

INTERIM REPORT(EXCERPT) For six months ended September 30,2008

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November 14, 2008

I . INTERIM 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
 Date of Payment of 2nd Quarter-End Dividends: December 8, 2008

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

1. Consolidated Financial Results (for the six months ended September 30, 2008)

(1) Consolidated Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2008	177,678	23.3%	24,165	(56.9%)	15,115	(56.3%)
Six months ended September 30, 2007	144,001	14.5%	56,174	8.9%	34,645	10.5%

	Net Income per Share		Net Income per Share(Diluted)	
Six months ended September 30, 2008	¥11.04		¥11.02	
Six months ended September 30, 2007	¥24.97		¥24.92	

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

(2) Consolidated Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share	Consolidated Capital Adequacy Ratio (Domestic Standards)
September 30, 2008	11,647,488	735,039	5.9%	¥507.49	10.19% *
March 31, 2008	11,989,520	748,348	5.8%	¥513.03	10.80%

(Reference) Own Capital: September 30, 2008: ¥690,065 million; March 31, 2008: ¥702,897 million

* Preliminary

(Note 1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares - Minority Interests) / Total Assets * 100

(Note 2) Consolidated Capital Adequacy Ratio (Domestic Standards) 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. Dividend on Common Stock

	Cash Dividends per Share				
	1 st Quarter-End	2 nd Quarter-End	3 rd Quarter-End	Fiscal Year-End	Annual
Fiscal year ended March 31, 2008	—	¥5.00	—	¥6.50	¥11.50
Fiscal year ended March 31, 2009	—	¥5.00	—	—	—
Fiscal year ended March 31, 2009 (Forecasts)	—	—	—	¥5.00	¥10.00

(Note) Revision of forecasts for dividends in the three months ended September 30, 2008: No

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	
Fiscal year ended March 31, 2009	350,000	10.0%	68,000	(39.1%)	42,500	(37.7%)	¥31.15	

(Note 1) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

(Note 2) Revision of earnings forecasts in the three months ended September 30, 2008: No

4. Other Information

- (1) Changes in the scope of consolidated significant subsidiaries in the six months ended September 30, 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
- *Please refer to "4. Others" in the Qualitative Information and Financial Statements section on page 3 for detailed information.
- (3) Number of common shares issued
- (a) Number of share issued (including treasury shares)
- September 30, 2008: 1,371,071,054 shares; March 31, 2008: 1,370,947,054 shares
- (b) Number of treasury shares
- September 30, 2008: 11,329,051 shares; March 31, 2008: 883,570 shares
- (c) Average outstanding shares for the six months ended
- September 30, 2008: 1,368,374,905 shares; September 30, 2007: 1,387,179,455 shares

(Non-Consolidated Financial Highlight)

1. Non-Consolidated Financial Results (for the six months ended September 30, 2008)

(1) Non-Consolidated Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Six months ended September 30, 2008	155,509	9.6%	25,804	(53.7%)	16,034	(52.9%)
Six months ended September 30, 2007	141,865	15.3%	55,814	10.7%	34,092	8.9%

	Net Income per Share
Six months ended September 30, 2008	¥11.71
Six months ended September 30, 2007	¥24.57

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

(2) Non-Consolidated Financial Position

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

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share	Non-Consolidated Capital Adequacy Ratio (Domestic Standards)
September 30, 2008	11,288,428	689,467	6.1%	¥507.03	10.13%*
March 31, 2008	11,625,677	701,245	6.0%	¥511.83	10.78%

(Reference) Own Capital: September 30, 2008: ¥689,437 million; March 31, 2008: ¥701,245 million

* Preliminary

(Note 1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares) / Total Assets * 100

(Note 2) Non-Consolidated Capital Adequacy Ratio (Domestic Standards) 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	
Fiscal year ended March 31, 2009	305,000	4.0%	68,500	(37.6%)	43,000	(35.3%)	¥31.52	

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

(Notes for using forecasts information etc.)

- There are no changes to our consolidated and non-consolidated earnings forecasts released on October 9, 2008 for the full year for the fiscal year ending March 31, 2009.
- 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.
- The Bank is a specified business company under the "Cabinet Office Ordinance on disclosure of Corporate Information, etc." article 17-15 clause 2, and prepares the interim consolidated and interim non-consolidated financial statements for the second quarter.

【Qualitative Information and Financial Statements】

1. Qualitative information related to the consolidated results of operations

In the current 2nd quarter consolidated aggregate term (hereinafter referred to as the “Current Term”), as income from banking operations increased mainly from interest on loans and other operating income increased as a result of inclusion of a lease company as one of our consolidated subsidiaries, ordinary profit increased by ¥33,677 million as compared to the same term of the previous year to ¥177,678 million. On the other hand, due to overlapping deterioration in the real estate market and turmoil in the financial markets, there was an increase in corporate bankruptcies mainly in real estate and construction sector. As a result, because other ordinary expenses, mainly credit costs increased and other operating expenses increased as a result of inclusion of a lease company as one of our consolidated subsidiaries, ordinary expenses increased by ¥65,685 million as compared to the same term from the previous year to ¥153,512 million. As a result, in the Current Term, ordinary profit decreased by ¥32,009 million as compared to the same term from the previous year to ¥24,165 million and interim net income decreased by ¥19,530 million to ¥15,115 million.

2. Qualitative information related to the consolidated financial conditions

Although we increased our efforts at expansion by promoting comprehensive business activities, etc., due to seasonal factors mainly in the public sector, deposits decreased by ¥178,500 million to ¥9,785,800 million in the Current Term. Out of which, term deposits increased by ¥185,900 million in the Current Term to ¥3,480,200 million.

Next, loans increased by ¥215,500 million to ¥8,734,100 million in the Current Term as a result of our efforts at expansion of trading with both individuals and corporations. On the other hand, securities decreased by ¥162,100 million in the Current Term to ¥1,246,000 million. Out of which, government bonds decreased by ¥146,000 million in the Current Term to ¥447,800 million.

In addition, total assets decreased by ¥342,100 million in the Current Term to ¥11,647,400 million and net assets decreased by ¥13,300 million in the Current Term to ¥735,000 million.

3. Qualitative information related to the consolidated earnings forecasts

As for future economic conditions, it is expected that the turmoil in the financial markets will continue for the time being against the backdrop of the global financial crisis and the downward trend of the domestic economy will become increasingly evident. As such, we expect uncertainty about the future will continue.

Based on such situations and the operation performance in the Current Term, the forecast of consolidated earnings for the full-year ending March 31, 2009 is as follows.

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

Ordinary Income	350,000	+10.0%
Ordinary Profit	68,000	△39.1%
Net Income	42,500	△37.7%

In this regard, there is no change in the above forecast from the forecast of earnings for the full-year announced on October 9, 2008.

4. Others

(1) Changes in scope of consolidation involving “Specified Subsidiaries” (*Tokutei Kogaisya*) during the period:

Not applicable

(2) Changes in accounting policies, procedures and presentation rules applied in the preparation of the quarterly consolidated financial statements

The “Accounting Standard for Lease Transactions”

Finance leases other than those that were deemed to transfer the ownership of leased property to the lessees have previously been accounted for in a similar manner to operating leases. However, the “Accounting Standard for Lease Transactions” (ASBJ Statement No.13, March 30, 2007) and the “Implementation Guidance on the Accounting Standard for Lease Transactions” (ASBJ Guidance No.16, March 30, 2007) became applicable to fiscal years beginning on or after April 1, 2008, and The Bank adopted this accounting standard and practical guideline starting in this fiscal quarterly period.

(As lessees)

Finance leases other than those that are deemed to transfer the ownership of leased property to the lessees are accounted for in a similar way to purchases and depreciation for lease assets is computed under the straight-line method with zero residual value over the lease term.

Finance leases other than those that deem to transfer the ownership of leased property to the lessees, which commenced in fiscal years beginning prior to April 1, 2008, are accounted for in a similar way to operating leases.

(As lessors)

Finance leases other than those the ownership of which is deemed to be transferred to the lessees are accounted for in a similar manner to ordinary purchase and sale transactions.

As a result, ordinary profit and interim net income before taxes in the current interim consolidated fiscal term decreased by ¥1,468 million respectively. The impact on segment information is stated in the relevant sections.

In this regard, for finance leases other than those the ownership of which is deemed to be transferred to the lessees, the start date of lease transactions that belong to the consolidated fiscal year commencing before April 1, 2008, the book value of fixed assets (after deducting the accumulated depreciation amount) as of the end of the consolidated fiscal year 2007 was recorded as the amount of lease investment assets at the beginning of the year.

A. CONSOLIDATED INTERIM FINANCIAL INFORMATION

A. 連結中間決算情報

1. Consolidated Interim Balance Sheets

(Unit: Millions of Yen)

	As of September 30, 2007	As of September 30, 2008	As of March 31, 2008
Assets:			
Cash and due from banks	495,673	431,708	544,132
Call loans and bills bought	92,611	150,713	232,611
Monetary claims bought	308,370	267,802	290,984
Trading assets	58,297	30,601	51,480
Securities	1,410,962	1,246,033	1,408,100
Loans and bills discounted	8,382,181	8,734,143	8,518,650
Foreign exchanges	4,904	6,198	3,595
Lease receivables and investment assets	-	72,292	-
Other assets	124,476	165,550	307,868
Tangible fixed assets	203,276	136,633	202,713
Intangible fixed assets	22,241	16,317	23,285
Deferred tax assets	12,238	55,129	36,149
Customers' liabilities for acceptances and guarantees	430,992	419,984	426,264
Allowance for loan losses	(56,522)	(85,622)	(56,317)
Total assets	11,489,706	11,647,488	11,989,520
Liabilities:			
Deposits	9,626,273	9,785,865	9,964,371
Negotiable certificates of deposit	170,852	185,190	155,456
Call money and bills sold	213,600	224,862	202,779
Trading liabilities	2,418	1,061	1,954
Borrowed money	86,453	106,757	110,887
Foreign exchanges	131	65	55
Bonds payable	40,000	20,000	40,000
Other liabilities	138,395	145,023	314,838
Provision for directors' bonuses	-	-	85
Provision for retirement benefits	71	84	73
Provision for directors' retirement benefits	829	-	1,072
Provision for reimbursement of deposits	-	900	881
Provision for contingent losses	-	320	116
Deferred tax liabilities for land revaluation	22,333	22,333	22,333
Acceptances and guarantees	430,992	419,984	426,264
Total liabilities	10,732,351	10,912,448	11,241,171

	As of September 30, 2007	As of September 30, 2008	As of March 31, 2008
Net assets:			
Capital stock	215,526	215,628	215,597
Capital surplus	177,142	177,244	177,213
Retained earnings	252,317	267,702	261,520
Treasury stock	(18,231)	(6,752)	(705)
Total shareholders' equity	626,756	653,823	653,625
Valuation difference on available-for-sale securities	53,242	4,098	17,384
Deferred gains or losses on hedges	(1)	216	(39)
Revaluation reserve for land	31,927	31,927	31,927
Total valuation and translation adjustments	85,167	36,242	49,271
Subscription rights to shares	-	29	-
Minority interests	45,430	44,944	45,450
Total net assets	757,355	735,039	748,348
Total liabilities and net assets	11,489,706	11,647,488	11,989,520

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

2. Consolidated Interim Statements of Income

(Unit: Millions of Yen)

	For the six months ended September 30, 2007	For the six months ended September 30, 2008	For the fiscal year ended March 31, 2008
Ordinary income	144,001	177,678	317,949
Interest income	107,173	115,445	224,419
Of which, interest on loans and discounts	89,757	95,512	184,885
Of which, interest and dividends on securities	8,164	8,684	17,376
Fees and commissions	25,142	23,449	50,961
Trading income	533	444	981
Other ordinary income	4,818	28,458	31,153
Other income	6,333	9,880	10,433
Ordinary expenses	87,827	153,512	206,139
Interest expenses	18,029	20,950	39,937
Of which, interest on deposits	12,867	13,472	27,103
Fees and commissions payments	3,487	3,297	9,740
Trading expenses	4	-	24
Other ordinary expenses	1,535	24,248	22,904
General and administrative expenses	50,096	54,684	102,498
Other expenses	14,673	50,331	31,033
Ordinary profits	56,174	24,165	111,810
Extraordinary income	3,015	1,939	4,826
Gain on disposal of noncurrent assets	-	-	353
Recoveries of written-off claims	-	1,939	4,472
Extraordinary loss	1,019	257	2,301
Loss on disposal of noncurrent assets	-	257	662
Other	-	-	1,638
Income before income taxes	58,170	25,847	114,335
Income taxes - current	27,148	21,115	50,020
Income taxes - deferred	(4,569)	(10,570)	(5,642)
Total income taxes	-	10,545	-
Minority interests in income	946	187	1,686
Net income	34,645	15,115	68,270

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

3 . Consolidated Interim Statements of Changes in Net Assets

(Unit: Millions of Yen)

	For the six months ended September 30, 2007	For the six months ended September 30, 2008	For the fiscal year ended March 31, 2008
Shareholders' equity :			
Capital stock			
Balance at the end of the previous period	215,481	215,597	215,481
Changes of items during the period			
Issuance of new shares	45	31	115
Total changes of items during the period	45	31	115
Balance at the end of current period	215,526	215,628	215,597
Capital surplus			
Balance at the end of the previous period	177,097	177,213	177,097
Changes of items during the period			
Issuance of new shares	45	31	115
Total changes of items during the period	45	31	115
Balance at the end of current period	177,142	177,244	177,213
Retained earnings			
Balance at the end of the previous period	226,678	261,520	226,678
Changes of items during the period			
Dividends from surplus	(9,049)	(8,905)	(15,899)
Net income	34,645	15,115	68,270
Disposal of treasury stock	(0)	(27)	(1)
Retirement of treasury stock	-	-	(17,572)
Reversal of revaluation reserve for land	44	-	44
Total changes of items during the period	25,639	6,182	34,841
Balance at the end of current period	252,317	267,702	261,520
Treasury stock			
Balance at the end of the previous period	(205)	(705)	(205)
Changes of items during the period			
Purchase of treasury stock	(18,037)	(6,136)	(18,095)
Disposal of treasury stock	11	89	23
Retirement of treasury stock	-	-	17,572
Total changes of items during the period	(18,025)	(6,046)	(500)
Balance at the end of current period	(18,231)	(6,752)	(705)

	For the six months ended September 30, 2007	For the six months ended September 30, 2008	For the fiscal year ended March 31, 2008
Total shareholders equity			
Balance at the end of the previous period	619,052	653,625	619,052
Changes of items during the period			
Issuance of new shares	90	62	231
Dividends from surplus	(9,049)	(8,905)	(15,899)
Net income	34,645	15,115	68,270
Purchase of treasury stock	(18,037)	(6,136)	(18,095)
Disposal of treasury stock	11	62	21
Reversal of revaluation reserve for land	44	-	44
Total changes of items during the period	7,704	197	34,573
Balance at the end of current period	626,756	653,823	653,625
Valuation and translation adjustments :			
Valuation difference on available-for-sale securities			
Balance at the end of the previous period	65,457	17,384	65,457
Changes of items during the period			
Net changes of items other than shareholders equity	(12,214)	(13,286)	(48,072)
Total changes of items during the period	(12,214)	(13,286)	(48,072)
Balance at the end of current period	53,242	4,098	17,384
Deferred gains or losses on hedges			
Balance at the end of the previous period	8	(39)	8
Changes of items during the period			
Net changes of items other than shareholders equity	(10)	256	(48)
Total changes of items during the period	(10)	256	(48)
Balance at the end of current period	(1)	216	(39)
Revaluation reserve for land			
Balance at the end of the previous period	31,972	31,927	31,972
Changes of items during the period			
Net changes of items other than shareholders equity	(44)	-	(44)
Total changes of items during the period	(44)	-	(44)
Balance at the end of current period	31,927	31,927	31,927

	For the six months ended September 30, 2007	For the six months ended September 30, 2008	For the fiscal year ended March 31, 2008
Total valuation and translation adjustments			
Balance at the end of the previous period	97,437	49,271	97,437
Changes of items during the period			
Net changes of items other than shareholders equity	(12,269)	(13,029)	(48,165)
Total changes of items during the period	(12,269)	(13,029)	(48,165)
Balance at the end of current period	85,167	36,242	49,271
Subscription rights to shares			
Balance at the end of the previous period	-	-	-
Changes of items during the period			
Net changes of items other than shareholders equity	-	29	-
Total changes of items during the period	-	29	-
Balance at the end of current period	-	29	-
Minority interests			
Balance at the end of the previous period	45,187	45,450	45,187
Changes of items during the period			
Net changes of items other than shareholders equity	243	(506)	263
Total changes of items during the period	243	(506)	263
Balance at the end of current period	45,430	44,944	45,450
Total net assets			
Balance at the end of the previous period	761,677	748,348	761,677
Changes of items during the period			
Issuance of new shares	90	62	231
Dividends from surplus	(9,049)	(8,905)	(15,899)
Net income	34,645	15,115	68,270
Purchase of treasury stock	(18,037)	(6,136)	(18,095)
Disposal of treasury stock	11	62	21
Reversal of revaluation reserve for land	44	-	44
Net changes of items other than shareholders equity	(12,026)	(13,506)	(47,902)
Total changes of items during the period	(4,322)	(13,308)	(13,329)
Balance at the end of current period	757,355	735,039	748,348

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

B . NON-CONSOLIDATED INTERIM FINANCIAL INFORMATION

B . 単体中間決算情報

1 . Non-Consolidated Interim Balance Sheets

(Unit: Millions of Yen)

	As of September 30, 2007	As of September 30, 2008	As of March 31, 2008
Assets:			
Cash and due from banks	492,335	428,927	542,674
Call loans	92,611	150,713	232,611
Monetary claims bought	293,974	255,018	276,850
Trading assets	58,297	30,601	51,480
Securities	1,413,199	1,249,704	1,410,983
Loans and bills discounted	8,447,762	8,790,801	8,578,995
Foreign exchanges	4,904	6,198	3,595
Other assets	99,379	142,385	284,572
Tangible fixed assets	135,159	138,487	136,727
Intangible fixed assets	13,425	15,471	15,709
Deferred tax assets	5,637	45,893	28,292
Customers' liabilities for acceptances and guarantees	111,863	106,027	108,522
Allowance for loan losses	(46,096)	(71,803)	(45,339)
Total assets	11,122,456	11,288,428	11,625,677
Liabilities:			
Deposits	9,654,952	9,819,212	9,996,893
Negotiable certificates of deposit	170,852	185,190	155,456
Call money	213,600	224,862	202,779
Trading liabilities	2,418	1,061	1,954
Borrowed money	91,635	112,520	118,025
Foreign exchanges	131	65	55
Bonds payable	40,000	20,000	40,000
Other liabilities	102,518	106,467	276,254
Income taxes payable	-	20,573	28,342
Other	-	85,894	-
Provision for directors' bonuses	-	-	85
Provision for directors' retirement benefits	829	-	1,072
Provision for reimbursement of deposits	-	900	881
Provision for contingent losses	-	320	116
Deferred tax liabilities for land revaluation	22,333	22,333	22,333
Acceptances and guarantees	111,863	106,027	108,522
Total liabilities	10,411,136	10,598,961	10,924,432

	As of September 30, 2007	As of September 30, 2008	As of March 31, 2008
Net assets:			
Capital stock	215,526	215,628	215,597
Capital surplus	177,142	177,244	177,213
Legal capital surplus	177,142	177,244	177,213
Retained earnings	251,845	266,901	259,798
Legal retained earnings	38,384	38,384	38,384
Other retained earnings	213,461	228,516	221,414
Reserve for advanced depreciation of noncurrent assets	1,370	1,490	1,490
General reserve	118,234	118,234	118,234
Retained earnings brought forward	93,856	108,792	101,690
Treasury stock	(18,231)	(6,752)	(705)
Total shareholders' equity	626,283	653,021	651,903
Valuation difference on available-for-sale securities	53,111	4,272	17,453
Deferred gains or losses on hedges	(1)	216	(39)
Revaluation reserve for land	31,927	31,927	31,927
Total valuation and translation adjustments	85,036	36,416	49,341
Subscription rights to shares	-	29	-
Total net assets	711,320	689,467	701,245
Total liabilities and net assets	11,122,456	11,288,428	11,625,677

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

2 . Non-Consolidated Interim Statements of Income

(Unit: Millions of Yen)

	For the six months ended September 30, 2007	For the six months ended September 30, 2008	For the fiscal year ended March 31, 2008
Ordinary income	141,865	155,509	293,098
Interest income	107,158	115,445	224,455
Of which, interest on loans and discounts	89,771	95,638	185,066
Of which, interest and dividends on securities	8,134	8,635	17,309
Fees and commissions	23,638	21,908	47,956
Trading income	533	444	981
Other ordinary income	4,411	7,924	9,432
Other income	6,123	9,784	10,272
Ordinary expenses	86,051	129,705	183,224
Interest expenses	18,661	21,391	41,013
Of which, interest on deposits	12,892	13,503	27,158
Fees and commissions payments	5,329	5,103	13,279
Trading expenses	4	-	24
Other ordinary expenses	1,517	6,275	4,364
General and administrative expenses	49,135	53,155	100,048
Other expenses	11,403	43,779	24,494
Ordinary profits	55,814	25,804	109,874
Extraordinary income	1,625	1,287	2,978
Extraordinary loss	1,018	256	2,319
Income before income taxes	56,420	26,834	110,533
Income taxes - current	26,704	20,106	48,440
Income taxes - deferred	(4,375)	(9,306)	(4,375)
Total income taxes	-	10,799	-
Net income	34,092	16,034	66,468

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

3 . Non-Consolidated Interim Statements of Changes in Net Assets

(Unit: Millions of Yen)

	For the six months ended September 30, 2007	For the six months ended September 30, 2008	For the fiscal year ended March 31, 2008
Shareholders' equity :			
Capital stock			
Balance at the end of the previous period	215,481	215,597	215,481
Changes of items during the period			
Issuance of new shares	45	31	115
Total changes of items during the period	45	31	115
Balance at the end of current period	215,526	215,628	215,597
Capital surplus			
Legal capital surplus			
Balance at the end of the previous period	177,097	177,213	177,097
Changes of items during the period			
Issuance of new shares	45	31	115
Total changes of items during the period	45	31	115
Balance at the end of current period	177,142	177,244	177,213
Total capital surplus			
Balance at the end of the previous period	177,097	177,213	177,097
Changes of items during the period			
Issuance of new shares	45	31	115
Total changes of items during the period	45	31	115
Balance at the end of current period	177,142	177,244	177,213

	For the six months ended September 30, 2007	For the six months ended September 30, 2008	For the fiscal year ended March 31, 2008
Retained earnings			
Legal retained earnings			
Balance at the end of the previous period	38,383	38,384	38,383
Changes of items during the period			
Provision of legal retained earnings	0	0	0
Total changes of items during the period	0	0	0
Balance at the end of current period	38,384	38,384	38,384
Other retained earnings			
Reserve for advanced depreciation of noncurrent assets			
Balance at the end of the previous period	1,370	1,490	1,370
Changes of items during the period			
Provision of reserve for advanced depreciation of noncurrent assets	-	-	197
Reversal of reserve for advanced depreciation of noncurrent assets	-	-	(77)
Total changes of items during the period	-	-	120
Balance at the end of current period	1,370	1,490	1,490
General reserve			
Balance at the end of the previous period	118,234	118,234	118,234
Balance at the end of current period	118,234	118,234	118,234
Retained earnings brought forward			
Balance at the end of the previous period	68,770	101,690	68,770
Changes of items during the period			
Dividends from surplus	(9,049)	(8,905)	(15,899)
Provision of legal retained earnings	(0)	(0)	(0)
Provision of reserve for advanced depreciation of noncurrent assets	-	-	(197)
Reversal of reserve for advanced depreciation of noncurrent assets	-	-	77
Net income	34,092	16,034	66,468
Disposal of treasury stock	(0)	(27)	(1)
Retirement of treasury stock	-	-	(17,572)
Reversal of revaluation reserve for land	44	-	44
Total changes of items during the period	25,086	7,102	32,919
Balance at the end of current period	93,856	108,792	101,690

	For the six months ended September 30, 2007	For the six months ended September 30, 2008	For the fiscal year ended March 31, 2008
Total retained earnings brought forward			
Balance at the end of the previous period	226,758	259,798	226,758
Changes of items during the period			
Dividends from surplus	(9,049)	(8,905)	(15,899)
Net income	34,092	16,034	66,468
Disposal of treasury stock	(0)	(27)	(1)
Retirement of treasury stock	-	-	(17,572)
Reversal of revaluation reserve for land	44	-	44
Total changes of items during the period	25,086	7,102	33,040
Balance at the end of current period	251,845	266,901	259,798
Treasury stock			
Balance at the end of the previous period	(205)	(705)	(205)
Changes of items during the period			
Purchase of treasury stock	(18,037)	(6,136)	(18,095)
Disposal of treasury stock	11	89	23
Retirement of treasury stock	-	-	17,572
Total changes of items during the period	(18,025)	(6,046)	(500)
Balance at the end of current period	(18,231)	(6,752)	(705)
Total shareholders equity			
Balance at the end of the previous period	619,132	651,903	619,132
Changes of items during the period			
Issuance of new shares	90	62	231
Dividends from surplus	(9,049)	(8,905)	(15,899)
Net income	34,092	16,034	66,468
Purchase of treasury stock	(18,037)	(6,136)	(18,095)
Disposal of treasury stock	11	62	21
Reversal of revaluation reserve for land	44	-	44
Total changes of items during the period	7,151	1,117	32,771
Balance at the end of current period	626,283	653,021	651,903

	For the six months ended September 30, 2007	For the six months ended September 30, 2008	For the fiscal year ended March 31, 2008
Valuation and translation adjustments :			
Valuation difference on available-for-sale securities			
Balance at the end of the previous period	65,039	17,453	65,039
Changes of items during the period			
Net changes of items other than shareholders equity	(11,927)	(13,181)	(47,585)
Total changes of items during the period	(11,927)	(13,181)	(47,585)
Balance at the end of current period	53,111	4,272	17,453
Deferred gains or losses on hedges			
Balance at the end of the previous period	8	(39)	8
Changes of items during the period			
Net changes of items other than shareholders equity	(10)	256	(48)
Total changes of items during the period	(10)	256	(48)
Balance at the end of current period	(1)	216	(39)
Revaluation reserve for land			
Balance at the end of the previous period	31,972	31,927	31,972
Changes of items during the period			
Net changes of items other than shareholders equity	(44)	-	(44)
Total changes of items during the period	(44)	-	(44)
Balance at the end of current period	31,927	31,927	31,927
Total valuation and translation adjustments			
Balance at the end of the previous period	97,019	49,341	97,019
Changes of items during the period			
Net changes of items other than shareholders equity	(11,982)	(12,925)	(47,678)
Total changes of items during the period	(11,982)	(12,925)	(47,678)
Balance at the end of current period	85,036	36,416	49,341

	For the six months ended September 30, 2007	For the six months ended September 30, 2008	For the fiscal year ended March 31, 2008
Subscription rights to shares			
Balance at the end of the previous period	-	-	-
Changes of items during the period			
Net changes of items other than shareholders equity	-	29	-
Total changes of items during the period	-	29	-
Balance at the end of current period	-	29	-
Total net assets			
Balance at the end of the previous period	716,152	701,245	716,152
Changes of items during the period			
Issuance of new shares	90	62	231
Dividends from surplus	(9,049)	(8,905)	(15,899)
Net income	34,092	16,034	66,468
Purchase of treasury stock	(18,037)	(6,136)	(18,095)
Disposal of treasury stock	11	62	21
Reversal of revaluation reserve for land	44	-	44
Net changes of items other than shareholders equity	(11,982)	(12,895)	(47,678)
Total changes of items during the period	(4,831)	(11,778)	(14,906)
Balance at the end of current period	711,320	689,467	701,245

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

DIGEST OF INTERIM FINANCIAL RESULTS FOR SIX MONTHS ENDED SEPTEMBER 30, 2008

1. Income status

For six months ended

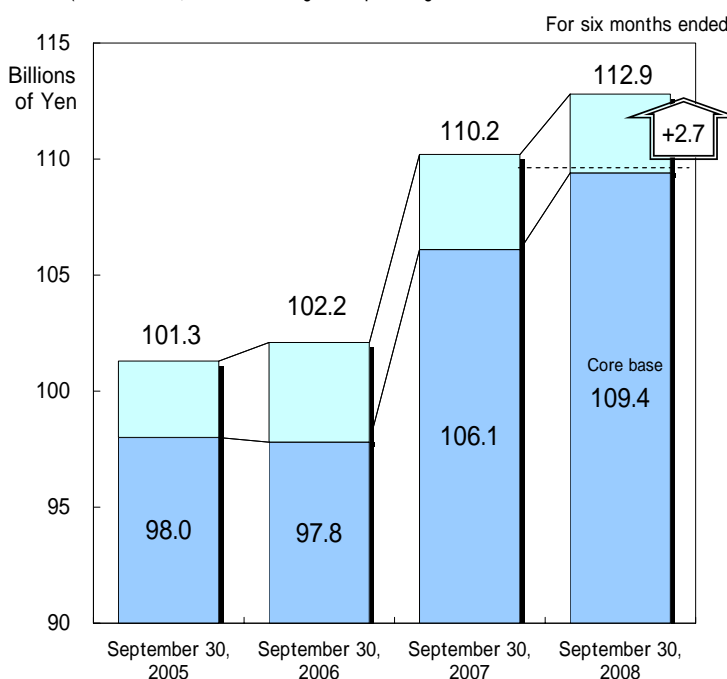
(Unit: Billions of Yen)

	September 30, 2007	September 30, 2008	Increase / (Decrease)	Ratio of Increase / (Decrease)
1 Gross operating income	110.2	112.9	2.7	2.4%
2 Gross operating income from domestic operations	108.2	110.7	2.5	2.3%
3 (Reference) Core base gross operating income (4+5)	106.1	109.4	3.3	3.1%
4 Interest income	87.9	92.8	4.9	5.5%
5 Fees and commissions	18.1	16.5	(1.6)	(8.4%)
6 Trading income	0.5	0.4	(0.1)	
7 Other ordinary income	1.5	0.9	(0.6)	
8 Gross operating income from international operations	2.0	2.1	0.1	7.1%
9 Expenses	47.6	51.4	3.8	7.9%
10 Of which, personnel	17.9	19.4	1.5	8.1%
11 Of which, facilities	26.4	28.6	2.2	8.3%
12 Core net business profit (1-9)	62.5	61.4	(1.1)	(1.6%)
13 Provision of allowance for general loan losses	0.9	9.5	8.6	
14 Net business profit (1-9-13)	61.5	51.9	(9.6)	(15.6%)
15 Non-recurring gains (losses)	(5.7)	(26.1)	(20.4)	
16 Of which, disposal of bad debts	7.5	29.2	21.7	
17 (Reference) Credit costs (13+16)	8.5	38.7	30.2	
18 Of which, gains or losses on stocks and other securities	3.4	5.1	1.7	
19 Of which, losses on devaluation of stocks and other securities	1.1	3.2	2.1	
20 Ordinary profit (14+15)	55.8	25.8	(30.0)	(53.7%)
21 Extraordinary income (loss)	0.6	1.0	0.4	
22 Of which, recoveries of written-off claims	1.2	1.2	0.0	
23 Income taxes	22.3	10.7	(11.6)	
24 Interim net income (20+21-23)	34.0	16.0	(18.0)	(52.9%)
Real credit costs (17-22)	7.2	37.4	30.2	

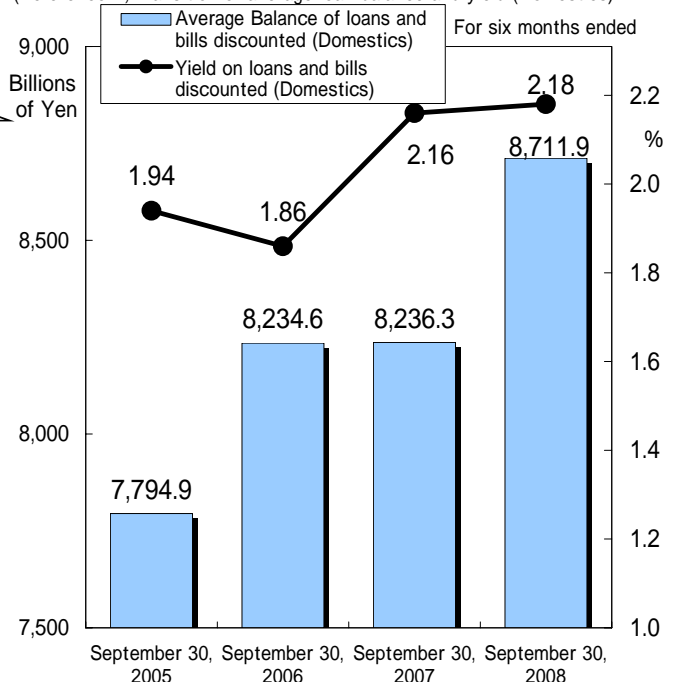
(1) Gross Operating Income :Gross operating income increased by 2.7 billion yen mainly due to an increase in the average balance of use and source of funds.

As domestic interest income increased by 4.9 billion yen (+ 5.5%) as compared to the previous interim term mainly due to an increase in the average loan balance, gross operating income increased by 2.7 billion yen as compared to the previous interim term to 112.9 billion yen.
Core base gross operating income also increased by 3.3 billion yen (+ 3.1 %) as compared to the previous interim term to 109.4 billion yen.

(Reference 1) Transition of gross operating income



(Reference 2) Transition of average loan balance and yield (Domestics)

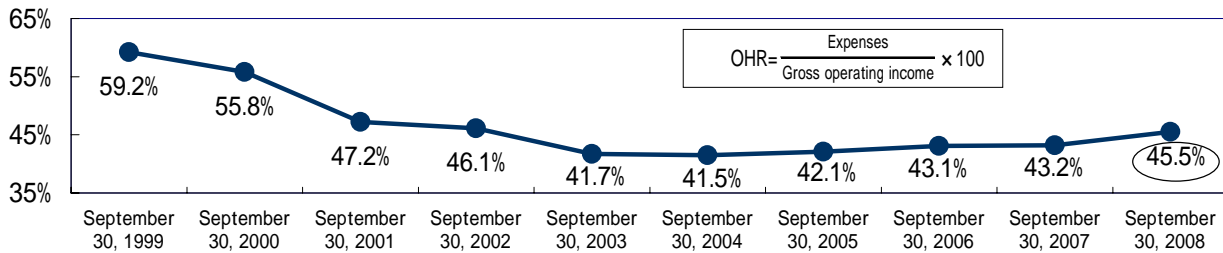


(2) Expenses : OHR maintained a low level at 45.5%.

As the Bank increased investment in human assets, stores and systems for the future, expenses increased by 3.8 billion yen as compared to the previous interim term to 51.4 billion yen, but due to an increase in gross operating income, OHR (overhead ratio) continued to remain low at 45.5%.

(Reference) Transition of OHR

For six months ended



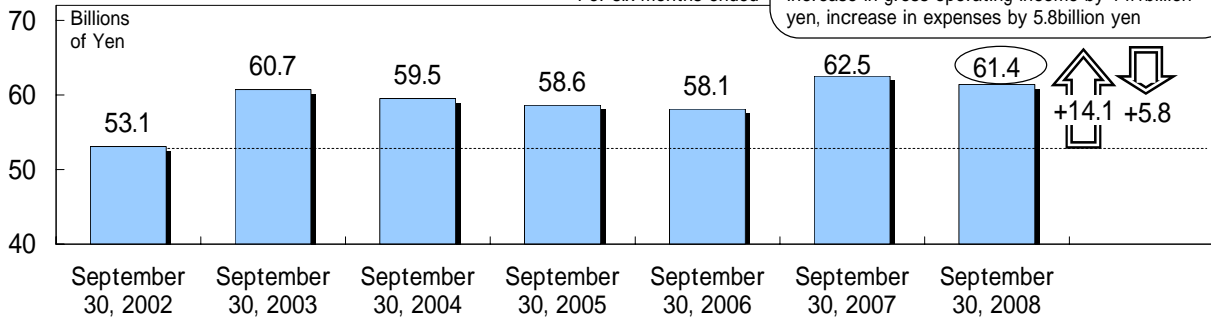
(3) Core Net Business Profit : Core net business profit reached a high level of 61.4 billion yen.

Although gross operating income increased by 2.7 billion yen as compared to the previous interim term, expenses increased by 3.8 billion yen, and as a result, core net business profit decreased by 1.1 billion yen to 61.4 billion yen.

(Reference) Transition of Core net business profit

For six months ended

<Increase by 8.3 billion yen from September 2002>
 Increase in gross operating income by 14.1 billion yen, increase in expenses by 5.8 billion yen

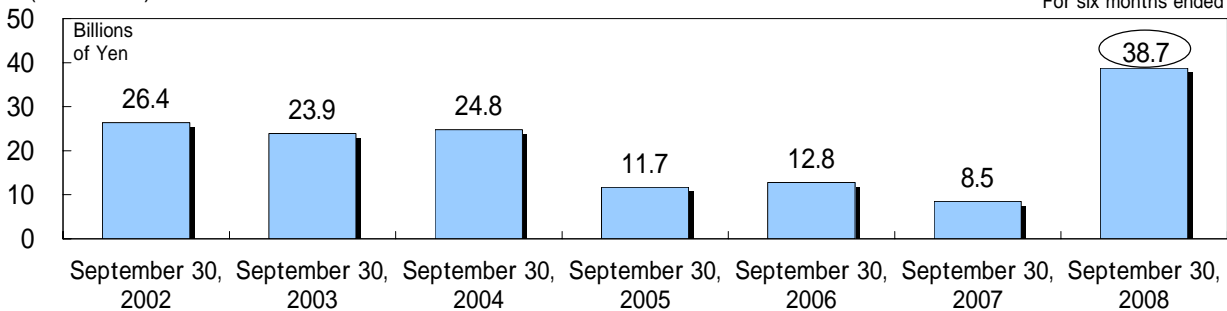


(4) Credit Costs : Increased mainly for real estate and construction sectors.

Due to an increase in customer bankruptcies and deterioration in business conditions mainly in real estate and construction sectors, credit costs increased by 30.2 billion yen as compared to the previous interim term to 38.7 billion yen.

(Reference) Credit costs

For six months ended

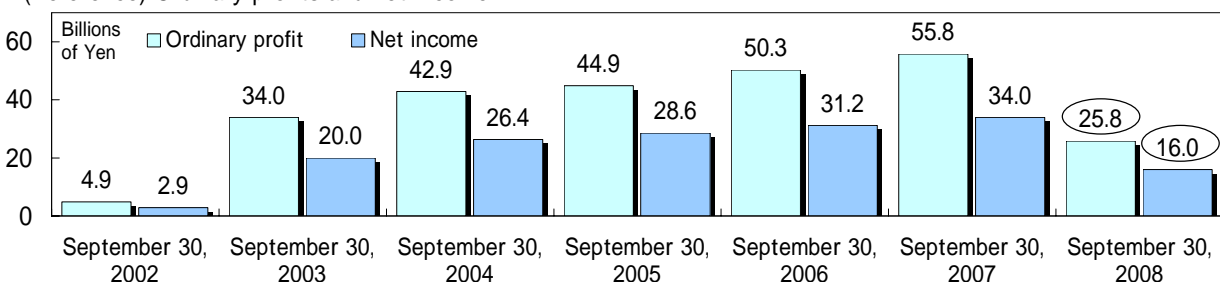


(5) Ordinary Profits and Interim Net Income : Both ordinary profit and interim net income decreased mainly due to an increase in credit costs.

As credit costs largely increased, ordinary profit decreased by 53.7% as compared to the previous interim term to 25.8 billion yen. Interim net income decreased by 52.9% as compared to the previous interim term to 16.0 billion yen.

(Reference) Ordinary profits and net income

For six months ended



2. Assets and Liabilities

(1) Loans : Individual loans steadily increased due mainly to housing loans.

As a result of focusing on the regional retailing business, the term-end balance of individual loans increased by 252.2 billion yen (+ 7.0 %) as compared to the end of the previous interim term (+ 7.0 %). The term-end balance of all loans increased by 343.1 billion yen (+ 4.0 %) as compared to the end of the previous interim term.

(Reference 1) Transition of outstanding loan balance

(Unit: Billions of Yen)

	As of September 30, 2006 (A)	As of September 30, 2007 (B)	(B)-(A)	As of September 30, 2008 (C)	(C)-(B)
Loans < outstanding balance >	8,133.1	8,447.7	[3.8%] 314.6	8,790.8	[4.0%] 343.1
Loans to small and medium-sized businesses, etc	6,514.7	6,831.4	[4.8%] 316.7	7,003.6	[2.5%] 172.2
Loans to small and medium-sized businesses	3,133.8	3,239.5	[3.3%] 105.7	3,159.5	[(2.4%)] (80.0)
Loans to Individuals	3,380.8	3,591.9	[6.2%] 211.1	3,844.1	[7.0%] 252.2
Residential loans	3,053.4	3,254.7	[6.5%] 201.3	3,496.1	[7.4%] 241.4
Housing loans	1,998.6	2,147.8	[7.4%] 149.2	2,339.0	[8.9%] 191.2
Apartment loans	1,054.7	1,106.9	[4.9%] 52.2	1,157.0	[4.5%] 50.1
Ratio of loans to small and medium-sized businesses, etc	80.1%	80.8%	0.7%	79.6%	(1.2%)
Ratio of loans to individuals	41.5%	42.5%	1.0%	43.7%	1.2%

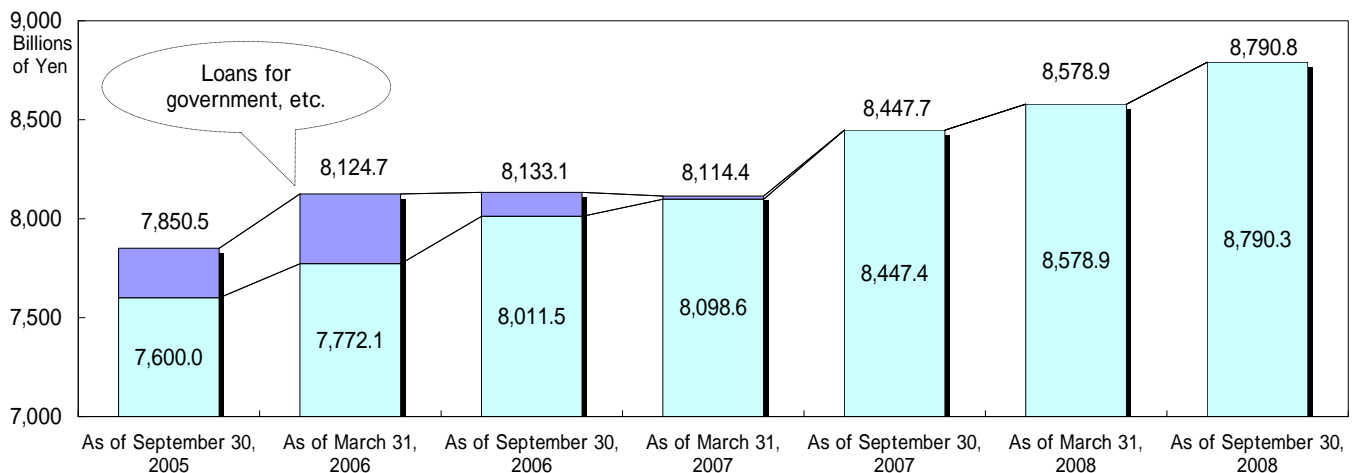
(Reference 2) Transition of average loan balance

For six months ended

(Unit: Billions of Yen)

	September 30, 2006 (A)	September 30, 2007 (B)	(B)-(A)	September 30, 2008 (C)	(C)-(B)
Loans < average balance >	8,246.6	8,250.1	[0.0%] 3.5	8,724.2	[5.7%] 474.1
Loans to small and medium-sized businesses, etc	6,469.8	6,660.9	[2.9%] 191.1	6,978.1	[4.7%] 317.2
Loans to small and medium-sized businesses	3,129.1	3,166.1	[1.1%] 37.0	3,206.9	[1.2%] 40.8
Loans to Individuals	3,340.7	3,494.8	[4.6%] 154.1	3,771.1	[7.9%] 276.3
Residential loans	3,017.4	3,162.4	[4.8%] 145.0	3,427.9	[8.3%] 265.5
Housing loans	1,977.6	2,078.9	[5.1%] 101.3	2,289.9	[10.1%] 211.0
Apartment loans	1,039.8	1,083.4	[4.1%] 43.6	1,137.9	[5.0%] 54.5

(Reference 3) Transition of outstanding loan balance



(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 208.4 billion yen (+2.8%) as compared to the end of the previous interim term.
Average balance of individual deposits increased by 247.2 billion yen(+3.3%) from the previous interim term.

(Reference 1) Transition of outstanding deposit balance

(Unit: Billions of Yen)

	As of September 30, 2006 (A)	As of September 30, 2007 (B)	(B)-(A)	As of September 30, 2008 (C)	(C)-(B)
Deposits < outstanding balance >	9,300.3	9,654.9	[3.8%] 354.6	9,819.2	[1.7%] 164.3
Of which, individual	7,178.6	7,442.0	[3.6%] 263.4	7,650.4	[2.8%] 208.4
Of which, in Kanagawa Prefecture	6,807.9	7,061.3	[3.7%] 253.4	7,267.3	[2.9%] 206.0
Of which, corporate	1,785.7	1,883.2	[5.4%] 97.5	1,781.6	[(5.3%)] (101.6)

(Reference 2) Transition of average deposit balance

For six months ended

(Unit: Billions of Yen)

	September 30, 2006 (A)	September 30, 2007 (B)	(B)-(A)	September 30, 2008 (C)	(C)-(B)
Deposits < average balance >	9,333.3	9,653.7	[3.4%] 320.4	9,915.7	[2.7%] 262.0
Of which, individual	7,171.7	7,408.3	[3.2%] 236.6	7,655.5	[3.3%] 247.2
Of which, corporate	1,797.6	1,867.0	[3.8%] 69.4	1,855.5	[(0.6%)] (11.5)

(3) Individual deposit assets : Individual deposit assets reached the level of 9 trillion yen.

While the balance of investment trust decreased due to sluggish markets, individual deposit assets increased by 161.7 billion yen as compared to the previous interim term to 9.2 trillion yen, as a result of an increase in the balance of individual deposits and annuity insurance.

(Reference 1) Balance of individual deposit assets

(Unit: Billions of Yen)

	As of September 30, 2006 (A)	As of September 30, 2007 (B)	(B)-(A)	As of September 30, 2008 (C)	(C)-(B)
Investment trusts	402.0	495.5	93.5	438.6	(56.9)
Annuity insurance, etc	262.1	350.1	88.0	392.8	42.7
Foreign currency deposits	39.6	31.9	(7.7)	39.5	7.6
Public bonds	537.6	550.8	13.2	518.1	(32.7)
Total balance of non-deposit products for individuals A	1,241.5	1,428.4	186.9	1,389.2	(39.2)
Individual deposits (deposits in yen)	7,138.9	7,410.1	271.2	7,610.9	200.8
Total individual deposit assets B	8,380.5	8,838.5	458.0	9,000.2	161.7
Ratio of non-deposit products for individuals (A/B)	14.8%	16.1%	1.3%	15.4%	(0.7%)

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

For six months ended

(Unit: Billions of Yen)

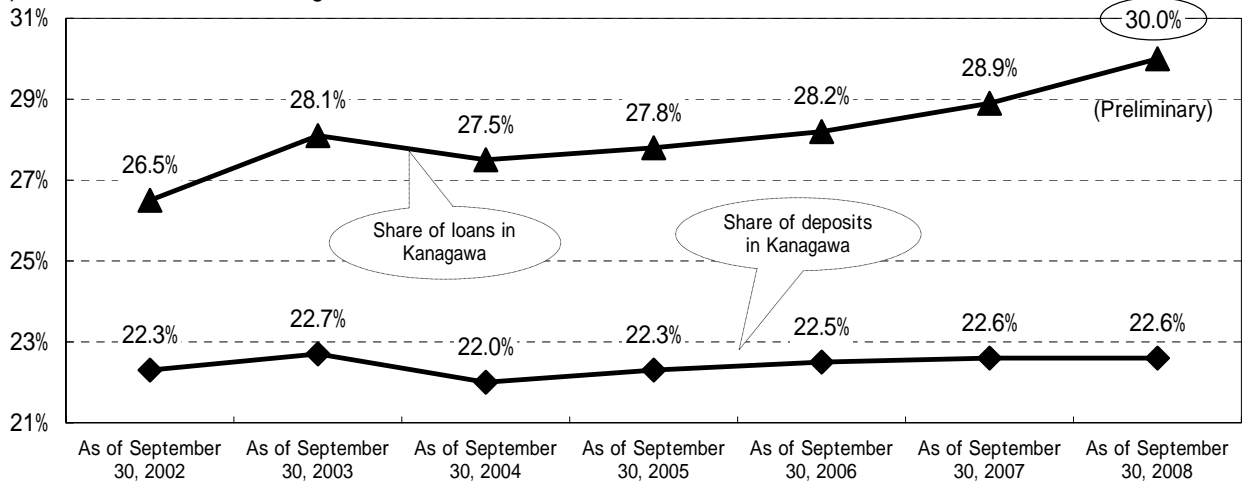
	September 30, 2006 (A)	September 30, 2007 (B)	(B)-(A)	September 30, 2008 (C)	(C)-(B)
Investment trusts (fees and commissions)	2.9	4.3	1.4	3.1	(1.2)
Annuity insurance, etc (fees and commissions)	2.3	2.2	(0.1)	2.3	0.1
Foreign currency deposits (international operations)	0.4	0.3	(0.1)	0.3	0.0
Public bonds (trading income)	0.2	0.1	(0.1)	0.1	0.0
Total	5.8	7.1	1.3	5.9	(1.2)

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

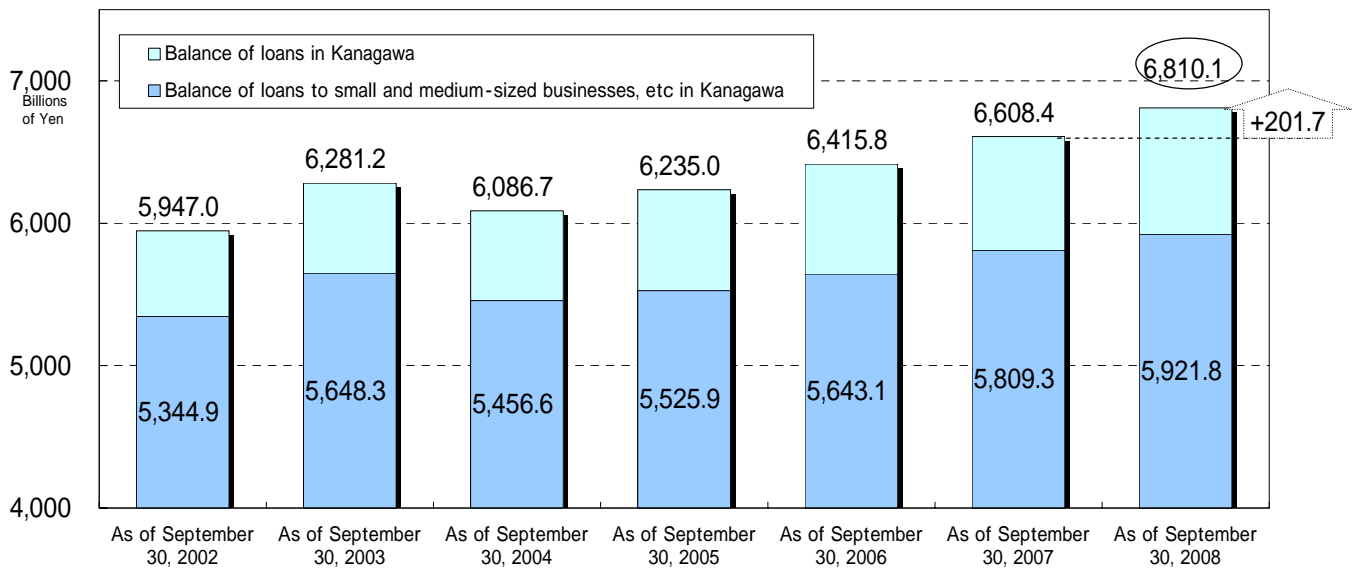
3. Conditions in Kanagawa Prefecture : Share of loans in Kanagawa Prefecture reached 30 %.

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 6,810.1 billion yen, an increase of 201.7 billion yen from the end of the previous interim term and the share in Kanagawa became 30.0%. Deposits in Kanagawa steadily increased as well and the balance was 9,090.8 billion yen, an increase of 188.1 billion yen from the end of the previous interim term.

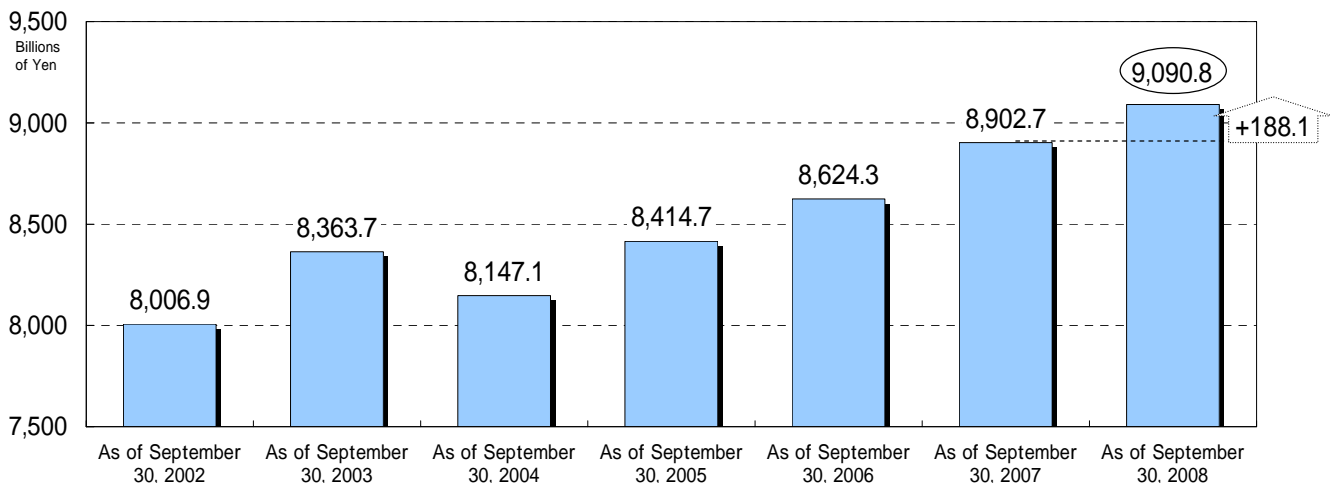
(1) Market shares in Kanagawa Prefecture



(2) Balance of loans in Kanagawa Prefecture



(3) Balance of Deposits in Kanagawa Prefecture



4. State of Bad debts : Amount of bad debts increased by 72.4 billion yen .

Due to an increase in customer bankruptcies and deterioration in business conditions mainly in real estate and construction sector, amount of bad debts increased by 72.4 billion yen as compared to the end of the previous term to 263.7 billion yen. Problem claims ratio increased by 0.7 point as compared to the end of the previous term to 2.8%.

(Reference) Transition of claims disclosed under the Financial Revitalization Law

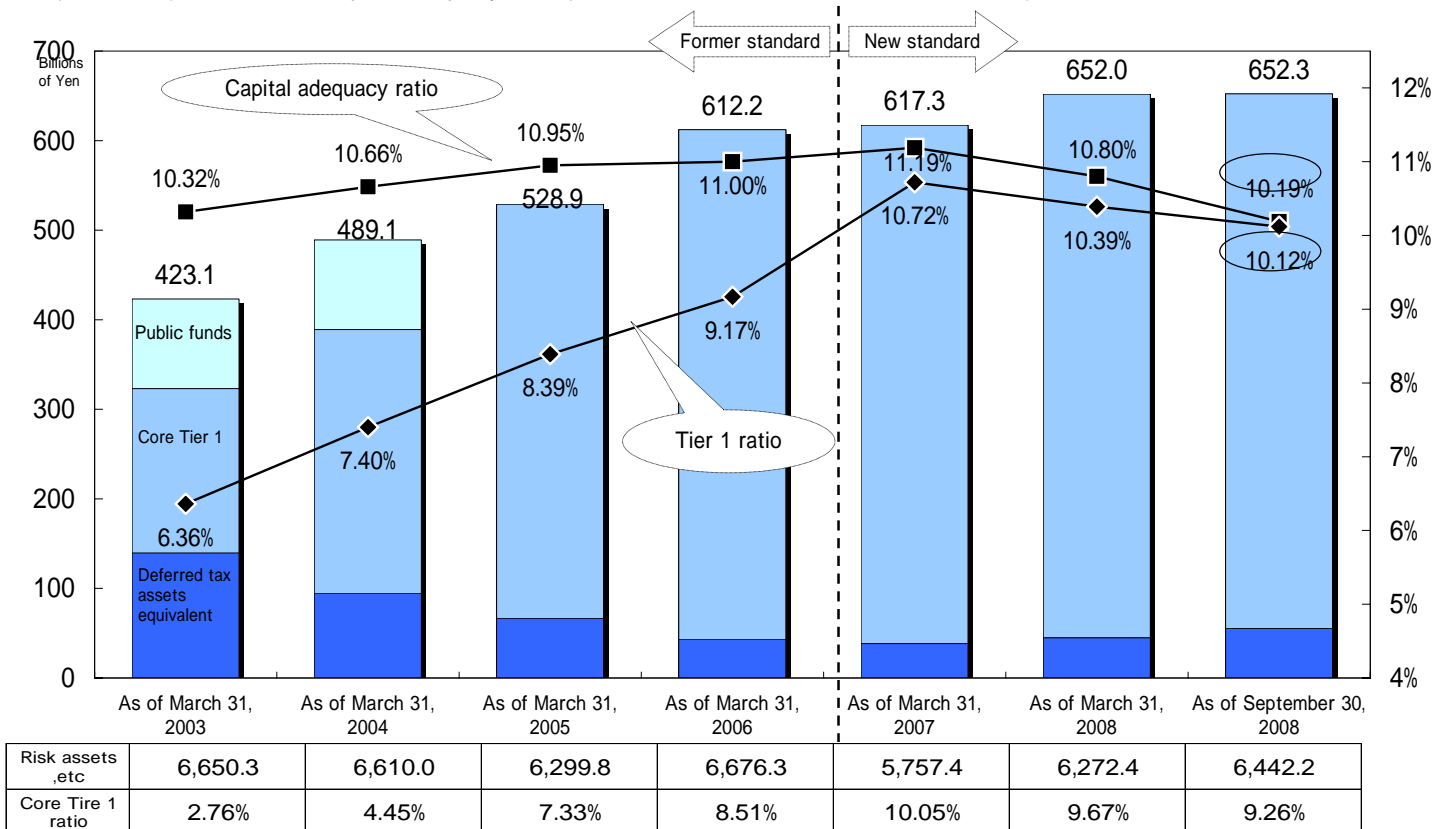
(Unit:Billions of Yen)

	As of March 31, 2007 (A)	As of March 31, 2008 (B)	(B)-(A)	As of September 30, 2008 (C)	(C)-(B)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	19.1	26.2	7.1	74.1	47.9
Doubtful claims (in possible bankruptcy)	132.6	113.2	(19.4)	126.7	13.5
Claims in need of special caution	53.7	51.8	(1.9)	62.8	11.0
Sub-total (Claims in need of special caution or below) A	205.5	191.3	(14.2)	263.7	72.4
Claims in need of caution (excluding claims in need of special caution)	792.1	872.6	80.5	963.6	91.0
Claims to normal borrowers (excluding claims in need of caution)	7,492.3	7,871.7	379.4	7,895.3	23.6
Normal claims B	8,284.5	8,744.3	459.8	8,859.0	114.7
Total (Credit exposures) C=A+B	8,490.0	8,935.6	445.6	9,122.8	187.2
Percentage of claims in need of special caution or below A/C	2.4%	2.1%	(0.3%)	2.8%	0.7%

5. Capital Adequacy Ratio : Tier 1 ratio continued to be at level of 10%.

Due to an increase in risk assets and repayment of subordinate loans, own capital ratio decreased by 0.61 point as compared to March 31, 2008 to 10.19%. Tier 1 ratio was 10.12%.

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



(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 corresponding to unrealized gains (losses) on available-for-sale securities) from Tier 1.

6. Forecasts for Fiscal Year 2008 : Due to an increase in credit costs, both operating income and net income are expected to decrease.

Although gross operating income will increase mainly from domestic operations as a result of further reinforcement of regional retailing strategies, due to increase in expenses, core net business profit is expected to decrease by 1.5 billion yen as compared to the previous term to 125.5 billion yen. As credit costs will also increase, both operating income and net income are expected to decrease.

< Non-consolidated >

(Unit:Billions of yen)

	Fiscal year 2007	Forecasts for fiscal year 2008	Previous fiscal year 2007 Increase/(decrease)
1 Gross operating income	224.1	229.5	5.4
2 Gross operating income from domestic operations	218.9	225.3	6.4
3 Of which, Interest income	181.8	186.2	4.4
4 Of which, Fees and commissions	34.2	35.5	1.3
5 Of which, Other ordinary income	1.8	2.8	1.0
6 Gross operating income from international operations	5.2	4.2	(1.0)
7 Expenses	97.1	104.0	6.9
8 Core net business profit	127.0	125.5	(1.5)
9 Ordinary profit	109.8	68.5	(41.3)
10 Net income	66.4	43.0	(23.4)
11 Credit costs	18.0	57.0	39.0
12 Credit costs ratio	0.21%	0.64%	0.43%

< Consolidated >

(Unit:Billions of yen)

	Fiscal year 2007	Forecasts for fiscal year 2008	Previous fiscal year 2007 Increase/(decrease)
13 Ordinary profit	111.8	68.0	(43.8)
14 Net income	68.2	42.5	(25.7)

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

(Unit:Billions of yen)

<Average balance>	Fiscal year 2007	Forecasts for fiscal year 2008	Previous fiscal year 2007 Increase/(decrease)
Interest-earning assets	10,387.5	10,690.0	302.5
Loans and bills discounted	8,403.1	8,780.0	376.9
Securities	1,357.6	1,320.0	(37.6)
Interest-bearing liabilities	10,153.2	10,410.0	256.8
Deposits	9,573.3	9,830.0	256.7

(Reference 2) Forecast of yield and interest margin for fiscal year 2008 (Domestic operations)

(Unit:%)

	Fiscal year 2007	Forecasts for fiscal year 2008	Previous fiscal year 2007 Increase/(decrease)
Yield on interest-earning assets A	1.99	2.01	0.02
Loans and bills discounted	2.19	2.19	0.00
Securities	1.20	1.26	0.06
Yield on interest-bearing liabilities B	0.24	0.28	0.04
Deposits	0.22	0.26	0.04
Expenses ratio	0.95	0.99	0.04
Total funding cost C	1.17	1.24	0.07
Yield spread A-B	1.75	1.73	(0.02)
Interest margin between loans and deposits	1.00	0.93	(0.07)
Net interest margin A-C	0.82	0.77	(0.05)

(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.
 - ① Ordinary dividend : 10 yen Par share Par annum . (Stably paid regardless of our business results)
 - ② 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.
- As the forecast of net income was below 60.0 billion yen, annual dividend is expected to be only the ordinary dividend of 10 yen (a decrease of 1.5 yen as compared to the previous term).
- Shareholder return ratio is targeted at over 40%.

Forecasts for the dividend per share per annum for the FY2008

(Unit: Billions of Yen, Millions of Shares)

	Interim	Year-end (Forecast)	Annual (Forecast)	Previous fiscal year 2007 Increase/(decrease)
Number of shares outstanding (Note)	–	1,359	1,359	(11)
Net income for fiscal year 2008 (Forecast)	–	43.0	43.0	(23.4)
Amount exceeding 60.0 billion yen A	–	–	–	–
Special dividend *To be paid out at approximately 35% of A B	–	¥0.00	¥0.00	(¥1.50)
Ordinary dividend C	¥5.00	¥5.00	¥10.00	¥0.00
Total dividend (B+C)	¥5.00	¥5.00	¥10.00	(¥1.50)

(Note) Number of outstanding shares in the forecast for fiscal year 2008 is the number of outstanding shares (excluding treasury shares) as of September 30, 2008.

. SELECTED INTERIM FINANCIAL INFORMATION

. 中間決算説明資料

A . SUMMARY OF INTERIM FINANCIAL RESULTS

A . 平成20年度中間決算の概況

1. Profit and Loss
[Non-Consolidated]1. 損益状況
【単体】

For six months ended

(Unit:Millions of Yen)

		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)
Gross operating income	業務粗利益	112,954	2,726	110,228
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	119,160	7,706	111,454
Gross operating income from domestic operations	国内業務粗利益	110,791	2,581	108,210
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	116,955	7,615	109,340
Interest income	資金利益	92,892	4,897	87,995
Fees and commissions	役務取引等利益	16,582	(1,533)	18,115
Trading income	特定取引利益	409	(124)	533
Other ordinary income	その他業務利益	907	(659)	1,566
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(6,163)	(5,033)	(1,130)
Gross operating income from international operations	国際業務粗利益	2,162	144	2,018
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	2,205	91	2,114
Interest income	資金利益	1,162	661	501
Fees and commissions	役務取引等利益	222	29	193
Trading income	特定取引利益	35	39	(4)
Other ordinary income	その他業務利益	741	(586)	1,327
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(43)	52	(95)
Expenses	経費(除く臨時処理分)	()	3,784	47,689
Personnel	人件費	()	1,463	17,967
Facilities	物件費	()	2,211	26,447
Taxes	税金	()	109	3,275
Core net business Profit	実質業務純益	61,480	(1,059)	62,539
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	67,687	3,922	63,765
Provision of allowance for general loan losses	一般貸倒引当金繰入額	()	8,572	948
Net business profit	業務純益	51,960	(9,630)	61,590
(Of which, from gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(6,206)	(4,981)	(1,225)
Non-recurring gains (losses)	臨時損益	(26,156)	(20,380)	(5,776)
Disposal of bad debts	不良債権処理額	()	21,645	7,593
Written-off of loans	貸出金償却	()	1,870	8,207
Provision of allowance for specific loan losses	個別貸倒引当金繰入額	()	19,567	(619)
Loss on sales of non-performing loans	延滞債権等売却損	()	2	4
Other	その他	()	205	-
(Credit costs +)	(与信費用 +)	()	30,217	8,541
Gains or losses on stocks and other securities	株式等関係損益	5,145	1,679	3,466
Gains on sales of stocks and other securities	株式等売却益	8,490	3,874	4,616
Losses on sales of stocks and other securities	株式等売却損	()	116	0
Losses on devaluation of stocks and other securities	株式等償却	()	2,079	1,149
Other non-recurring gains (losses)	その他の臨時損益	(2,063)	(414)	(1,649)
Ordinary profit	経常利益	25,804	(30,010)	55,814
Extraordinary income (loss)	特別損益	1,030	424	606
Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(256)	(304)	48
Gain on disposal of noncurrent assets	固定資産処分益	-	(353)	353
Loss on disposal of noncurrent assets	固定資産処分損	()	(49)	305
Recoveries of written-off claims	償却債権取立益	1,287	16	1,271
Other	その他	-	713	(713)
Interim income before income taxes	税引前中間純利益	26,834	(29,586)	56,420
Income taxes - current	法人税、住民税及び事業税	()	(6,598)	26,704
Income taxes - deferred	法人税等調整額	()	(4,931)	(4,375)
Interim net income	中間純利益	16,034	(18,058)	34,092
Real credit costs (-)	実質与信費用(-)	()	30,201	7,270

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

【Consolidated】		【連結】		For six months ended (Unit:Millions of Yen)		
		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)		
Consolidated gross operating income	連結粗利益	119,301	4,691	114,610		
Interest income	資金利益	94,494	5,350	89,144		
Fees and commissions	役務取引等利益	20,151	(1,504)	21,655		
Trading income	特定取引利益	444	(85)	529		
Other ordinary income	その他業務利益	4,209	927	3,282		
General and administrative expenses	営業経費 ()	54,684	4,588	50,096		
Credit costs	与信費用 ()	44,951	33,257	11,694		
Written-off of loans	貸出金償却 ()	11,983	2,255	9,728		
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()	21,397	21,098	299		
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()	11,357	9,732	1,625		
Other	その他 ()	212	172	40		
Gains or losses on stocks and other securities	株式等関係損益	5,054	1,604	3,450		
Equity in earnings of associated companies	持分法による投資損益	—	(215)	215		
Other	その他	(554)	(242)	(312)		
Ordinary profit	経常利益	24,165	(32,009)	56,174		
Extraordinary income (loss)	特別損益	1,681	(315)	1,996		
Interim income before income taxes	税金等調整前中間純利益	25,847	(32,323)	58,170		
Income taxes - current	法人税、住民税及び事業税 ()	21,115	(6,033)	27,148		
Income taxes - deferred	法人税等調整額 ()	(10,570)	(6,001)	(4,569)		
Minority interests in income	少数株主利益 ()	187	(759)	946		
Interim net income	中間純利益	15,115	(19,530)	34,645		
Real credit costs (including recoveries of written-off claims)	実質与信費用 (償却債権取立益含む)	43,012	33,980	9,032		

(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 - Fees and commissions payments)
+ (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

【Reference】		【参考】		For six months ended (Unit:Millions of Yen)		
		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)		
Consolidated net business profit	連結業務純益	62,576	(1,851)	64,427		

(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 six months ended (Unit: Number of Companies)		
		September 30, 2008(A)	(A)-(B)	September 30, 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	0	0		

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 six months ended (Unit:Billions of Yen)		
		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Interest-earning assets	資金運用勘定	10,680.3	426.2	10,254.1	513.8	9,740.3
Loans and bills discounted	貸出金	8,711.9	475.6	8,236.3	1.7	8,234.6
Loans and bills discounted to small and medium-sized businesses, etc	中小企業等貸出	6,971.4	319.1	6,652.3	190.6	6,461.7
Loans and bills discounted to small and medium-sized businesses	中小企業貸出	3,200.2	42.8	3,157.4	36.4	3,121.0
Loans to individuals	個人貸出	3,771.1	276.3	3,494.8	154.1	3,340.7
Securities	有価証券	1,350.7	(50.4)	1,401.1	267.3	1,133.8
Bonds	債券	1,178.3	(54.0)	1,232.3	269.0	963.3
Stocks	株式	172.4	3.7	168.7	(1.8)	170.5
Interest-bearing liabilities	資金調達勘定	10,396.5	365.1	10,031.4	493.3	9,538.1
Deposits	預金	9,789.6	255.8	9,533.8	301.7	9,232.1
Deposits from individuals	個人預金	7,613.5	237.5	7,376.0	244.8	7,131.2
External liabilities	外部負債	339.9	60.7	279.2	120.2	159.0

3. Interest Margins (Domestics) 3. 利回・利鞘(国内業務部門)

【Non-Consolidated】		【単体】		For six months ended (Unit:%)		
		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Yield on interest-earning assets (A)	資金運用利回 A	1.99	0.06	1.93	0.22	1.71
Loans and bills discounted	貸出金利回	2.18	0.02	2.16	0.30	1.86
Securities	有価証券利回	1.22	0.16	1.06	0.08	0.98
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.26	0.03	0.23	0.17	0.06
Deposits	預金利回	0.24	0.03	0.21	0.17	0.04
External liabilities	外部負債利回	0.53	0.05	0.48	0.13	0.35
Expenses ratio	経費率	0.99	0.05	0.94	0.03	0.91
Total funding cost (C)	資金調達原価 C	1.22	0.08	1.14	0.18	0.96
Yield spread (A)-(B)	資金運用調達利回差 A - B	1.73	0.03	1.70	0.05	1.65
Interest margin between loans and deposits	預貸金利鞘	0.93	(0.07)	1.00	0.10	0.90
Net interest margin (A)-(C)	総資金利鞘 A - C	0.77	(0.02)	0.79	0.04	0.75

4. Fees and Commissions (Domestics) 4. 役務取引等利益(国内業務部門)

【Non-Consolidated】		【単体】		For six months ended (Unit:Millions of Yen)		
		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Fees and commissions - income	役務取引等収益	21,573	(1,750)	23,323	1,252	22,071
Deposits and Loans	預金・貸出業務	8,898	(228)	9,126	201	8,925
ATM	ATM関連手数料	2,558	133	2,425	73	2,352
Account transfer	口座振替	2,279	60	2,219	(22)	2,241
Syndicated Loan	シ・ローン関連	1,292	(309)	1,601	63	1,538
Remittance	為替業務	5,246	(83)	5,329	(96)	5,425
Securities	証券関連業務	3,678	(1,517)	5,195	1,464	3,731
Investment trusts	投資信託収益	3,159	(1,236)	4,395	1,345	3,050
Agency business	代理業務	614	(25)	639	(152)	791
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	4	(4)	8	(6)	14
Guarantee business	保証業務	534	(36)	570	(26)	596
Others	その他	2,596	143	2,453	(133)	2,586
Annuity insurance	年金保険関連	2,334	95	2,239	(86)	2,325
Fees and commissions - expenses	役務取引等費用	4,991	(217)	5,208	208	5,000
Fees and commissions - net	役務取引等利益	16,582	(1,533)	18,115	1,045	17,070

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

Gains or Losses on Bonds		国債等債券関係損益				
【Non-Consolidated】		【単体】				
		For six months ended (Unit:Millions of Yen)				
		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(6,206)	(4,981)	(1,225)	(1,764)	539
Gain on sales	売却益	68	(223)	291	(487)	778
Gain on redemption	償還益	-	-	-	-	-
Loss on sales	売却損	5,663	4,417	1,246	1,073	173
Loss on redemption	償還損	544	338	206	206	-
Loss on devaluation	償却	67	3	64	(2)	66

(Reference) Gains (losses) on bonds derivatives		(参考)債券デリバティブ損益				
		For six months ended (Unit:Millions of Yen)				
		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	6,000	5,049	951	927	24
Gains (losses) on bonds + 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	(206)	68	(274)	(837)	563

Gains or Losses on stocks and other securities		株式等損益				
【Non-Consolidated】		【単体】				
		For six months ended (Unit:Millions of Yen)				
		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Gains (losses) on stocks and other securities	株式等損益(3勘定戻)	5,145	1,679	3,466	(3,241)	6,707
Gain on sales	売却益	8,490	3,874	4,616	(2,503)	7,119
Loss on sales	売却損	116	116	0	0	-
Loss on devaluation	償却	3,228	2,079	1,149	737	412

(Reference) Outright Sales of Stocks (Cost of Purchase)		(参考)株式の売切状況(取得原価ベース)				
		(Unit:Millions of Yen)				
		Six months ended September 30, 2008	Years ended March 31, 2008	Six months ended September 30, 2007	Years ended March 31, 2007	Six months ended September 30, 2006
Outright sales	株式売切額	3,444	5,488	4,726	6,377	4,337
Balance as of end of term	期末株式残高	168,080	170,560	169,826	167,237	165,100

6. Net Unrealized Gains on Marketable Securities 6. 有価証券の評価損益

【Non-Consolidated】		【単体】				(Unit:Millions of Yen)		
		As of September 30, 2008				As of March 31, 2008		
		Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	1,136	(1,037)	1,151	14	2,173	2,183	10
Available-for-sale	その他有価証券	4,564	(21,652)	37,788	33,224	26,216	53,881	27,665
Equity securities	株式	10,230	(25,786)	32,043	21,813	36,016	51,878	15,861
Debt securities	債券	3,010	7,806	5,491	2,481	(4,796)	1,377	6,173
Other securities	その他	(8,676)	(3,673)	253	8,929	(5,003)	626	5,629
Total	合計	5,700	(22,689)	38,939	33,238	28,389	56,064	27,675
Equity securities	株式	10,230	(25,786)	32,043	21,813	36,016	51,878	15,861
Debt securities	債券	4,147	6,770	6,643	2,496	(2,623)	3,560	6,184
Other securities	その他	(8,676)	(3,673)	253	8,929	(5,003)	626	5,629

(注)1. 「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。
2. 20年9月末の「その他有価証券」中の「債券」のうち、変動利付国債については、「金融資産の時価の算定に関する実務上の取扱い」(企業会計基準委員会実務対応報告第25号平成20年10月28日)に基づき、合理的に算定された価額を時価としております。なお、合理的に算定された価額と市場価格との差額は、13,479百万円であります。

Note1: 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.

2: For government bonds with variable interest out of "Bonds" in "Other Securities" as of the end of September 2008, we determined the amount reasonably calculated based on the "Practical Solution on Measurement of Fair Value of Financial Assets" (Report on Practical Response of Standards Board of Japan, No. 25, October 28, 2008) as the fair value. In this regard, the difference between the amount reasonably calculated and market price is 13,479 million yen.

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2008				As of March 31, 2008		
		Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	1,136	(1,037)	1,151	14	2,173	2,183	10
Available-for-sale	その他有価証券	4,246	(21,961)	38,057	33,811	26,207	54,310	28,102
	Equity securities	9,912	(26,095)	32,312	22,400	36,007	52,306	16,299
	Debt securities	3,010	7,806	5,491	2,481	(4,796)	1,377	6,173
	Other securities	(8,676)	(3,673)	253	8,929	(5,003)	626	5,629
Total	合計	5,382	(22,998)	39,209	33,826	28,380	56,493	28,112
	Equity securities	9,912	(26,095)	32,312	22,400	36,007	52,306	16,299
	Debt securities	4,147	6,770	6,643	2,496	(2,623)	3,560	6,184
	Other securities	(8,676)	(3,673)	253	8,929	(5,003)	626	5,629

(注)1. 「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。

2. 20年9月末の「その他有価証券」中の「債券」のうち、変動利付国債については、「金融資産の時価の算定に関する実務上の取扱い」(企業会計基準委員会実務対応報告第25号平成20年10月28日)に基づき、合理的に算定された価額を時価としております。なお、合理的に算定された価額と市場価格との差額は、13,479百万円であります。

Note 1: 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.

2: For government bonds with variable interest out of "Bonds" in "Other Securities" as of the end of September 2008, we determined the amount reasonably calculated based on the "Practical Solution on Measurement of Fair Value of Financial Assets" (Report on Practical Response of Standards Board of Japan, No. 25, October 28, 2008) as the fair value. In this regard, the difference between the amount reasonably calculated and market price is 13,479 million yen.

(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 September 30, 2008				As of March 31, 2008			
		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	173,858	491,942	148,193	188,680	306,928	310,355	333,554	186,686
	Japanese national government bonds	25,010	199,919	73,213	149,661	114,760	65,024	269,169	144,878
	Japanese local government bonds	18,482	53,464	31,968	6,997	23,608	17,002	30,168	6,997
	Japanese corporate bonds	130,365	238,559	43,011	32,021	168,559	228,328	34,216	34,810
Others	その他	5,438	15,401	278	291,405	1,408	17,319	1,082	313,668
Total	合計	179,296	507,344	148,471	480,086	308,336	327,675	334,636	500,355

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2008				As of March 31, 2008			
		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	173,861	491,955	148,193	188,680	306,940	310,368	333,554	186,686
	Japanese national government bonds	25,010	199,919	73,213	149,661	114,760	65,024	269,169	144,878
	Japanese local government bonds	18,482	53,464	31,968	6,997	23,608	17,002	30,168	6,997
	Japanese corporate bonds	130,368	238,572	43,011	32,021	168,571	228,341	34,216	34,810
Others	その他	5,438	15,401	278	291,405	1,408	17,319	1,082	313,668
Total	合計	179,299	507,357	148,471	480,086	308,349	327,687	334,636	500,355

7. Expenses and Employees

7. 経営合理化の状況

Expenses [Non-Consolidated]		経費の推移 [単体]		For six months ended (Millions of Yen)		
		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Personnel	人件費	19,430	1,463	17,967	2,428	15,539
Facilities	物件費	28,658	2,211	26,447	1,102	25,345
Taxes	税金	3,384	109	3,275	72	3,203
Expenses	経費	51,473	3,784	47,689	3,601	44,088
(Reference)		(参考)		(%)		
OHR	OHR	45.5	2.3	43.2	0.1	43.1

General and administrative expenses [Non-Consolidated]		営業経費の内訳 [単体]		For six months ended (Millions of Yen)		
		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Salaries and allowance	給料・手当	16,837	1,234	15,603	2,204	13,399
Retirement allowance cost	退職給付費用	1,987	379	1,608	31	1,577
Welfare	福利厚生費	193	3	190	37	153
Depreciation	減価償却費	6,855	1,607	5,248	811	4,437
Rent of premises and equipment	土地建物機械賃借料	3,055	196	2,859	164	2,695
Repairing expenses	営繕費	179	(15)	194	(15)	209
Stationery and supplies	消耗品費	811	98	713	104	609
Utilities	給水光熱費	697	63	634	(7)	641
Allowance for business trips	旅費	97	13	84	12	72
Communication expenses	通信費	615	29	586	9	577
Advertisement	広告宣伝費	776	163	613	250	363
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	290	19	271	26	245
Taxes	租税公課	3,384	109	3,275	72	3,203
Others	その他	17,373	121	17,252	(38)	17,290
General and administrative expenses	営業経費	53,155	4,020	49,135	3,659	45,476

Employees and Officers [Non-Consolidated]		人員の推移 [単体]		(Number of People)		
		As of September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Total employees	総人員	4,634	353	283	4,281	4,351
Actual employees	実働人員	4,022	326	276	3,696	3,746
Directors and auditors	役員	14	2	2	12	12
Executive officers	執行役員	11	0	0	11	11

Branches (Domestic Branch) [Non-Consolidated]		店舗等の推移 (国内店舗数の推移) [単体]		(Number of Branches)		
		As of September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Full-banking branches	フルバンキング店舗	64	0	0	64	64
Functionally specialized outlets	機能特化店舗	137	0	3	137	134
Of which, Sub-branches	うち出張所	8	0	0	8	8
Total	店舗数	201	0	3	201	198
Of which, Branches in Kanagawa Prefecture	うち神奈川県内	176	0	3	176	173
ATM locations	無人店舗数	399	3	13	396	386
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	357	3	12	354	345
Housing Loan Centers	住宅ローンセンター	26	(2)	(2)	28	28
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	23	(2)	(2)	25	25

(Overseas)
【Non-Consolidated】(海外拠点数の推移)
【単体】

(Number of Branches)

		As of September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(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	0	4	4
Total	拠点数	4	0	0	4	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 six months ended

(Unit:Millions of Yen)

		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Core net business profit	実質業務純益	61,480	(1,059)	62,539	4,424	58,115
As per employee (in thousands of yen)	職員一人当たり(千円)	15,931	(1,453)	17,384	(1,942)	19,326
Net business profit	業務純益	51,960	(9,630)	61,590	3,195	58,395
As per employee (in thousands of yen)	職員一人当たり(千円)	13,464	(3,656)	17,120	(2,299)	19,419

(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 six months ended

(Unit:%)

		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Core net business profit per stockholders' equity	実質業務純益ベース	17.68	0.16	17.52	0.40	17.12
Interim net income per stockholders' equity	中間純利益ベース	4.61	(4.94)	9.55	0.33	9.22

10. Return on Assets

10. ROA

【Non-Consolidated】

【単体】

For six months ended

(Unit:%)

		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Core net business profit per average total assets	実質業務純益ベース	1.08	(0.06)	1.14	0.03	1.11
Interim net income per average total assets	中間純利益ベース	0.28	(0.34)	0.62	0.02	0.60

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 September 30, 2008(A)	(A)-(B)	As of September 30, 2007(B)	(B)-(C)	As of September 30, 2006(C)
Projected benefit obligation (beginning of term)	退職給付債務(期首)	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 (beginning of term)	年金資産(期首)	68,185	(10,723)	78,908	(261)	79,169
Prepaid pension cost (beginning of term)	前払年金費用(期首)	(29,183)	(448)	(28,735)	(190)	(28,545)
Unrecognized prior service cost (beginning of term)	未認識過去勤務債務(期首)	(153)	306	(459)	(459)	—
Unrecognized actuarial loss (beginning of term)	未認識数理計算上の差異(期首)	34,494	10,464	24,030	406	23,624

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2008(A)	(A)-(B)	As of September 30, 2007(B)	(B)-(C)	As of September 30, 2006(C)
Projected benefit obligation (beginning of term)	退職給付債務(期首)	73,509	(373)	73,882	(535)	74,417

Retirement Benefit Costs 【Non-Consolidated】		退職給付費用 【単体】		For six months ended (Unit:Millions of Yen)		
		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Retirement benefit costs	退職給付費用	1,987	379	1,608	31	1,577
Service cost	勤務費用	554	(6)	560	14	546
Interest cost	利息費用	733	(4)	737	(5)	742
Expected return on plan assets	期待運用収益	(1,047)	90	(1,137)	(34)	(1,103)
Amortization of prior service cost	過去勤務債務の費用処理額	(153)	0	(153)	(153)	—
Recognized actuarial loss	数理計算上の差異の費用処理額	1,733	436	1,297	93	1,204
Other retirement cost	その他	166	(137)	303	116	187

【Consolidated】		【連結】		For six months ended (Unit:Millions of Yen)		
		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Retirement benefit costs	退職給付費用	2,010	388	1,622	22	1,600

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 September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31,2007(B)	As of March 31,2006(C)	
Allowance for loan losses	貸倒引当金	45,446	9,659	13,076	35,787	32,370	
Losses on devaluation of securities	有価証券有税償却	5,725	320	448	5,405	5,277	
Others	その他	13,057	(380)	1,211	13,437	11,846	
Subtotal deferred tax assets (A)	繰延税金資産小計 A	64,229	9,599	14,735	54,630	49,494	
Valuation allowance (B)	評価性引当額 B	(6,246)	(325)	(643)	(5,921)	(5,603)	
Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	57,982	9,273	14,092	48,709	43,890	
Valuation difference on available-for-sale securities	その他有価証券評価差額金	292	(8,470)	(38,812)	8,762	39,104	
Gains on contribution of the employee's retirement benefit trust	退職給付信託設定益	7,433	0	0	7,433	7,433	
Others	その他	4,361	141	581	4,220	3,780	
Total deferred tax liabilities (D)	繰延税金負債合計 D	12,088	(8,328)	(38,230)	20,416	50,318	
Net deferred tax assets (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))	45,893	17,601	52,320	28,292	(6,427)	
Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference 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	46,334	9,306	13,652	37,028	32,682	

【Consolidated】		【連結】		(Unit:Millions of Yen)			
		As of September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31,2007(B)	As of March 31,2006(C)	
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額 (は繰延税金負債(純額))	55,129	18,980	55,982	36,149	(853)	
Net deferred tax assets excluding net deferred tax liabilities relating to valuation difference 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	55,474	10,570	16,905	44,904	38,569	

【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)

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

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】

(Unit:Billions of Yen)

		As of September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)	10.19 %	(0.61 %)	(0.60 %)	10.80 %	10.79 %
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2) ÷ (6)	10.12 %	(0.27 %)	(0.21 %)	10.39 %	10.33 %
(2) Tier 1 capital	(2) Tier 1	652.3	0.3	25.1	652.0	627.2
[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	[55.4]	[10.5]	[11.6]	[44.9]	[43.8]
Capital stock	資本金	215.6	0.1	0.1	215.5	215.5
Capital surplus	資本剰余金	177.2	0.0	0.1	177.2	177.1
Retained earnings	利益剰余金	267.7	6.2	15.4	261.5	252.3
Treasury stock	自己株式	(6.7)	(6.0)	11.5	(0.7)	(18.2)
Distributed income (estimated)	社外流出予定額	(7.0)	2.1	0.0	(9.1)	(7.0)
Subscription rights to shares	新株予約権	0.0	0.0	0.0	-	-
Minority interests of consolidated subsidiaries and affiliate companies	連結子法人等の少数株主持分	44.9	(0.5)	(0.3)	45.4	45.2
(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	0.0	40.0	40.0
Goodwill equivalent	のれん相当額	0.2	0.5	0.7	(0.3)	(0.5)
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	(8.2)	0.2	0.3	(8.4)	(8.5)
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	(30.9)	(2.0)	(2.3)	(28.9)	(28.6)
(3) Tier 2 capital	(3) Tier 2	45.5	(19.1)	(19.1)	64.6	64.6
Allowance for general loan losses	一般貸倒引当金	1.0	0.9	0.9	0.1	0.1
The amount of revaluation reserve for land qualified as capital	自己資本に計上された土地再評価差額	24.4	0.0	0.0	24.4	24.4
Subordinated loans, etc	負債性資本調達手段等	20.0	(20.0)	(20.0)	40.0	40.0
(4) Deductions	(4) 控除項目	41.2	2.0	4.5	39.2	36.7
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	656.5	(20.9)	1.5	677.4	655.0
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,442.2	169.8	373.2	6,272.4	6,069.0
On balanced	オン・バランス	5,799.5	174.2	344.3	5,625.3	5,455.2
Off balanced	オフ・バランス	209.6	(15.8)	15.6	225.4	194.0
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	433.0	11.5	13.3	421.5	419.7

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

		As of September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5) ÷ (6)	10.13 %	(0.65 %)	(0.67 %)	10.78 %	10.80 %
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2) ÷ (6)	10.17 %	(0.28 %)	(0.25 %)	10.45 %	10.42 %
(2) Tier 1 capital	(2) Tier 1	640.7	0.6	24.4	640.1	616.3
[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	[46.3]	[9.3]	[9.3]	[37.0]	[37.0]
Capital stock	資本金	215.6	0.1	0.1	215.5	215.5
Legal capital surplus	資本準備金	177.2	0.0	0.1	177.2	177.1
Legal retained earnings	利益準備金	38.3	0.0	0.0	38.3	38.3
Other retained earnings	その他利益剰余金	228.5	7.1	15.1	221.4	213.4
Others	その他	40.2	0.0	0.0	40.2	40.2
Treasury stock	自己株式	(6.7)	(6.0)	11.5	(0.7)	(18.2)
Distributed income (estimated)	社外流出予定額	(7.0)	2.1	0.0	(9.1)	(7.0)
Subscription rights to shares	新株予約権	0.0	0.0	0.0	-	-
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	(8.2)	0.2	0.3	(8.4)	(8.5)
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	(37.2)	(2.8)	(2.7)	(34.4)	(34.5)
(3) Tier 2 capital	(3) Tier 2	44.4	(20.0)	(20.0)	64.4	64.4
Allowance for general loan losses	一般貸倒引当金	0.0	0.0	0.0	0.0	0.0
The amount of revaluation reserve for land qualified as capital	自己資本に計上された土地再評価差額	24.4	0.0	0.0	24.4	24.4
Subordinated loans, etc	負債性資本調達手段等	20.0	(20.0)	(20.0)	40.0	40.0
(4) Deductions	(4) 控除項目	46.7	3.0	5.0	43.7	41.7
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	638.4	(22.3)	(0.6)	660.7	639.0
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,299.4	175.1	385.4	6,124.3	5,914.0
On balanced	オン・バランス	5,693.2	178.4	355.7	5,514.8	5,337.5
Off balanced	オフ・バランス	187.9	(13.5)	18.9	201.4	169.0
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	418.2	10.2	10.9	408.0	407.3

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 September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Loans to borrowers in bankruptcy	破綻先債権額	50,075	41,506	42,587	8,569	7,488
Past due loans	延滞債権額	147,680	18,400	8,203	129,280	139,477
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	8,840	3,300	3,725	5,540	5,115
Restructured loans	貸出条件緩和債権額	54,038	7,725	4,762	46,313	49,276
Total	合計	260,634	70,930	59,276	189,704	201,358
(Amount of partial direct written-off) (部分直接償却額)		71,478	3,754	(1,648)	67,724	73,126
Loans and bills discounted	貸出金残高(未残)	8,790,801	211,806	343,039	8,578,995	8,447,762

(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 written-off.

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 September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.5	0.5	0.5	0.0	0.0
Past due loans	延滞債権額	1.6	0.1	0.0	1.5	1.6
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.1	0.1	0.1	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.6	0.1	0.1	0.5	0.5
Total	合計	2.9	0.7	0.6	2.2	2.3

【Consolidated】

【連結】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Loans to borrowers in bankruptcy	破綻先債権額	50,164	41,551	42,631	8,613	7,533
Past due loans	延滞債権額	152,302	18,587	11,848	133,715	140,454
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	8,842	3,302	3,727	5,540	5,115
Restructured loans	貸出条件緩和債権額	54,038	7,725	4,244	46,313	49,794
Total	合計	265,347	71,164	62,449	194,183	202,898
(Amount of partial direct written-off) (部分直接償却額)		81,478	4,503	(975)	76,975	82,453
Loans and bills discounted	貸出金残高(未残)	8,734,143	215,493	351,962	8,518,650	8,382,181

(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 written-off.

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 September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Loans to borrowers in bankruptcy	破綻先債権額	0.5	0.4	0.5	0.1	0.0
Past due loans	延滞債権額	1.7	0.2	0.1	1.5	1.6
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.1	0.1	0.1	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.6	0.1	0.1	0.5	0.5
Total	合計	3.0	0.8	0.6	2.2	2.4

2. Allowance for Loan Losses

2. 貸倒引当金の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Allowance for loan losses	貸倒引当金	71,803	26,464	25,707	45,339	46,096
Allowance for general loan losses	一般貸倒引当金	31,056	9,520	13,346	21,536	17,710
Allowance for specific loan losses	個別貸倒引当金	40,747	16,945	12,362	23,802	28,385
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 September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Allowance for loan losses	貸倒引当金	85,622	29,305	29,100	56,317	56,522
Allowance for general loan losses	一般貸倒引当金	38,160	10,857	14,495	27,303	23,665
Allowance for specific loan losses	個別貸倒引当金	47,462	18,449	14,605	29,013	32,857
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 September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Allowance for specific loan losses	個別貸倒引当金					
Before partial direct written-off	部分直接償却前	34.7	(2.1)	(3.5)	36.8	38.2
After partial direct written-off	部分直接償却後	15.6	3.1	1.6	12.5	14.0
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	44.0	(1.2)	(0.6)	45.2	44.6
After partial direct written-off	部分直接償却後	27.5	3.6	4.7	23.9	22.8

【Consolidated】

【連結】

(Unit:%)

		As of September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Allowance for specific loan losses	個別貸倒引当金					
Before partial direct written-off	部分直接償却前	38.5	(2.2)	(3.2)	40.7	41.7
After partial direct written-off	部分直接償却後	17.8	2.9	1.7	14.9	16.1
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	49.5	(1.2)	(0.5)	50.7	50.0
After partial direct written-off	部分直接償却後	32.2	3.2	4.4	29.0	27.8

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 September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	74,103	47,898	51,301	26,205	22,802	
Doubtful claims	危険債権	126,759	13,492	736	113,267	126,023	
Claims in need of special caution	要管理債権	62,878	11,024	8,486	51,854	54,392	
Sub-total (Claims in need of special caution or below)	要管理債権以下計 A	263,742	72,416	60,524	191,326	203,218	
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	963,691	91,079	129,046	872,612	834,645	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,895,367	23,637	109,351	7,871,730	7,786,016	
Sub-total (Normal claims)	正常債権計	8,859,059	114,716	238,397	8,744,343	8,620,662	
Total (Credit exposures)	合計 B	9,122,801	187,131	298,921	8,935,670	8,823,880	
Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権	123,458	19,553	14,506	103,905	108,952
Percentage of claims in need of special caution or below (%) A/B		要管理債権以下の割合 A / B (%)	2.8	0.7	0.5	2.1	2.3

[Consolidated]		[連結]			(Unit:Millions of Yen)		
		As of September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	78,337	48,382	51,608	29,955	26,729	
Doubtful claims	危険債権	128,238	13,382	4,920	114,856	123,318	
Claims in need of special caution	要管理債権	62,880	10,919	7,970	51,961	54,910	
Sub-total (Claims in need of special caution or below)	要管理債権以下計 C	269,456	72,683	64,498	196,773	204,958	
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	967,887	91,204	127,433	876,683	840,454	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,142,911	23,114	365,651	8,119,797	7,777,260	
Sub-total (Normal claims)	正常債権計	9,110,798	114,318	493,084	8,996,480	8,617,714	
Total (Credit exposures)	合計 D	9,380,255	187,001	557,583	9,193,254	8,822,672	
Claims in need of special caution based on borrowers classification under the self-assessment guideline		要管理先債権	124,428	19,313	13,800	105,115	110,628
Percentage of claims in need of special caution or below (%) C/D		要管理債権以下の割合 C / D (%)	2.8	0.7	0.5	2.1	2.3

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 September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Coverage amount	保全額 A	224,119	74,141	65,124	149,978	158,995
Allowance for loan losses	貸倒引当金	50,211	20,910	15,596	29,301	34,615
Collateral and guarantees	担保保証等	173,907	53,230	49,527	120,677	124,380
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	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	324,322	80,945	66,543	243,377	257,779
Coverage ratio (%)	保全率 (%) A / B	69.1	7.5	7.5	61.6	61.6

[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 September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	74,103	47,898	51,301	26,205	22,802
Allowance for loan losses	貸倒引当金	22,528	17,811	18,342	4,717	4,186
Collateral and guarantees	担保保証等	51,575	30,087	32,960	21,488	18,615
Coverage ratio (%)	保全率 (%)	100.0	0.0	0.0	100.0	100.0
Doubtful claims	危険債権	126,759	13,492	736	113,267	126,023
Allowance for loan losses	貸倒引当金	18,077	(859)	(5,912)	18,936	23,989
Collateral and guarantees	担保保証等	82,596	11,393	6,218	71,203	76,378
Coverage ratio (%)	保全率 (%)	79.4	(0.1)	(0.2)	79.5	79.6
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	123,458	19,553	14,506	103,905	108,952
Allowance for loan losses	貸倒引当金	9,606	3,958	3,167	5,648	6,439
Collateral and guarantees	担保保証等	39,735	11,751	10,350	27,984	29,385
Coverage ratio (%)	保全率 (%)	39.9	7.6	7.1	32.3	32.8

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of September 30, 2008) 引当率・保全率 (2008年9月末)

【Non-consolidated】		【単体】	Categories 分類				Allowance	Allowance coverage ratio	Total coverage ratio	
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	No categorization 非分類	Category 分類	Category 分類	Category 分類	引当金	引当率	保全率	
Legal bankruptcy 破綻先 50.9 (41.8)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 74.1 (47.9)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 30.8 (20.0)		43.2 (27.9)	Entirely reserved 全額引当 0.0 (0.0)	Entirely reserved, or direct written-off 全額償却引当 0.0 (0.0)	22.5	100%	100%
Virtual bankruptcy 実質破綻先 23.1 (6.0)			Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分 35.1 (1.8) [17.0]		65.5 (12.4) [65.5]	Partially reserved 必要額を引当 26.0 (2.9) [44.1]				
Possible bankruptcy 破綻懸念先 126.7 (13.5)		Doubtful 危険債権 126.7 (13.5)	Covered by collateral (担保) 39.7 Non-covered (信用) 83.7							
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 123.4 (19.5)	In need of special caution 要管理債権 62.8 (11.0)	7.3 (1.8)	116.0 (17.7)	[]: Credit exposures under each category before reserve []内の計数は引当前の分類額		9.6	11.47%	39.96%	
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 903.1 (82.6)	Normal 正常債権 8,859.0 (114.7)	224.9 (1.5)	678.1 (81.0)			8.1	0.90%		
Normal 正常先 7,895.3 (23.6)			7,895.3 (23.6)				13.3	0.16%		
Total 合計 9,122.8 (187.2) 100.0%		Total 合計 9,122.8 (187.2)	No categorization 非分類 8,193.6 (45.1) 89.8%	Category 分類 903.0 (139.0) 9.9%	Category 分類 26.0 (2.9) 0.3%	Category 分類 0.0 (0.0) 0.0%	Total 合計 71.6		Total coverage ratio 69.10%	

(): Amount of increase compared with that of March 31, 2008
(): Amount of decrease compared with that of March 31, 2008
()内の計数は2008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 September 30, 2008)

資産内容の開示における各種基準の比較(20年9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		Claims disclosed under the financial revitalization law 金融再生法に基づく開示債権		Risk-managed loans under the banking law リスク管理債権
(Credit exposures) (対象: 総与信)		(Credit exposures) (対象: 総与信)	(Of which, Loans and bills discounted) (うち貸出金)	(Loans and bills discounted) (対象: 貸出金)
Legal bankruptcy 破綻先 50.9		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 74.1	72.5	Loans to borrowers in bankruptcy 破綻先債権 50.0
Virtual bankruptcy 実質破綻先 23.1				22.4
Possible bankruptcy 破綻懸念先 126.7		Doubtful 危険債権 126.7	125.1	
In need of caution 要注意先 1,026.5	In need of special caution based on borrowers 要管理先 123.4	In need of special caution 要管理債権 62.8 ()	62.8	Accruing loans contractually past due for 3 months or more 3ヵ月以上延滞債権 8.8
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 903.1			Restructured loans 条件緩和債権 54.0
		Sub total 小計 263.7	Sub total 小計 260.6	Total 合計 260.6
Normal 正常先 7,895.3		Normal 正常債権 8,859.0	8,530.1	
Total 合計 9,122.8		Total 合計 9,122.8	Total 合計 8,790.8	

() Loans and bills discounted only
() 要管理債権は貸出金のみ

6. Off-Balanced Credits

6. オフバランス化の状況

[Non-Consolidated]

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

【単体】

危険債権以下(金融再生法基準)の債権残高

(Unit:Billions of Yen)

		As of September 30, 2008(A)	April 1, 2008 - September 30, 2008 (A)-(B)		As of March 31, 2008(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	74.1	47.9	53.3	5.4	26.2
Doubtful claims	危険債権	126.7	13.5	33.6	20.1	113.2
For six months ended September 30, 2008	20年度中間期	200.8	61.4	86.9	25.5	139.4

		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	19年度	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	18年度	151.7	(14.9)	39.9	54.8	166.6

Progress of Off-balancing

オフバランス化の実績

(Unit:Billions of Yen)

		For six months ended September 30, 2008	For the year ended March 31, 2008	For the year ended March 31, 2007
Final disposal of non-performing loan by liquidation	清算型処理	0.4	14.9	2.8
Final disposal of non-performing loan by restructuring	再建型処理	1.3	1.7	0.5
Improvement in debtors' business performance due to restructuring	再建型処理に伴う業況改善	-	-	-
Securitization	債権流動化	6.1	14.7	31.4
Direct written-off	直接償却	(5.8)	(18.7)	(6.9)
Other	その他	23.5	37.4	26.9
Collection / repayment, etc	回収・返済等	14.3	27.2	21.9
Improvement in debtors' business performance	業況改善	9.1	10.2	4.9
Total	合計	25.5	50.1	54.8

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

7. 格付別倒産状況

【Non-Consolidated】

【単体】

Internal rating 1 year before bankruptcy

倒産1年前の行内格付

For six months ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30, 2008		September 30, 2007		September 30, 2006	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~	I~	2	16.4	0	-	0	-
Category		6	10.2	0	-	0	-
Category		3	3.0	0	-	1	0.1
Category		5	7.4	0	-	0	-
Category		24	12.9	3	0.6	7	2.2
Category		6	2.3	6	4.0	3	1.1
Category		1	0.3	0	-	0	-
Category		7	4.3	1	0.4	5	1.9
Category		3	1.1	2	0.2	1	0.4
No rating	格付なし	1	0.1	4	0.5	1	0.1

Internal rating half a year before bankruptcy

倒産半期前の行内格付

For six months ended (Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	September 30, 2008		September 30, 2007		September 30, 2006	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~	I~	1	9.6	0	-	0	-
Category		1	2.8	0	-	0	-
Category		4	3.2	0	-	1	0.1
Category		6	11.2	0	-	1	0.2
Category		22	11.7	5	0.8	3	1.2
Category		11	13.3	6	4.2	4	1.5
Category		1	0.4	0	-	0	-
Category		6	4.3	2	0.5	6	2.3
Category		6	1.6	2	0.2	2	0.5
No rating	格付なし	0	-	1	0.0	1	0.1

(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. 金額は部分直接償却前の与信額であります。

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

2: The amounts are credit exposures before partial direct write-offs.

8. Loan Portfolio Information

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 September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(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)	8,790,801	211,806	343,039	8,578,995	8,447,762
Manufacturing	製造業	972,560	59,872	26,394	912,688	946,166
Agriculture	農業	4,657	(306)	(177)	4,963	4,834
Forestry	林業	44	(5)	(10)	49	54
Fishery	漁業	6,489	209	605	6,280	5,884
Mining	鉱業	4,370	(36)	(455)	4,406	4,825
Construction	建設業	314,386	(10,171)	1,518	324,557	312,868
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	13,462	205	1,347	13,257	12,115
IT and telecommunication	情報通信業	77,110	3,805	8,147	73,305	68,963
Transportation	運輸業	358,486	7,702	16,671	350,784	341,815
Wholesale and retail	卸売・小売業	727,316	28,922	20,744	698,394	706,572
Finance and insurance	金融・保険業	265,937	(32,372)	(13,951)	298,309	279,888
Real estate	不動産業	1,109,098	(20,858)	(30,323)	1,129,956	1,139,421
Services	各種サービス業	958,536	31,657	6,347	926,879	952,189
Local governments	地方公共団体	131,536	21,777	52,415	109,759	79,121
Others	その他	3,846,812	121,406	253,768	3,725,406	3,593,044

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 September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(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)	260,634	70,930	59,276	189,704	201,358
Manufacturing	製造業	19,258	(3,335)	(6,250)	22,593	25,508
Agriculture	農業	44	6	(417)	38	461
Forestry	林業	-	-	-	-	-
Fishery	漁業	-	-	-	-	-
Mining	鉱業	6	0	0	6	6
Construction	建設業	21,188	6,963	5,687	14,225	15,501
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	35	21	35	14	-
IT and telecommunication	情報通信業	1,480	370	(376)	1,110	1,856
Transportation	運輸業	4,937	(853)	2,448	5,790	2,489
Wholesale and retail	卸売・小売業	25,241	3,653	(1,142)	21,588	26,383
Finance and insurance	金融・保険業	424	56	(9,658)	368	10,082
Real estate	不動産業	98,146	51,533	51,647	46,613	46,499
Services	各種サービス業	39,670	5,168	9,161	34,502	30,509
Local governments	地方公共団体	-	-	-	-	-
Others	その他	50,201	7,349	8,141	42,852	42,060

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 September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(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)	263,742	72,416	60,524	191,326	203,218
Manufacturing	製造業	19,795	(3,000)	(5,889)	22,795	25,684
Agriculture	農業	44	6	(417)	38	461
Forestry	林業	-	-	-	-	-
Fishery	漁業	-	-	-	-	-
Mining	鉱業	6	0	0	6	6
Construction	建設業	21,641	7,353	6,087	14,288	15,554
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	35	21	35	14	-
IT and telecommunication	情報通信業	1,518	366	(362)	1,152	1,880
Transportation	運輸業	4,942	(854)	2,416	5,796	2,526
Wholesale and retail	卸売・小売業	25,541	3,818	(1,186)	21,723	26,727
Finance and insurance	金融・保険業	497	54	(9,635)	443	10,132
Real estate	不動産業	99,140	52,095	52,620	47,045	46,520
Services	各種サービス業	40,173	5,200	8,716	34,973	31,457
Local governments	地方公共団体	-	-	-	-	-
Others	その他	50,405	7,358	8,140	43,047	42,265

(注) 要管理債権以下の債権を対象としております。

Note: Claims in need of special caution or 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及び貸出比率

【Non-Consolidated】

【単体】

(Unit:Millions of Yen, %)

		As of September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Loans to small and medium-sized businesses, etc	中小企業等貸出残高	7,003,666	77,343	172,252	6,926,323	6,831,414
Of which, loans to small and midium-sized businesses	うち中小企業貸出	3,159,531	(42,738)	(79,975)	3,202,269	3,239,506
Ratio of loans to small and medium-sized businesses, etc	中小企業等貸出比率	79.6	(1.1)	(1.2)	80.7	80.8

Loans to Individuals

消費者ローン残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Loans to individuals	消費者ローン残高	3,844,135	120,081	252,227	3,724,054	3,591,908
Residential loans	住宅系ローン	3,496,122	112,844	241,346	3,383,278	3,254,776
Housing loans	住宅ローン	2,339,072	84,949	191,198	2,254,123	2,147,874
Apartment loans	アパートローン	1,157,051	27,896	50,150	1,129,155	1,106,901
Other individual loans	その他のローン	348,013	7,237	10,881	340,776	337,132

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 September 30, 2008(A)	(A)-(B)	(A)-(C)	As of March 31, 2008(B)	As of September 30, 2007(C)
Loans to asian countries	アジア向け	4,515	(255)	604	4,770	3,911
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-
Loans to latin america	中南米向け	4,367	605	855	3,762	3,512
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-

10. Loans and Deposits Information

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】

For six months ended

(Unit:Billions of Yen)

		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Deposits (outstanding balance)	預金(未残)	9,819.2	164.3	9,654.9	354.6	9,300.3
Deposits (average balance)	預金(平残)	9,915.7	262.0	9,653.7	320.4	9,333.3
Loans and bills discounted (outstanding balance)	貸出金(未残)	8,790.8	343.1	8,447.7	314.6	8,133.1
Loans and bills discounted (average balance)	貸出金(平残)	8,724.2	474.1	8,250.1	3.5	8,246.6

Breakdown of depositors' categories

預金者別預金残高

Domestic offices (excluding deposits in offshore market
account)

(特別国際金融取引勘定を除く国内店分)

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

<Outstanding balance>	(未残)	As of September 30, 2008(A)	(A)-(B)	As of September 30, 2007(B)	(B)-(C)	As of September 30, 2007(C)
Corporate	法人	1,781.6	(101.6)	1,883.2	97.5	1,785.7
Individual	個人	7,650.4	208.4	7,442.0	263.4	7,178.6
Local Public	公金	265.5	22.2	243.3	(15.1)	258.4
Financial institutions	金融	119.6	33.3	86.3	11.2	75.1
Total	合計	9,817.3	162.4	9,654.9	357.0	9,297.9
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,090.8	188.1	8,902.7	278.4	8,624.3

【Non-Consolidated】		【単体】		For six months ended		(Unit:Billions of Yen)		
<Average balance>		(平残)		September 30, 2008(A)	(A)-(B)	September 30, 2007(B)	(B)-(C)	September 30, 2006(C)
Corporate	法人			1,855.5	(11.5)	1,867.0	69.4	1,797.6
Individual	個人			7,655.5	247.2	7,408.3	236.6	7,171.7
Local Public	公金			326.1	38.5	287.6	5.4	282.2
Financial institutions	金融			75.9	(7.7)	83.6	2.9	80.7
Total	合計			9,913.2	266.5	9,646.7	314.4	9,332.3
Of which, deposits in Kanagawa Prefecture	うち神奈川県内			9,145.9	272.9	8,873.0	269.6	8,603.4

11. Average Balance of Use and Source of Funds, Average Interest Margins

11. 資金運用・調達勘定の平残、利回

【Non-Consolidated】		【単体】		For six months ended				(Unit:Billions of Yen)	
Domestic operations		国内業務部門		September 30, 2008		September 30, 2007		September 30, 2006	
				Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	[295.5]		[275.6]		[22.6]			
		10,680.3	1.99	10,254.1	1.93	9,740.3	1.71		
Of which, loans and bills discounted	うち貸出金	8,711.9	2.18	8,236.3	2.16	8,234.6	1.86		
Of which, securities	うち有価証券	1,350.7	1.22	1,401.1	1.06	1,133.8	0.98		
Of which, call loans	うちコールローン	50.9	0.76	30.0	0.68	43.5	0.18		
Of which, bills bought	うち買入手形	3.4	0.58	—	—	4.5	0.04		
Of which, due from banks	うち預け金	0.0	0.20	0.0	0.20	0.0	0.04		
Of which, monetary claims bought	うち買入金銭債権	267.0	1.66	309.7	1.34	298.0	0.85		
Interest-bearing liabilities	資金調達勘定	10,396.5	0.26	10,031.4	0.23	9,538.1	0.06		
Of whisc, deposits	うち預金	9,789.6	0.24	9,533.8	0.21	9,232.1	0.04		
Of whisc, negotiable certificates of deposit	うち譲渡性預金	230.5	0.62	178.1	0.51	92.8	0.06		
Of whisc, call money	うちコールマネー	292.1	0.52	266.5	0.48	137.4	0.14		
Of whisc, bills sold	うち売渡手形	—	—	—	—	0.0	0.05		
Of whisc, borrowed money	うち借入金	47.8	0.56	12.7	0.57	21.5	1.70		

(注) ()内は国内業務部門と国際業務部門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 six months ended				(Unit:Billions of Yen)	
				September 30, 2008		September 30, 2007		September 30, 2006	
				Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	507.0	3.58	466.4	3.41	198.5	3.73		
Of which, loans and bills discounted	うち貸出金	12.3	3.07	13.7	4.54	12.0	4.30		
Of which, securities	うち有価証券	24.3	2.72	44.2	3.03	61.6	3.25		
Of which, call loans	うちコールローン	108.5	3.23	116.7	5.27	9.6	4.91		
Of which, due from banks	うち預け金	327.5	3.76	258.4	1.65	80.8	2.13		
Interest-bearing liabilities	資金調達勘定	[295.5]		[275.6]		[22.6]			
		477.1	3.32	437.7	3.40	167.2	4.26		
Of whisc, deposits	うち預金	126.0	2.12	119.8	4.51	101.2	3.88		
Of whisc, call money	うちコールマネー	14.4	2.48	1.1	5.40	2.1	5.34		
Of whisc, borrowed money	うち借入金	41.0	2.95	41.0	2.95	41.0	2.95		

(注) ()内は国内業務部門と国際業務部門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 six months ended

(Unit:Billions of Yen)

		September 30, 2008		September 30, 2007		September 30, 2006	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	10,891.9	2.11	10,444.9	2.04	9,916.2	1.76
Of which, loans and bills discounted	うち貸出金	8,724.2	2.18	8,250.1	2.17	8,246.6	1.86
Of which, securities	うち有価証券	1,375.0	1.25	1,445.4	1.12	1,195.5	1.10
Of which, call loans	うちコールローン	159.4	2.44	146.7	4.33	53.1	1.04
Of which, bills bought	うち買入手形	3.4	0.58	—	—	4.5	0.04
Of which, due from banks	うち預け金	327.5	3.76	258.4	1.65	80.8	2.13
Of which, monetary claims bought	うち買入金銭債権	267.0	1.66	309.7	1.34	298.0	0.85
Interest-bearing liabilities	資金調達勘定	10,578.1	0.40	10,193.6	0.36	9,682.6	0.13
Of whisc, deposits	うち預金	9,915.7	0.27	9,653.7	0.26	9,333.3	0.08
Of whisc, negotiable certificates of deposit	うち譲渡性預金	230.5	0.62	178.1	0.51	92.8	0.06
Of whisc, call money	うちコールマネー	306.5	0.62	267.6	0.50	139.6	0.22
Of whisc, bills sold	うち売渡手形	—	—	—	—	0.0	0.05
Of whisc, borrowed money	うち借入金	88.8	1.66	53.7	2.38	62.5	2.52

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.