

ANNUAL REPORT (EXCERPT) For the year ended March 31, 2009

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May 13, 2009

I . SUMMARY REPORT

Company Name: The Bank of Yokohama, Ltd.
 (Code No. 8332: Listed on the 1st Section of the Tokyo Stock Exchange)
 URL: <http://www.boy.co.jp/>
 Representative: President Tadashi Ogawa
 Ordinary General Meeting of Stockholders (scheduled): June 23, 2009
 Date of Payment of Year-End Dividends: June 1, 2009

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

1. Consolidated Financial Results (for fiscal year ended March 31, 2009)

(1) Consolidated Operating Results

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

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2009	338,729	6.5%	8,449	(92.4%)	7,344	(89.2%)
Fiscal year ended March 31, 2008	317,949	21.9%	111,810	2.7%	68,270	2.9%

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal year ended March 31, 2009	¥5.38	¥5.38	1.0%	0.0%	2.4%
Fiscal year ended March 31, 2008	¥49.52	¥49.43	9.6%	0.9%	35.1%

(Reference) Equity in earnings of associated companies: Fiscal year ended March 31, 2009: None; Fiscal year ended March 31, 2008: ¥215 million

(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)
March 31, 2009	12,034,535	714,086	5.5%	¥489.49	10.92% *
March 31, 2008	11,989,520	748,348	5.8%	¥513.03	10.80%

(Reference) Own Capital: March 31, 2009: ¥665,644 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)."

(3) Consolidated Cash Flows

(Unit: Millions of Yen)

	Cash Flows from Operating Activities	Cash Flows from Investing activities	Cash Flows from Financing activities	Cash and cash equivalents, end of term
Fiscal year ended March 31, 2009	116,983	(30,328)	34,421	332,711
Fiscal year ended March 31, 2008	(97,986)	141,953	(36,953)	211,666

2. Dividend on Common Stock

	Cash Dividends par Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	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	¥15,754	23.2%	2.2%
Fiscal year ended March 31, 2009	—	¥5.00	—	¥5.00	¥10.00	¥13,598	185.8%	1.9%
Fiscal year ended March 31, 2010 (Forecasts)	—	¥5.00	—	¥5.00	¥10.00		63.2%	

3. Forecasts for the fiscal year ended March 31, 2010 (Consolidated basis)

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

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Six month ended September 30, 2009	151,000 (15.0%)	17,500 (27.5%)	10,000 (33.8%)	¥7.35
Fiscal year ended March 31, 2010	302,000 (10.8%)	39,000 361.5%	21,500 192.7%	¥15.81

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

4. Other Information

- (1) Changes in the scope of consolidated significant subsidiaries in the fiscal year ended March 31, 2009: No
- (2) Changes in significant accounting principles, procedures and presentation
- (a) Changes due to revisions of accounting standards etc.: Yes
- (b) Changes other than (a) above: No
- (3) Number of common shares issued
- (a) Number of share issued (including treasury shares)
- March 31, 2009: 1,361,071,054 shares; March 31, 2008: 1,370,947,054 shares
- (b) Number of treasury shares
- March 31, 2009: 1,204,949 shares; March 31, 2008: 883,570 shares

(Reference) Non-Consolidated Financial Highlight

1. Non-Consolidated Financial Results (for the fiscal year ended March 31, 2009)

(1) Non-Consolidated Operating Results

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

	Ordinary Income	Ordinary Profit	Net Income
Fiscal year ended March 31, 2009	292,609 (0.1%)	9,629 (91.2%)	8,653 (86.9%)
Fiscal year ended March 31, 2008	293,098 14.7%	109,874 2.8%	66,468 1.0%

	Net Income per Share	Net Income per Share (Diluted)
Fiscal year ended March 31, 2009	¥6.34	¥6.34
Fiscal year ended March 31, 2008	¥48.21	¥48.12

(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)
March 31, 2009	11,693,332	665,595	5.6%	¥489.39	10.78%*
March 31, 2008	11,625,677	701,245	6.0%	¥511.83	10.78%

(Reference) Own Capital: March 31, 2009: ¥665,507 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, 2010 (Non-Consolidated basis) (Unit: Millions of Yen, except per share data)

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Six month ended September 30, 2009	130,000 (16.4%)	17,500 (32.1%)	10,500 (34.5%)	¥7.72
Fiscal year ended March 31, 2010	260,000 (11.1%)	38,500 299.8%	22,000 154.2%	¥16.17

(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.)

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

A. CONSOLIDATED FINANCIAL STATEMENTS

A. 連結決算情報

1. Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of march 31, 2008	As of march 31, 2009
Assets:		
Cash and due from banks	544,132	623,224
Call loans and bills bought	232,611	72,076
Monetary claims bought	290,984	246,295
Trading assets	51,480	59,916
Securities	1,408,100	1,348,507
Loans and bills discounted	8,518,650	8,961,222
Foreign exchanges	3,595	7,257
Lease receivables and investment assets		67,498
Other assets	307,868	134,525
Tangible fixed assets	202,713	137,076
Buildings, net	41,068	41,325
Land	80,633	80,026
Construction in progress	705	896
Other tangible fixed assets	80,305	14,827
Intangible fixed assets	23,285	18,941
Software	15,569	15,855
Goodwill	399	2,457
Other intangible fixed assets	7,316	629
Deferred tax assets	36,149	68,042
Customers' liabilities for acceptances and guarantees	426,264	400,362
Allowance for loan losses	(56,317)	(110,413)
Total assets	11,989,520	12,034,535
Liabilities:		
Deposits	9,964,371	10,158,230
Negotiable certificates of deposit	155,456	130,520
Call money and bills sold	202,779	127,764
Trading liabilities	1,954	1,426
Borrowed money	110,887	250,293
Foreign exchanges	55	45
Bonds payable	40,000	34,300
Other liabilities	314,838	194,063
Provision for directors' bonuses	85	-
Provision for retirement benefits	73	91
Provision for directors' retirement benefits	1,072	-
Provision for reimbursement of deposits	881	879
Provision for contingent loss	116	420
Reserves under the special laws	-	0
Deferred tax liabilities for land revaluation	22,333	22,048
Acceptances and guarantees	426,264	400,362
Total liabilities	11,241,171	11,320,448
Net assets:		
Capital stock	215,597	215,628
Capital surplus	177,213	177,244
Retained earnings	261,520	247,545
Treasury stock	(705)	(712)
Total shareholders' equity	653,625	639,706
Valuation difference on available-for-sale securities	17,384	(5,517)
Deferred gains or losses on hedges	(39)	(69)
Revaluation reserve for land	31,927	31,524
Total valuation and translation adjustments	49,271	25,937
Subscription rights to shares	-	87
Minority interests	45,450	48,354
Total net assets	748,348	714,086
Total liabilities and net assets	11,989,520	12,034,535

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

2. Consolidated Statements of Income (Unaudited)

(Unit: Millions of Yen)

	For the year ended March 31, 2008	For the year ended March 31, 2009
Ordinary income	317,949	338,729
Interest income	224,419	224,099
Interest on loans and discounts	184,885	190,945
Interest and dividends on securities	17,376	16,263
Interest on call loans and bills bought	5,908	3,072
Interest on receivables under securities borrowing transactions	8	2
Interest on deposits with banks	7,738	8,226
Other interest income	8,503	5,589
Fees and commissions	50,961	47,586
Trading income	981	1,169
Other ordinary income	31,153	54,110
Other income	10,433	11,763
Ordinary expenses	206,139	330,279
Interest expenses	39,937	33,318
Interest on deposits	27,103	22,521
Interest on negotiable certificates of deposit	1,506	1,341
Interest on call money and bills sold	1,459	1,638
Interest on payables under securities lending transactions	0	-
Interest on borrowings and rediscounts	371	711
Interest on bonds	517	509
Other interest expenses	8,978	6,594
Fees and commissions payments	9,740	9,281
Trading expenses	24	56
Other ordinary expenses	22,904	45,777
General and administrative expenses	102,498	111,378
Other expenses	31,033	130,467
Provision of allowance for loan losses	6,124	69,232
Other	24,908	61,234
Ordinary profit	111,810	8,449
Extraordinary income	4,826	3,218
Gain on disposal of noncurrent assets	353	140
Recoveries of written-off claims	4,472	3,078
Extraordinary loss	2,301	1,497
Loss on disposal of noncurrent assets	662	1,497
Other	1,638	-
Income before income taxes and minority interests	114,335	10,170
Income taxes current	50,020	21,586
Income taxes deferred	(5,642)	(19,464)
Total income taxes		2,121
Minority interests in income	1,686	703
Net income	68,270	7,344

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

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

(Unit: Millions of Yen)

	For the tear ended March 31, 2008	For the year ended March 31, 2009
Shareholders' equity :		
Capital stock		
Balance at the end of previous period	215,481	215,597
Changes of items during the period		
Issuance of new shares	115	31
Total changes of items during the period	115	31
Balance at the end of current period	215,597	215,628
Capital surplus		
Balance at the end of previous period	177,097	177,213
Changes of items during the period		
Issuance of new shares	115	31
Total changes of items during the period	115	31
Balance at the end of current period	177,213	177,244
Retained earnings		
Balance at the end of previous period	226,678	261,520
Changes of items during the period		
Dividends from surplus	(15,899)	(15,704)
Net income	68,270	7,344
Disposal of treasury stock	(1)	(114)
Retirement of treasury stock	(17,572)	(5,909)
Reversal of revaluation reserve for land	44	408
Total changes of items during the period	34,841	(13,974)
Balance at the end of current period	261,520	247,545
Treasury stock		
Balance at the end of previous period	(205)	(705)
Changes of items during the period		
Purchase of treasury stock	(18,095)	(6,391)
Disposal of treasury stock	23	476
Retirement of treasury stock	17,572	5,909
Total changes of items during the period	(500)	(6)
Balance at the end of current period	(705)	(712)
Total shareholders equity		
Balance at the end of previous period	619,052	653,625
Changes of items during the period		
Issuance of new shares	231	62
Dividends from surplus	(15,899)	(15,704)
Net income	68,270	7,344
Purchase of treasury stock	(18,095)	(6,391)
Disposal of treasury stock	21	362
Retirement of treasury stock	-	-
Reversal of revaluation reserve for land	44	408
Total changes of items during the period	34,573	(13,918)
Balance at the end of current period	653,625	639,706

(Unit: Millions of Yen)

	For the tear ended March 31, 2008	For the year ended March 31, 2009
Valuation and translation adjustments :		
Valuation difference on available-for-sale securities		
Balance at the end of previous period	65,457	17,384
Changes of items during the period		
Net changes of items other than shareholders' equity	(48,072)	(22,901)
Total changes of items during the period	(48,072)	(22,901)
Balance at the end of current period	17,384	(5,517)
Deferred gains or losses on hedges		
Balance at the end of previous period	8	(39)
Changes of items during the period		
Net changes of items other than shareholders' equity	(48)	(29)
Total changes of items during the period	(48)	(29)
Balance at the end of current period	(39)	(69)
Revaluation reserve for land		
Balance at the end of previous period	31,972	31,927
Changes of items during the period		
Net changes of items other than shareholders' equity	(44)	(402)
Total changes of items during the period	(44)	(402)
Balance at the end of current period	31,927	31,524
Total valuation and translation adjustments		
Balance at the end of previous period	97,437	49,271
Changes of items during the period		
Net changes of items other than shareholders' equity	(48,165)	(23,334)
Total changes of items during the period	(48,165)	(23,334)
Balance at the end of current period	49,271	25,937
Subscription rights to shares		
Balance at the end of previous period	-	-
Changes of items during the period		
Net changes of items other than shareholders' equity	-	87
Total changes of items during the period	-	87
Balance at the end of current period	-	87
Minority interests		
Balance at the end of previous period	45,187	45,450
Changes of items during the period		
Net changes of items other than shareholders' equity	263	2,903
Total changes of items during the period	263	2,903
Balance at the end of current period	45,450	48,354
Total net assets		
Balance at the end of previous period	761,677	748,348
Changes of items during the period		
Issuance of new shares	231	62
Dividends from surplus	(15,899)	(15,704)
Net income	68,270	7,344
Purchase of treasury stock	(18,095)	(6,391)
Disposal of treasury stock	21	362
Reversal of revaluation reserve for land	44	408
Net changes of items other than shareholders' equity	(47,902)	(20,342)
Total changes of items during the period	(13,329)	(34,261)
Balance at the end of current period	748,348	714,086

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

4. Consolidated Statements of Cash Flows (Unaudited)

(Unit: Millions of Yen)

	For the year ended March 31, 2008	For the year ended March 31, 2009
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	114,335	10,170
Deprecation and amortization	23,956	15,845
Amortization of goodwill	226	535
Equity in (earnings) losses of affiliates	(215)	-
Increase (decrease) in allowance for loan losses	(616)	54,100
Increase (decrease) in provision for directors' bonuses	4	(85)
Increase (decrease) in provision for retirement benefits	1	17
Increase (decrease) in provision for directors' retirement benefits	1,072	(1,072)
Increase (decrease) in provision for reimbursement of deposits	881	(1)
Increase (decrease) in provision for contingent loss	116	303
Gain on fund management	(224,419)	(224,099)
Financing expenses	39,937	33,318
Loss (gain) related to securities	(2,689)	27,979
Foreign exchange losses (gains)	5,243	627
Loss (gain) on disposal of noncurrent assets	309	1,357
Net decrease (increase) in trading assets	30,956	(8,436)
Net increase (decrease) in trading liabilities	(714)	(528)
Net decrease (increase) in loans and bills discounted	(469,216)	(442,571)
Net increase (decrease) in deposit	168,685	201,106
Net increase (decrease) in negotiable certificates of deposit	85,562	(24,936)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	74,421	76,405
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(150,494)	41,953
Net decrease (increase) in call loans	16,205	202,777
Net increase (decrease) in call money	70,388	(75,015)
Net decrease (increase) in foreign exchanges-assets	804	(3,662)
Net increase (decrease) in foreign exchanges-liabilities	19	(9)
Net decrease (increase) in lease receivables and investment assets	-	5,783
Proceeds from fund management	227,916	226,224
Payments for finance	(36,319)	(32,687)
Other, net	(24,022)	80,392
Subtotal	(47,663)	165,792
Income taxes paid	(50,323)	(48,809)
Net cash provided by (used in) operating activities	(97,986)	116,983
Net cash provided by (used in) investing activities		
Purchase of securities	(1,037,725)	(975,951)
Proceeds from sales of securities	543,606	553,547
Proceeds from redemption of securities	671,241	416,939
Purchase of tangible fixed assets	(19,885)	(12,749)
Proceeds from sales of tangible fixed assets	1,487	370
Purchase of intangible assets	(8,663)	(5,629)
Purchase of investments in subsidiaries resulting in change in scope of consolidation	(8,149)	(6,744)
Other, net	41	(109)
Net cash provided by (used in) investing activities	141,953	(30,328)
Net cash provided by (used in) financing activities		
Increase in subordinated borrowings	-	63,000
Decrease in subordinated borrowings	(2,000)	-
Proceeds from issuance of subordinated bonds and bonds with subscription rights to shares	-	34,300
Payments for redemption subordinated bonds and bonds with subscription rights to shares	-	(40,000)
Proceeds from issuance of common stock	231	62
Cash dividends paid	(15,899)	(15,704)
Cash dividends paid to minority shareholders	(1,212)	(1,207)
Purchase of treasury stock	(18,095)	(6,391)
Proceeds from sales of treasury stock	21	362
Net cash provided by (used in) financing activities	(36,953)	34,421
Effect of exchange rate change on cash and cash equivalents	(43)	(31)
Net increase (decrease) in cash and cash equivalents	6,969	121,044
Cash and cash equivalents at beginning of period	204,697	211,666
Cash and cash equivalents at end of period	211,666	332,711

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

B. NON - CONSOLIDATED FINANCIAL STATEMENTS

B. 単体決算情報

1. Non-Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of march 31, 2008	As of march 31, 2009
Assets:		
Cash and due from banks	542,674	620,552
Cash	171,692	134,616
Due from banks	370,982	485,936
Call loans	232,611	72,076
Monetary claims bought	276,850	237,228
Trading assets	51,480	59,916
Trading account securities	11,624	11,599
Derivatives of trading securities	7	-
Trading-related financial derivatives	1,869	1,331
Other trading assets	37,978	46,985
Securities	1,410,983	1,357,930
Government bonds	593,833	519,605
Local government bonds	77,777	183,010
Corporate bonds	465,914	444,763
Stocks	206,577	151,856
Other securities	66,881	58,694
Loans and bills discounted	8,578,995	9,008,333
Bills discounted	74,942	54,565
Loans on bills	536,934	472,486
Loans on deeds	6,777,515	7,249,526
Overdrafts	1,189,603	1,231,754
Foreign exchanges	3,595	7,257
Due from foreign banks (our accounts)	1,235	3,868
Foreign bills bought	743	466
Foreign bills receivable	1,615	2,922
Other assets	284,572	112,485
Prepaid expenses	31,038	30,941
Accrued income	16,554	15,147
Initial margins of futures markets	9	-
Variation margins of futures markets	45	-
Derivatives other than for trading-assets	69,519	44,271
Accounts receivable-securities trading account	144,534	-
Other	22,872	22,124
Tangible fixed assets	136,727	138,825
Buildings, net	37,842	38,040
Land	86,908	86,301
Construction in progress	705	878
Other tangible fixed assets	11,270	13,604
Intangible fixed assets	15,709	15,096
Software	15,049	14,480
Other intangible fixed assets	659	615
Deferred tax assets	28,292	58,410
Customers' liabilities for acceptances and guarantees	108,522	101,899
Allowance for loan losses	(45,339)	(96,681)
Total assets	11,625,677	11,693,332

	As of march 31, 2008	As of march 31, 2009
Liabilities:		
Deposits	9,996,893	10,175,032
Current deposits	392,863	400,132
Ordinary deposits	5,758,258	5,852,298
Saving deposits	265,028	249,602
Deposits at notice	69,183	75,378
Time deposits	3,295,209	3,433,708
Other deposits	216,350	163,912
Negotiable certificates of deposit	155,456	152,020
Call money	202,779	127,764
Trading liabilities	1,954	1,426
Derivatives of trading securities-assets	46	-
Trading-related financial derivatives	1,908	1,426
Borrowed money	118,025	259,853
Borrowings from other banks	118,025	259,853
Foreign exchanges	55	45
Due to foreign banks (their accounts)	8	13
Foreign bills sold	18	12
Foreign bills payable	29	19
Bonds payable	40,000	34,300
Other liabilities	276,254	152,046
Domestic exchange settlement account, credit	2,200	2,391
Income taxes payable	28,342	302
Accrued expenses	15,114	16,979
Unearned revenue	6,182	5,211
Derivatives other than for trading-liabilities	52,951	46,188
Accounts payable-securities trading account	146,636	-
Other	24,826	80,972
Provision for directors' bonuses	85	-
Provision for directors' retirement benefits	1,072	-
Provision for reimbursement of deposits	881	879
Provision for contingent loss	116	420
Deferred tax liabilities for land revaluation	22,333	22,048
Acceptances and guarantees	108,522	101,899
Total liabilities	10,924,432	11,027,737
Net assets:		
Capital stock	215,597	215,628
Capital surplus	177,213	177,244
Legal capital surplus	177,213	177,244
Retained earnings	259,798	247,133
Legal retained earnings	38,384	38,384
Other retained earnings	221,414	208,749
Reserve for advanced depreciation of noncurrent assets	1,490	1,456
General reserve	118,234	118,234
Retained earnings brought forward	101,690	89,059
Treasury stock	(705)	(712)
Total shareholders' equity	651,903	639,294
Valuation difference on available-for-sale securities	17,453	(5,241)
Deferred gains or losses on hedges	(39)	(69)
Revaluation reserve for land	31,927	31,524
Total valuation and translation adjustments	49,341	26,213
Subscription rights to shares	-	87
Total net assets	701,245	665,595
Total liabilities and net assets	11,625,677	11,693,332

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

2. Non-Consolidated Statements of Income (Unaudited)

(Unit: Millions of Yen)

	For the year ended March 31, 2008	For the year ended March 31, 2009
Ordinary income	293,098	292,609
Interest income	224,455	224,047
Interest on loans and discounts	185,066	191,128
Interest and dividends on securities	17,309	16,181
Interest on call loans	5,907	3,062
Interest on receivables under securities borrowing transactions	8	2
Interest on bills bought	0	10
Interest on deposits with banks	7,737	8,226
Other interest income	8,425	5,436
Fees and commissions	47,956	43,969
Fees and commissions on domestic and foreign exchanges	11,337	11,004
Other fees and commissions	36,618	32,965
Trading income	981	1,028
Gains on trading account securities transactions	531	584
Other trading income	449	443
Other ordinary income	9,432	11,790
Gains on foreign exchange transactions	2,143	1,737
Gains on sales of bonds	3,990	1,194
Income from derivatives other than for trading or hedging	2,493	8,293
Other	805	565
Other income	10,272	11,773
Gain on sales of stocks and other securities	6,896	9,277
Other	3,375	2,495
Ordinary expenses	183,224	282,979
Interest expenses	41,013	34,199
Interest on deposits	27,158	22,566
Interest on negotiable certificates of deposit	1,506	1,369
Interest on call money	1,459	1,638
Interest on payables under securities lending transactions	0	-
Interest on borrowings and rediscounts	1,392	1,519
Interest on bonds	517	509
Interest on interest swaps	25	-
Other interest expenses	8,953	6,594
Fees and commissions payments	13,279	13,120
Fees and commissions on domestic and foreign exchanges	2,003	1,929
Other fees and commissions	11,275	11,190
Trading expenses	24	56
Expenses on trading-related financial derivatives transactions	24	56
Other ordinary expenses	4,364	8,896
Loss on sales of bonds	2,025	6,083
Loss on redemption of bonds	2,226	938
Loss on devaluation of bonds	112	1,874
General and administrative expenses	100,048	106,721
Other expenses	24,494	119,985
Provision of allowance for loan losses	3,520	63,912
Written-off of loans	14,219	22,849
Losses on sales of stocks and other securities	85	121
Losses on devaluation of stocks and other securities	3,444	28,939
Other	3,224	4,162

	For the year ended March 31, 2008	For the year ended March 31, 2009
Ordinary profit	109,874	9,629
Extraordinary income	2,978	2,229
Gain on disposal of noncurrent assets	353	140
Recoveries of written-off claims	2,624	2,089
Extraordinary loss	2,319	1,494
Loss on disposal of noncurrent assets	656	1,494
Other	1,662	-
Income before income taxes	110,533	10,365
Income taxes current	48,440	19,533
Income taxes deferred	(4,375)	(17,821)
Total income taxes		1,711
Net income	66,468	8,653

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

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

(Unit: Millions of Yen)

	For the tear ended March 31, 2008	For the year ended March 31, 2009
Shareholders' equity :		
Capital stock		
Balance at the end of previous period	215,481	215,597
Changes of items during the period		
Issuance of new shares	115	31
Total changes of items during the period	115	31
Balance at the end of current period	215,597	215,628
Capital surplus		
Legal capital surplus		
Balance at the end of previous period	177,097	177,213
Changes of items during the period		
Issuance of new shares	115	31
Total changes of items during the period	115	31
Balance at the end of current period	177,213	177,244
Total capital surplus		
Balance at the end of previous period	177,097	177,213
Changes of items during the period		
Issuance of new shares	115	31
Total changes of items during the period	115	31
Balance at the end of current period	177,213	177,244
Retained earnings		
Legal retained earnings		
Balance at the end of previous period	38,383	38,384
Changes of items during the period		
Provision of legal retained earnings	0	0
Total changes of items during the period	0	0
Balance at the end of current period	38,384	38,384
Other retained earnings		
Reserve for advanced depreciation of noncurrent assets		
Balance at the end of previous period	1,370	1,490
Changes of items during the period		
Provision of reserve for advanced depreciation of noncurrent assets	197	54
Reversal of reserve for advanced depreciation of noncurrent assets	(77)	(89)
Total changes of items during the period	120	(34)
Balance at the end of current period	1,490	1,456
General reserve		
Balance at the end of previous period	118,234	118,234
Changes of items during the period		
Total changes of items during the period	-	-
Balance at the end of current period	118,234	118,234

	For the year ended March 31, 2008	For the year ended March 31, 2009
Retained earnings brought forward		
Balance at the end of previous period	68,770	101,690
Changes of items during the period		
Dividends from surplus	(15,899)	(15,704)
Provision of legal retained earnings	(0)	(0)
Provision of reserve for advanced depreciation of noncurrent assets	(197)	(54)
Reversal of reserve for advanced depreciation of noncurrent assets	77	89
Net income	66,468	8,653
Disposal of treasury stock	(1)	(114)
Retirement of treasury stock	(17,572)	(5,909)
Reversal of revaluation reserve for land	44	408
Total changes of items during the period	32,919	(12,631)
Balance at the end of current period	101,690	89,059
Total retained earnings		
Balance at the end of previous period	226,758	259,798
Changes of items during the period		
Dividends from surplus	(15,899)	(15,704)
Provision of legal retained earnings	-	-
Provision of reserve for advanced depreciation of noncurrent assets	-	-
Reversal of reserve for advanced depreciation of noncurrent assets	-	-
Net income	66,468	8,653
Disposal of treasury stock	(1)	(114)
Retirement of treasury stock	(17,572)	(5,909)
Reversal of revaluation reserve for land	44	408
Total changes of items during the period	33,040	(12,665)
Balance at the end of current period	259,798	247,133
Treasury stock		
Balance at the end of previous period	(205)	(705)
Changes of items during the period		
Purchase of treasury stock	(18,095)	(6,391)
Disposal of treasury stock	23	476
Retirement of treasury stock	17,572	5,909
Total changes of items during the period	(500)	(6)
Balance at the end of current period	(705)	(712)
Total shareholders equity		
Balance at the end of previous period	619,132	651,903
Changes of items during the period		
Issuance of new shares	231	62
Dividends from surplus	(15,899)	(15,704)
Net income	66,468	8,653
Purchase of treasury stock	(18,095)	(6,391)
Disposal of treasury stock	21	362
Retirement of treasury stock	-	-
Reversal of revaluation reserve for land	44	408
Total changes of items during the period	32,771	(12,609)
Balance at the end of current period	651,903	639,294

(Unit: Millions of Yen)

	For the tear ended March 31, 2008	For the year ended March 31, 2009
Valuation and translation adjustments :		
Valuation difference on available-for-sale securities		
Balance at the end of previous period	65,039	17,453
Changes of items during the period		
Net changes of items other than shareholders' equity	(47,585)	(22,695)
Total changes of items during the period	(47,585)	(22,695)
Balance at the end of current period	17,453	(5,241)
Deferred gains or losses on hedges		
Balance at the end of previous period	8	(39)
Changes of items during the period		
Net changes of items other than shareholders' equity	(48)	(29)
Total changes of items during the period	(48)	(29)
Balance at the end of current period	(39)	(69)
Revaluation reserve for land		
Balance at the end of previous period	31,972	31,927
Changes of items during the period		
Net changes of items other than shareholders' equity	(44)	(402)
Total changes of items during the period	(44)	(402)
Balance at the end of current period	31,927	31,524
Total valuation and translation adjustments		
Balance at the end of previous period	97,019	49,341
Changes of items during the period		
Net changes of items other than shareholders' equity	(47,678)	(23,127)
Total changes of items during the period	(47,678)	(23,127)
Balance at the end of current period	49,341	26,213
Subscription rights to shares		
Balance at the end of previous period	-	-
Changes of items during the period		
Net changes of items other than shareholders' equity	-	87
Total changes of items during the period	-	87
Balance at the end of current period	-	87
Total net assets		
Balance at the end of previous period	716,152	701,245
Changes of items during the period		
Issuance of new shares	231	62
Dividends from surplus	(15,899)	(15,704)
Net income	66,468	8,653
Purchase of treasury stock	(18,095)	(6,391)
Disposal of treasury stock	21	362
Reversal of revaluation reserve for land	44	408
Net changes of items other than shareholders' equity	(47,678)	(23,040)
Total changes of items during the period	(14,906)	(35,649)
Balance at the end of current period	701,245	665,595

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

. Digest of Financial Results for the year ended March 31, 2009

1. Income status

For the year ended

(Unit: Billions of Yen)

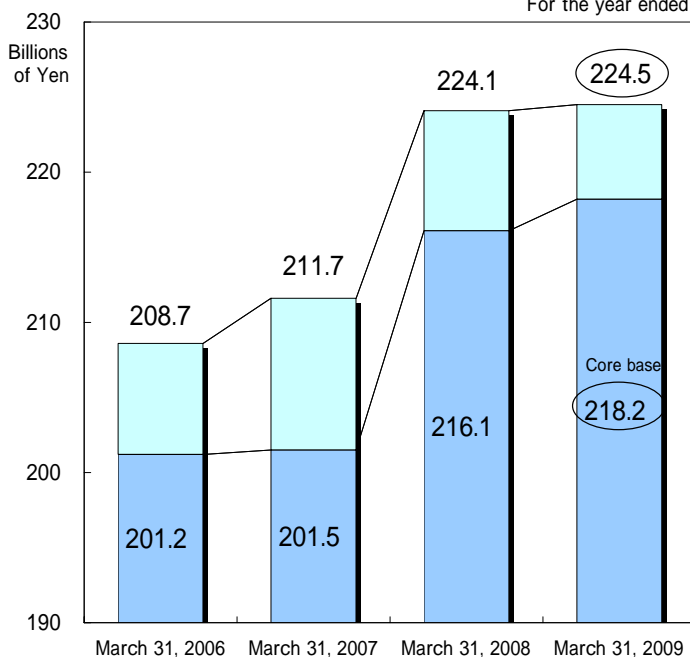
	March 31, 2008	March 31, 2009	Increase / (Decrease)	Ratio of Increase / (Decrease)
1 Gross operating income	224.1	224.5	0.4	0.1%
2 Gross operating income from domestic operations	218.9	220.3	1.4	0.6%
3 (Reference) Core base gross operating income (4+5)	216.1	218.2	2.1	0.9%
4 Interest income	181.8	187.8	6.0	3.2%
5 Fees and commissions	34.2	30.4	(3.8)	(11.2%)
6 Trading income	0.9	1.0	0.1	
7 Other ordinary income	1.8	1.0	(0.8)	
8 Gross operating income from international operations	5.2	4.2	(1.0)	(18.4%)
9 Expenses	97.1	103.1	6.0	6.2%
10 Of which, personnel	36.1	38.9	2.8	7.7%
11 Of which, facilities	54.3	57.7	3.4	6.2%
12 Core net business profit (1-9)	127.0	121.3	(5.7)	(4.4%)
13 Provision of allowance for general loan losses	4.5	15.1	10.6	
14 Net business profit (1-9-13)	122.5	106.2	(16.3)	(13.3%)
15 Non-recurring gains (losses)	(12.6)	(96.5)	(83.9)	
16 Of which, disposal of bad debts	13.5	72.0	58.5	
17 (Reference) Credit costs (13+16)	18.0	87.1	69.1	
18 Of which, gains or losses on stocks and other securities	3.3	(19.7)	(23.0)	
19 Of which, losses on devaluation of stocks and other securities	3.4	28.9	25.5	
20 Ordinary profit (14+15)	109.8	9.6	(100.2)	(91.2%)
21 Extraordinary income (loss)	0.6	0.7	0.1	
22 Of which, recoveries of written-off claims	2.6	2.0	(0.6)	
23 Total income taxes	44.0	1.7	(42.3)	
24 Net income (20+21-23)	66.4	8.6	(57.8)	(86.9%)
Real credit costs (17-22)	15.4	85.0	69.6	

(1) Gross Operating Income : Gross operating income increased by 0.4 billion yen mainly due to an increase in the average balance of use and source of funds.

As domestic interest income increased by 6.0 billion yen (+3.2%) as compared to the previous term mainly due to an increase in the average loan balance, gross operating income increased by 0.4 billion yen as compared to the previous term to 224.5 billion yen.
Core base gross operating income also increased by 2.1 billion yen (+0.9%) as compared to the previous term to 218.2 billion yen.

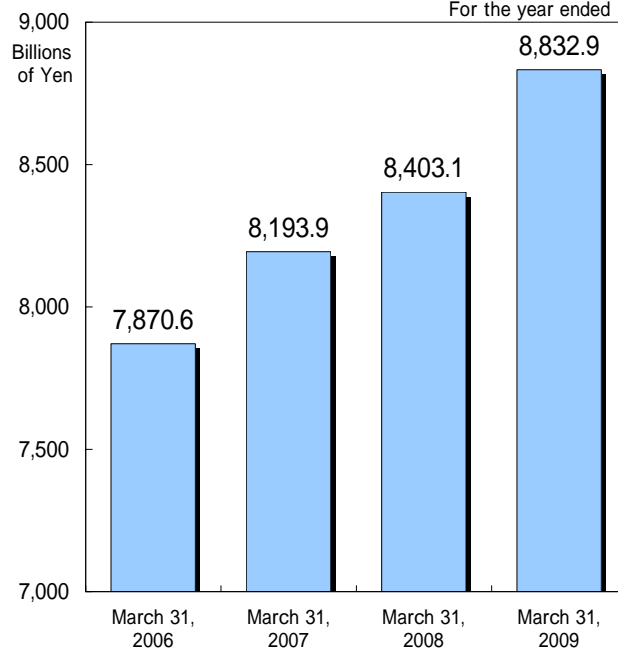
(Reference 1) Transition of gross operating income

For the year ended



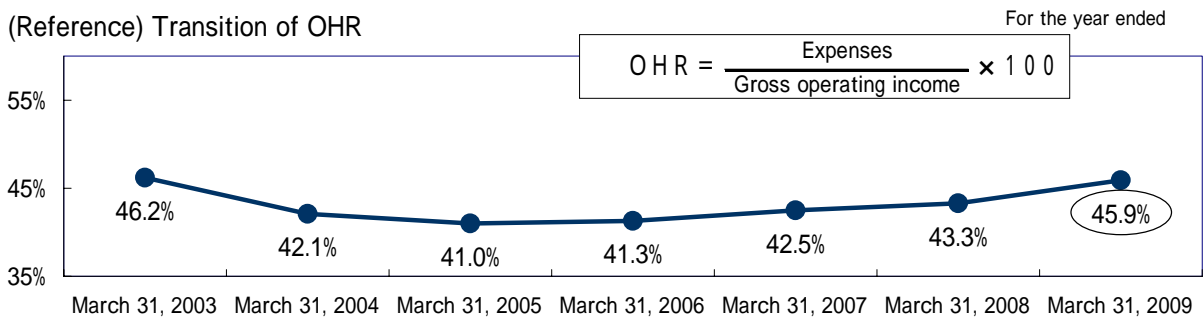
(Reference 2) Transition of average loan balance (Domestics)

For the year ended



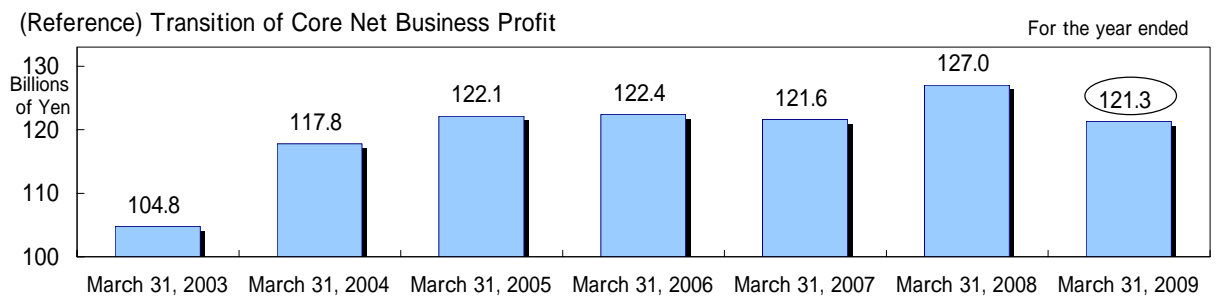
(2) Expenses : OHR maintained a low level at 45.9%.

As the Bank increased investment in human assets, stores and systems for the future, expenses increased by 6.0 billion yen as compared to the previous term to 103.1 billion yen, but OHR (overhead ratio) continued to remain low at 45.9%.



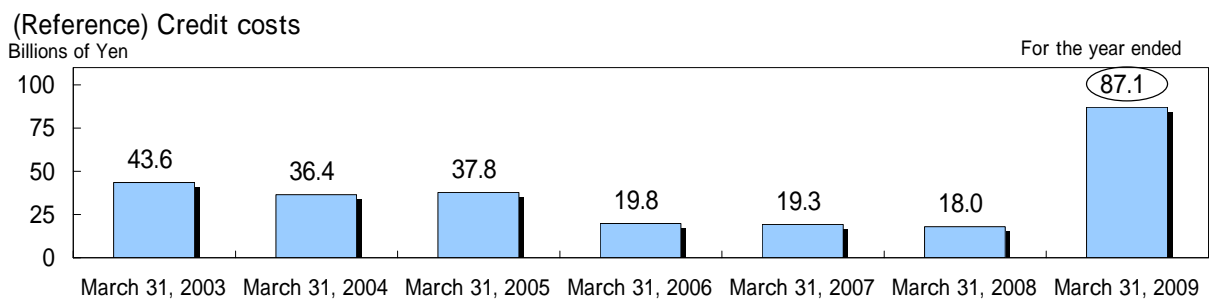
(3) Core Net Business Profit : Core net business profit reached a high level of 121.3 billion yen.

Although gross operating income increased by 0.4 billion yen as compared to the previous term, expenses increased by 6.0 billion yen, and as a result, core net business profit decreased by 5.7 billion yen to 121.3 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 69.1 billion yen as compared to the previous term to 87.1 billion yen.



(5) Losses on devaluation of stocks and other securities : Due to a deterioration in the stock market, devalued securities holdings by 28.9 billion yen.

Due to a deterioration in the stock market accompanying the global turmoil in the financial markets, impairment charges increased significantly, and the bank recorded 28.9 billion yen in losses on the devaluation of stocks and other securities.

(6) Ordinary Profit and Net Income : Both ordinary profit and net income decreased.

From the above, ordinary profit decreased by 91.2% as compared to the previous term to 9.6 billion yen, net income decreased by 86.9% as compared to the previous term to 8.6 billion yen. In accordance with the dividend policy, dividend of 10.0 yen was paid (out of which the year end dividend was paid 5.0 yen).

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 outstanding balance of loans to small and medium sized businesses, etc. increased by 191.3 billion yen (+2.7%) as compared to the end of the previous term, centering on individual loans. The term-end average balance of loans to small and medium sized businesses, etc. continued to grow by 247.2 billion yen (+3.6%) from the previous term.

(Reference 1) Transition of outstanding loan balance

(Unit: Billions of Yen)

	As of March 31, 2007 (A)	As of March 31, 2008 (B)	(B)-(A)	As of March 31, 2009 (C)	(C)-(B)
Loans < outstanding balance >	8,114.4	8,578.9	[5.7%] 464.5	9,008.3	[5.0%] 429.4
Loans to small and medium-sized businesses, etc	6,627.1	6,926.3	[4.5%] 299.2	7,117.6	[2.7%] 191.3
Loans to small and medium-sized businesses	3,184.8	3,202.2	[0.5%] 17.4	3,167.6	[(1.0%)] (34.6)
Loans to Individuals	3,442.3	3,724.0	[8.1%] 281.7	3,950.0	[6.0%] 226.0
Residential loans	3,108.0	3,383.2	[8.8%] 275.2	3,600.1	[6.4%] 216.9
Housing loans	2,030.3	2,254.1	[11.0%] 223.8	2,422.3	[7.4%] 168.2
Apartment loans	1,077.6	1,129.1	[4.7%] 51.5	1,177.7	[4.3%] 48.6
Ratio of loans to small and medium-sized businesses, etc	81.6%	80.7%	(0.9%)	79.0%	(1.7%)
Ratio of loans to individuals	42.4%	43.4%	1.0%	43.8%	0.4%

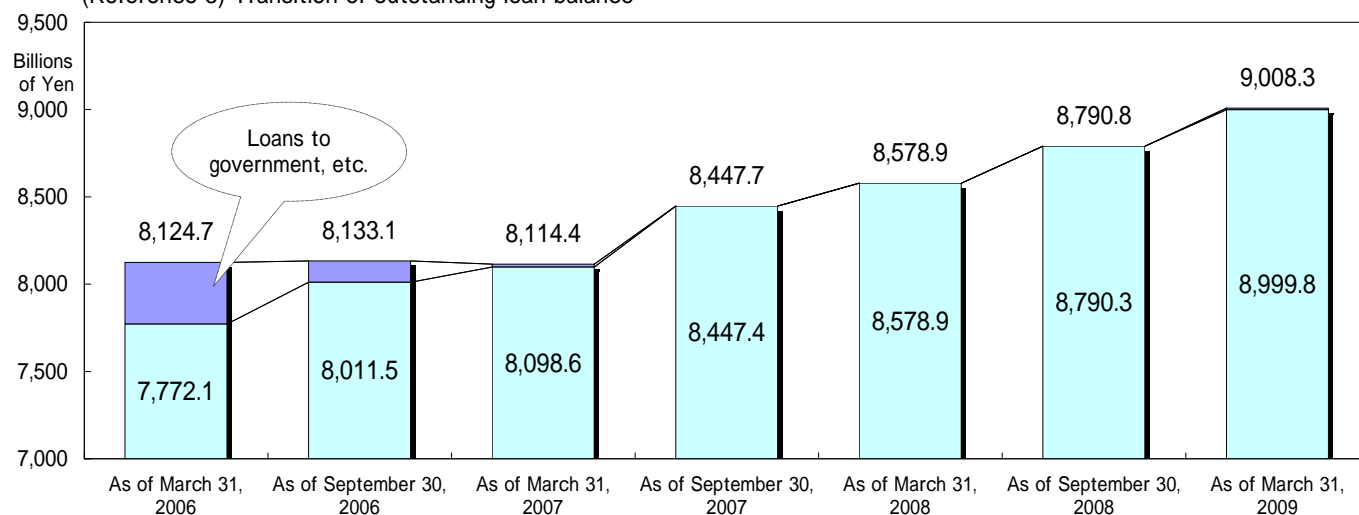
(Reference 2) Transition of average loan balance

For the year ended

(Unit: Billions of Yen)

	March 31, 2007 (A)	March 31, 2008 (B)	(B)-(A)	March 31, 2009 (C)	(C)-(B)
Loans < average balance >	8,206.5	8,415.8	[2.5%] 209.3	8,845.5	[5.1%] 429.7
Loans to small and medium-sized businesses, etc	6,519.1	6,786.0	[4.0%] 266.9	7,033.2	[3.6%] 247.2
Loans to small and medium-sized businesses	3,148.1	3,218.4	[2.2%] 70.3	3,201.0	[(0.5%)] (17.4)
Loans to Individuals	3,371.0	3,567.5	[5.8%] 196.5	3,832.1	[7.4%] 264.6
Residential loans	3,045.6	3,233.2	[6.1%] 187.6	3,486.3	[7.8%] 253.1
Housing loans	1,997.0	2,135.7	[6.9%] 138.7	2,336.3	[9.3%] 200.6
Apartment loans	1,048.6	1,097.5	[4.6%] 48.9	1,149.9	[4.7%] 52.4

(Reference 3) Transition of outstanding loan balance



(2) Deposits : Individual deposits on steady increase, reached the level of 10 trillion yen.

As a result of our efforts to enhance accessibility to customers and to improve convenience, the term-end balance of individual deposits increased steadily mainly in Kanagawa prefecture by 150.4 billion yen (+1.9%) as compared to the end of the previous term to 7,709.4 billion yen.
The term-end balance of all deposits increased by 178.2 billion yen (+1.7%) as compared to the end of the previous term to 10,175.0 billion yen.

(Reference 1) Transition of outstanding deposit balance

(Unit: Billions of Yen)

	As of March 31, 2007 (A)	As of March 31, 2008 (B)	(B)-(A)	As of March 31, 2009 (C)	(C)-(B)
Deposits < outstanding balance >	9,827.0	9,996.8	[1.7%] 169.8	10,175.0	[1.7%] 178.2
Of which, individual	7,325.8	7,559.0	[3.1%] 233.2	7,709.4	[1.9%] 150.4
Of which, in Kanagawa Prefecture	6,950.9	7,176.0	[3.2%] 225.1	7,316.9	[1.9%] 140.9
Of which, corporate	1,908.6	1,830.3	[(4.1%)] (78.3)	1,854.0	[1.2%] 23.7

(Reference 2) Transition of average deposit balance

For the year ended

(Unit: Billions of Yen)

	March 31, 2007 (A)	March 31, 2008 (B)	(B)-(A)	March 31, 2009 (C)	(C)-(B)
Deposits < average balance >	9,358.8	9,712.9	[3.7%] 354.1	9,913.4	[2.0%] 200.5
Of which, individual	7,224.7	7,474.7	[3.4%] 250.0	7,684.0	[2.8%] 209.3
Of which, corporate	1,791.0	1,854.4	[3.5%] 63.4	1,830.9	[(1.2%)] (23.5)

(3) Individual deposit assets : Outstanding balance of individual deposit assets steadily increased.

The balance of investment trusts declined due to factors such as drop in investment trust prices as market activity slumped, individual deposit assets increased by 78.8 billion yen as compared to the end of the previous term to 8,969 billion 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 March 31, 2007 (A)	As of March 31, 2008 (B)	(B)-(A)	As of March 31, 2009 (C)	(C)-(B)
Investment trusts	450.2	441.1	(9.1)	336.6	(104.5)
Annuity insurance, etc	313.2	354.7	41.5	414.2	59.5
Foreign currency deposits	33.4	40.4	7.0	46.6	6.2
Public bonds	545.6	535.1	(10.5)	508.6	(26.5)
Total balance of non-deposit products for individuals A	1,342.4	1,371.5	29.1	1,306.2	(65.3)
Individual deposits (deposits in yen)	7,292.3	7,518.6	226.3	7,662.7	144.1
Total individual deposit assets B	8,634.8	8,890.2	255.4	8,969.0	78.8
Ratio of non-deposit products for individuals (A/B)	15.5%	15.4%	(0.1%)	14.5%	(0.9%)

(Reference 2) Factor of increase (decrease) in investment trust

For the year ended

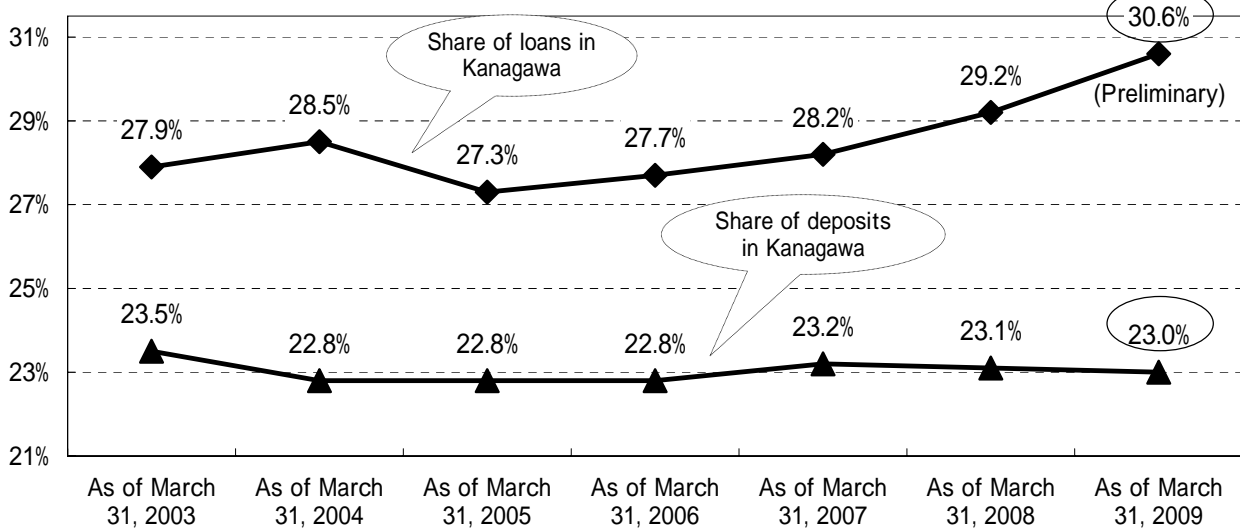
(Unit: Billions of Yen)

	March 31, 2007 (A)	March 31, 2008 (B)	(B)-(A)	March 31, 2009 (C)	(C)-(B)
Increase (decrease) in investment trust as compared to the end of the previous term	74.8	(9.1)		(104.5)	
[Factor] "Sales" -	69.8	78.2	8.4	51.1	(27.1)
"Cancel, Repurchase, Redemption"					
Change in net asset value per share, etc.	4.9	(87.2)	(92.1)	(155.6)	(68.4)

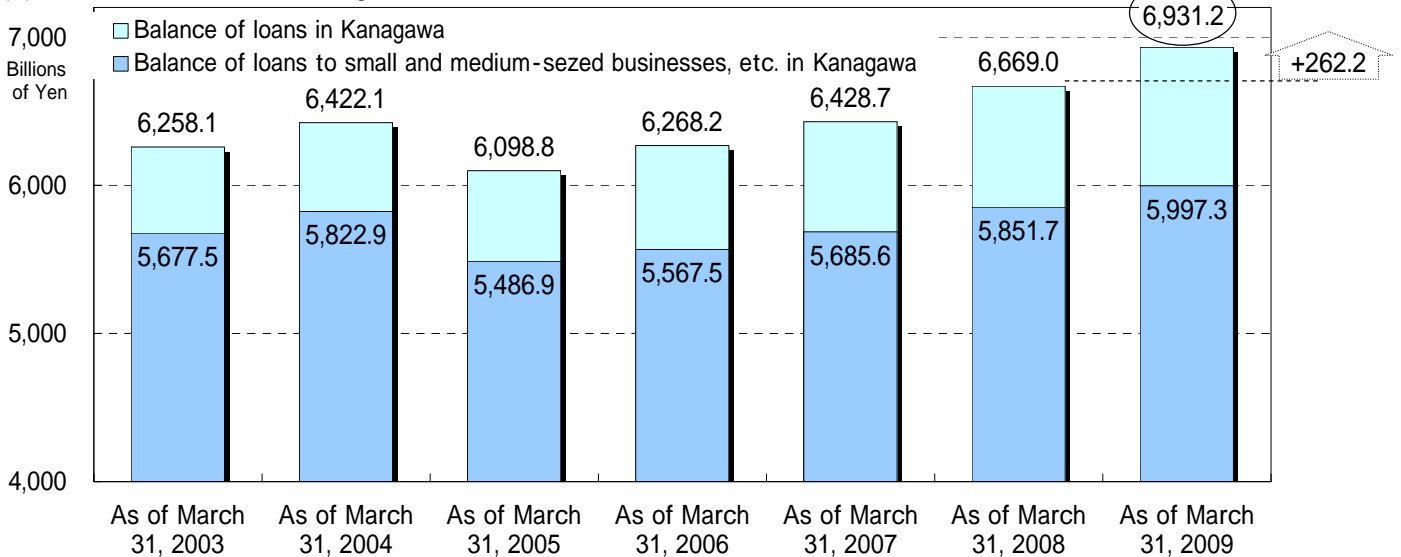
3. Conditions in Kanagawa Prefecture : Share of loans in Kanagawa Prefecture reached 30%.

In Kanagawa Prefecture, as a result of active efforts to expand financial transaction along with the strategy of specializing in regional retailing, loans in Kanagawa reached 6,931.2 billion yen, an increase of 262.2 billion yen from the end of the previous term and the share in Kanagawa become 30.6%. Deposits in Kanagawa steadily increased as well and the balance was 9,432.0 billion yen, an increase of 200.5 billion yen from the end of the previous term.

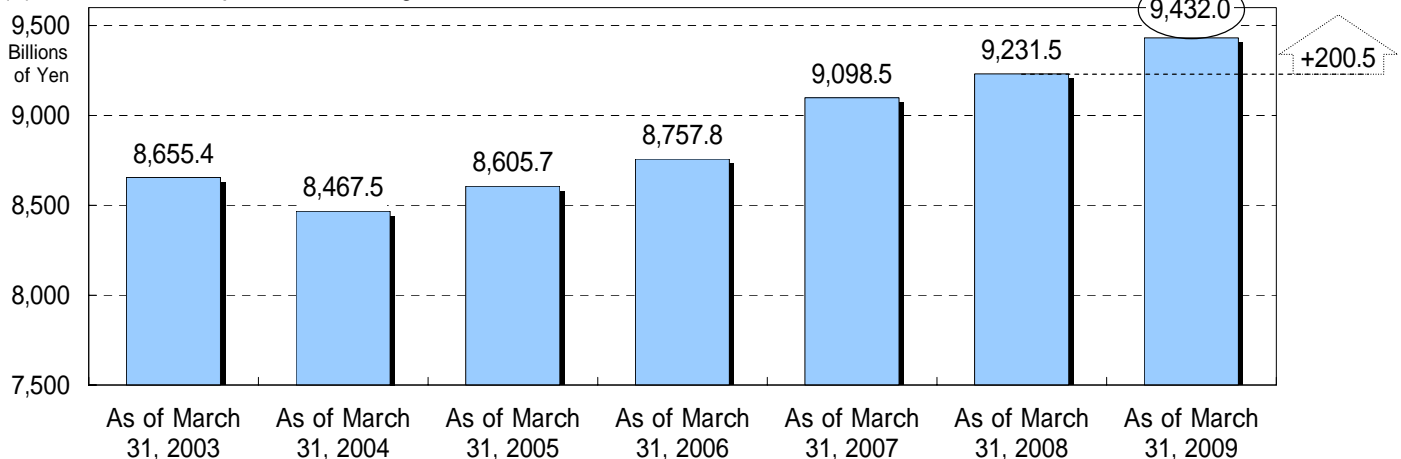
(1) Market shares in Kanagawa Prefecture



(2) Balance of loans in Kanagawa Prefecture



(3) Balance of Deposits in Kanagawa Prefecture

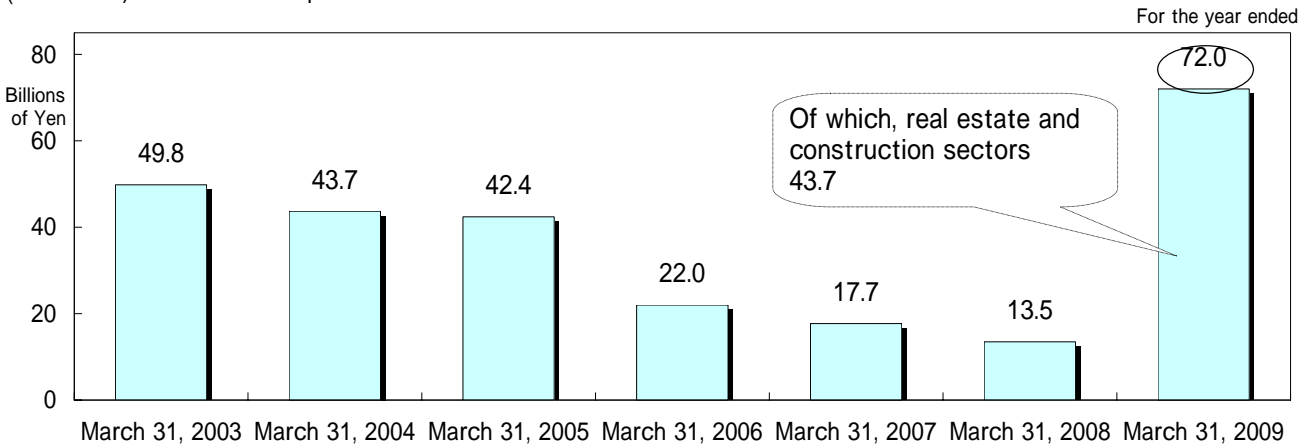


4. State of Bad debts

(1) Disposal of bad debts : Disposal of bad debts from real estate and construction sectors.

Disposal of bad debts from the real estate and construction sectors amounted to 43.7 billion yen as customers fell into bankruptcy and conditions in these sectors deteriorated, and our total disposal of bad debts therefore reached 72.0 billion yen. In addition, due to an increase in the percentage set aside as an allowance for possible loan losses, the amount transferred to the general allowance for possible loan losses was 15.1 billion yen, resulting in total credit costs increasing by 69.1 billion yen from the previous term to 87.1 billion yen.

(Reference) Transition of disposal of bad debts



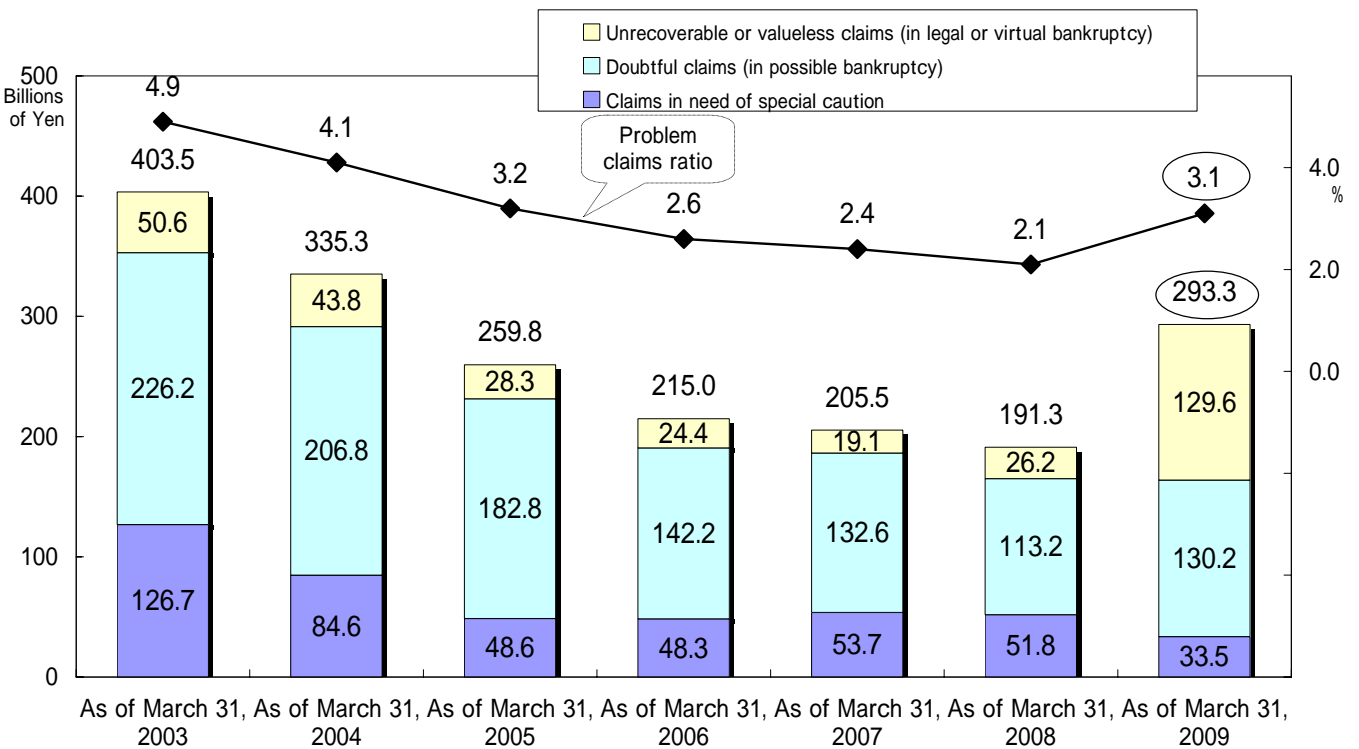
(Reference) Transition of credit costs

						(Unit: Billions of Yen)
43.6	36.4	37.8	19.8	19.3	18.0	87.1

(2) Amount of bad debts : Amount of bad debts increased by 102.0 billion yen.

Amount of bad debts increased mainly in real estate and construction sectors by 102.0 billion yen as compared to the end of the previous term to 293.3 billion yen. Problem claims ratio increased by 1.0 point as compared to the end of the previous term to 3.1%.

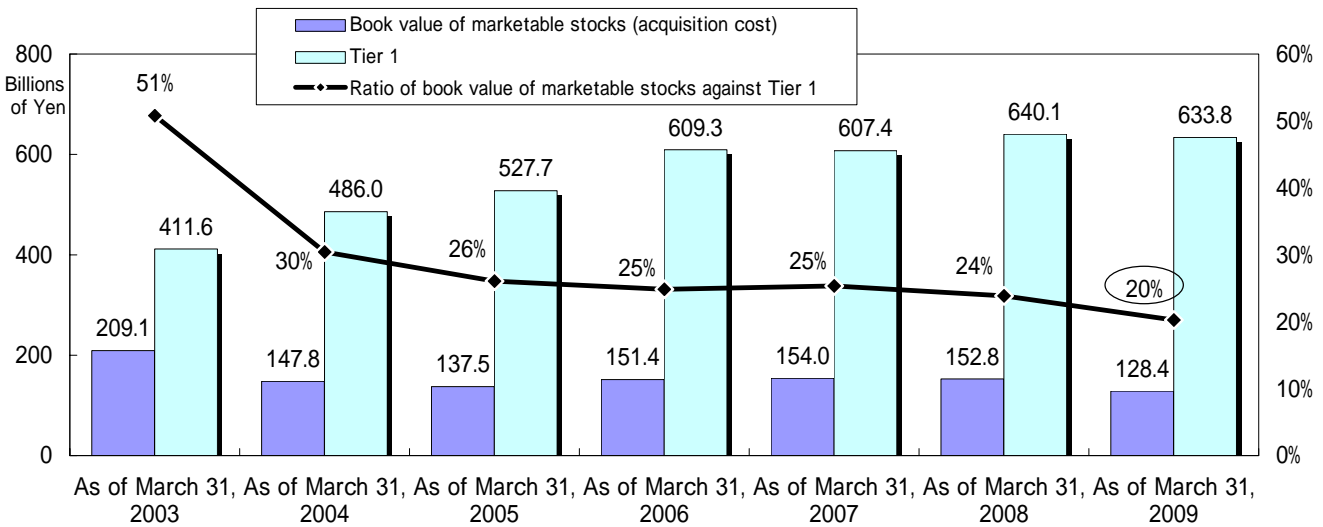
(Reference) Transition of claims disclosed under the Financial Revitalization Law



5. State of Stocks : Book decline value 24.4 billion yen due to factors such as loss on impairment of long-lived assets

The book value of shares with market value declined by 24.4 billion yen from the previous term due to the taking of impairment charges on such shares, the sale of such shares, etc. accompanying a deterioration in the stock market. In addition, holdings of such shares as a percentage of Tier 1 capital (non-consolidated) dropped 4 points to 20%.

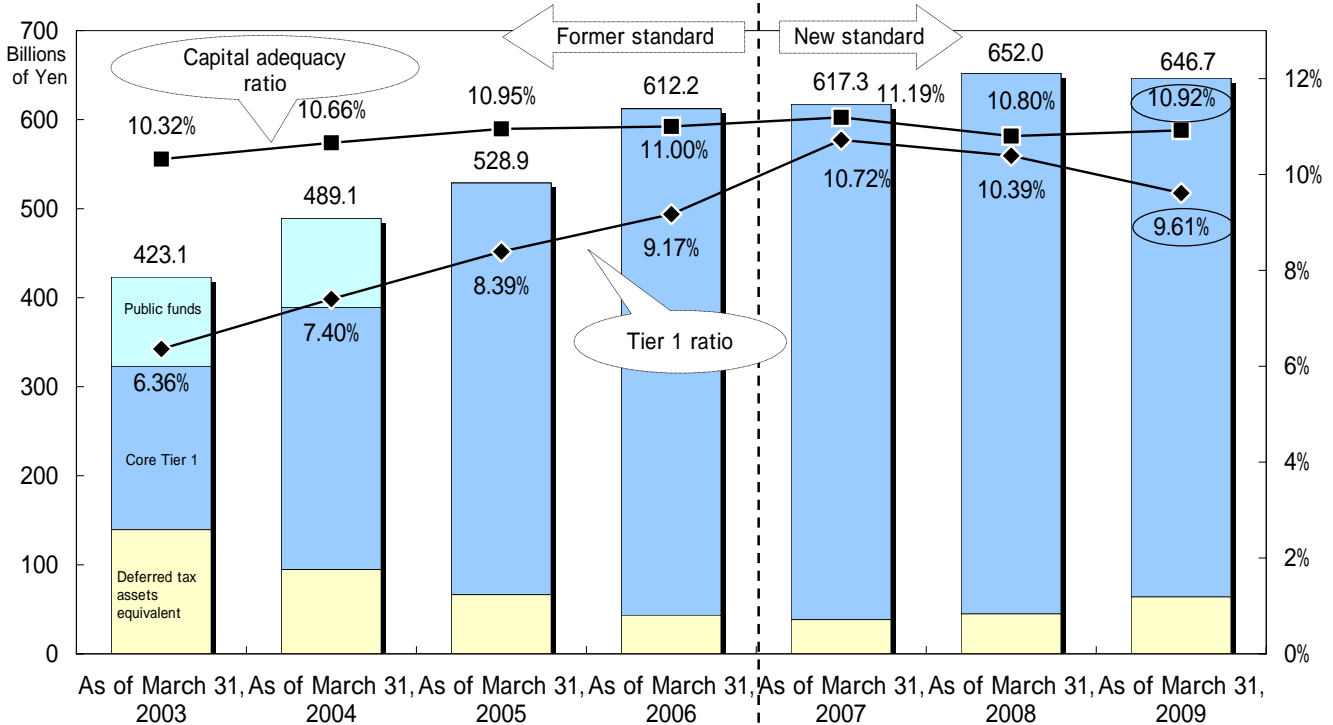
(Reference) Transition of book value of marketable stocks and Tier 1 ratio (non-consolidated)



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

Although risk assets, particularly loans, increased, factors such as the procurement of subordinated funds allowed us to maintain a strong capital adequacy ratio of 10.92%. In addition, the Tier 1 ratio was 9.61%, which is a sufficient level.

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



Risk assets ,etc	6,650.3	6,610.0	6,299.8	6,676.3	5,757.4	6,272.4	6,728.6
Core Tier 1 ratio	2.76%	4.45%	7.33%	8.51%	10.05%	9.67%	8.65%

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

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

7. Forecasts for Fiscal Year 2009 : Both operating income and net income are expected to increase.

Gross operating income will remain at a high level despite a decline from the previous term is expected because of factors such as a drop in interest income due to the impact of falling interest rates. Core net business profit is also expected to be at a high level of 112.5 billion yen due to a reduction in expenses.
In accordance with our dividend policy, we are forecasting an ordinary dividend per share of 10 yen per annum.

< Non-consolidated >

(Unit: Billions of yen)

	Forecasts for the six months ending September 30, 2009	Previous six months ended September 30, 2008 Increase/(Decrease)	Forecasts for fiscal year 2009	Previous fiscal year 2008 Increase/(Decrease)	
1	Gross operating income	107.5	(5.4)	212.0	(12.5)
2	Gross operating income from domestic operations	106.0	(4.7)	209.0	(11.3)
3	Of which, Interest income	90.4	(2.4)	178.5	(9.3)
4	Of which, Fees and commissions	14.4	(2.1)	28.5	(1.9)
5	Of which, Other ordinary income	0.9	0.0	1.4	0.4
6	Gross operating income from international operations	1.5	(0.6)	3.0	(1.2)
7	Expenses	49.5	(1.9)	99.5	(3.6)
8	Core net business profit	58.0	(3.4)	112.5	(8.8)
9	Ordinary profit	17.5	(8.3)	38.5	28.9
10	Net income	10.5	(5.5)	22.0	13.4
11	Credit costs	37.0	(1.7)	67.0	(20.1)
12	Forecasts for the cash dividend par share	¥5.00	¥0.00	¥10.00	¥0.00

< Consolidated >

(Unit: Billions of yen)

	Forecasts for the six months ending September 30, 2009	Previous six months ended September 30, 2008 Increase/(Decrease)	Forecasts for fiscal year 2009	Previous fiscal year 2008 Increase/(Decrease)	
13	Ordinary profit	17.5	(6.6)	39.0	30.6
14	Net income	10.0	(5.1)	21.5	14.2

(Reference 1) Forecast of average balance of funds for fiscal year 2009 (Domestic operations)

(Unit: Billions of yen)

<average balance>	Forecasts for the six months ending September 30, 2009	Previous six months ended September 30, 2008 Increase/(Decrease)	Forecasts for fiscal year 2009	Previous fiscal year 2008 Increase/(Decrease)
Interest-earning assets	10,960.0	279.7	11,060.0	349.5
Loans and bills discounted	9,100.0	388.1	9,130.0	297.1
Securities	1,340.0	(10.7)	1,410.0	50.3
Interest-bearing liabilities	10,640.0	243.5	10,690.0	268.9
Deposits	9,930.0	140.4	9,940.0	145.6

(Reference 2) Forecast of yield and interest margin for fiscal year 2009 (Domestic operations)

(Unit:%)

	Forecasts for the six months ending September 30, 2009	Previous six months ended September 30, 2008 Increase/(Decrease)	Forecasts for fiscal year 2009	Previous fiscal year 2008 Increase/(Decrease)
Yield on interest-earning assets A	1.82	(0.17)	1.79	(0.18)
Loans and bills discounted	2.00	(0.18)	1.97	(0.18)
Securities	0.97	(0.25)	0.96	(0.18)
Yield on interest-bearing liabilities B	0.18	(0.08)	0.18	(0.05)
Deposits	0.15	(0.09)	0.14	(0.07)
Expenses ratio	0.93	(0.06)	0.94	(0.05)
Total funding cost C	1.07	(0.15)	1.08	(0.11)
Yield spread A-B	1.64	(0.09)	1.61	(0.13)
Interest margin between loans and deposits	0.91	(0.02)	0.88	(0.06)
Net interest margin A-C	0.75	(0.02)	0.71	(0.07)

SELECTED FINANCIAL INFORMATION
決算説明資料

A. SUMMARY OF FINANCIAL RESULTS

A. 平成21年3月期決算の概況

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

For the year ended

(Unit: Millions of Yen)

		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)
Gross operating income	業務粗利益	224,563	419	224,144
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	232,265	7,747	224,518
Gross operating income from domestic operations	国内業務粗利益	220,318	1,381	218,937
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	227,785	8,570	219,215
Interest income	資金利益	187,802	5,949	181,853
Fees and commissions	役務取引等利益	30,421	(3,867)	34,288
Trading income	特定取引利益	1,028	47	981
Other ordinary income	その他業務利益	1,066	(748)	1,814
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(7,466)	(7,188)	(278)
Gross operating income from international operations	国際業務粗利益	4,244	(963)	5,207
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	4,480	(823)	5,303
Interest income	資金利益	2,046	457	1,589
Fees and commissions	役務取引等利益	428	40	388
Trading income	特定取引利益	(56)	(32)	(24)
Other ordinary income	その他業務利益	1,826	(1,427)	3,253
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(235)	(140)	(95)
Expenses	経費(除く臨時処理分)	()	103,182	6,073
Personnel	人件費	()	38,974	2,796
Facilities	物件費	()	57,758	3,411
Taxes	税金	()	6,450	(133)
Core net business Profit	実質業務純益	121,380	(5,655)	127,035
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	129,083	1,674	127,409
Provision of allowance for general loan losses	一般貸倒引当金繰入額	()	15,161	10,659
Net business profit	業務純益	106,219	(16,313)	122,532
(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(7,702)	(7,328)	(374)
Non-recurring gains (losses)	臨時損益	(96,589)	(83,931)	(12,658)
Disposal of bad debts	不良債権処理額	()	72,003	58,473
Written-off of loans	貸出金償却	()	22,849	8,630
Provision of allowance for specific loan losses	個別貸倒引当金繰入額	()	48,750	49,732
Loss on sales of non-performing loans	延滞債権等売却損	()	27	(149)
Other	その他	()	375	259
(Credit costs +)	(与信費用 +)	()	87,164	69,132
Gains or losses on stocks and other securities	株式等関係損益	(19,783)	(23,150)	3,367
Gains on sales of stocks and other securities	株式等売却益	9,277	2,381	6,896
Losses on sales of stocks and other securities	株式等売却損	()	121	36
Losses on devaluation of stocks and other securities	株式等償却	()	28,939	25,495
Other non-recurring gains (losses)	その他の臨時損益	(4,802)	(2,307)	(2,495)
Ordinary profit	経常利益	9,629	(100,245)	109,874
Extraordinary income (loss)	特別損益	735	76	659
Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(1,354)	(1,052)	(302)
Gain on disposal of noncurrent assets	固定資産処分益	140	(213)	353
Loss on disposal of noncurrent assets	固定資産処分損	()	1,494	838
Recoveries of written-off claims	償却債権取立益	2,089	(535)	2,624
Other	その他	-	1,662	(1,662)
Income before income taxes	税引前当期純利益	10,365	(100,168)	110,533
Income taxes - current	法人税、住民税及び事業税	()	19,533	(28,907)
Income taxes - deferred	法人税等調整額	()	(17,821)	(13,446)
Total income taxes	法人税等合計	()	1,711	(42,354)
Net income	当期純利益	8,653	(57,815)	66,468
Real credit costs (-)	実質与信費用(-)	()	85,075	69,667

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

【Consolidated】		【連結】		For the year ended		(Unit: Millions of Yen)	
				March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	
Consolidated gross operating income	連結粗利益			238,532	3,623	234,909	
Interest income	資金利益			190,781	6,299	184,482	
Fees and commissions	役務取引等利益			38,304	(2,917)	41,221	
Trading income	特定取引利益			1,113	157	956	
Other ordinary income	その他業務利益			8,332	84	8,248	
General and administrative expenses	営業経費 ()			111,378	8,880	102,498	
Credit costs	与信費用 ()			96,837	72,736	24,101	
Written-off of loans	貸出金償却 ()			27,201	9,554	17,647	
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ()			51,868	50,937	931	
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ()			17,363	12,170	5,193	
Other	その他 ()			403	74	329	
Gains or losses on stocks and other securities	株式等関係損益			(20,229)	(23,335)	3,106	
Equity in earnings of associated companies	持分法による投資損益			-	(215)	215	
Other	その他			(1,637)	(1,816)	179	
Ordinary profit	経常利益			8,449	(103,361)	111,810	
Extraordinary income (loss)	特別損益			1,720	(804)	2,524	
Income before income taxes	税金等調整前当期純利益			10,170	(104,165)	114,335	
Income taxes - current	法人税、住民税及び事業税 ()			21,586	(28,434)	50,020	
Income taxes - deferred	法人税等調整額 ()			(19,464)	(13,822)	(5,642)	
Minority interests in income	少数株主利益 ()			703	(983)	1,686	
Net income	当期純利益			7,344	(60,926)	68,270	
Real credit costs (including recoveries of written-off claims)	実質与信費用 (償却債権取立益含む)			93,758	74,129	19,629	

(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 the year ended		(Unit: Millions of Yen)	
				March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	
Consolidated net business profit	連結業務純益			131,660	(4,986)	136,646	

(注) 1. 連結業務純益 = 単体実質業務純益 + 子会社経常利益 (与信費用控除前) + 関連会社経常利益 × 持分割合 - 内部取引(配当等)
2. 当期より、子会社の経常利益から与信費用を控除しております。なお、従前の基準で算出した場合の「連結業務純益」は、つぎのとおり
であります。

(Note1) Consolidated net business Profit = Non-consolidated core net business profit + Ordinary profit of consolidated subsidiaries (excluding Credit costs) + Ordinary profit of equity-method affiliates × share of stockholders equity - internal trade (dividend, etc)

(Note2) Credit costs are deducted from ordinary profit of consolidated subsidiaries from the fiscal year ended March 31, 2009. Consolidated net business profit calculated on the former standard is shown below.

		For the year ended		(Unit: Millions of Yen)	
		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	
Consolidated net business profit	連結業務純益	124,169	(7,066)	131,235	

【Number of Consolidated Subsidiaries】		【連結対象会社数】		(Unit: Number of Companies)	
		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	
Number of consolidated subsidiaries	連結子会社数	11	2	9	
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 the year ended (Unit: Billions of Yen)		
		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Interest-earning assets	資金運用勘定	10,710.5	323.0	10,387.5	534.6	9,852.9
Loans and bills discounted	貸出金	8,832.9	429.8	8,403.1	209.2	8,193.9
Loans and bills discounted to small and medium-sized businesses, etc	中小企業等貸出	7,026.3	247.7	6,778.6	267.8	6,510.8
Loans and bills discounted to small and medium-sized businesses	中小企業貸出	3,194.1	(16.9)	3,211.0	71.3	3,139.7
Loans to individuals	個人貸出	3,832.1	264.6	3,567.5	196.5	3,371.0
Securities	有価証券	1,359.7	2.1	1,357.6	131.4	1,226.2
Bonds	債券	1,185.8	(0.8)	1,186.6	129.2	1,057.4
Stocks	株式	173.9	3.0	170.9	2.2	168.7
Interest-bearing liabilities	資金調達勘定	10,421.1	267.9	10,153.2	512.8	9,640.4
Deposits	預金	9,794.4	221.1	9,573.3	307.7	9,265.6
Deposits from individuals	個人預金	7,640.9	199.9	7,441.0	254.6	7,186.4
External liabilities	外部負債	346.4	57.0	289.4	69.9	219.5

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

【Non-Consolidated】		【単体】		For the year ended (Unit:%)		
		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Yield on interest-earning assets (A)	資金運用利回 A	1.97	(0.02)	1.99	0.21	1.78
Loans and bills discounted	貸出金利回	2.15	(0.04)	2.19	0.25	1.94
Securities	有価証券利回	1.14	(0.06)	1.20	0.18	1.02
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.23	(0.01)	0.24	0.14	0.10
Deposits	預金利回	0.21	(0.01)	0.22	0.13	0.09
External liabilities	外部負債利回	0.48	(0.02)	0.50	0.16	0.34
Expenses ratio	経費率	0.99	0.04	0.95	0.02	0.93
Total funding cost (C)	資金調達原価 C	1.19	0.02	1.17	0.16	1.01
Yield spread (A)-(B)	資金運用調達利回差 A - B	1.74	(0.01)	1.75	0.07	1.68
Interest margin between loans and deposits	預貸金利鞘	0.94	(0.06)	1.00	0.08	0.92
Net interest margin (A)-(C)	総資金利鞘 A - C	0.78	(0.04)	0.82	0.05	0.77

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

【Non-Consolidated】		【単体】		For the year ended (Unit: Millions of Yen)		
		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Fees and commissions	役務取引等収益	43,327	(3,987)	47,314	(871)	48,185
Deposits and Loans	預金・貸出業務	17,759	(899)	18,658	196	18,462
ATM	ATM関連手数料	5,003	104	4,899	387	4,512
Account transfer	口座振替	4,551	27	4,524	35	4,489
Syndicated Loan	シ・ローン関連	2,675	(455)	3,130	(345)	3,475
Remittance	為替業務	10,404	(317)	10,721	(182)	10,903
Securities	証券関連業務	5,833	(3,300)	9,133	177	8,956
Investment trusts	投資信託収益	4,848	(2,872)	7,720	369	7,351
Agency business	代理業務	1,113	(163)	1,276	(165)	1,441
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,830	(34)	1,864	(16)	1,880
Guarantee business	保証業務	1,045	(98)	1,143	(19)	1,162
Others	その他	5,341	825	4,516	(863)	5,379
Annuity insurance	年金保険関連	4,784	757	4,027	(811)	4,838
Fees and commissions - payments	役務取引等費用	12,906	(120)	13,026	968	12,058
Fees and commissions - net	役務取引等利益	30,421	(3,867)	34,288	(1,839)	36,127

5. Gains and Losses on Investment Securities

5. 有価証券関係損益

Gains and Losses on Bonds

国債等債券損益

【Non-Consolidated】

【単体】

For the year ended (Unit: Millions of Yen)

		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Gains (losses) on bonds	国債等債券損益(5勘定戻)	(7,702)	(7,328)	(374)	(94)	(280)
Gain on sales	売却益	1,194	(2,796)	3,990	2,137	1,853
Gain on redemption	償還益	-	-	-	-	-
Loss on sales	売却損 ()	6,083	4,058	2,025	7	2,018
Loss on redemption	償還損 ()	938	(1,288)	2,226	2,226	-
Loss on devaluation	償却 ()	1,874	1,762	112	(2)	114

(Reference) Gains (losses) on bonds derivatives

(参考)債券デリバティブ損益

For the year ended (Unit: Millions of Yen)

		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	6,247	7,505	(1,258)	(3,017)	1,759
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	(1,454)	178	(1,632)	(3,111)	1,479

Gains or Losses on stocks and other securities

株式等関係損益

【Non-Consolidated】

【単体】

For the year ended (Unit: Millions of Yen)

		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Gains (losses) on stocks and other securities	株式等関係損益(3勘定戻)	(19,783)	(23,150)	3,367	(3,580)	6,947
Gain on sales	売却益	9,277	2,381	6,896	(764)	7,660
Loss on sales	償還損 ()	121	36	85	79	6
Loss on devaluation	償却 ()	28,939	25,495	3,444	2,739	705

(Reference) Outright Sales of Stocks
(Cost of Purchase)

(参考)株式の売切状況(取得原価ベース)

For the year ended (Unit: Millions of Yen)

		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Outright sales	株式売切額	4,197	(1,291)	5,488	(889)	6,377
Balance as of end of term	期末株式残高	153,274	(17,286)	170,560	3,323	167,237

6. Net Unrealized Gains on Marketable Securities

6. 時価のある有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2009					As of March 31, 2008			
		Balance sheet amount	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Balance sheet amount	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	125,020	2,450	277	2,464	13	81,749	2,173	2,183	10
Available-for-sale	その他有価証券	1,146,083	(9,033)	(35,249)	25,387	34,421	1,249,954	26,216	53,881	27,665
Equity securities	株式	127,031	(1,418)	(37,434)	16,461	17,880	188,876	36,016	51,878	15,861
Debt securities	債券	807,118	2,239	7,035	8,252	6,012	799,958	(4,796)	1,377	6,173
	of Which floating-rate government bonds									
	うち変動利付国債	173,733	4,608	10,339	4,995	387	162,925	(5,731)	1	5,733
Other securities	その他	211,933	(9,854)	(4,851)	673	10,528	261,118	(5,003)	626	5,629
Total	合計	1,271,103	(6,582)	(34,971)	27,851	34,434	1,331,703	28,389	56,064	27,675
Equity securities	株式	127,031	(1,418)	(37,434)	16,461	17,880	188,876	36,016	51,878	15,861
Debt securities	債券	932,138	4,690	7,313	10,716	6,026	881,708	(2,623)	3,560	6,184
Other securities	その他	211,933	(9,854)	(4,851)	673	10,528	261,118	(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、「評価損益」には貸借対照表上額と取得原価との差額を計上しております。

2. 21年3月末の「その他有価証券」中の「債券」のうち、変動利付国債において、市場価格を時価とみなせない状態にあると判断したのものについては、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、10,326百万円であります。

(Note1) "Available-for-sale securities" are marked to market; the difference between the balance sheet figure and the acquisition cost is posted as "Net"

(Note2) For floating-rate government bonds in "Available-for-sale securities - Debt securities" as of March 31, 2009, bonds which were determined that their market prices cannot be deemed as fair values, have been valued based on the prices reasonably calculated.

In this regard, the difference between the amount reasonably calculated and market price is 10,326 million yen.

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2009					As of March 31, 2008				
		Balance sheet amount	Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Balance sheet amount	Net(B)	Unrealized gains	Unrealized losses	
Held-to-maturity	満期保有目的	126,037	2,447	274	2,464	16	81,749	2,173	2,183	10	
Available-for-sale	その他有価証券	1,148,099	(9,608)	(35,815)	25,484	35,092	1,252,741	26,207	54,310	28,102	
	Equity securities	株式	129,047	(1,992)	(37,999)	16,558	18,551	191,664	36,007	52,306	16,299
	Debt securities	債券	807,118	2,239	7,035	8,252	6,012	799,958	(4,796)	1,377	6,173
	of Which floating-rate government bonds	うち変動利付国債	173,733	4,608	10,339	4,995	387	162,925	(5,731)	1	5,733
	Other securities	その他	211,933	(9,854)	(4,851)	673	10,528	261,118	(5,003)	626	5,629
Total	合計	1,274,136	(7,160)	(35,540)	27,948	35,108	1,334,491	28,380	56,493	28,112	
	Equity securities	株式	129,047	(1,992)	(37,999)	16,558	18,551	191,664	36,007	52,306	16,299
	Debt securities	債券	933,156	4,687	7,310	10,716	6,029	881,708	(2,623)	3,560	6,184
	Other securities	その他	211,933	(9,854)	(4,851)	673	10,528	261,118	(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、「評価損益」には貸借対照表上額と取得原価との差額を計上しております。

2. 21年3月末の「その他有価証券」中の「債券」のうち、変動利付国債において、市場価格を時価とみなせない状態にあると判断したもののについては、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、10,326百万円であります。

(Note1) "Available-for-sale securities" are marked to market; the difference between the balance sheet figure and the acquisition cost is posted as "Net"

(Note2) For floating-rate government bonds in "Available-for-sale securities - Debt securities" as of March 31,2009, bonds which were determined that their market prices cannot be deemed as fair values, have been valued based on the prices reasonably calculated.

In this regard, the difference between the amount reasonably calculated and market price is 10,326 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 March 31, 2009				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	123,411	667,457	169,658	186,852	306,928	310,355	333,554	186,686	
	Japanese national government bonds	国債	20,036	253,408	95,928	150,231	114,760	65,024	269,169	144,878
	Japanese local government bonds	地方債	21,507	118,201	36,303	6,997	23,608	17,002	30,168	6,997
	Japanese corporate bonds	社債	81,868	295,847	37,425	29,622	168,559	228,328	34,216	34,810
Others	その他	6,940	12,959	262	264,830	1,408	17,319	1,082	313,668	
Total	合計	130,351	680,417	169,920	451,683	308,336	327,675	334,636	500,355	

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2009				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	123,423	668,474	169,658	186,852	306,940	310,368	333,554	186,686	
	Japanese national government bonds	国債	20,036	254,425	95,928	150,231	114,760	65,024	269,169	144,878
	Japanese local government bonds	地方債	21,507	118,201	36,303	6,997	23,608	17,002	30,168	6,997
	Japanese corporate bonds	社債	81,880	295,847	37,425	29,622	168,571	228,341	34,216	34,810
Others	その他	6,940	12,959	262	264,830	1,408	17,319	1,082	313,668	
Total	合計	130,363	681,434	169,920	451,683	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 the year ended (Unit: Millions of Yen)		
		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Personnel	人件費	38,974	2,796	36,178	3,442	32,736
Facilities	物件費	57,758	3,411	54,347	3,312	51,035
Taxes	税金	6,450	(133)	6,583	216	6,367
Expenses	経費	103,182	6,073	97,109	6,970	90,139
(Reference)		(参考)		(Unit: %)		
OHR	OHR	45.9	2.6	43.3	0.8	42.5

General and administrative expenses [Non-Consolidated]		営業経費の内訳 [単体]		For the year ended (Unit: Millions of Yen)		
		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Salaries and allowance	給料・手当	33,610	2,220	31,390	3,087	28,303
Retirement allowance cost	退職給付費用	4,188	1,100	3,088	38	3,050
Welfare	福利厚生費	372	5	367	41	326
Depreciation	減価償却費	14,785	3,276	11,509	2,262	9,247
Rent of premises and equipment	土地建物機械賃借料	6,201	431	5,770	317	5,453
Repairing expenses	営繕費	391	(23)	414	2	412
Stationery and supplies	消耗品費	1,458	(112)	1,570	291	1,279
Utilities	給水光熱費	1,397	117	1,280	24	1,256
Allowance for business trips	旅費	189	14	175	25	150
Communication expenses	通信費	1,248	29	1,219	72	1,147
Advertisement	広告宣伝費	1,473	34	1,439	423	1,016
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	507	(44)	551	74	477
Taxes	租税公課	6,450	(133)	6,583	216	6,367
Others	その他	34,446	(239)	34,685	434	34,251
General and administrative expenses	営業経費	106,721	6,673	100,048	7,306	92,742

Employees and Officers [Non-Consolidated]		人員の推移 [単体]		(Unit: Number of People)		
		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Total employees	総人員	4,544	263	4,281	237	4,044
Actual employees	実働人員	3,930	234	3,696	247	3,449
Directors and auditors	役員	14	2	12	1	11
Executive officers	執行役員	10	(1)	11	2	9

Branches (Domestic Branch) [Non-Consolidated]		店舗等の推移 (国内店舗数の推移) [単体]		(Unit: Number of Branches)		
		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Full-banking branches	フルバンキング店舗	64	0	64	0	64
Functionally specialized outlets	機能特化店舗	138	1	137	3	134
Sub-branches	うち出張所	8	0	8	0	8
Total	店舗数	202	1	201	3	198
Of which, Branches in Kanagawa Prefecture	うち神奈川県内	177	1	176	3	173
ATM locations	無人店舗数	401	5	396	19	377
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	359	5	354	17	337
Housing Loan Centers	住宅ローンセンター	26	(2)	28	0	28
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	23	(2)	25	0	25

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

(Unit: Number of Branches)

		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 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	4	0	4
Total	拠点数	4	0	4	0	4
Subsidiaries	現地法人	0	0	0	0	0

8. Net Business Profit

8. 業務純益

【Non-Consolidated】

【単体】

For the year ended

(Unit: Millions of Yen)

		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Core net business profit	実質業務純益	121,380	(5,655)	127,035	5,413	121,622
As per employee (in thousands of yen)	職員一人当たり(千円)	31,833	(3,726)	35,559	(2,759)	38,318
Net business profit	業務純益	106,219	(16,313)	122,532	2,594	119,938
As per employee (in thousands of yen)	職員一人当たり(千円)	27,857	(6,441)	34,298	(3,489)	37,787

(注) 職員数は、実働人員(出向者を除くベース)の平残を使用しております。

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

9. Return on Equity

9. ROE

【Non-Consolidated】

【単体】

For the year ended

(Unit:%)

		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Core net business profit per own capital	実質業務純益ベース	17.76	(0.16)	17.92	0.51	17.41
Net income per own capital	当期純利益ベース	1.26	(8.11)	9.37	(0.05)	9.42

10. Return on Assets

10. ROA

【Non-Consolidated】

【単体】

For the year ended

(Unit:%)

		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Core net business profit per average total assets	実質業務純益ベース	1.06	(0.08)	1.14	(0.01)	1.15
Net income per average total assets	当期純利益ベース	0.07	(0.52)	0.59	(0.03)	0.62

11. Retirement Allowance

11. 退職給付関連

Projected benefit obligation

退職給付債務残高

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Projected benefit obligation	退職給付債務	73,454	111	73,343	(401)	73,744
(Discount rate)	(割引率)	2.0%	0.0%	2.0%	0.0%	2.0%
Fair value of plan assets	年金資産	57,590	(10,595)	68,185	(10,723)	78,908
Prepaid pension cost	前払年金費用	(28,691)	492	(29,183)	(448)	(28,735)
Unrecognized prior service cost	未認識過去勤務債務	—	153	(153)	306	(459)
Unrecognized actuarial loss	未認識数理計算上の差異	44,555	10,061	34,494	10,464	24,030

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Projected benefit obligation	退職給付債務	73,650	141	73,509	(373)	73,882

Retirement Benefit Costs 【Non-Consolidated】		退職給付費用 【単体】		For the year ended (Unit: Millions of Yen)		
		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Retirement benefit costs	退職給付費用	4,188	1,100	3,088	38	3,050
Service cost	勤務費用	1,109	(10)	1,119	17	1,102
Interest cost	利息費用	1,466	(8)	1,474	(6)	1,480
Expected return on plan assets	期待運用収益	(2,094)	180	(2,274)	(68)	(2,206)
Amortization of prior service cost	過去勤務債務の費用処理額	(153)	153	(306)	(153)	(153)
Recognized actuarial loss	数理計算上の差異の費用処理額	3,466	871	2,595	187	2,408
Other retirement cost	その他	393	(86)	479	60	419

【Consolidated】		【連結】		For the year ended (Unit: Millions of Yen)		
		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Retirement benefit costs	退職給付費用	4,230	1,117	3,113	35	3,078

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】		For the year ended (Unit: Millions of Yen)		
		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Allowance for loan losses	貸倒引当金	55,582	19,795	35,787	3,417	32,370
Losses on devaluation of securities	有価証券有税償却	3,481	(1,924)	5,405	128	5,277
Valuation difference on available-for-sale securities	その他有価証券評価差額金	3,792	3,792	-	-	-
Others	その他	11,999	(1,438)	13,437	1,591	11,846
Subtotal deferred tax assets (A)	繰延税金資産小計 A	74,855	20,225	54,630	5,136	49,494
Valuation allowance (B)	評価性引当額 B	(4,004)	1,917	(5,921)	(318)	(5,603)
Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	70,851	22,142	48,709	4,819	43,890
Valuation difference on available-for-sale securities	その他有価証券評価差額金	-	(8,762)	8,762	(30,342)	39,104
Gains on contribution of the employee's retirement benefit trust	退職給付信託設定益	6,978	(455)	7,433	0	7,433
Others	その他	5,462	1,242	4,220	440	3,780
Total deferred tax liabilities (D)	繰延税金負債合計 D	12,440	(7,976)	20,416	(29,902)	50,318
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額 (C-D) (繰延税金負債(純額)を除く)	58,410	30,118	28,292	34,719	(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	54,570	17,542	37,028	4,346	32,682

【Consolidated】		【連結】		For the year ended (Unit: Millions of Yen)		
		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額 (繰延税金負債(純額)を除く)	68,042	31,893	36,149	37,002	(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	64,009	19,105	44,904	6,335	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 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 March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	10.92 %	0.12 %	10.80 %	(0.39%)	11.19 %
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2)÷(6)	9.61 %	(0.78 %)	10.39 %	(0.33%)	10.72 %
(2) Tier 1 capital	(2) Tier 1	646.7	(5.3)	652.0	34.7	617.3
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[64.0]	[19.1]	[44.9]	[6.4]	[38.5]
Capital stock	資本金	215.6	0.1	215.5	0.1	215.4
Capital surplus	資本剰余金	177.2	0.0	177.2	0.2	177.0
Retained earnings	利益剰余金	247.5	(14.0)	261.5	34.9	226.6
Treasury stock	自己株式	(0.7)	0.0	(0.7)	(0.5)	(0.2)
Distributed income (estimated)	社外流出予定額	(7.0)	2.1	(9.1)	0.1	(9.2)
Subscription rights to shares	新株予約権	0.0	0.0	-	-	-
Minority interests of affiliate companies	連結子法人等の少数株主持分	48.4	3.0	45.4	0.5	44.9
(Of which, Preferred securities issued by overseas SPCs)	うち海外特別目的会社の発行する優先出資証券	40.0	0.0	40.0	0.0	40.0
Goodwill equivalent	のれん相当額	(2.4)	(2.1)	(0.3)	0.2	(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	(7.9)	0.5	(8.4)	0.4	(8.8)
50% of the amount of expected loss exceeding appropriate reserve	期待損失額が適格引当金を上回る額の50%相当額	(24.1)	4.8	(28.9)	(1.0)	(27.9)
(3) Tier 2 capital	(3) Tier 2	122.5	57.9	64.6	(1.8)	66.4
Allowance for general loan losses	一般貸倒引当金	1.1	1.0	0.1	0.1	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	24.1	(0.3)	24.4	0.0	24.4
Subordinated loans, etc	負債性資本調達手段等	97.3	57.3	40.0	(2.0)	42.0
(4) Deductions	(4) 控除項目	34.3	(4.9)	39.2	0.1	39.1
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2)+(3)-(4)	734.8	57.4	677.4	32.8	644.6
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,728.6	456.2	6,272.4	515.0	5,757.4
On balanced	オン・バランス	6,080.4	455.1	5,625.3	478.3	5,147.0
Off balanced	オフ・バランス	213.3	(12.1)	225.4	29.9	195.5
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	434.8	13.3	421.5	6.7	414.8

【Non-Consolidated】

【単体】

(Unit: Billions of Yen)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	10.78 %	0.00 %	10.78 %	(0.30 %)	11.08 %
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2)÷(6)	9.56 %	(0.89 %)	10.45 %	(0.19 %)	10.64 %
(2) Tier 1 capital	(2) Tier 1	633.8	(6.3)	640.1	32.7	607.4
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[54.5]	[17.5]	[37.0]	[4.4]	[32.6]
Capital stock	資本金	215.6	0.1	215.5	0.1	215.4
Legal capital surplus	資本準備金	177.2	0.0	177.2	0.2	177.0
Legal retained earnings	利益準備金	38.3	0.0	38.3	0.0	38.3
Other retained earnings	その他利益剰余金	208.7	(12.7)	221.4	33.1	188.3
Others	その他	40.2	0.0	40.2	0.0	40.2
Treasury stock	自己株式	(0.7)	0.0	(0.7)	(0.5)	(0.2)
Distributed income (estimated)	社外流出予定額	(7.0)	2.1	(9.1)	0.1	(9.2)
Subscription rights to shares	新株予約権	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	(7.9)	0.5	(8.4)	0.4	(8.8)
50% of the amount of expected loss exceeding appropriate reserve	期待損失額が適格引当金を上回る額の50%相当額	(30.8)	3.6	(34.4)	(0.6)	(33.8)
(3) Tier 2 capital	(3) Tier 2	121.4	57.0	64.4	(2.0)	66.4
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	24.1	(0.3)	24.4	0.0	24.4
Subordinated loans, etc	負債性資本調達手段等	97.3	57.3	40.0	(2.0)	42.0
(4) Deductions	(4) 控除項目	40.5	(3.2)	43.7	2.5	41.2
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2)+(3)-(4)	714.7	54.0	660.7	28.2	632.5
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,629.4	505.1	6,124.3	418.7	5,705.6
On balanced	オン・バランス	6,018.6	503.8	5,514.8	378.9	5,135.9
Off balanced	オフ・バランス	192.6	(8.8)	201.4	34.3	167.1
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	418.0	10.0	408.0	5.5	402.5

B. LOANS AND OTHER ASSETS INFORMATION

B. 貸出金等の状況

1. Risk Managed Loan Information

1. リスク管理債権の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Loans to borrowers in bankruptcy	破綻先債権額	104,437	95,868	8,569	2,840	5,729
Past due loans	延滞債権額	151,506	22,226	129,280	(15,322)	144,602
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	8,530	2,990	5,540	(337)	5,877
Restructured loans	貸出条件緩和債権額	24,985	(21,328)	46,313	(1,599)	47,912
Total	合計	289,460	99,756	189,704	(14,418)	204,122
(Amount of partial direct written-off)	(部分直接償却額)	78,182	10,458	67,724	(6,902)	74,626
Loans and bills discounted	貸出金残高(未残)	9,008,333	429,338	8,578,995	464,545	8,114,450

(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。

(Note1) The amounts are presented after partial direct written-off.

(Note2) The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

【Non-Consolidated】

【単体】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Loans to borrowers in bankruptcy	破綻先債権額	1.1	1.1	0.0	0.0	0.0
Past due loans	延滞債権額	1.6	0.1	1.5	(0.2)	1.7
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.2	(0.3)	0.5	0.0	0.5
Total	合計	3.2	1.0	2.2	(0.3)	2.5

【Consolidated】

【連結】

(Unit: Millions of Yen)

Risk managed loans	リスク管理債権	As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Loans to borrowers in bankruptcy	破綻先債権額	104,566	95,953	8,613	2,858	5,755
Past due loans	延滞債権額	156,057	22,342	133,715	(9,383)	143,098
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	8,535	2,995	5,540	(337)	5,877
Restructured loans	貸出条件緩和債権額	24,985	(21,328)	46,313	(2,105)	48,418
Total	合計	294,144	99,961	194,183	(8,967)	203,150
(Amount of partial direct written-off)	(部分直接償却額)	89,028	12,053	76,975	(7,573)	84,548
Loans and bills discounted	貸出金残高(未残)	8,961,222	442,572	8,518,650	403,635	8,115,015

(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。

(Note1) The amounts are presented after partial direct written-off.

(Note2) The standard of accrued interest for non-performing loans is based on borrowers classification under the self-assessment guidelines.

【Consolidated】

【連結】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Loans to borrowers in bankruptcy	破綻先債権額	1.1	1.0	0.1	0.1	0.0
Past due loans	延滞債権額	1.7	0.2	1.5	(0.2)	1.7
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.2	(0.3)	0.5	0.0	0.5
Total	合計	3.2	1.0	2.2	(0.3)	2.5

2. Allowance for Loan Losses

2. 貸倒引当金の状況

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Allowance for loan losses	貸倒引当金	96,681	51,342	45,339	(2,053)	47,392
Allowance for general loan losses	一般貸倒引当金	36,697	15,161	21,536	4,775	16,761
Allowance for specific loan losses	個別貸倒引当金	59,983	36,181	23,802	(6,829)	30,631
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Allowance for loan losses	貸倒引当金	110,413	54,096	56,317	441	55,876
Allowance for general loan losses	一般貸倒引当金	43,960	16,657	27,303	4,866	22,437
Allowance for specific loan losses	個別貸倒引当金	66,453	37,440	29,013	(4,425)	33,438
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

3. Percentage of Allowance to Total Risk
Managed Loans

3. リスク管理債権に対する引当率

【Non-Consolidated】

【単体】

(Unit:%)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 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	1.7	36.8	(2.3)	39.1
After partial direct written-off	部分直接償却後	20.7	8.2	12.5	(2.5)	15.0
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	48.5	3.3	45.2	0.1	45.1
After partial direct written-off	部分直接償却後	33.4	9.5	23.9	0.7	23.2

【Consolidated】

【連結】

(Unit:%)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 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	42.1	1.4	40.7	(1.6)	42.3
After partial direct written-off	部分直接償却後	22.5	7.6	14.9	(1.5)	16.4
Allowance for loan losses	貸倒引当金					
Before partial direct written-off	部分直接償却前	53.6	2.9	50.7	0.6	50.1
After partial direct written-off	部分直接償却後	37.5	8.5	29.0	1.5	27.5

4. Claims disclosed under the Financial Revitalization Law

4. 金融再生法開示債権

[Non-Consolidated]

【単体】

(Unit: Millions of Yen)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	129,607	103,402	26,205	7,092	19,113	
Doubtful claims	危険債権	130,227	16,960	113,267	(19,387)	132,654	
Claims in need of special caution	要管理債権	33,516	(18,338)	51,854	(1,936)	53,790	
Sub-total (Claims in need of special caution or below)	要管理債権以下計 A	293,351	102,025	191,326	(14,232)	205,558	
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	1,110,130	237,518	872,612	80,414	792,198	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,917,226	45,496	7,871,730	379,402	7,492,328	
Sub-total (Normal claims)	正常債権計	9,027,357	283,014	8,744,343	459,817	8,284,526	
Total (Credit exposures)	合計 B	9,320,709	385,039	8,935,670	445,585	8,490,085	
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	74,999	(28,906)	103,905	(8,137)	112,042	
Percentage of claims in need of special caution or below (%)	A/B	要管理債権以下の割合 A / B (%)	3.1	1.0	2.1	(0.3)	2.4

[Consolidated]

【連結】

(Unit: Millions of Yen)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	133,978	104,023	29,955	6,821	23,134	
Doubtful claims	危険債権	131,782	16,926	114,856	(12,481)	127,337	
Claims in need of special caution	要管理債権	33,521	(18,440)	51,961	(2,335)	54,296	
Sub-total (Claims in need of special caution or below)	要管理債権以下計 C	299,282	102,509	196,773	(7,995)	204,768	
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	1,115,018	238,335	876,683	79,557	797,126	
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	8,157,928	38,131	8,119,797	578,169	7,541,628	
Sub-total (Normal claims)	正常債権計	9,272,946	276,466	8,996,480	657,725	8,338,755	
Total (Credit exposures)	合計 D	9,572,228	378,974	9,193,254	649,731	8,543,523	
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	76,065	(29,050)	105,115	(8,531)	113,646	
Percentage of claims in need of special caution or below (%)	C/D	要管理債権以下の割合 C / D (%)	3.1	1.0	2.1	(0.2)	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 March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)	
Coverage amount	保全額 A	252,961	102,983	149,978	(10,607)	160,585	
Allowance for loan losses	貸倒引当金	63,545	34,244	29,301	(6,601)	35,902	
Collateral and guarantees	担保保証等	189,416	68,739	120,677	(4,005)	124,682	
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	334,834	91,457	243,377	(20,434)	263,811	
Coverage ratio (%)	A/B	保全率 (%) A / B	75.54	13.92	61.62	0.75	60.87

(Reference) Status of Coverage of Claims of Borrowers Classification

(参考) 開示債権別の保全状況推移

(Unit: Millions of Yen)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	129,607	103,402	26,205	7,092	19,113
Allowance for loan losses	貸倒引当金	40,662	35,945	4,717	3,021	1,696
Collateral and guarantees	担保保証等	88,945	67,457	21,488	4,071	17,417
Coverage ratio (%)	保全率 (%)	100.00	0.00	100.00	0.00	100.00
Doubtful claims	危険債権	130,227	16,960	113,267	(19,387)	132,654
Allowance for loan losses	貸倒引当金	18,908	(28)	18,936	(9,810)	28,746
Collateral and guarantees	担保保証等	82,707	11,504	71,203	(6,835)	78,038
Coverage ratio (%)	保全率 (%)	78.03	(1.55)	79.58	(0.91)	80.49
Claims in need of special caution based on borrowers classification under the self-assessment	要管理先債権	74,999	(28,906)	103,905	(8,137)	112,042
Allowance for loan losses	貸倒引当金	3,974	(1,674)	5,648	189	5,459
Collateral and guarantees	担保保証等	17,763	(10,221)	27,984	(1,242)	29,226
Coverage ratio (%)	保全率 (%)	28.98	(3.38)	32.36	1.41	30.95

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of March 31, 2009) 引当率・保全率 (21年3月末)

【Non-consolidated】		【単体】	Categories 分類				Allowance 引当金	Allowance coverage ratio 引当率	Total coverage ratio 保全率	
Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権	No categorization 非分類	Category 分類	Category 分類	Category 分類				
Legal bankruptcy 破綻先 106.2 (97.1)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 129.6 (103.4)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 49.3 (38.5)		80.3 (65.0)	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)	40.6	100%	100%
Virtual bankruptcy 実質破綻先 23.3 (6.2)			Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分 33.6 (3.3) [14.7]		67.9 (14.8) [67.9]	28.6 (5.5) [47.5]	Partially reserved 必要額を引当			
Possible bankruptcy 破綻懸念先 130.2 (17.0)		Doubtful 危険債権 130.2 (17.0)	Covered by collateral (担保) 17.7 Non-covered (信用) 57.2 3.3 (2.2)		71.6 (26.7)	[]: Credit exposures under each category before reserve []内の計数は引当前の分類額		3.9	6.94%	28.98%
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 74.9 (29.0)	In need of special caution 要管理債権 33.5 (18.3)	249.3 (25.9)		819.2 (222.1)		13.4			
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,143.6 (219.2)	Normal 正常債権 1,068.6 (248.1)	7,917.2 (45.5)		9,027.3 (283.0)	19.2		0.24%		
Normal 正常先 7,917.2 (45.5)		Normal 正常債権 9,027.3 (283.0)	7,917.2 (45.5)		9,027.3 (283.0)		19.2		0.24%	
Total 合計 9,320.7 (385.1) 100.0%		Total 合計 9,320.7 (385.1)	No categorization 非分類 8,252.9 (104.4) 88.5%	Category 分類 1,039.1 (275.1) 11.2%	Category 分類 28.6 (5.5) 0.3%	Category 分類 0.0 (0.0) 0.0%		Total 合計 96.2		Total coverage ratio 75.54%

() : 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20年3月末比増減額を表示しております。

EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS (As of March 31, 2009)

資産内容の開示における各種基準の比較(21年3月末)

【Non-consolidated】【単体】

(Unit: Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分 (Credit exposures) (対象:総与信)		Claims disclosed under the Financial Revitalization Law 金融再生法に基づく開示債権 (Credit exposures) (対象:総与信)		(Of which, Loans and bills discounted) (うち貸出金)	Risk-managed loans under the Banking Law リスク管理債権 (Loans and bills discounted) (対象:貸出金)
Legal bankruptcy 破綻先 106.2		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 129.6	126.0	104.4	Loans to borrowers in bankruptcy 破綻先債権 104.4
Virtual bankruptcy 実質破綻先 23.3				21.6	Past due loans 延滞債権 151.5
Possible bankruptcy 破綻懸念先 130.2		Doubtful 危険債権 130.2		129.8	
In need of caution 要注意先 1,143.6	In need of special caution based on borrowers 要管理先 74.9	In need of special caution 要管理債権 33.5 ()	33.5	8.5	Accruing loans contractually past due for 3 months or more 3ヵ月以上延滞債権 8.5
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 1,068.6			24.9	Restructured loans 条件緩和債権 24.9
Normal 正常先 7,917.2					
Total 合計 9,320.7		Sub total 小計 293.3	Sub total 小計 289.4		Total 合計 289.4
		Normal 正常債権 9,027.3		8,718.8	() Loans and bills discounted only () 要管理債権は貸出金のみ
Total 合計 9,320.7		Total 合計 9,320.7	Total 合計 9,008.3		

6. Off-Balanced Credits

[Non-Consolidated]

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

6. オフバランス化の状況

【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 March 31, 2009(A)	April 1, 2008 - March 31, 2009 (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	129.6	103.4	112.4	9.0	26.2
Doubtful claims	危険債権	130.2	17.0	51.3	34.3	113.2
For the year ended March 31, 2009	21年3月期	259.8	120.4	163.7	43.3	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	20年3月期	139.4	(12.3)	37.8	50.1	151.7

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

Progress of Off-balancing

オフバランス化の実績

(Unit: Billions of Yen)

		For the year ended March 31, 2009	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	11.1	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	11.6	14.7	31.4
Direct written-off	直接償却	(14.9)	(18.7)	(6.9)
Other	その他	35.0	37.4	26.9
Collection / repayment, etc	回収・返済等	17.9	27.2	21.9
Improvement in debtors' business performance	業況改善	17.1	10.2	4.9
Total	合計	43.3	50.1	54.8

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

[Non-Consolidated]

Internal rating 1 year before bankruptcy

7. 格付別倒産状況

【単体】

倒産1年前の行内格付

7. 格付別倒産状況

For the year ended

(Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	March 31, 2009		March 31, 2008		March 31, 2007	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~	I~	4	21.3	0	-	0	-
Category		10	10.9	0	-	0	-
Category		9	30.6	2	2.0	3	1.6
Category		11	26.2	3	0.9	2	0.9
Category		45	29.9	13	2.7	11	3.3
Category		15	7.0	13	6.3	9	4.0
Category		3	0.8	0	-	0	-
Category		10	5.6	3	0.8	10	12.4
Category		4	1.2	3	1.2	2	0.6
No rating	格付なし	5	1.4	6	0.6	5	0.7

Internal rating half a year before bankruptcy

倒産半期前の行内格付

For the year ended

(Unit: Number of Bankruptcies, Billions of Yen)

Internal rating	行内格付	March 31, 2009		March 31, 2008		March 31, 2007	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category I~	I~	1	9.6	0	-	0	-
Category		2	2.9	0	-	0	-
Category		7	5.7	1	1.9	2	0.9
Category		10	36.4	1	0.2	4	1.5
Category		43	25.2	12	2.5	9	2.8
Category		25	37.4	17	6.9	7	2.1
Category		6	1.2	0	-	0	-
Category		11	12.8	6	1.4	12	5.8
Category		11	3.6	4	1.5	6	10.1
No rating	格付なし	0	-	2	0.1	2	0.2

(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。

(Note1) Bankruptcies with credit amount less than 50 million yen are excluded.

(Note2) The amounts are credit exposures before partial direct written-off.

8. Loan Portfolio Information

8. 業種別貸出状況等

Classification of loans by type of industry
[Non-Consolidated]業種別貸出金
[単体]

(Unit: Millions of Yen)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 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)	9,008,333	429,338	8,578,995	464,545	8,114,450
Manufacturing	製造業	1,021,699	109,011	912,688	(1,894)	914,582
Agriculture	農業	4,682	(281)	4,963	(1,156)	6,119
Forestry	林業	39	(10)	49	22	27
Fishery	漁業	6,693	413	6,280	274	6,006
Mining	鉱業	4,243	(163)	4,406	345	4,061
Construction	建設業	309,677	(14,880)	324,557	10,883	313,674
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	13,753	496	13,257	1,227	12,030
IT and telecommunication	情報通信業	70,989	(2,316)	73,305	1,210	72,095
Transportation	運輸業	377,955	27,171	350,784	9,597	341,187
Wholesale and retail	卸売・小売業	737,506	39,112	698,394	23,492	674,902
Finance and insurance	金融・保険業	306,285	7,976	298,309	66,739	231,570
Real estate	不動産業	1,066,815	(63,141)	1,129,956	25,105	1,104,851
Services	各種サービス業	967,520	40,641	926,879	17,371	909,508
Local governments	地方公共団体	160,070	50,311	109,759	29,467	80,292
Others	その他	3,960,406	235,000	3,725,406	281,864	3,443,542

Classification of Risk Managed Loans by type of industry
[Non-Consolidated]業種別リスク管理債権
[単体]

(Unit: Millions of Yen)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 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)	289,460	99,756	189,704	(14,418)	204,122
Manufacturing	製造業	20,055	(2,538)	22,593	(1,631)	24,224
Agriculture	農業	56	18	38	(437)	475
Forestry	林業	-	-	-	-	-
Fishery	漁業	-	-	-	(16)	16
Mining	鉱業	5	(1)	6	6	-
Construction	建設業	18,152	3,927	14,225	(3,378)	17,603
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	18	4	14	14	-
IT and telecommunication	情報通信業	980	(130)	1,110	(547)	1,657
Transportation	運輸業	1,746	(4,044)	5,790	3,094	2,696
Wholesale and retail	卸売・小売業	28,035	6,447	21,588	(5,029)	26,617
Finance and insurance	金融・保険業	884	516	368	(11,374)	11,742
Real estate	不動産業	138,189	91,576	46,613	(3,074)	49,687
Services	各種サービス業	28,558	(5,944)	34,502	9,427	25,075
Local governments	地方公共団体	-	-	-	-	-
Others	その他	52,776	9,924	42,852	(1,474)	44,326

Classification of credits disclosed under the
Financial Revitalization Law by type of industry
[Non-Consolidated]業種別金融再生法開示債権
[単体]

(Unit: Millions of Yen)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 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)	293,351	102,025	191,326	(14,232)	205,558
Manufacturing	製造業	20,485	(2,310)	22,795	(1,457)	24,252
Agriculture	農業	56	18	38	(437)	475
Forestry	林業	-	-	-	-	-
Fishery	漁業	-	-	-	(21)	21
Mining	鉱業	5	(1)	6	6	-
Construction	建設業	18,432	4,144	14,288	(3,409)	17,697
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	18	4	14	14	-
IT and telecommunication	情報通信業	1,262	110	1,152	(526)	1,678
Transportation	運輸業	1,751	(4,045)	5,796	3,065	2,731
Wholesale and retail	卸売・小売業	29,417	7,694	21,723	(5,410)	27,133
Finance and insurance	金融・保険業	965	522	443	(11,408)	11,851
Real estate	不動産業	138,945	91,900	47,045	(2,669)	49,714
Services	各種サービス業	28,932	(6,041)	34,973	9,561	25,412
Local governments	地方公共団体	-	-	-	-	-
Others	その他	53,078	10,031	43,047	(1,542)	44,589

(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 March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Loans to small and medium-sized businesses, etc	中小企業等貸出残高	7,117,681	191,358	6,926,323	299,142	6,627,181
Loans to small and medium-sized businesses	中小企業貸出	3,167,652	(34,617)	3,202,269	17,446	3,184,823
Loans to individuals	個人貸出(消費者ローン)	3,950,029	225,975	3,724,054	281,696	3,442,358
Ratio of loans to small and medium-sized businesses, etc	中小企業等貸出比率	79.0	(1.7)	80.7	(0.9)	81.6

Loans to Individuals

消費者ローン残高

[Non-Consolidated]

[単体]

(Unit: Millions of Yen)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Loans to individuals	消費者ローン残高	3,950,029	225,975	3,724,054	281,696	3,442,358
Residential loans	住宅系ローン	3,600,110	216,832	3,383,278	275,215	3,108,063
Housing loans	住宅ローン	2,422,360	168,237	2,254,123	223,747	2,030,376
Apartment loans	アパートローン	1,177,750	48,595	1,129,155	51,469	1,077,686
Other individual loans	その他のローン	349,919	9,143	340,776	6,481	334,295

9. Loans to Entities Overseas by Country

9. 国別貸出状況等

Certain Overseas Loans

特定海外債権残高

Not applicable

該当ありません

Loans to certain areas

地域別貸出金残高

[Non-Consolidated]

[単体]

(Unit: Millions of Yen)

		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Loans to asian countries	アジア向け	4,604	(166)	4,770	1,630	3,140
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-
Loans to latin America	中南米向け	3,996	234	3,762	(1,205)	4,967
Of which, risk managed loans	うちリスク管理債権	-	-	-	-	-

10. Loans and Deposits, etc 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 the year ended

(Unit: Billions of Yen)

		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Deposits (outstanding balance)	預金(未残)	10,175.0	178.2	9,996.8	169.8	9,827.0
Deposits (average balance)	預金(平残)	9,913.4	200.5	9,712.9	354.1	9,358.8
Loans and bills discounted (outstanding balance)	貸出金(未残)	9,008.3	429.4	8,578.9	464.5	8,114.4
Loans and bills discounted (average balance)	貸出金(平残)	8,845.5	429.7	8,415.8	209.3	8,206.5

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 March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	(B)-(C)	As of March 31, 2007 (C)
Corporate	個人	7,709.4	150.4	7,559.0	233.2	7,325.8
Of which, liquid deposits	うち流動性預金	4,643.7	11.6	4,632.1	89.9	4,542.2
Of which, fixed deposits	うち定期性預金	3,017.0	132.8	2,884.2	136.2	2,748.0
Individual	法人	1,854.0	23.7	1,830.3	(78.3)	1,908.6
Local Public	公金	492.6	18.2	474.4	(21.6)	496.0
Financial institutions	金融	112.0	(13.7)	125.7	29.3	96.4
Total	合計	10,168.1	178.5	9,989.6	162.6	9,827.0
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,432.0	200.5	9,231.5	133.0	9,098.5

(注) 流動性預金 = 当座預金 + 普通預金 + 貯蓄預金 + 通知預金, 定期性預金 = 定期預金

(Note) Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice : Fixed deposits = Time deposits

[Non-Consolidated]

[単体]

For the year ended

(Unit: Billions of Yen)

<Average balance>	(平残)	March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	(B)-(C)	March 31, 2007 (C)
Corporate	個人	7,684.0	209.3	7,474.7	250.0	7,224.7
Individual	法人	1,830.9	(23.5)	1,854.4	63.4	1,791.0
Local Public	公金	318.4	23.0	295.4	30.0	265.4
Financial institutions	金融	75.3	(7.1)	82.4	6.2	76.2
Total	合計	9,908.7	201.6	9,707.1	349.7	9,357.4
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	9,135.6	216.7	8,918.9	292.7	8,626.2

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】

Domestic operations

国内業務部門

For the year ended

(Unit: Billions of Yen)

		March 31, 2009		March 31, 2008		March 31, 2007	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	[217.3] 10,710.5		[286.0] 10,387.5		[81.7] 9,852.9	1.78
Of which, loans and bills discounted	うち貸出金	8,832.9	2.15	8,403.1	2.19	8,193.9	1.94
Of which, securities	うち有価証券	1,359.7	1.14	1,357.6	1.20	1,226.2	1.02
Of which, call loans	うちコールローン	38.0	0.74	40.6	0.71	41.7	0.30
Of which, bills bought	うち買入手形	1.7	0.58	0.1	0.50	2.4	0.05
Of which, due from banks	うち預け金	0.0	0.15	0.0	0.20	0.0	0.09
Of which, monetary claims bought	うち買入金銭債権	257.5	1.65	298.5	1.49	305.2	1.04
Interest-bearing liabilities	資金調達勘定	10,421.1	0.23	10,153.2	0.24	9,640.4	0.10
Of which, deposits	うち預金	9,794.4	0.21	9,573.3	0.22	9,265.6	0.09
Of which, negotiable certificates of deposit	うち譲渡性預金	247.2	0.55	250.3	0.60	108.1	0.17
Of which, call money	うちコールマネー	282.1	0.48	259.0	0.49	203.9	0.24
Of which, bills sold	うち売渡手形	-	-	-	-	0.0	0.05
Of which, borrowed money	うち借入金	64.3	0.45	30.3	0.58	15.6	1.70
Of which, bonds payable	うち社債	32.9	1.54	40.0	1.29	45.6	1.31

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

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

International operations

国際業務部門

For the year ended

(Unit: Billions of Yen)

		March 31, 2009		March 31, 2008		March 31, 2007	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	422.0	3.03	500.5	3.72	249.3	3.39
Of which, loans and bills discounted	うち貸出金	12.6	2.95	12.6	4.39	12.5	4.39
Of which, securities	うち有価証券	24.0	2.29	32.4	2.74	59.9	3.17
Of which, call loans	うちコールローン	91.1	3.04	114.8	4.88	31.7	5.03
Of which, due from banks	うち預け金	255.9	3.21	307.0	2.52	110.9	1.82
Interest-bearing liabilities	資金調達勘定	[217.3] 391.8		[286.0] 471.3		[81.7] 217.9	3.74
Of which, deposits	うち預金	118.9	1.56	139.6	4.12	93.2	3.94
Of which, call money	うちコールマネー	13.4	1.98	4.4	3.68	1.7	5.33
Of which, borrowed money	うち借入金	42.0	2.92	41.0	2.96	41.0	2.96

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

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

All branches

全店ベース

For the year ended

(Unit: Billions of Yen)

		March 31, 2009		March 31, 2008		March 31, 2007	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	10,915.2	2.05	10,601.9	2.11	10,020.5	1.83
Of which, loans and bills discounted	うち貸出金	8,845.5	2.16	8,415.8	2.19	8,206.5	1.95
Of which, securities	うち有価証券	1,383.8	1.16	1,390.0	1.24	1,286.2	1.12
Of which, call loans	うちコールローン	129.1	2.37	155.5	3.79	73.5	2.34
Of which, bills bought	うち買入手形	1.7	0.58	0.1	0.50	2.4	0.05
Of which, due from banks	うち預け金	255.9	3.21	307.0	2.51	110.9	1.82
Of which, monetary claims bought	うち買入金銭債権	257.5	1.65	298.5	1.49	305.2	1.04
Interest-bearing liabilities	資金調達勘定	10,595.6	0.32	10,338.5	0.39	9,776.6	0.18
Of which, deposits	うち預金	9,913.4	0.22	9,712.9	0.27	9,358.8	0.12
Of which, negotiable certificates of deposit	うち譲渡性預金	247.2	0.55	250.3	0.60	108.1	0.17
Of which, call money	うちコールマネー	295.5	0.55	263.5	0.55	205.6	0.28
Of which, bills sold	うち売渡手形	-	-	-	-	0.0	0.05
Of which, borrowed money	うち借入金	106.3	1.42	71.3	1.94	56.6	2.61
Of which, bonds payable	うち社債	32.9	1.54	40.0	1.29	45.6	1.31

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.