(2) Tier 1 capital	(2) Tier 1	683.0	33.0	650.0	40.7	609.3
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[37.0]	[4.4]	[32.6]	[(5.1)]	[37.7]
Capital stock	資本金	215.5	0.1	215.4	0.3	215.1
Additional paid-in capital	資本準備金	177.2	0.2	177.0	0.3	176.7
Other capital surplus	その他資本剰余金	-	-	-	(0.0)	0.0
Earned surplus reserve	利益準備金	38.3	0.0	38.3	0.0	38.3
Other retained earnings	その他利益剰余金	221.4	33.1	188.3	48.9	139.4
Others	その他	40.2	0.0	40.2	0.2	40.0
Treasury stock	自己株式	(0.7)	(0.5)	(0.2)	0.2	(0.4)
Distributed income (estimated)	社外流出予定額	(9.1)	0.1	(9.2)	(9.2)	-
(3) Tier 2 capital	(3) Tier 2	85.9	2.7	83.2	(35.7)	118.9
General allowance for possible loan losses	一般貸倒引当金	21.5	4.8	16.7	1.7	15.0
The amount of land revaluation surplus qualified as capital	自己資本に計上された土地再評価差額	24.4	0.0	24.4	(0.4)	24.8
Subordinated loans, etc	負債性資本調達手段等	40.0	(2.0)	42.0	(37.0)	79.0
(4) Deductions	(4) 控除項目	3.5	2.2	1.3	0.5	0.8
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	765.4	33.5	731.9	4.5	727.4
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	7,637.0	403.7	7,233.3	589.4	6,643.9

(Note) For your reference, figures calculated on the former standard are shown.

(注) 旧基準に基づき算出した参考値を記載しております。

B. LOANS AND OTHER ASSETS INFORMATION**B. 貸出金等の状況****1. Risk Managed Loan Information****1. リスク管理債権の状況****【Non-Consolidated】****【単体】**

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)		
Loans to borrowers in bankruptcy	破綻先債権額	8,569	2,840	5,729	2,302	3,427		
Past due loans	延滞債権額	129,280	(15,322)	144,602	(17,522)	162,124		
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	5,540	(337)	5,877	1,500	4,377		
Restructured loans	貸出条件緩和債権額	46,313	(1,599)	47,912	3,911	44,001		
Total	合計	189,704	(14,418)	204,122	(9,809)	213,931		
(Amount of partial direct charge-off)		(部分直接償却額)		67,724	(6,902)	74,626	3,167	71,459
Loans and bills discounted	貸出金残高(未残)	8,578,995	464,545	8,114,450	(10,279)	8,124,729		

(注)1. リスク管理債権額は、部分直接償却実施後の金額で表示しております。

2. 未収利息不計上の基準は、自己査定に基づく債務者区分によりおこなっております。

(Note 1) The amounts are presented after partial direct charge-off.

(Note 2) The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

【Non-Consolidated】**【単体】**

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.0	0.0	0.0	0.0	0.0
Past due loans	延滞債権額	1.5	(0.2)	1.7	(0.2)	1.9
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.5	0.0	0.5	0.0	0.5
Total	合計	2.2	(0.3)	2.5	(0.1)	2.6

【Consolidated】**【連結】**

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)		
Loans to borrowers in bankruptcy	破綻先債権額	8,613	2,858	5,755	2,130	3,625		
Past due loans	延滞債権額	133,715	(9,383)	143,098	(15,446)	158,544		
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	5,540	(337)	5,877	1,500	4,377		
Restructured loans	貸出条件緩和債権額	46,313	(2,105)	48,418	3,609	44,809		
Total	合計	194,183	(8,967)	203,150	(8,207)	211,357		
(Amount of partial direct charge-off)		(部分直接償却額)		76,975	(7,573)	84,548	3,282	81,266
Loans and bills discounted	貸出金残高(未残)	8,518,650	403,635	8,115,015	(10,292)	8,125,307		

(注)1. リスク管理債権額は、部分直接償却実施後の金額で表示しております。

2. 未収利息不計上の基準は、自己査定に基づく債務者区分によりおこなっております。

(Note 1) The amounts are presented after partial direct charge-off.

(Note 2) The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

【Consolidated】**【連結】**

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.1	0.1	0.0	0.0	0.0
Past due loans	延滞債権額	1.5	(0.2)	1.7	(0.2)	1.9
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.5	0.0	0.5	0.0	0.5
Total	合計	2.2	(0.3)	2.5	(0.1)	2.6

2. Allowance for Possible Loan Losses 2. 貸倒引当金の状況

【Non-Consolidated】		【単体】		(Unit:Millions of Yen)		
		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Allowance for possible loan losses	貸倒引当金	45,339	(2,053)	47,392	(7,294)	54,686
General allowance for possible loan losses	一般貸倒引当金	21,536	4,775	16,761	1,683	15,078
Specific allowance for possible loan losses	個別貸倒引当金	23,802	(6,829)	30,631	(8,977)	39,608
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】		【連結】		(Unit:Millions of Yen)		
		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Allowance for possible loan losses	貸倒引当金	56,317	441	55,876	(6,318)	62,194
General allowance for possible loan losses	一般貸倒引当金	27,303	4,866	22,437	2,227	20,210
Specific allowance for possible loan losses	個別貸倒引当金	29,013	(4,425)	33,438	(8,546)	41,984
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

3. Percentage of Allowance to Total Risk Managed Loans 3. リスク管理債権に対する引当率

【Non-Consolidated】		【単体】		(Unit:%)		
		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Specific allowance for possible loan losses	個別貸倒引当金					
Before partial direct charge-off	部分直接償却前	36.8	(2.3)	39.1	(1.2)	40.3
After partial direct charge-off	部分直接償却後	12.5	(2.5)	15.0	(3.5)	18.5
Allowance for possible loan losses	貸倒引当金					
Before partial direct charge-off	部分直接償却前	45.2	0.1	45.1	(0.5)	45.6
After partial direct charge-off	部分直接償却後	23.9	0.7	23.2	(2.3)	25.5

【Consolidated】		【連結】		(Unit:%)		
		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Specific allowance for possible loan losses	個別貸倒引当金					
Before partial direct charge-off	部分直接償却前	40.7	(1.6)	42.3	(1.1)	43.4
After partial direct charge-off	部分直接償却後	14.9	(1.5)	16.4	(3.4)	19.8
Allowance for possible loan losses	貸倒引当金					
Before partial direct charge-off	部分直接償却前	50.7	0.6	50.1	(0.3)	50.4
After partial direct charge-off	部分直接償却後	29.0	1.5	27.5	(1.9)	29.4

4. Claims disclosed under the Financial Revitalization Law

4. 金融再生法開示債権

【Non-Consolidated】		【単体】		(Unit:Millions of Yen)		
		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	26,205	7,092	19,113	(5,339)	24,452
Doubtful claims	危険債権	113,267	(19,387)	132,654	(9,562)	142,216
Claims in need of special caution	要管理債権	51,854	(1,936)	53,790	5,411	48,379
Sub-total (Claims in need of special caution or below)	A 要管理債権以下 計 A	191,326	(14,232)	205,558	(9,490)	215,048
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	872,612	80,414	792,198	196,266	595,932
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,871,730	379,402	7,492,328	40,485	7,451,843
Sub-total (Normal claims)	正常債権 計	8,744,343	459,817	8,284,526	236,751	8,047,775
Total (Credit exposures)	B 合計 B	8,935,670	445,585	8,490,085	227,261	8,262,824
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	103,905	(8,137)	112,042	(391)	112,433
Percentage of claims in need of special caution or below (%)	A/B 要管理債権以下の割合 A / B (%)	2.1	(0.3)	2.4	(0.2)	2.6

【Consolidated】		【連結】		(Unit:Millions of Yen)		
		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	29,955	6,821	23,134	(5,759)	28,893
Doubtful claims	危険債権	114,856	(12,481)	127,337	(7,144)	134,481
Claims in need of special caution	要管理債権	51,961	(2,335)	54,296	5,109	49,187
Sub-total (Claims in need of special caution or below)	C 要管理債権以下 計 C	196,773	(7,995)	204,768	(7,793)	212,561
Claims in need of caution (excluding claims in need of special caution)	要管理債権以外の要注意先債権	876,683	79,557	797,126	194,169	602,957
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,119,797	578,169	7,541,628	34,231	7,507,397
Sub-total (Normal claims)	正常債権 計	8,996,480	657,725	8,338,755	228,400	8,110,355
Total (Credit exposures)	D 合計 D	9,193,254	649,731	8,543,523	220,606	8,322,917
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	105,115	(8,531)	113,646	(970)	114,616
Percentage of claims in need of special caution or below (%)	C/D 要管理債権以下の割合 C / D (%)	2.1	(0.2)	2.3	(0.2)	2.5

5. Status of Coverage of Claims disclosed under the Financial Revitalization Law

5. 金融再生法開示債権の保全状況

【Non-Consolidated】		【単体】		(Unit:Millions of Yen)		
		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Coverage amount	A 保全額 A	149,978	(10,607)	160,585	(9,623)	170,208
Allowance for possible loan losses	貸倒引当金	29,301	(6,601)	35,902	(9,270)	45,172
Collateral and guarantees	担保保証等	120,677	(4,005)	124,682	(353)	125,035
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	B 破産更正債権及びこれらに準ずる債権、危険債権、要管理先債権 計 B	243,377	(20,434)	263,811	(15,291)	279,102
Coverage ratio (%)	A/B 保全率 (%) A / B	61.62	0.75	60.87	(0.11)	60.98

(Reference) Status of Coverage of Claims of Borrowers Classification		(参考)開示債権別の保全状況推移		(Unit:Millions of Yen)		
		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	26,205	7,092	19,113	(5,339)	24,452
Allowance for possible loan losses	貸倒引当金	4,717	3,021	1,696	(1,933)	3,629
Collateral and guarantees	担保保証等	21,488	4,071	17,417	(3,406)	20,823
Coverage ratio (%)	保全率 (%)	100.00	0.00	100.00	0.00	100.00
Doubtful claims	危険債権	113,267	(19,387)	132,654	(9,562)	142,216
Allowance for possible loan losses	貸倒引当金	18,936	(9,810)	28,746	(7,066)	35,812
Collateral and guarantees	担保保証等	71,203	(6,835)	78,038	402	77,636
Coverage ratio (%)	保全率 (%)	79.58	(0.91)	80.49	0.72	79.77
Claims in need of special caution based on borrowers classification under the self-assessment	要管理先債権	103,905	(8,137)	112,042	(391)	112,433
Allowance for possible loan losses	貸倒引当金	5,648	189	5,459	(272)	5,731
Collateral and guarantees	担保保証等	27,984	(1,242)	29,226	2,651	26,575
Coverage ratio (%)	保全率 (%)	32.36	1.41	30.95	2.22	28.73

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of March 31, 2008) 引当率・保全率(20年3月末)

【Non-consolidated】		【単体】	(Unit:Billions of Yen)				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率
Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the financial revitalization law 金融再生法に基づく 開示債権	Categories 分類						
			No categorization 非分類	Category 分類	Category 分類	Category 分類			
Legal bankruptcy 破綻先 9.1 (3.2)		Unrecoverable or valueless 破産更生債権及びこ れらに準ずる債権 26.2 (7.1)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部 △		Entirely reserved 全額引当	Entirely reserved, or direct charge-off 全額償却・ 引当	4.7	100%	100%
Virtual bankruptcy 実質破綻先 17.1 (3.9)				10.8 (3.2)	15.3 (3.9)	0.0 (0.0)			
Possible bankruptcy 破綻懸念先 113.2 (19.4)		Doubtful 危険債権 113.2 (19.4)	Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部 分		Partially reserved 必要額を引当		18.9	45.01%	79.58%
				36.9 (14.0) [18.0]	53.1 (2.7) [53.1]	23.1 (2.7) [42.0]			
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 103.9 (8.1)	In need of special caution 要管理債権 51.8 (1.9)	Covered by collateral (担保) 27.9 Non-covered (信用) 75.9			[]: Credit exposures under each category before reserve []内の計数は引当前の分類額	5.6	7.43%	32.36%
	Other than in need of special caution based on borrowers 要管理先以外 の要注意先 820.5 (86.6)			5.5 (0.0)	98.3 (8.2)				
924.4 (78.5)		Normal 正常債権 8,744.3 (459.8)		223.4 (9.4)	597.1 (77.2)		9.0	1.10%	
820.5 (86.6)									
Normal 正常先 7,871.7 (379.4)			7,871.7 (379.4)				6.7	0.08%	
Total 合計 8,935.6 (445.6) 100.0%		Total 合計 8,935.6 (445.6)	No categorization 非分類 8,148.5 (378.1) 91.2%	Category 分類 764.0 (70.3) 8.5%	Category 分類 23.1 (2.7) 0.3%	Category 分類 0.0 (0.0) 0.0%	Total 合計 45.1		Total coverage ratio 61.62%

() : Amount of increase compared with that of March 31, 2007
() : Amount of decrease compared with that of March 31, 2007
() 内の計数は19年3月末比増減額を表示しております。

EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS (As of March 31, 2008)

資産内容の開示における各種基準の比較(20年3月末)

【Non-consolidated】【単体】

(Unit:Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分 (Credit exposures) (対象：総与信)		Claims disclosed under the financial revitalization law 金融再生法に基づく開示債権 (Credit exposures) (対象：総与信)		(Of which, loans and bills discounted) (うち貸出金)		Risk-managed loans under the banking law リスク管理債権 (Loans and bills discounted) (対象：貸出金)
Legal bankruptcy 破綻先 9.1		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 26.2		8.5		Loans to borrowers in bankruptcy 破綻先債権 8.5
Virtual bankruptcy 実質破綻先 17.1			25.0	16.4		Past due loans 延滞債権 129.2
Possible bankruptcy 破綻懸念先 113.2		Doubtful 危険債権 113.2	112.8			
In need of caution 要注意先 924.4	In need of special caution based on borrowers 要管理先 103.9	In need of special caution 要管理債権 51.8 ()		5.5		Accruing loans contractually past due for 3 months or more 3ヵ月以上延滞債権 5.5
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 820.5			46.3		Restructured loans 条件緩和債権 46.3
Sub total 小計 191.3		Sub total 小計 189.7		Total 合計 189.7		
Normal 正常先 7,871.7		Normal 正常債権 8,744.3		8,389.2		() Loans and bills discounted only () 要管理債権は貸出金のみ
Total 合計 8,935.6		Total 合計 8,935.6		Total 合計 8,578.9		

6. Off-Balanced Credits

6. オフバランス化の状況

【Non-Consolidated】

【単体】

The amounts of doubtful claims
or below, under the Financial
Revitalization Low

危険債権以下（金融再生法基準）の債権残高

(Unit:Billions of Yen)

		As of March 31, 2008(A)	April 1, 2007 - March 31, 2008 (A)-(B)			As of March 31, 2007(B)	
			Increase	Amount off- balanced			
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	26.2	7.1	12.2	5.1	19.1	
Doubtful claims	危険債権	113.2	(19.4)	25.5	44.9	132.6	
For the year ended March 31, 2008		20年3月期	139.4	(12.3)	37.8	50.1	151.7

		As of March 31, 2007(A)	April 1, 2006 - March 31, 2007 (A)-(B)			As of March 31, 2006(B)	
			Increase	Amount off- balanced			
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	19.1	(5.3)	8.5	13.8	24.4	
Doubtful claims	危険債権	132.6	(9.6)	31.4	40.9	142.2	
For the year ended March 31, 2007		19年3月期	151.7	(14.9)	39.9	54.8	166.6

		As of March 31, 2006(A)	April 1, 2005 - March 31, 2006 (A)-(B)			As of March 31, 2005(B)	
			Increase	Amount off- balanced			
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	24.4	(3.9)	6.0	9.8	28.3	
Doubtful claims	危険債権	142.2	(40.6)	30.8	71.5	182.8	
For the year ended March 31, 2006		18年3月期	166.6	(44.5)	36.8	81.4	211.1

For the year ended

Progress of Off-balancing

オフバランス化の実績

(Unit:Billions of Yen)

		March 31, 2008	March 31, 2007	March 31, 2006
Final disposal of non-performing loan by liquidation	清算型処理	14.9	2.8	6.1
Final disposal of non-performing loan by restructuring	再建型処理	1.7	0.5	2.5
Improvement in debtors' business performance due to restructuring	再建型処理に伴う業況改善	-	-	11.7
Securitization	債権流動化	14.7	31.4	66.0
Direct charge-off	直接償却	(18.7)	(6.9)	(46.9)
Other	その他	37.4	26.9	41.8
Collection / repayment, etc	回収・返済等	27.2	21.9	28.1
Improvement in debtors' business performance	業況改善	10.2	4.9	13.6
Total	合計	50.1	54.8	81.4

7. The States of Bankruptcy due to Classification of Loan Categories

7. 格付別倒産状況

【Non-Consolidated】

【単体】

For the year ended

Internal rating 1 year before bankruptcy

倒産1年前の行内格付

(Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	March 31, 2008		March 31, 2007		March 31, 2006	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category 1~	I ~	0	-	0	-	0	-
Category		0	-	0	-	0	-
Category		2	2.0	3	1.6	0	-
Category		3	0.9	2	0.9	0	-
Category		13	2.7	11	3.3	6	1.3
Category		13	6.3	9	4.0	17	3.7
Category		0	-	0	-	1	0.1
Category		3	0.8	10	12.4	12	1.6
Category		3	1.2	2	0.6	2	0.5
No rating	格付なし	6	0.6	5	0.7	0	-

For the year ended

Internal rating half a year before bankruptcy

倒産半期前の行内格付

(Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	March 31, 2008		March 31, 2007		March 31, 2006	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category 1~	I ~	0	-	0	-	0	-
Category		0	-	0	-	0	-
Category		1	1.9	2	0.9	0	-
Category		1	0.2	4	1.5	0	-
Category		12	2.5	9	2.8	6	1.3
Category		17	6.9	7	2.1	14	1.9
Category		0	-	0	-	1	0.8
Category		6	1.4	12	5.8	11	2.1
Category		4	1.5	6	10.1	6	1.1
No rating	格付なし	2	0.1	2	0.2	0	-

(注) 1. 小口の与信(与信額50百万円未満)は除いております。

2. 金額は与信ベースであります。

(Note 1) Bankruptcies with credit amount less than 50 million yen are excluded.

(Note 2) The amounts are credit exposures.

8. Loan Portfolio

8. 業種別貸出状況等

Classification of loans by type of industry

業種別貸出金

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Domestic offices (excluding loans in offshore market account)	国内店分(除く特別国際金融取引勘定)	8,578,995	464,545	8,114,450	(10,279)	8,124,729
Manufacturing	製造業	912,688	(1,894)	914,582	75,541	839,041
Agriculture	農業	4,963	(1,156)	6,119	(992)	7,111
Forestry	林業	49	22	27	(57)	84
Fishery	漁業	6,280	274	6,006	(443)	6,449
Mining	鉱業	4,406	345	4,061	559	3,502
Construction	建設業	324,557	10,883	313,674	2,479	311,195
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	13,257	1,227	12,030	1,057	10,973
IT and telecommunication	情報通信業	73,305	1,210	72,095	19,925	52,170
Transportation	運輸業	350,784	9,597	341,187	(14,152)	355,339
Wholesale and retail	卸売・小売業	698,394	23,492	674,902	24,699	650,203
Finance and insurance	金融・保険業	298,309	66,739	231,570	(148,430)	380,000
Real estate	不動産業	1,129,956	25,105	1,104,851	71,851	1,033,000
Services	各種サービス業	926,879	17,371	909,508	57,411	852,097
Local governments	地方公共団体	109,759	29,467	80,292	(11,515)	91,807
Others	その他	3,725,406	281,864	3,443,542	(88,212)	3,531,754

Classification of Risk Managed Loans by type of industry

業種別リスク管理債権

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Domestic offices (excluding loans in offshore market account)	国内店分(除く特別国際金融取引勘定)	189,704	(14,418)	204,122	(9,809)	213,931
Manufacturing	製造業	22,593	(1,631)	24,224	641	23,583
Agriculture	農業	38	(437)	475	22	453
Forestry	林業	-	-	-	(51)	51
Fishery	漁業	-	(16)	16	(60)	76
Mining	鉱業	6	6	-	-	-
Construction	建設業	14,225	(3,378)	17,603	(7,635)	25,238
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14	14	-	-	-
IT and telecommunication	情報通信業	1,110	(547)	1,657	825	832
Transportation	運輸業	5,790	3,094	2,696	(309)	3,005
Wholesale and retail	卸売・小売業	21,588	(5,029)	26,617	3,213	23,404
Finance and insurance	金融・保険業	368	(11,374)	11,742	(2,104)	13,846
Real estate	不動産業	46,613	(3,074)	49,687	(6,524)	56,211
Services	各種サービス業	34,502	9,427	25,075	(979)	26,054
Local governments	地方公共団体	-	-	-	-	-
Others	その他	42,852	(1,474)	44,326	3,154	41,172

Classification of credits disclosed under the Financial Revitalization Law by type of industry

業種別金融再生法開示債権

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Domestic offices (excluding loans in offshore market account)	国内店分(除く特別国際金融取引勘定)	191,326	(14,232)	205,558	(9,490)	215,048
Manufacturing	製造業	22,795	(1,457)	24,252	622	23,630
Agriculture	農業	38	(437)	475	22	453
Forestry	林業	-	-	-	(51)	51
Fishery	漁業	-	(21)	21	(55)	76
Mining	鉱業	6	6	-	-	-
Construction	建設業	14,288	(3,409)	17,697	(7,688)	25,385
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	14	14	-	-	-
IT and telecommunication	情報通信業	1,152	(526)	1,678	846	832
Transportation	運輸業	5,796	3,065	2,731	(275)	3,006
Wholesale and retail	卸売・小売業	21,723	(5,410)	27,133	3,537	23,596
Finance and insurance	金融・保険業	443	(11,408)	11,851	(2,117)	13,968
Real estate	不動産業	47,045	(2,669)	49,714	(6,590)	56,304
Services	各種サービス業	34,973	9,561	25,412	(775)	26,187
Local governments	地方公共団体	-	-	-	-	-
Others	その他	43,047	(1,542)	44,589	3,034	41,555

(注) 要管理債権以下の債権を対象としております。

Note: Credits in need of special caution and below are classified in the table.

Loans to small and medium-sized businesses
and Percentage to total domestic loans

中小企業等貸出残高および貸出比率

【Non-Consolidated】

【単体】

(Unit:Millions of Yen, %)

		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Loans to small and medium-sized businesses, etc	中小企業等貸出残高	6,926,323	299,142	6,627,181	225,330	6,401,851
Of which, loans to small and midiumsize businesses	うち中小企業貸出	3,202,269	17,446	3,184,823	112,057	3,072,766
Ratio of loans to small and medium-sized businesses,	中小企業等貸出比率	80.7	(0.9)	81.6	2.9	78.7

Loans to Individuals

消費者ローン残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Loans to individuals	消費者ローン残高	3,724,054	281,696	3,442,358	113,273	3,329,085
Residential loans	住宅系ローン	3,383,278	275,215	3,108,063	103,179	3,004,884
Housing loans	住宅ローン	2,254,123	223,747	2,030,376	61,747	1,968,629
Apartment loans	アパートローン	1,129,155	51,469	1,077,686	41,431	1,036,255
Other individual loans	その他のローン	340,776	6,481	334,295	10,094	324,201

9. Loans to Entities Overseas by Country

9. 国別貸出状況等

Certain Overseas Loans

特定海外債権残高

Not applicable

該当ありません

Loans to certain areas

地域別貸出金残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Loans to asian countries	アジア向け	4,770	1,630	3,140	1,543	1,597
Of which, risk-managed loans	うちリスク管理債権	-	-	-	-	-
Loans to latin america	中南米向け	3,762	(1,205)	4,967	485	4,482
Of which, risk-managed loans	うちリスク管理債権	-	-	-	-	-

10. Loans and Deposits

10. 預金、貸出金の残高

Balances of Loans and deposits

預金・貸出金の未残・平残

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

		March 31, 2008(A)	(A)-(B)	March 31, 2007(B)	(B)-(C)	March 31, 2006(C)
Deposits (outstanding balance)	預金(未残)	9,996.8	169.8	9,827.0	391.4	9,435.6
Deposits (average balance)	預金(平残)	9,712.9	354.1	9,358.8	281.7	9,077.1
Loans and bills discounted (outstanding balance)	貸出金(未残)	8,578.9	464.5	8,114.4	(10.3)	8,124.7
Loans and bills discounted (average balance)	貸出金(平残)	8,415.8	209.3	8,206.5	324.2	7,882.3

Breakdown of depositors' categories

預金者別預金未残

(Domestic offices excluding deposits in offshore market account) (特別国際金融取引動定を除く国内店分)

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

<Outstanding balance>	(未残)	As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Corporate	法人	1,830.3	(78.3)	1,908.6	121.9	1,786.7
Individual	個人	7,559.0	233.2	7,325.8	215.6	7,110.2
Local Public	公金	474.4	(21.6)	496.0	86.0	410.0
Financial institutions	金融	125.7	29.3	96.4	(30.9)	127.3
Total	合計	9,989.6	162.6	9,827.0	392.6	9,434.4
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,231.5	133.0	9,098.5	340.7	8,757.8

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

<Average balance>	(平残)	As of March 31, 2008(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of March 31, 2006(C)
Corporate	法人	1,854.4	63.4	1,791.0	79.5	1,711.5
Individual	個人	7,474.7	250.0	7,224.7	193.0	7,031.7
Local Public	公金	295.4	30.0	265.4	13.7	251.7
Financial institutions	金融	82.4	6.2	76.2	(4.5)	80.7
Total	合計	9,707.1	349.7	9,357.4	281.7	9,075.7
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	8,918.9	292.7	8,626.2	265.4	8,360.8

11. Average Balance of Interest-earning Assets and liabilities, and their yields
11. 資金運用・調達勘定の平残、利回

【Non-Consolidated】

【単体】

Domestic operations

国内業務部門

For the year ended

(Unit:Billions of Yen)

		March 31, 2008		March 31, 2007		March 31, 2006	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	[286.0] 10,387.5		[81.7] 9,852.9		[8.6] 9,377.7	
Of which, loans and bills discounted	うち貸出金	8,403.1	2.19	8,193.9	1.94	7,870.6	1.91
Of which, securities	うち有価証券	1,357.6	1.20	1,226.2	1.02	1,140.0	1.24
Of which, call loans	うちコールローン	40.6	0.71	41.7	0.30	111.8	0.00
Of which, bills purchased	うち買入手形	0.1	0.50	2.4	0.05	3.3	0.00
Of which, due from banks	うち預け金	0.0	0.20	0.0	0.09	0.0	0.00
Of which, monetary debts purchased	うち買入金銭債権	298.5	1.49	305.2	1.04	242.4	1.04
Interest-bearing liabilities	資金調達勘定	10,153.2	0.24	9,640.4	0.10	9,263.5	0.03
Of which, deposits	うち預金	9,573.3	0.22	9,265.6	0.09	8,960.9	0.01
Of which, negotiable certificates of deposits	うち譲渡性預金	250.3	0.60	108.1	0.17	117.3	0.01
Of which, call money	うちコールマネー	259.0	0.49	203.9	0.24	12.3	0.00
Of which, bills sold	うち売渡手形	-	-	0.0	0.05	68.6	0.00
Of which, borrowed money	うち借入金	30.3	0.58	15.6	1.70	32.9	1.89

(注) ()内は国内業務部門と国際業務部門の間の資金貸借の平残(内書き)であります。

(Note)The figures in brackets represent the average balance of borrowing or lending between international and domestic operations.

International operations

国際業務部門

For the year ended

(Unit:Billions of Yen)

		March 31, 2008		March 31, 2007		March 31, 2006	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	500.5	3.72	249.3	3.39	158.1	3.74
Of which, loans and bills discounted	うち貸出金	12.6	4.39	12.5	4.39	11.6	3.64
Of which, securities	うち有価証券	32.4	2.74	59.9	3.17	56.4	3.26
Of which, call loans	うちコールローン	114.8	4.88	31.7	5.03	18.8	3.77
Of which, due from banks	うち預け金	307.0	2.52	110.9	1.82	37.1	2.02
Interest-bearing liabilities	資金調達勘定	[286.0] 471.3		[81.7] 217.9		[8.6] 126.6	
Of which, deposits	うち預金	139.6	4.12	93.2	3.94	116.2	2.75
Of which, call money	うちコールマネー	4.4	3.68	1.7	5.33	0.6	3.95
Of which, borrowed money	うち借入金	41.0	2.96	41.0	2.96	1.0	1.39

(注) ()内は国内業務部門と国際業務部門の間の資金貸借の平残(内書き)であります。

(Note)The figures in brackets represent the average balance of borrowing or lending between international and domestic operations.

All branches

全店ベース

For the year ended

(Unit:Billions of Yen)

		March 31, 2008		March 31, 2007		March 31, 2006	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	10,601.9	2.11	10,020.5	1.83	9,527.2	1.81
Of which, loans and bills discounted	うち貸出金	8,415.8	2.19	8,206.5	1.95	7,882.3	1.91
Of which, securities	うち有価証券	1,390.0	1.24	1,286.2	1.12	1,196.4	1.33
Of which, call loans	うちコールローン	155.5	3.79	73.5	2.34	130.6	0.54
Of which, bills purchased	うち買入手形	0.1	0.50	2.4	0.05	3.3	0.00
Of which, due from banks	うち預け金	307.0	2.51	110.9	1.82	37.1	2.02
Of which, monetary debts purchased	うち買入金銭債権	298.5	1.49	305.2	1.04	242.4	1.04
Interest-bearing liabilities	資金調達勘定	10,338.5	0.39	9,776.6	0.18	9,381.5	0.07
Of which, deposits	うち預金	9,712.9	0.27	9,358.8	0.12	9,077.1	0.04
Of which, negotiable certificates of deposits	うち譲渡性預金	250.3	0.60	108.1	0.17	117.3	0.01
Of which, call money	うちコールマネー	263.5	0.55	205.6	0.28	12.9	0.18
Of which, bills sold	うち売渡手形	-	-	0.0	0.05	68.6	0.00
Of which, borrowed money	うち借入金	71.3	1.94	56.6	2.61	34.0	1.87

This information contains a description of future performance. Such description, however, does not guarantee future performance and contains risks and uncertainties. Please take note that future performance may differ from forecasts due to changes in the economic environment.