

INTERIM REPORT(EXCERPT)

TRANSLATION

For six months ended September 30,2007

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A. Digest of Interim Financial Results for six months ended September 30, 2007

1. Income status

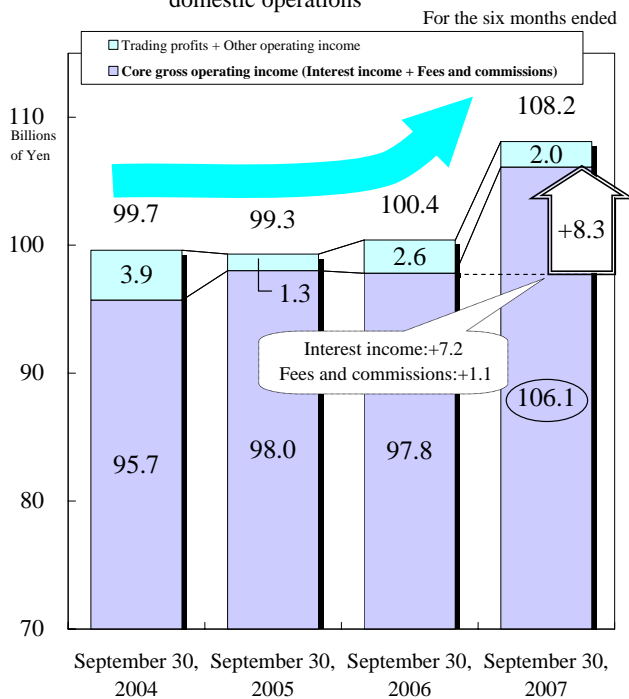
For the six months ended (Unit: Billions of Yen)

	September 30, 2006	September 30, 2007	Increase/(Decrease)	Ratio of Increase/(Decrease)
1 Gross operating income	102.2	110.2	8.0	7.8%
2 Gross operating income from domestic operations	100.4	108.2	7.8	7.6%
3 Interest income	80.7	87.9	7.2	8.9%
4 Fees and commissions	17.0	18.1	1.1	6.1%
5 Trading profits	0.4	0.5	0.1	
6 Other operating income	2.2	1.5	(0.7)	
7 Gross operating income from international operations	1.7	2.0	0.3	18.3%
8 Expenses	44.0	47.6	3.6	8.1%
9 Of which, personnel	15.5	17.9	2.4	15.6%
10 Of which, facilities	25.3	26.4	1.1	4.3%
11 Core net business profit (1-8)	58.1	62.5	4.4	7.6%
12 Transfer to general allowance for possible loan losses	(0.2)	0.9	1.1	
13 Net business profit (1-8-12)	58.3	61.5	3.2	5.4%
14 Extraordinary profits and losses	(8.0)	(5.7)	2.3	
15 Of which, disposal of bad debts	13.1	7.5	(5.6)	
16 (Reference) Credit costs (12+15)	12.8	8.5	(4.3)	
17 Of which, gains and losses on securities	6.7	3.4	(3.3)	
18 Of which, losses on devaluation of securities	0.4	1.1	0.7	
19 Ordinary profit (13+14)	50.3	55.8	5.5	10.7%
20 Special gains and losses	1.4	0.6	(0.8)	
21 Of which, recovery of claims previously charged-off	1.8	1.2	(0.6)	
22 Income taxes	20.5	22.3	1.8	
23 Interim net income (19+20-22)	31.2	34.0	2.8	8.9%
Real credit costs (16-21)	11.0	7.2	(3.8)	

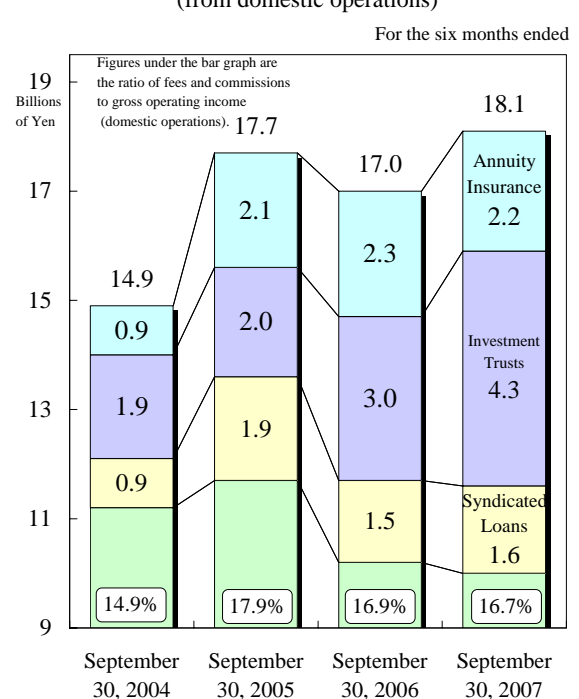
(1) Gross Operating Income : Income increased by 8.0 billion yen to reach a record high.

Core base gross operating income increased by 8.3 billion yen (+ 8.4 %) as compared to the previous interim term, to reach 106.1 billion yen, mainly due to the improvement in loan yield which resulted in an increase in domestic interest income by + 7.2 billion yen (+ 8.9 %) as well as steady increase in fees and commissions .

(Reference 1) Transition of Gross operating income from domestic operations



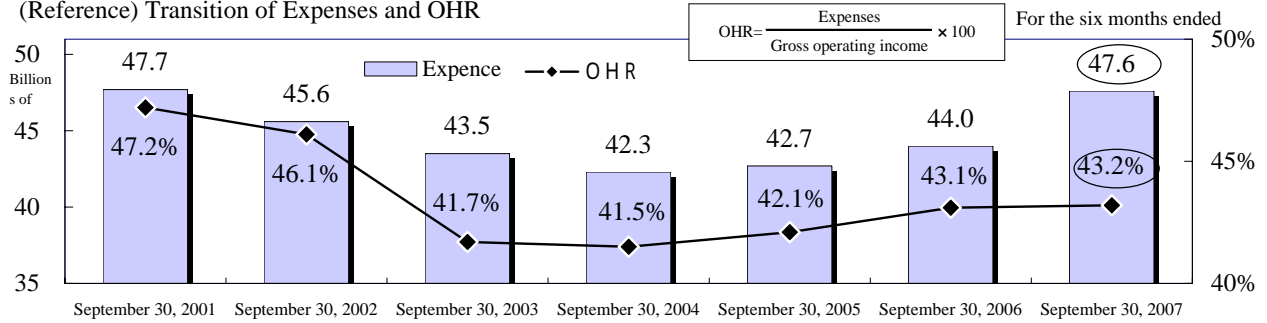
(Reference 2) Transition of fees and commissions (from domestic operations)



(2) Expenses : OHR maintained a low level at 43.2%

As we have expanded investment for the future such as human assets and infrastructure based on a long-term vision, expenses increased by 3.6 billion yen to 47.6 billion yen as compared to the previous interim term, but due to the increase in gross operating income, OHR (overhead ratio) continued to remain low at 43.2%.

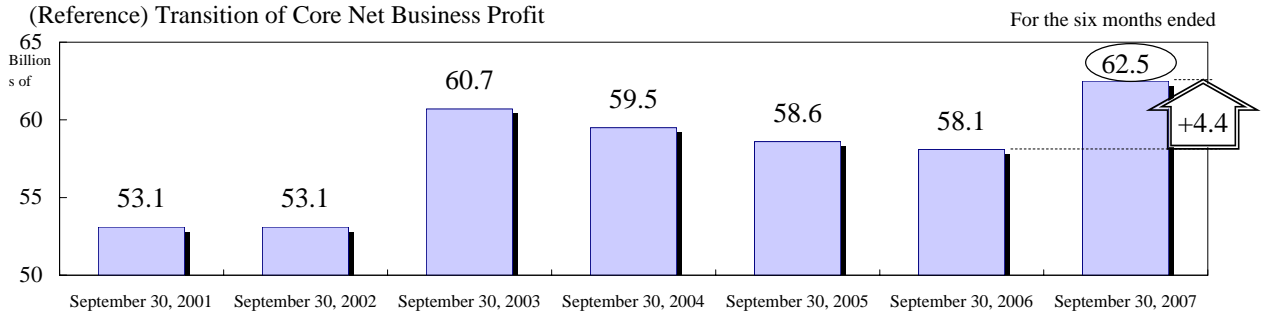
(Reference) Transition of Expenses and OHR



(3) Core Net Business Profit: Core net business profit reached a record high

Due to a significant increase in gross operating income, core net business profit increased by 4.4 billion yen as compared to the previous interim term, which reached 62.5 billion yen, a record high for the interim term.

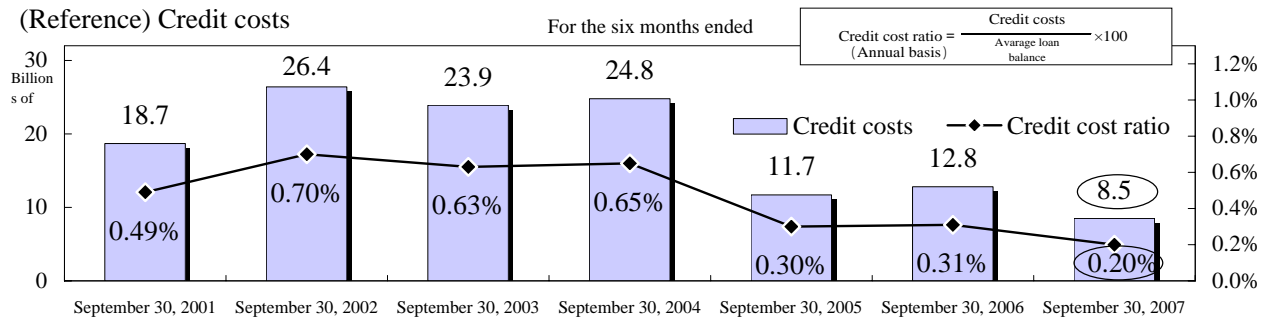
(Reference) Transition of Core Net Business Profit



(4) Credit Costs: 8.5 million yen, a decrease of 33% as compared to the previous interim term

As assets became more sound, credit costs decreased by 33% from the end of the interim term to 8.5 billion yen while the credit cost ratio was 0.20%, maintaining a low level.

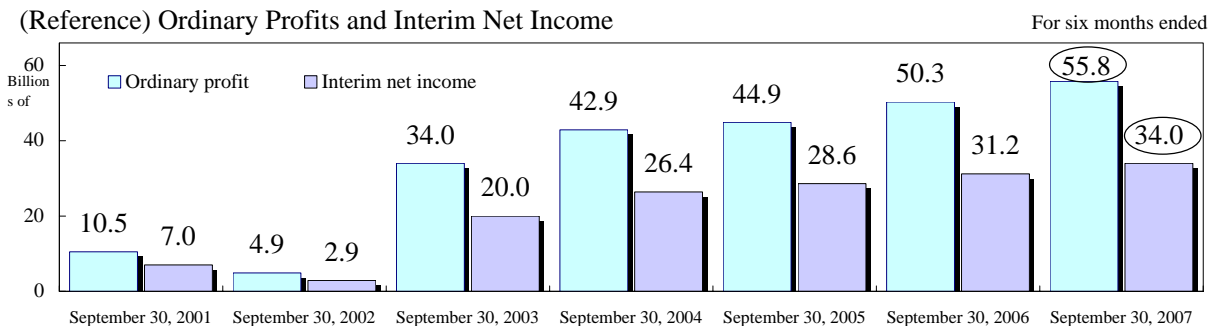
(Reference) Credit costs



(5) Ordinary Profit and Net Income : Both ordinary profit and net income reached record highs.

As a result, ordinary profit reached 55.8 billion yen, an increase of 5.5 billion yen as compared to the previous interim term and interim net income was 34.0 billion yen, an increase of 2.8 billion yen as compared to the previous interim term, both were record highs for the interim term.

(Reference) Ordinary Profits and Interim Net Income



2. Assets and Liabilities

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

As a result of focusing on the regional retailing business, loans to small and medium-sized businesses increased : 105.7 billion yen from the end of the previous interim term and loans to individuals increased by 211.1 billion yen from the end of the previous interim term.
Loan ratio to small and medium-sized businesses increased by 0.7 point from the end of the previous interim term to 80.8 %.

(Reference 1) Transition of outstanding loan balance

(Unit: Billions of Yen)

	As of September 30, 2005 (A)	As of September 30, 2006 (B)	(B)-(A)	As of September 30, 2007 (C)	(C)-(B)
Loans < outstanding balance >	7,850.5	8,133.1	[3.6%] 282.6	8,447.7	[3.8%] 314.6
Loans to small and medium-sized businesses, etc	6,256.3	6,514.7	[4.1%] 258.4	6,831.4	[4.8%] 316.7
Loans to small and medium-sized businesses	2,946.3	3,133.8	[6.3%] 187.5	3,239.5	[3.3%] 105.7
Individual	3,309.9	3,380.8	[2.1%] 70.9	3,591.9	[6.2%] 211.1
Residential loans	2,995.1	3,053.4	[1.9%] 58.3	3,254.7	[6.5%] 201.3
Housing loans	1,989.5	1,998.6	[0.4%] 9.1	2,147.8	[7.4%] 149.2
Apartment loans	1,005.6	1,054.7	[4.8%] 49.1	1,106.9	[4.9%] 52.2
Ratio of loans to small and medium-sized businesses, etc.	79.6%	80.1%	0.5%	80.8%	0.7%
Ratio of loans to individuals	42.1%	41.5%	(0.6%)	42.5%	1.0%

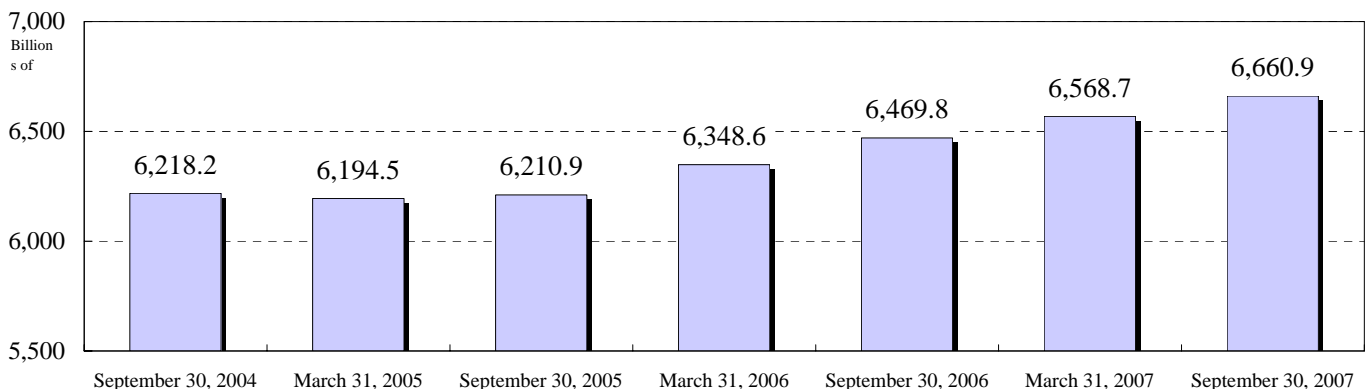
(Reference 2) Transition of average loan balance

For the six months ended

(Unit: Billions of Yen)

	September 30, 2005 (A)	September 30, 2006 (B)	(B)-(A)	September 30, 2007 (C)	(C)-(B)
Loans < average balance >	7,806.4	8,246.6	[5.6%] 440.2	8,250.1	[0.0%] 3.5
Loans to small and medium-sized businesses, etc	6,210.9	6,469.8	[4.1%] 258.9	6,660.9	[2.9%] 191.1
Loans to small and medium-sized businesses	2,948.6	3,129.1	[6.1%] 180.5	3,166.1	[1.1%] 37.0
Individual	3,262.2	3,340.7	[2.4%] 78.5	3,494.8	[4.6%] 154.1
Residential loans	2,950.0	3,017.4	[2.2%] 67.4	3,162.4	[4.8%] 145.0
Housing loans	1,961.0	1,977.6	[0.8%] 16.6	2,078.9	[5.1%] 101.3
Apartment loans	988.9	1,039.8	[5.1%] 50.9	1,083.4	[4.1%] 43.6

(Reference 3) Transition of average loan balance to small and medium-sized businesses [Semi-annual basis]



(2) Deposits : Individual deposits on steady increase.

As a result of our efforts to enhance accessibility to customers and improve convenience, individual deposits increased steadily mainly in Kanagawa by 263.4 billion yen as compared to the end of the previous interim term.

(Reference 1) Transition of outstanding deposit balance

(Unit: Billions of Yen)

	As of September 30, 2005 (A)	As of September 30, 2006 (B)	(B)-(A)	As of September 30, 2007 (C)	(C)-(B)
Deposits < outstanding balance >	9,092.1	9,300.3	[2.2%] 208.2	9,654.9	[3.8%] 354.6
of which, individual	6,992.7	7,178.6	[2.6%] 185.9	7,442.0	[3.6%] 263.4
of which, corporate	1,752.2	1,785.7	[1.9%] 33.5	1,883.2	[5.4%] 97.5

(Reference 2) Transition of average deposit balance

For the six months ended

(Unit: Billions of Yen)

	September 30, 2005 (A)	September 30, 2006 (B)	(B)-(A)	September 30, 2007 (C)	(C)-(B)
Deposits < average balance >	9,032.8	9,333.3	[3.3%] 300.5	9,653.7	[3.4%] 320.4
of which, individual	6,963.3	7,171.7	[2.9%] 208.4	7,408.3	[3.2%] 236.6
of which, corporate	1,702.6	1,797.6	[5.5%] 95.0	1,867.0	[3.8%] 69.4

(3) Non-deposit products for individuals : Both balance and income steadily increased.

As a result of our active response to the diversified needs of customers, the balance of non-deposit products for individuals increased by 186.9 billion yen from the end of the previous interim term to 1,428.4 billion yen, and the ratio of non-deposit products for individuals increased by 1.3 points to 16.1%.
Fee income from non-deposit products for individuals steadily grew to 7.1 billion yen, an increase of 1.3 billion yen as compared to the previous interim term.

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

(Unit: Billions of Yen)

	As of September 30, 2005 (A)	As of September 30, 2006 (B)	(B)-(A)	As of September 30, 2007 (C)	(C)-(B)
Investment trusts	372.3	402.0	29.7	495.5	93.5
Annuity insurance	155.4	262.1	106.7	350.1	88.0
Foreign currency deposits	52.6	39.6	(13.0)	31.9	(7.7)
Public bond	498.4	537.6	39.2	550.8	13.2
Total balance of non-deposit products for individuals A	1,078.9	1,241.5	162.6	1,428.4	186.9
Individual deposits (deposits in yen)	6,940.1	7,138.9	198.8	7,410.1	271.2
Total individual deposit assets B	8,019.0	8,380.5	361.5	8,838.5	458.0
Ratio of non-deposit products for individuals (A/B)	13.4%	14.8%	1.4%	16.1%	1.3%

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

For the six months ended

(Unit: Billions of Yen)

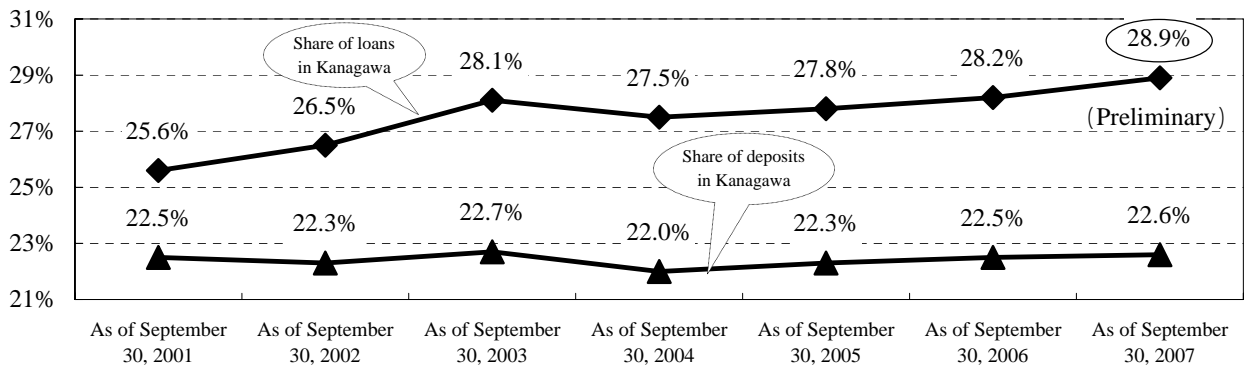
	September 30, 2005 (A)	September 30, 2006 (B)	(B)-(A)	September 30, 2007 (C)	(C)-(B)
Investment trusts (fees and commissions)	1.9	2.9	1.0	4.3	1.4
Annuity insurance (fees and commissions)	2.1	2.3	0.2	2.2	(0.1)
Foreign currency deposits (international operations)	0.6	0.4	(0.2)	0.3	(0.1)
Public bonds (trading profits)	0.1	0.2	0.1	0.1	(0.1)
Total	4.8	5.8	1.0	7.1	1.3

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

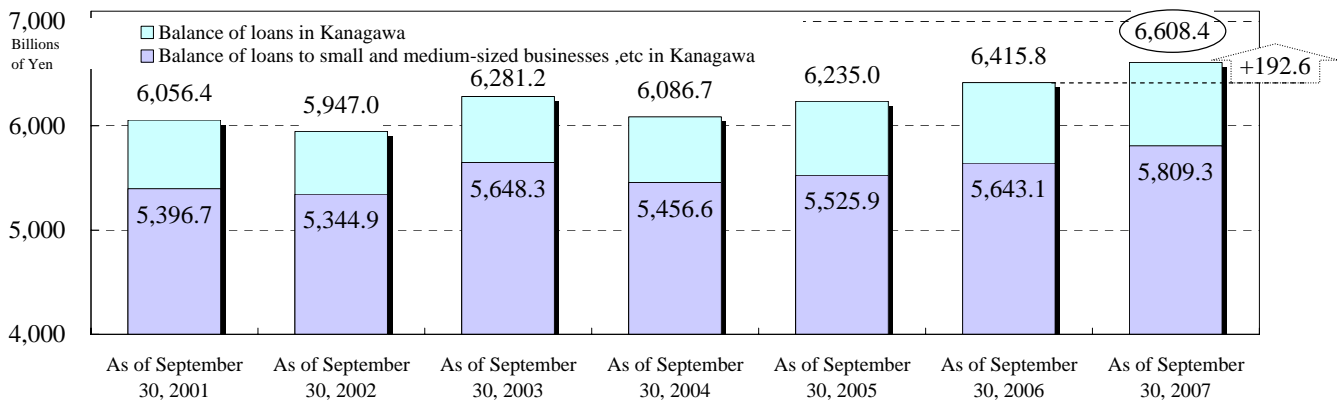
3. Conditions in Kanagawa Prefecture : Loans and Deposits steadily increased

In Kanagawa Prefecture, as a result of active efforts to expand financial transactions along with the strategy of specializing in regional retailing, loans in Kanagawa reached 6,608.4 billion yen, an increase of 192.6 billion yen from the end of the previous interim term and the share in Kanagawa became 28.9%.
 Deposits steadily increased as well and the balance was 8,902.7 billion yen, an increase of 278.4 billion yen from the end of the previous interim term.

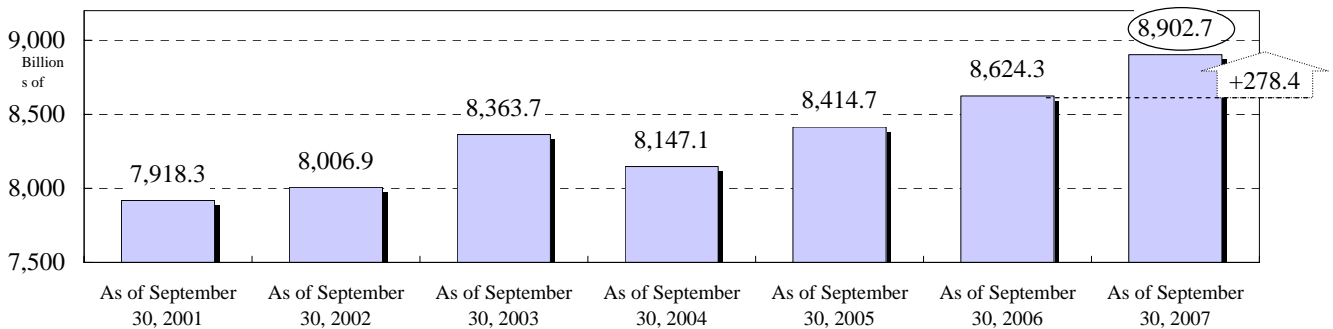
(1) Market shares in Kanagawa Prefecture



(2) Balance of loans in Kanagawa Prefecture



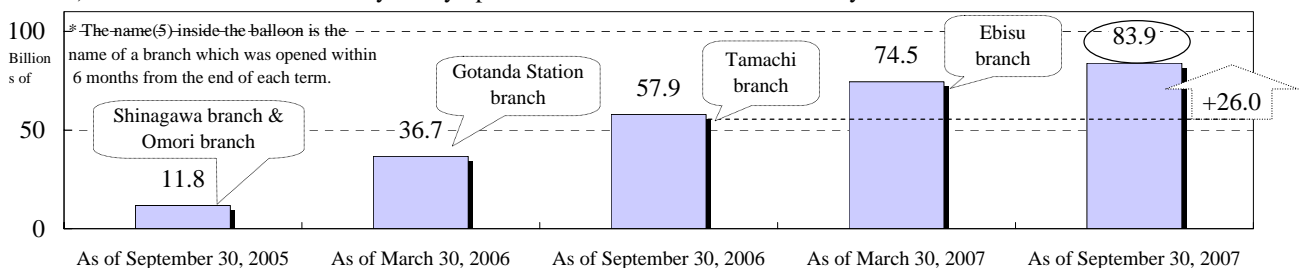
(3) Balance of Deposits in Kanagawa Prefecture



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

The Bank opened 5 branches in Southwestern Tokyo, one of our home markets, by the end of September 2007, to bolster loan volume in the area. The total loan balance of the five branches steadily increased, by 26.0 million yen from the end of the previous interim term to 83.9 million yen.

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



5. State of Bad debts : Problem claims ratio continued to be at a low level.

As a result of promoting off-balancing, improvement in borrower classification through management improvement support and collection, problem claims (under Financial Revitalization Law) decreased by 2.3 billion yen from the end of the previous term to 203.2 billion yen. Problem claims ratio decreased by 0.1 points to 2.3 %.

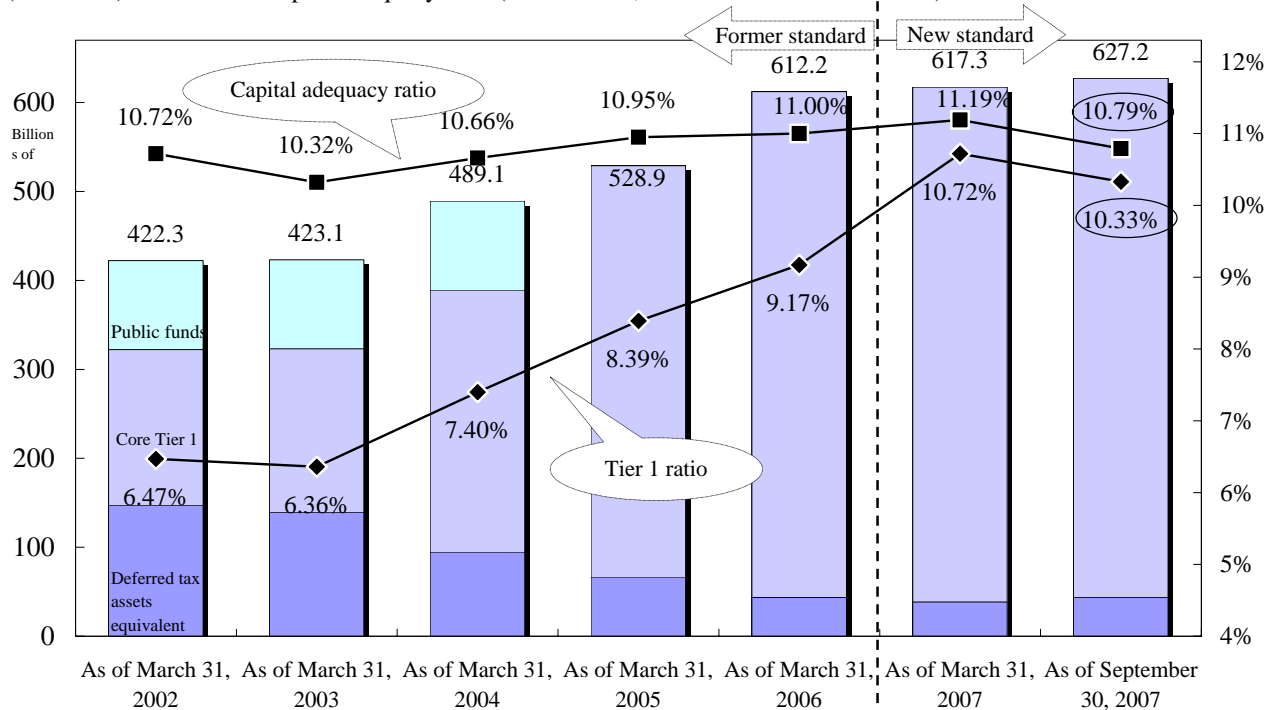
(Reference) Transition of problem claims disclosed under the Financial Revitalization Law (Unit:Billions of Yen)

	As of March 31,2006 (A)	As of March 31, 2007 (B)	(B)-(A)	As of September 30, 2007 (C)	(C)-(B)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	24.4	19.1	(5.3)	22.8	3.7
Doubtful claims (in possible bankruptcy)	142.2	132.6	(9.6)	126.0	(6.6)
Claims in need of special caution	48.3	53.7	5.4	54.3	0.6
Sub-total (bad debts) A	215.0	205.5	(9.5)	203.2	(2.3)
Claims in need of caution (excluding claims in need of special caution)	595.9	792.1	196.2	834.6	42.5
Claims to normal customers	7,451.8	7,492.3	40.5	7,786.0	293.7
Normal claims B	8,047.7	8,284.5	236.8	8,620.6	336.1
Total claims (credit exposures) C=A+B	8,262.8	8,490.0	227.2	8,823.8	333.8
Problem claims ratio A/C	2.6%	2.4%	(0.2%)	2.3%	(0.1%)

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

While risk assets have increased due to active operation centering on loans, Tier 1 ratio was 10.33 % and the capital adequacy ratio was 10.79 %, both of which are at sufficient level,even after repurchasing 17.9 million yen,worth of own shares.

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



Risk assets ,etc	6,528.1	6,650.3	6,610.0	6,299.8	6,676.3	5,757.4	6,069.0
Core Tire 1 ratio	2.68%	2.76%	4.45%	7.33%	8.51%	10.05%	9.61%

(Note) 1. 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)

(Note) 2. 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 2007 : Core Net Business Profit, Ordinary Profit and Net Income are all expected to increase from the previous year.

As the gross operating income is expected to increase due to further strengthening regional retail strategies, core net business profit is expected to be 127.0 billion yen, an increase of 5.4 billion yen from the previous year.
Both ordinary profit and net income are expected to increase, the former will increase by 4.2 billion yen from the previous year to 111.0 billion yen, and the latter will increase by 1.7 billion yen to 67.5 billion yen.

< Non-consolidated >

(Unit:Billions of Yen)

	Fiscal year 2006	Forecasts for fiscal year 2007	Previous fiscal year 2006 Increase/(decrease)
1 Gross operating income	211.7	225.0	13.3
2 Gross operating income from domestic operations	208.2	221.4	13.2
3 Interest income	165.4	180.2	14.8
4 Fees and commissions	36.1	37.5	1.4
5 Other operating income	5.7	2.5	(3.2)
6 Gross operating income from international operations	3.5	3.6	0.1
7 Expenses	90.1	98.0	7.9
8 Core net business profit	121.6	127.0	5.4
9 Ordinary profit	106.8	111.0	4.2
10 Net income	65.8	67.5	1.7
11 Credit costs	19.3	16.0	(3.3)
12 Credit costs ratio	0.0023	0.19%	(0.04%)

< Consolidated >

(Unit:Billions of Yen)

	Fiscal year 2006	Forecasts for fiscal year 2007	Previous fiscal year 2006 Increase/(decrease)
13 Ordinary profit	108.8	113.0	4.2
14 Net income	66.2	68.5	2.3

(Reference 1) Forecast of average balance of funds for fiscal year 2007 (Domestic operations)

(Unit:Billions of Yen)

<average balance>	Fiscal year 2006	Forecasts for fiscal year 2007	Previous fiscal year 2006 Increase/(decrease)
Interest-earning assets	9,852.9	10,300.0	447.1
Loans and bills discounted	8,193.9	8,390.0	196.1
Securities	1,226.2	1,380.0	153.8
Interest-bearing liabilities	9,640.4	10,090.0	449.6
Deposits	9,265.6	9,590.0	324.4

(Reference 2) Forecasts of yield and interest margins for fiscal year 2007 (Domestic operations)

(Unit:%)

	Fiscal year 2006	Forecasts for fiscal year 2007	Previous fiscal year 2006 Increase/(decrease)
Yield on interest-earning assets A	1.78	2.01	0.23
Loans and bills discounted	1.94	2.21	0.27
Securities	1.02	1.16	0.14
Yield on interest-bearing liabilities B	0.10	0.26	0.16
Deposits	0.09	0.24	0.15
Expense ratio	0.93	0.96	0.03
Total funding cost C	1.01	1.20	0.19
Yield spread A-B	1.68	1.75	0.07
Interest margins between loans and deposits	0.92	1.00	0.08
Net interest margin A-C	0.77	0.81	0.04

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

Dividends are paid on the performance-based dividend policy, while maintaining the concept of stable dividend.

Ordinary dividend : 10 yen Par share Par annum . (Stably paid regardless of our business results)

Special dividend : Approximately 35% of the amount exceeding 60.0 billion yen in net income, if net income for a fiscal year exceeds 60 billion yen.

The annual dividend, the combination of & , is expected to be 11.50 yen, an increase of 1.50 yen from the previous year.

1. Dividend Policy

	Dividend Policy (A)	Former dividend Policy (B)	(A)-(B)
Ordinary dividend (portion stably paid)			
Annual dividend per share	<u>¥10.00</u>	<u>¥7.00</u>	¥3.00
Interim dividend per share	<u>¥5.00</u>	<u>¥3.50</u>	¥1.50
Special dividend (portion linked to performance)			
The way special dividends are calculated	Approximately <u>35%</u> of the amount exceeding <u>60.0 billion</u> yen in net income, if net income for a fiscal year exceeds <u>60.0 billion</u> yen.	Approximately <u>30%</u> of the amount exceeding <u>50.0 billion</u> yen in net income, if net income for a fiscal year exceeds <u>50.0 billion</u> yen.	+5%

2. Forecasts for the dividend per share per annum for the FY2007

(Unit: Billions of Yen, Millions of Shares)

		Interim dividend	Year-end dividend (Forecast)	Annual dividend (Forecast)	Previous fiscal year 2006
					Increase/(decrease)
Number of shares outstanding (Note 1)		-	136.9	136.9	(2.3)
Net income for fiscal year 2007 (Forecast)		-	67.5	67.5	1.7
Amount exceeding 60.0 billion yen	A	-	7.5	7.5	1.7
Special dividend *To be paid out at approximately 35% of A	B	-	¥1.50	¥1.50	(¥1.50)
Ordinary dividend	C	¥5.00	¥5.00	¥10.00	¥3.00
Total dividend	(B+C)	¥5.00	¥6.50	¥11.50	¥1.50

(Note 1) Number of outstanding shares in the forecast for fiscal year 2007 is the number of outstanding share (excluding treasury stock) as of September 30, 2007.

(Note 2) For your reference, below is the expected dividend per share, if calculated on the former calculation method.

	Interim dividend	Year-end dividend	Annual dividend
Special dividend	-	¥3.50	¥3.50
Ordinary dividend	¥3.50	¥3.50	¥7.00
Total dividend	¥3.50	¥7.00	¥10.50

B . CONSOLIDATED INTERIM FINANCIAL INFORMATION

B. 連結中間決算情報

1. Consolidated Interim Balance Sheets (Unaudited)

1. 中間連結貸借対照表

(Unit:Millions of Yen)

	科 目	As of September 30,2006(A)	As of September 30,2007(B)	Increase/(Decrease) (B)-(A)	As of March 31,2007(C)	Increase/(Decrease) (B)-(C)
ASSETS:	(資 産 の 部)					
Cash and due from banks	現 金 預 け 金	364,972	495,673	130,701	383,330	112,343
Call loans and bills purchased	コ-ルローン及び買入手形	-	92,611	92,611	204,354	(111,743)
Monetary debts purchased	買 入 金 銭 債 権	295,390	308,370	12,980	317,603	(9,233)
Trading assets	特 定 取 引 資 産	69,301	58,297	(11,004)	82,437	(24,140)
Securities	有 価 証 券	1,308,658	1,410,962	102,304	1,670,276	(259,314)
Loans and bills discounted	貸 出 金	8,133,609	8,382,181	248,572	8,115,015	267,166
Foreign exchange assets	外 国 為 替	4,058	4,904	846	4,399	505
Other assets	そ の 他 資 産	105,494	124,476	18,982	87,671	36,805
Premises and equipment	有 形 固 定 資 産	132,872	203,276	70,404	132,125	71,151
Intangible fixed assets	無 形 固 定 資 産	13,364	22,241	8,877	14,239	8,002
Deferred tax assets	繰 延 税 金 資 産	6,850	12,238	5,388	5,592	6,646
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	369,440	430,992	61,552	441,010	(10,018)
Allowance for possible loan losses	貸 倒 引 当 金	(57,266)	(56,522)	744	(55,876)	(646)
Total assets	資 産 の 部 合 計	10,746,746	11,489,706	742,960	11,402,180	87,526
LIABILITIES :	(負 債 の 部)					
Deposits	預 金	9,272,214	9,626,273	354,059	9,797,327	(171,054)
Negotiable certificates of deposits	譲 渡 性 預 金	75,619	170,852	95,233	69,894	100,958
Call money and bills sold	コ-ルマネー及び売渡手形	21,037	213,600	192,563	132,391	81,209
Trading liabilities	特 定 取 引 負 債	2,896	2,418	(478)	2,669	(251)
Borrowed money	借 用 金	16,363	86,453	70,090	2,648	83,805
Foreign exchange liabilities	外 国 為 替	188	131	(57)	36	95
Bonds and notes	社 債	40,000	40,000	-	40,000	-
Other liabilities	そ の 他 負 債	204,606	138,395	(66,211)	125,580	12,815
Accrued bonuses to directors and corporate auditors	役 員 賞 与 引 当 金	-	-	-	80	(80)
Liability for employees' retirement benefits	退 職 給 付 引 当 金	55	71	16	53	18
Liability for directors and corporate auditors retirement benefits	役 員 退 職 慰 労 引 当 金	-	829	829	-	829
Deferred tax liabilities	繰 延 税 金 負 債	-	-	-	6,446	(6,446)
Deferred tax liabilities for land revaluation surplus	再評価に係る繰延税金負債	22,730	22,333	(397)	22,363	(30)
Acceptances and guarantees	支 払 承 諾	369,440	430,992	61,552	441,010	(10,018)
Total liabilities	負 債 の 部 合 計	10,025,152	10,732,351	707,199	10,640,503	91,848
NET ASSEETS:	(純 資 産 の 部)					
Capital stock	資 本 金	215,305	215,526	221	215,481	45
Capital surplus	資 本 剰 余 金	176,925	177,142	217	177,097	45
Retained earnings	利 益 剰 余 金	208,573	252,317	43,744	226,678	25,639
Treasury stock	自 己 株 式	(6,564)	(18,231)	(11,667)	(205)	(18,026)
Total stockholders' equity	株 主 資 本 合 計	594,239	626,756	32,517	619,052	7,704
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	49,989	53,242	3,253	65,457	(12,215)
Deferred gain or loss on derivatives under hedge accounting	繰 延 ヘ ッ ジ 損 益	(79)	(1)	78	8	(9)
Land revaluation surplus	土 地 再 評 価 差 額 金	32,507	31,927	(580)	31,972	(45)
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	82,417	85,167	2,750	97,437	(12,270)
Minority interests	少 数 株 主 持 分	44,936	45,430	494	45,187	243
Total equity	純 資 産 の 部 合 計	721,593	757,355	35,762	761,677	(4,322)
Total liabilities and net equity	負 債 及 び 純 資 産 の 部 合 計	10,746,746	11,489,706	742,960	11,402,180	87,526

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

2. Consolidated Interim Statements of Income (Unaudited)

2. 中間連結損益計算書

For the six months ended

(Unit:Millions of Yen)

		September 30,2006(A)	September 30,2007(B)	Increase/(Decrease) (B)-(A)	For the year ended March 31,2007
Ordinary income :	経常収益	125,743	144,001	18,258	260,784
Interest income:	資金運用収益	87,569	107,173	19,604	184,117
of which, Interest on loans and discounts	うち貸出金利息	77,154	89,757	12,603	160,238
of which, Interest and dividends on securities	うち有価証券利息配当金	6,615	8,164	1,549	14,464
Fees and commissions	役務取引等収益	23,887	25,142	1,255	51,793
Trading profits	特定取引収益	407	533	126	884
Other operating income	その他業務収益	4,746	4,818	72	12,487
Other income	その他経常収益	9,131	6,333	(2,798)	11,501
Ordinary expenses :	経常費用	74,190	87,827	13,637	151,973
Interest expenses:	資金調達費用	6,018	18,029	12,011	17,047
of which, Interest on deposits	うち預金利息	4,182	12,867	8,685	12,039
Fees and commissions	役務取引等費用	3,321	3,487	166	8,683
Trading losses	特定取引費用	39	4	(35)	36
Other operating expenses	その他業務費用	514	1,535	1,021	2,689
General and administrative expenses	営業経費	46,435	50,096	3,661	94,587
Other expenses	その他経常費用	17,861	14,673	(3,188)	28,929
Ordinary profits	経常利益	51,553	56,174	4,621	108,810
Special gains	特別利益	2,617	3,015	398	4,899
Special losses	特別損失	377	1,019	642	1,601
Net (interim) income before income taxes and minority interests	税金等調整前中間(当期)純利益	53,793	58,170	4,377	112,109
Income taxes-current	法人税、住民税及び事業税	19,141	27,148	8,007	39,686
Income taxes-deferred	法人税等調整額	2,513	(4,569)	(7,082)	4,574
Minority interests in net income	少数株主利益	804	946	142	1,558
Net (interim) income	中間(当期)純利益	31,333	34,645	3,312	66,289

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

3.Consolidated Interim Statements of Changes in Equity (Unaudited)

3. 中間連結株主資本等変動計算書

For the six months ended September 30,2006

(Unit:Millions of Yen)

		株主資本 Stockholders' equity					株主資本合計 Total stockholders' equity
		資本金 Capital stock	資本剰余金 Capital surplus	利益剰余金 Retained earnings	自己株式 Treasury stock		
BALANCE, MARCH 31, 2006	平成18年3月31日残高	215,179	176,798	189,923	(471)	581,429	
Changes of items during the period	中間連結会計期間中の変動額						
Issuance of new shares	新株の発行	126	126			253	
Cash dividends (Note2)	剰余金の配当(注2)			(12,643)		(12,643)	
Bonus to directors and corporate auditors (Note2)	役員賞与(注2)			(48)		(48)	
Interim net income	中間純利益			31,333		31,333	
Purchase of treasury stock	自己株式の取得				(6,098)	(6,098)	
Disposal of treasury stock	自己株式の処分		(0)		5	5	
Reversal of land revaluation surplus	土地再評価差額金の取崩			8		8	
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)						
Total changes of items during the period	中間連結会計期間中の変動額合計	126	126	18,650	(6,092)	12,810	
BALANCE, SEPTEMBER 30, 2006	平成18年9月30日残高	215,305	176,925	208,573	(6,564)	594,239	

		評価・換算差額等 Valuation and translation adjustments					少数株主持分 Minority interests	純資産合計 Total net assets
		その他有価証券 評価差額金 Unrealized gain on available-for-sale securities	繰延ヘッジ損益 Deferred gain or loss on derivatives under hedge accounting	土地再評価 差額金 Land revaluation surplus	為替換算 調整勘定 Foreign currency translation adjustments	評価・ 換算差額等合計 Total valuation and translation adjustments		
BALANCE, MARCH 31, 2006	平成18年3月31日残高	66,396	-	32,516	(0)	98,912	44,557	724,899
Changes of items during the period	中間連結会計期間中の変動額							
Issuance of new shares	新株の発行							253
Cash dividends (Note2)	剰余金の配当(注2)							(12,643)
Bonus to directors and corporate auditors (Note2)	役員賞与(注2)							(48)
Interim net income	中間純利益							31,333
Purchase of treasury stock	自己株式の取得							(6,098)
Disposal of treasury stock	自己株式の処分							5
Reversal of land revaluation surplus	土地再評価差額金の取崩							8
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	(16,407)	(79)	(8)	0	(16,495)	378	(16,116)
Total changes of items during the period	中間連結会計期間中の変動額合計	(16,407)	(79)	(8)	0	(16,495)	378	(3,306)
BALANCE, SEPTEMBER 30, 2006	平成18年9月30日残高	49,989	(79)	32,507	-	82,417	44,936	721,593

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

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

For the six months ended September 30,2007

(Unit:Millions of Yen)

		株主資本 Stockholders' equity					株主資本合計 Total stockholders' equity
		資本金 Capital stock	資本剰余金 Capital surplus	利益剰余金 Retained earnings	自己株式 Treasury stock		
BALANCE, MARCH 31, 2007	平成19年3月31日残高	215,481	177,097	226,678	(205)	619,052	
Changes of items during the period	中間連結会計期間中の変動額						
Issuance of new shares	新株の発行	45	45			90	
Cash dividends	剰余金の配当			(9,049)		(9,049)	
Interim net income	中間純利益			34,645		34,645	
Purchase of treasury stock	自己株式の取得				(18,037)	(18,037)	
Disposal of treasury stock	自己株式の処分			(0)	11	11	
Reversal of land revaluation surplus	土地再評価差額金の取崩			44		44	
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)						
Total changes of items during the period	中間連結会計期間中の変動額合計	45	45	25,639	(18,025)	7,704	
BALANCE, SEPTEMBER 30, 2007	平成19年9月30日残高	215,526	177,142	252,317	(18,231)	626,756	

		評価・換算差額等 Valuation and translation adjustments					少数株主持分 Minority interests	純資産合計 Total net assets
		その他有価証券 評価差額金 Unrealized gain on available-for-sale securities	繰延ヘッジ損益 Deferred gain or loss on derivatives under hedge accounting	土地再評価 差額金 Land revaluation surplus	為替換算 調整勘定 Foreign currency translation adjustments	評価・ 換算差額等合計 Total valuation and translation adjustments		
BALANCE, MARCH 31, 2007	平成19年3月31日残高	65,457	8	31,972	-	97,437	45,187	761,677
Changes of items during the period	中間連結会計期間中の変動額							
Issuance of new shares	新株の発行							90
Cash dividends	剰余金の配当							(9,049)
Interim net income	中間純利益							34,645
Purchase of treasury stock	自己株式の取得							(18,037)
Disposal of treasury stock	自己株式の処分							11
Reversal of land revaluation surplus	土地再評価差額金の取崩							44
Net changes of items other than stockholders' equity	株主資本以外の項目の中間連結会計期間中の変動額(純額)	(12,214)	(10)	(44)		(12,269)	243	(12,026)
Total changes of items during the period	中間連結会計期間中の変動額合計	(12,214)	(10)	(44)	-	(12,269)	243	(4,322)
BALANCE, SEPTEMBER 30, 2007	平成19年9月30日残高	53,242	(1)	31,927	-	85,167	45,430	757,355

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

For the year ended March 31,2007

(Unit:Millions of Yen)

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

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

Note 1: The amounts are presented in millions of yen and are rounded down to the nearest million.

Note 2: Appropriation of retained earnings are approved at the ordinary general meeting of shareholders in June 2006.

4. Consolidated Interim Statements of Cash Flows (Unaudited)

4. 中間連結キャッシュ・フロー計算書

		For the six months ended			(Unit:Millions of Yen)
	科 目	September 30,2006(A)	September 30,2007(B)	Increase/(Decrease) (B) - (A)	For the year ended March 31,2007
1. Operating Activities	. 営業活動によるキャッシュ・フロー				
(Interim) income before income taxes and minority interests	税金等調整前中間(当期)純利益	53,793	58,170	4,377	112,109
Depreciation	減価償却費	4,470	5,296	826	9,322
Loss on impairment of long-lived assets	減損損失	24	-	(24)	24
Amortization of goodwill	のれん償却額	117	117	(0)	234
Equity in earnings of associated companies	持分法による投資損益()	(282)	(215)	67	(578)
Increase (Decrease) in allowance for possible loan losses	貸倒引当金の増加額	(4,927)	(411)	4,516	(6,318)
Increase (Decrease) in accrued bonuses to directors and corporate auditors	役員賞与引当金の増加額	-	(80)	(80)	80
Increase (Decrease) in liability for employees' retirement benefits	退職給付引当金の増加額	(33)	(0)	33	(34)
Increase (Decrease) in liability for directors and corporate auditors retirement benefits	役員退職慰労引当金の増加額	-	829	829	-
Interest income	資金運用収益	(87,569)	(107,173)	(19,604)	(184,117)
Interest expenses	資金調達費用	6,018	18,029	12,011	17,047
Losses (Gains) on sales, write-down and redemption of securities - net	有価証券関係損益()	(9,753)	(2,206)	7,547	(9,161)
Foreign exchange losses (gains) - net	為替差損益()	(229)	713	942	(403)
Losses (Gains) on disposal of fixed assets - net	固定資産処分損益()	352	(47)	(399)	1,412
Net decrease (increase) in trading assets	特定取引資産の純増()減	(40,914)	24,139	65,053	(54,050)
Net increase (decrease) in trading liabilities	特定取引負債の純増減()	(2,227)	(251)	1,976	(2,454)
Net decrease (increase) in loans	貸出金の純増()減	(8,302)	(334,258)	(325,956)	10,291
Net increase (decrease) in deposits	預金の純増減()	(136,165)	(169,413)	(33,248)	388,948
Net increase (decrease) in negotiable certificates of deposits	譲渡性預金の純増減()	33,958	100,958	67,000	28,233
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く)の純増減()	(996)	49,987	50,983	(2,711)
Net decrease (increase) in due from banks (excluding deposits at BOJ)	預け金(日銀預け金を除く)の純増()減	(10,906)	(93,226)	(82,320)	(129,190)
Net decrease (increase) in call loans and others	コールローン等の純増()減	29,175	135,162	105,987	(197,592)
Net increase (decrease) in call money and others	コールマネー等の純増減()	20,743	81,208	60,465	132,097
Net decrease (increase) in foreign exchange (assets)	外国為替(資産)の純増()減	1,266	(504)	(1,770)	924
Net increase (decrease) in foreign exchange (liabilities)	外国為替(負債)の純増減()	89	95	6	(62)
Interest and dividends received	資金運用による収入	84,932	106,936	22,004	180,644
Interest paid	資金調達による支出	(4,677)	(15,831)	(11,154)	(13,532)
Other - net	その他	86,487	(20,388)	(106,875)	31,298
Subtotal	小計	14,442	(162,365)	(176,807)	312,461
Income tax paid	法人税等の支払額	(15,412)	(29,582)	(14,170)	(26,420)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(969)	(191,948)	(190,979)	286,041
2. Investing activities	. 投資活動によるキャッシュ・フロー				
Purchases of securities	有価証券の取得による支出	(346,908)	(430,525)	(83,617)	(1,267,945)
Proceeds from sales of securities	有価証券の売却による収入	204,784	258,094	53,310	502,264
Proceeds from maturities of securities	有価証券の償還による収入	242,052	423,134	181,082	508,630
Expenditures for premises and equipment	有形固定資産の取得による支出	(3,252)	(3,313)	(61)	(6,634)
Expenditures for intangible fixed assets	無形固定資産の取得による支出	(3,466)	(2,353)	1,113	(6,926)
Proceeds from sales of premises and equipment	有形固定資産の売却による収入	-	493	493	-
Purchases of stocks of subsidiaries (affecting the scope of consolidation)	連結範囲の変動を伴う子会社株式の取得による支出	-	(8,149)	(8,149)	-
Other - net	その他	(131)	(55)	76	18
Net cash provided by investing activities	投資活動によるキャッシュ・フロー	93,078	237,324	144,246	(270,592)
3. Financing activities	. 財務活動によるキャッシュ・フロー				
Repayments of subordinated loans	劣後特約付借入金の返済による支出	-	(2,000)	(2,000)	(12,000)
Repayments of subordinated bonds and convertible bonds	劣後特約付社債・新株予約権付社債の償還による支出	(25,000)	-	25,000	(25,000)
Issuance of common stock	株式の発行による収入	253	90	(163)	604
Dividends paid	配当金支払額	(12,643)	(9,049)	3,594	(17,538)
Dividends paid to minority interests stockholders	少数株主への配当金支払額	(399)	(610)	(211)	(1,001)
Purchases of treasury stock	自己株式の取得による支出	(6,098)	(18,037)	(11,939)	(12,240)
Proceeds from sales of treasury stock	自己株式の売却による収入	5	11	6	12
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(43,882)	(29,595)	14,287	(67,163)
4. Foreign currency translation adjustments on cash and cash equivalents	. 現金及び現金同等物に係る換算差額	(5)	(2)	3	10
5. Net increase (decrease) in cash and cash equivalents	. 現金及び現金同等物の増加額	48,221	15,779	(32,442)	(51,704)
6. Cash and cash equivalents, beginning of term	. 現金及び現金同等物の期首残高	256,402	204,697	(51,705)	256,402
7. Cash and cash equivalents, end of (interim) term	. 現金及び現金同等物の中間期末(期末)残高	304,623	220,476	(84,147)	204,697

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

C . NON-CONSOLIDATED INTERIM FINANCIAL INFORMATION

C . 単体中間決算情報

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

1. 中間貸借対照表

(Unit:Millions of Yen)

		As of September 30, 2006 (A)	As of September 30, 2007 (B)	Increase/(Decrease) (B)-(A)	For the year ended March 31, 2007 (C)	Increase/(Decrease) (B)-(C)
ASSETS:	(資産の部)					
Cash and due from banks	現金預け金	364,971	492,335	127,364	383,329	109,006
Call loans	コールローン	-	92,611	92,611	204,354	(111,743)
Monetary debts purchased	買入金銭債権	295,390	293,974	(1,416)	317,603	(23,629)
Trading assets	特定取引資産	69,301	58,297	(11,004)	82,437	(24,140)
Securities	有価証券	1,307,060	1,413,199	106,139	1,668,026	(254,827)
Loans and bills discounted	貸出金	8,133,184	8,447,762	314,578	8,114,450	333,312
Foreign exchange assets	外国為替	4,058	4,904	846	4,399	505
Other assets	その他資産	105,224	99,379	(5,845)	87,146	12,233
Premises and equipment	有形固定資産	135,873	135,159	(714)	135,117	42
Intangible fixed assets	無形固定資産	12,545	13,425	880	13,391	34
Deferred tax assets	繰延税金資産	1,725	5,637	3,912	-	5,637
Customers' liabilities for acceptances and guarantees	支払承諾見返	119,386	111,863	(7,523)	117,086	(5,223)
Allowance for possible loan losses	貸倒引当金	(49,740)	(46,096)	3,644	(47,392)	1,296
Total assets	資産の部合計	10,498,980	11,122,456	623,476	11,079,951	42,505
LIABILITIES:	(負債の部)					
Deposits	預金	9,300,356	9,654,952	354,596	9,827,028	(172,076)
Negotiable certificates of deposits	譲渡性預金	75,619	170,852	95,233	69,894	100,958
Call money	コールマネー	21,037	213,600	192,563	132,391	81,209
Trading liabilities	特定取引負債	2,896	2,418	(478)	2,669	(251)
Borrowed money	借入金	57,363	91,635	34,272	43,648	47,987
Foreign exchange liabilities	外国為替	188	131	(57)	36	95
Bonds and notes	社債	40,000	40,000	-	40,000	-
Other liabilities	その他負債	182,517	102,518	(79,999)	102,173	345
Accrued bonuses to directors and corporate auditors	役員賞与引当金	-	-	-	80	(80)
Liability for directors and corporate auditors retirement benefits	役員退職慰労引当金	-	829	829	-	829
Deferred tax liabilities	繰延税金負債	-	-	-	6,427	(6,427)
Deferred tax liabilities for land revaluation surplus	再評価に係る繰延税金負債	22,730	22,333	(397)	22,363	(30)
Acceptances and guarantees	支払承諾	119,386	111,863	(7,523)	117,086	(5,223)
Total liabilities	負債の部合計	9,822,095	10,411,136	589,041	10,363,799	47,337
NET ASSEETS:	(純資産の部)					
Capital stock	資本金	215,305	215,526	221	215,481	45
Capital surplus	資本剰余金	176,925	177,142	217	177,097	45
Additional paid-in capital	資本準備金	176,921	177,142	221	177,097	45
Other capital surplus	その他資本剰余金	3	-	(3)	-	-
Retained earnings	利益剰余金	209,102	251,845	42,743	226,758	25,087
Legal reserve	利益準備金	38,383	38,384	1	38,383	1
Other retained earnings	その他利益剰余金	170,719	213,461	42,742	188,374	25,087
Reserve for compression of fixed assets	固定資産圧縮積立金	1,001	1,370	369	1,370	-
Voluntary reserve	別途積立金	118,234	118,234	-	118,234	-
Earned surplus brought forward	繰越利益剰余金	51,483	93,856	42,373	68,770	25,086
Treasury stock	自己株式	(6,564)	(18,231)	(11,667)	(205)	(18,026)
Total stockholders' equity	株主資本合計	594,769	626,283	31,514	619,132	7,151
Unrealized gain on available-for-sale securities	その他有価証券評価差額金	49,688	53,111	3,423	65,039	(11,928)
Deferred gain or loss on derivatives under hedge accounting	繰延ヘッジ損益	(79)	(1)	78	8	(9)
Land revaluation surplus	土地再評価差額金	32,507	31,927	(580)	31,972	(45)
Total valuation and translation adjustments	評価・換算差額等合計	82,116	85,036	2,920	97,019	(11,983)
Total equity	純資産の部合計	676,885	711,320	34,435	716,152	(4,832)
Total liabilities and net equity	負債及び純資産の部合計	10,498,980	11,122,456	623,476	11,079,951	42,505

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

2. Non-Consolidated Interim Statement S of Income (Unaudited)

2. 中間損益計算書

		For the six months ended		(Unit:Millions of Yen)	
		As of September 30, 2006 (A)	As of September 30, 2007 (B)	Increase/(Decrease) (B)-(A)	For the year ended March 31, 2007
Ordinary income :	経常収益	122,938	141,865	18,927	255,361
Interest income:	資金運用収益	87,532	107,158	19,626	184,027
of whichi, Interest on loans and discounts	うち貸出金利息	77,118	89,771	12,653	160,185
of whichi, Interest and dividends on securities	うち有価証券利息配当金	6,614	8,134	1,520	14,427
Fees and commissions	役務取引等収益	22,404	23,638	1,234	48,841
Trading profits	特定取引収益	407	533	126	884
Other operating income	その他業務収益	3,885	4,411	526	10,744
Other income	その他経常収益	8,707	6,123	(2,584)	10,862
Ordinary expenses :	経常費用	72,548	86,051	13,503	148,499
Interest expenses:	資金調達費用	6,626	18,661	12,035	18,280
of whichi, Interest on deposits	うち預金利息	4,184	12,892	8,708	12,058
Fees and commissions	役務取引等費用	5,120	5,329	209	12,286
Trading losses	特定取引費用	39	4	(35)	36
Other operating expenses	その他業務費用	239	1,517	1,278	2,133
General and administrative expenses	営業経費	45,476	49,135	3,659	92,742
Other expenses	その他経常費用	15,045	11,403	(3,642)	23,020
Ordinary profits	経常利益	50,390	55,814	5,424	106,861
Special gains	特別利益	1,801	1,625	(176)	3,678
Special losses	特別損失	377	1,018	641	1,601
Net (Interim) income before income taxes	税引前中間(当期)純利益	51,814	56,420	4,606	108,938
Income taxes - current	法人税、住民税及び事業税	18,492	26,704	8,212	38,482
Income taxes - deferred	法人税等調整額	2,028	(4,375)	(6,403)	4,654
Net (interim) income	中間(当期)純利益	31,294	34,092	2,798	65,800

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

3. Non-Consolidated Interim Statements of Changes in Equity (Unaudited)

3. 中間株主資本等変動計算書

For the six months ended September 30,2006

(Unit:Millions of Yen)

		株主資本 Stockholders' equity										
		資本金 Capital stock	資本剰余金 Capital surplus			利益準備金 Legal reserve	利益剰余金 Retained earnings			自己株式 Treasury stock	株主資本 合計 Total stockholders' equity	
			資本準備金 Additional paid-in capital	その他資本剰 余金 Other capital surplus	資本剰余金 合計 Total capital surplus		その他利益剰余金 Other retained earnings					
							固定資産 圧縮積立金 Reserve for compression of fixed assets	別途積立金 Voluntary reserve	繰越利益 剰余金 Earned surplus brought forward			利益剰余金 合計 Total retained earnings
BALANCE, MARCH 31, 2006	平成18年3月31日残高	215,179	176,795	3	176,798	38,383	1,457	90,234	60,417	190,492	(471)	581,998
Changes of items during the period	事業年度中の変動額											
Issuance of new shares	新株の発行	126	126		126							253
Cash dividends (Note2)	剰余金の配当(注2)								(12,643)	(12,643)		(12,643)
Bonus to directors and corporate auditors (Note2)	役員賞与(注2)								(48)	(48)		(48)
Transfer to legal reserve (Note2)	利益準備金の積立(注2)					0			(0)	-		-
Reversal of reserve for compression of fixed assets (Note2)	固定資産圧縮積立金の取崩(注2)						(455)		455	-		-
Reserve for voluntary reserve (Note2)	別途積立金の積立(注2)							28,000	(28,000)	-		-
Interim net income	中間純利益								31,294	31,294		31,294
Purchase of treasury stock	自己株式の取得										(6,098)	(6,098)
Disposal of treasury stock	自己株式の処分			(0)	(0)						5	5
Reversal of land revaluation surplus	土地再評価差額金の取崩								8	8		8
Net changes of items other than stockholders' equity	株主資本以外の項目の中間会計期間中の変動額(純額)											
Total changes of items during the period	中間会計期間中の変動額合計	126	126	(0)	126	0	(455)	28,000	(8,934)	18,610	(6,092)	12,770
BALANCE, September 30, 2006	平成18年9月30日残高	215,305	176,921	3	176,925	38,383	1,001	118,234	51,483	209,102	(6,564)	594,769

		評価・換算差額等 Valuation and translation adjustments					純資産合計 Total net assets
		その他有価証券 評価差額金 Unrealized gain on available-for- sale securities	繰延ヘッジ 損益 Deferred gain or loss on under hedge accounting	土地再評価 差額金 Land revaluation surplus	評価・換算 差額等合計 Total valuation and translation adjustments		
BALANCE, MARCH 31, 2006	平成18年3月31日残高	66,030	-	32,516	98,546	680,544	
Changes of items during the period	事業年度中の変動額						
Issuance of new shares	新株の発行					253	
Cash dividends (Note2)	剰余金の配当(注2)					(12,643)	
Bonus to directors and corporate auditors (Note2)	役員賞与(注2)					(48)	
Transfer to legal reserve (Note2)	利益準備金の積立(注2)					-	
Reversal of reserve for compression of fixed assets (Note2)	固定資産圧縮積立金の取崩(注2)					-	
Reserve for voluntary reserve (Note2)	別途積立金の積立(注2)					-	
Interim net income	中間純利益					31,294	
Purchase of treasury stock	自己株式の取得					(6,098)	
Disposal of treasury stock	自己株式の処分					5	
Reversal of land revaluation surplus	土地再評価差額金の取崩					8	
Net changes of items other than stockholders' equity	株主資本以外の項目の中間会計期間中の変動額(純額)	(16,341)	(79)	(8)	(16,429)	(16,429)	
Total changes of items during the period	中間会計期間中の変動額合計	(16,341)	(79)	(8)	(16,429)	(3,659)	
BALANCE, September 30, 2006	平成18年9月30日残高	49,688	(79)	32,507	82,116	676,885	

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

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

For the six months ended September 30,2007

(Unit:Millions of Yen)

		株主資本 Stockholders' equity										
		資本金 Capital stock	資本剰余金 Capital surplus			利益準備金 Legal reserve	利益剰余金 Retained earnings			自己株式 Treasury stock	株主資本 合計 Total stockholders' equity	
			資本準備金 Additional paid-in capital	その他資本剰 余金 Other capital surplus	資本剰余金 合計 Total capital surplus		その他利益剰余金 Other retained earnings					利益剰余金 合計 Total retained earnings
固定資産 圧縮積立金 Reserve for compression of fixed assets	別途積立金 Voluntary reserve	繰越利益 剰余金 Earned surplus brought forward										
BALANCE, MARCH 31, 2007	平成19年3月31日残高	215,481	177,097	-	177,097	38,383	1,370	118,234	68,770	226,758	(205)	619,132
Changes of items during the period	事業年度中の変動額											
Issuance of new shares	新株の発行	45	45		45							90
Cash dividends	剰余金の配当								(9,049)	(9,049)		(9,049)
Transfer to legal reserve	利益準備金の積立					0			(0)	-		-
Interim net income	中間純利益								34,092	34,092		34,092
Purchase of treasury stock	自己株式の取得										(18,037)	(18,037)
Disposal of treasury stock	自己株式の処分								(0)	(0)	11	11
Reversal of land revaluation surplus	土地再評価差額金の取崩								44	44		44
Net changes of items other than stockholders' equity	株主資本以外の項目の中間会計期間中の変動額(純額)											
Total changes of items during the period	中間会計期間中の変動額合計	45	45	-	45	0	-	-	25,086	25,086	(18,025)	7,151
BALANCE, September 30, 2007	平成19年9月30日残高	215,526	177,142	-	177,142	38,384	1,370	118,234	93,856	251,845	(18,231)	626,283

		評価・換算差額等 Valuation and translation adjustments					純資産合計 Total net assets
		その他有価証券 評価差額金 Unrealized gain on available-for- sale securities	繰延ヘッジ 損益 Deferred gain or loss on under hedge accounting	土地再評価 差額金 Land revaluation surplus	評価・換算 差額等合計 Total valuation and translation adjustments		
BALANCE, MARCH 31, 2007	平成19年3月31日残高	65,039	8	31,972	97,019	716,152	
Changes of items during the period	事業年度中の変動額						
Issuance of new shares	新株の発行					90	
Cash dividends	剰余金の配当					(9,049)	
Transfer to legal reserve	利益準備金の積立					-	
Interim net income	中間純利益					34,092	
Purchase of treasury stock	自己株式の取得					(18,037)	
Disposal of treasury stock	自己株式の処分					11	
Reversal of land revaluation surplus	土地再評価差額金の取崩					44	
Net changes of items other than stockholders' equity	株主資本以外の項目の中間会計期間中の変動額(純額)	(11,927)	(10)	(44)	(11,982)	(11,982)	
Total changes of items during the period	中間会計期間中の変動額合計	(11,927)	(10)	(44)	(11,982)	(4,831)	
BALANCE, September 30, 2007	平成19年9月30日残高	53,111	(1)	31,927	85,036	711,320	

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

For the year ended March 31,2007

(Unit:Millions of Yen)

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

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

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

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

D. SUMMARY OF INTERIM FINANCIAL RESULTS

D . 平成 19 年度中間決算の概況

1. Profit and Loss

1. 損益状況

For the six months ended

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)
Gross operating income	業務粗利益	110,228	8,024	102,204
(Excluding gains (losses) on government bonds and other securities)	(除く国債等債券損益(5 勘定戻))	111,454	9,790	101,664
Gross operating income from domestic operations	国内業務粗利益	108,210	7,712	100,498
(Excluding gains (losses) on government bonds and other securities)	(除く国債等債券損益(5 勘定戻))	109,340	9,381	99,959
Interest income	資金利益	87,995	7,230	80,765
Fees and commissions	役務取引等利益	18,115	1,045	17,070
Trading profits	特定取引利益	533	126	407
Other operating income	その他業務利益	1,566	(689)	2,255
(Of which, gains (losses) on government bonds and other securities)	(うち国債等債券損益)	(1,130)	(1,669)	539
Gross operating income from international operations	国際業務粗利益	2,018	313	1,705
(Excluding gains (losses) on government bonds and other securities)	(除く国債等債券損益(5 勘定戻))	2,114	409	1,705
Interest income	資金利益	501	362	139
Fees and commissions	役務取引等利益	193	(21)	214
Trading profits	特定取引利益	(4)	35	(39)
Other operating income	その他業務利益	1,327	(63)	1,390
(Of which, gains (losses) on government bonds and other securities)	(うち国債等債券損益)	(95)	(95)	-
Expenses (excluding extraordinary adjustments)	経費 (除く臨時処理分) ()	47,689	3,601	44,088
Personnel	人件費 ()	17,967	2,428	15,539
Facilities	物件費 ()	26,447	1,102	25,345
Taxes	税金 ()	3,275	72	3,203
Core net business Profit	実質業務純益	62,539	4,424	58,115
(Excluding gains (losses) on government bonds and other securities)	(除く国債等債券損益(5 勘定戻))	63,765	6,189	57,576
Transfer to general allowance for possible loan losses	一般貸倒引当金繰入額 ()	948	1,228	(280)
Net business profit	業務純益	61,590	3,195	58,395
(Of which, gains (losses) on government bonds and other securities)	(うち国債等債券損益(5 勘定戻))	(1,225)	(1,764)	539
Extraordinary profits and losses	臨時損益	(5,776)	2,229	(8,005)
Disposal of bad debts	不良債権処理額 ()	7,593	(5,549)	13,142
Direct charge-off of loans	貸出金償却 ()	8,207	(1,429)	9,636
Transfer to specific allowance for possible loan losses	個別貸倒引当金繰入額 ()	(619)	(3,983)	3,364
Losses on sales of non-performing loans	延滞債権等売却損 ()	4	(77)	81
Others	その他 ()	-	(59)	59
(Credit costs +)	(与信費用 +) ()	8,541	(4,321)	12,862
Gains and losses on securities	株式等関係損益	3,466	(3,241)	6,707
Gains on sales of securities	株式等売却益	4,616	(2,503)	7,119
Losses on sales of securities	株式等売却損 ()	0	0	-
Losses on devaluation of securities	株式等償却 ()	1,149	737	412
Other extraordinary profits and losses	その他の臨時損益	(1,649)	(79)	(1,570)
Ordinary profit	経常利益	55,814	5,424	50,390
Special gains and losses	特別損益	606	(818)	1,424
Gains and losses on dispositions of fixed assets	固定資産処分損益	48	400	(352)
Gains on dispositions of fixed assets	固定資産処分益	353	353	-
Losses on dispositions of fixed assets	固定資産処分損 ()	305	(47)	352
Losses on impairment of long-lived assets	減損損失 ()	-	(24)	24
Others	その他	(713)	(713)	-
Recovery of claims previously charged-off	償却債権取立益	1,271	(530)	1,801
Interim net income before income taxes	税引前中間純利益	56,420	4,606	51,814
Income taxes - current	法人税、住民税及び事業税 ()	26,704	8,212	18,492
Income taxes - deferred	法人税等調整額 ()	(4,375)	(6,403)	2,028
Interim net income	中間純利益	34,092	2,798	31,294
Real credit costs (-)	実質与信費用 (-) ()	7,270	(3,791)	11,061

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

【Consolidated】		【連結】		For the six months ended		(Unit:Millions of Yen)	
				September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	
Consolidated gross operating income	連結粗利益			114,610	7,892	106,718	
Interest income	資金利益			89,144	7,593	81,551	
Fees and commissions	役務取引等利益			21,655	1,089	20,566	
Trading profits	特定取引利益			529	161	368	
Other operating income	その他業務利益			3,282	(950)	4,232	
Operating expenses	営業経費 ()			50,096	3,661	46,435	
Credit costs	与信費用 ()			11,694	(3,953)	15,647	
Direct charge-off of loans	貸出金償却 ()			9,728	(1,929)	11,657	
Transfer to specific allowance for possible loan losses	個別貸倒引当金繰入額 ()			299	(3,092)	3,391	
Transfer to general allowance for possible loan losses	一般貸倒引当金繰入額 ()			1,625	1,168	457	
Others	その他 ()			40	(101)	141	
Gains or losses on securities	株式等関係損益			3,450	(3,735)	7,185	
Equity in earnings of associated companies	持分法による投資損益			215	(67)	282	
Others	その他			(312)	238	(550)	
Ordinary profit	経常利益			56,174	4,621	51,553	
Special gains and losses	特別損益			1,996	(244)	2,240	
Interim net income before income taxes and minority interests	税金等調整前中間純利益			58,170	4,377	53,793	
Income taxes - current	法人税、住民税及び事業税 ()			27,148	8,007	19,141	
Income taxes - deferred	法人税等調整額 ()			(4,569)	(7,082)	2,513	
Minority interests in interim net income	少数株主利益 ()			946	142	804	
Interim net income	中間純利益			34,645	3,312	31,333	
Real credit costs (including recovery of claims previously charged-off)	実質与信費用 (償却債権取立益含む)			9,032	(3,998)	13,030	

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

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

【Reference】		【参考】		For the six months ended		(Unit:Millions of Yen)	
				September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	
Consolidated net business profit	連結業務純益			64,427	4,946	59,481	

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

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

【Number of Consolidated Subsidiaries】		【連結対象会社数】		For the six months ended		(Unit:Number of Companies)	
				September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	
Number of consolidated subsidiaries	連結子会社数			10	0	10	
Number of companies accounted for by the equity method	持分法適用会社数			0	(1)	1	

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

2. 資金平残 (国内業務部門)

【Non-Consolidated】

【単体】

For the six months ended (Unit:Billions of Yen)

		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	(B)-(C)	September 30, 2005(C)
Interest-earning assets	資金運用勘定	10,254.1	513.8	9,740.3	454.7	9,285.6
Loans and bills discounted	貸出金	8,236.3	1.7	8,234.6	439.7	7,794.9
Loans and bills discounted to small and medium-sized businesses, etc	中小企業等貸出	6,652.3	190.6	6,461.7	258.0	6,203.7
Loans and bills discounted to small and medium-sized businesses	中小企業貸出	3,157.4	36.4	3,121.0	179.5	2,941.5
Loans to individuals	個人貸出	3,494.8	154.1	3,340.7	78.5	3,262.2
Securities	有価証券	1,401.1	267.3	1,133.8	71.0	1,062.8
Bonds	債券	1,232.3	269.0	963.3	57.2	906.1
Stocks	株式	168.7	(1.8)	170.5	13.8	156.7
Interest-bearing liabilities	資金調達勘定	10,031.4	493.3	9,538.1	304.1	9,234.0
Deposits	預金	9,533.8	301.7	9,232.1	317.3	8,914.8
Deposits from individuals	個人預金	7,376.0	244.8	7,131.2	225.3	6,905.9
External liabilities	外部負債	279.2	120.2	159.0	1.7	157.3

3. Interest Margins (Domestics)

3. 利回・利鞘 (国内業務部門)

【Non-Consolidated】

【単体】

For the six months ended (Unit:%)

		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	(B)-(C)	September 30, 2005(C)
Yield on interest-earning assets (A)	資金運用利回 A	1.93	0.22	1.71	(0.05)	1.76
Loans and bills discounted	貸出金利回	2.16	0.30	1.86	(0.08)	1.94
Securities	有価証券利回	1.06	0.08	0.98	0.06	0.92
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.23	0.17	0.06	0.03	0.03
Deposits	預金利回	0.21	0.17	0.04	0.03	0.01
External liabilities	外部負債利回	0.48	0.13	0.35	(0.04)	0.39
Expenses ratio	経費率	0.94	0.03	0.91	0.00	0.91
Total funding cost (C)	資金調達原価 C	1.14	0.18	0.96	0.03	0.93
Yield spread (A)-(B)	資金運用調達利回差 A - B	1.70	0.05	1.65	(0.08)	1.73
Interest margin between loans and deposits	預貸金利鞘	1.00	0.10	0.90	(0.12)	1.02
Net interest margin (A)-(C)	総資金利鞘 A - C	0.79	0.04	0.75	(0.08)	0.83

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 six months ended (Unit:Millions of Yen)

		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	(B)-(C)	September 30, 2005(C)
Fees and commissions - income	役務取引等収益	23,323	1,252	22,071	167	21,904
Deposits and Loans	預金・貸出業務	9,126	201	8,925	(672)	9,597
ATM	A T M関連手数料	2,425	73	2,352	(13)	2,365
Account transfer	口座振替	2,219	(22)	2,241	61	2,180
Syndicated Loan	シ・ローン関連	1,601	63	1,538	(441)	1,979
Remittance	為替業務	5,329	(96)	5,425	(83)	5,508
Securities	証券関連業務	5,195	1,464	3,731	991	2,740
Investment trusts	投資信託収益	4,395	1,345	3,050	1,050	2,000
Agency business	代理業務	639	(152)	791	(177)	968
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	8	(6)	14	(4)	18
Guarantee business	保証業務	570	(26)	596	81	515
Others	その他	2,453	(133)	2,586	30	2,556
Annuity insurance	年金保険関連	2,239	(86)	2,325	152	2,173
Fees and commissions - expenses	役務取引等費用	5,208	208	5,000	887	4,113
Fees and commissions - net	役務取引等利益	18,115	1,045	17,070	(721)	17,791

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

Gains and Losses on Bonds
(Government Bond, etc)

国債等債券関係損益

【Non-Consolidated】

【単体】

For the six months ended

(Unit:Millions of Yen)

		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	(B)-(C)	September 30, 2005(C)
Gains (losses) on government bonds and other securities	国債等債券損益(5勘定戻)	(1,225)	(1,764)	539	2,690	(2,151)
Gains on sales	売却益	291	(487)	778	(251)	1,029
Gains on redemption	償還益	-	-	-	(9)	9
Losses on sales	売却損	1,246	1,073	173	(1,656)	1,829
Losses on redemption	償還損	206	206	-	(1,302)	1,302
Losses on write-down	償却	64	(2)	66	8	58

(Reference) Gains (losses) on bonds derivatives

(参考) 債券デリバティブ損益

For the six months ended

(Unit:Millions of Yen)

		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	(B)-(C)	September 30, 2005(C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	951	927	24	(1,933)	1,957
Gains (losses) on government bonds and other securities + Gains (losses) on bonds derivatives	国債等債券損益(5勘定戻) + 債券デリバティブ損益	(274)	(837)	563	756	(193)

Gains and Losses on Stocks

株式等損益

【Non-Consolidated】

【単体】

For the six months ended

(Unit:Millions of Yen)

		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	(B)-(C)	September 30, 2005(C)
Gains (losses) on stocks	株式等損益(3勘定戻)	3,466	(3,241)	6,707	6,927	(220)
Gains on sales	売却益	4,616	(2,503)	7,119	6,705	414
Losses on sales	売却損	0	0	-	-	-
Losses on write-down	償却	1,149	737	412	(223)	635

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

(参考) 株式の売切状況(取得原価ベース)

(Unit:Millions of Yen)

		Six months ended September 30, 2007	Years ended March 31, 2007	Six months ended September 30, 2006	Years ended March 31, 2006	Six months ended September 30, 2005
Outright sales	株式売切額	4,726	6,377	4,337	2,757	2,281
Balance as of end of (interim) term	期末株式残高	169,826	167,237	165,100	168,343	160,348

6. Gains and Losses on Valuation of Marketable Securities

6. 有価証券の評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2007				As of March 31, 2007		
		Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	(197)	138	160	357	(335)	81	417
Available-for-sale	その他有価証券	84,501	(19,644)	99,435	14,933	104,145	117,478	13,333
Equity securities	株式	90,123	(20,529)	96,904	6,780	110,652	115,226	4,574
Debt securities	債券	(4,503)	952	612	5,115	(5,455)	423	5,878
Other securities	その他	(1,118)	(67)	1,918	3,037	(1,051)	1,828	2,880
Total	合計	84,304	(19,505)	99,595	15,291	103,809	117,560	13,750
Equity securities	株式	90,123	(20,529)	96,904	6,780	110,652	115,226	4,574
Debt securities	債券	(4,700)	1,090	772	5,473	(5,790)	505	6,295
Other securities	その他	(1,118)	(67)	1,918	3,037	(1,051)	1,828	2,880

(注)「その他有価証券」については、時価評価しておりますので、上記の表上は、貸借対照表計上額と取得原価との差額を計上しております。

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

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of September 30, 2007				As of March 31, 2007		
		Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	(197)	138	160	357	(335)	81	417
Available-for-sale	その他有価証券	84,993	(19,910)	99,943	14,950	104,903	118,239	13,336
Equity securities	株式	90,615	(20,795)	97,412	6,796	111,410	115,987	4,577
Debt securities	債券	(4,503)	952	612	5,115	(5,455)	423	5,878
Other securities	その他	(1,118)	(67)	1,918	3,037	(1,051)	1,828	2,880
Total	合計	84,796	(19,772)	100,104	15,307	104,568	118,321	13,753
Equity securities	株式	90,615	(20,795)	97,412	6,796	111,410	115,987	4,577
Debt securities	債券	(4,700)	1,090	772	5,473	(5,790)	505	6,295
Other securities	その他	(1,118)	(67)	1,918	3,037	(1,051)	1,828	2,880

(注)「その他有価証券」については、時価評価しておりますので、上記の表上は、連結貸借対照表計上額と取得原価との差額を計上しております。

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

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

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

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of september 30, 2007				As of March 31, 2007			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	365,194	446,996	156,518	111,304	487,184	568,617	142,426	99,049
Japanese national government bonds	国債	199,430	195,327	78,972	71,027	375,023	252,247	79,728	63,116
Japanese local government bonds	地方債	20,608	18,016	42,406	6,997	15,305	15,440	30,744	6,997
Japanese corporate bonds	社債	145,154	233,651	35,139	33,279	96,855	300,929	31,953	28,935
Others	その他	10,850	10,492	1,023	335,317	24,227	29,835	685	346,909
Total	合計	376,044	457,488	157,542	446,622	511,412	598,453	143,112	445,959

【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of september 30, 2007				As of March 31, 2007			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	365,201	447,018	156,518	111,304	487,198	568,643	142,426	99,049
Japanese national government bonds	国債	199,430	195,327	78,972	71,027	375,023	252,247	79,728	63,116
Japanese local government bonds	地方債	20,608	18,016	42,406	6,997	15,305	15,440	30,744	6,997
Japanese corporate bonds	社債	145,161	233,674	35,139	33,279	96,868	300,955	31,953	28,935
Others	その他	10,850	10,492	1,023	335,317	24,227	29,835	685	346,909
Total	合計	376,051	457,511	157,542	446,622	511,425	598,479	143,112	445,959

7. Expenses and Employees

7. 経営合理化の状況

Expenses 【Non-Consolidated】		経費の推移 【単体】		For the six months ended(Unit:Millions of Yen)		
		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	(B)-(C)	September 30, 2005(C)
Personnel	人件費	17,967	2,428	15,539	646	14,893
Facilities	物件費	26,447	1,102	25,345	622	24,723
Taxes	税金	3,275	72	3,203	82	3,121
Expenses	経費	47,689	3,601	44,088	1,350	42,738
(Reference)		(参考)		(Unit:%)		
OHR	O H R	43.2	0.1	43.1	1.0	42.1

Operating Expenses 【Non-Consolidated】		営業経費の内訳 【単体】		For the six months ended(Unit:Millions of Yen)		
		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	(B)-(C)	September 30, 2005(C)
Salaries and allowance	給料・手当	15,603	2,204	13,399	691	12,708
Retirement allowance cost	退職給付費用	1,608	31	1,577	139	1,438
Welfare	福利厚生費	190	37	153	15	138
Depreciation	減価償却費	5,248	811	4,437	95	4,342
Rent of premises and equipment	土地建物機械賃借料	2,859	164	2,695	2	2,693
Repairing expenses	営繕費	194	(15)	209	32	177
Stationery and supplies	消耗品費	713	104	609	74	535
Utilities	給水光熱費	634	(7)	641	3	638
Allowance for business trips	旅費	84	12	72	4	68
Communication expenses	通信費	586	9	577	40	537
Advertisement	広告宣伝費	613	250	363	(10)	373
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	271	26	245	9	236
Taxes	租税公課	3,275	72	3,203	82	3,121
Others	その他	17,252	(38)	17,290	444	16,846
Operating expenses	営業経費	49,135	3,659	45,476	1,619	43,857

Employees and Officers 【Non-Consolidated】		人員の推移 【単体】		(Unit:Number of People)		
		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Total employees	総人員	4,351	307	749	4,044	3,602
Actual employees	実働人員	3,746	297	631	3,449	3,115
Directors and auditors	役員	12	1	1	11	11
Executive officers	執行役員	11	2	0	9	11

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 September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Full-banking branches	フルバンキング店舗	64	0	1	64	63
Functionally specialized outlets	機能特化店舗	134	0	2	134	132
Of which, Sub-branches	うち出張所	8	0	0	8	8
Total	店舗数	198	0	3	198	195
Of which, Branches in Kanagawa Prefecture	うち神奈川県内	173	0	1	173	172
ATM locations	無人店舗数	386	9	11	377	375
Of which, ATM locations in Kanagawa Prefecture	うち神奈川県内	345	8	10	337	335
Housing Loan Centers	住宅ローンセンター	28	0	0	28	28
Of which, Housing Loan Centers in Kanagawa Prefecture	うち神奈川県内	25	0	0	25	25

【Overseas】
【Non-Consolidated】

【海外拠点数の推移】
【単体】

(Unit: Number of Branches)

		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Branches	支店	0	0	0	0	0
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	0	0	4	4
Total	拠点数	4	0	0	4	4
Subsidiaries	現地法人	0	0	0	0	0

8. Net Business Profit

8. 業務純益

【Non-Consolidated】

【単体】

For the six months ended

(Unit: Millions of Yen)

		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	(B)-(C)	September 30, 2005(C)
Core net business profit	実質業務純益	62,539	4,424	58,115	(504)	58,619
As per employee (in thousands of yen)	職員一人当たり(千円)	17,384	(1,942)	19,326	(1,045)	20,371
Net business profit	業務純益	61,590	3,195	58,395	(224)	58,619
As per employee (in thousands of yen)	職員一人当たり(千円)	17,120	(2,299)	19,419	(952)	20,371

(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 six months ended

(Unit: %)

		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	(B)-(C)	September 30, 2005(C)
Core net business profit per stockholders' equity	実質業務純益ベース	17.52	0.40	17.12	(2.09)	19.21
Interim net income per stockholders' equity	中間純利益ベース	9.55	0.33	9.22	(0.16)	9.38

10. Return on Assets

10. ROA

【Non-Consolidated】

【単体】

For the six months ended

(Unit: %)

		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	(B)-(C)	September 30, 2005(C)
Core net business profit per average total assets	実質業務純益ベース	1.14	0.03	1.11	(0.05)	1.16
Interim net income per average total assets	中間純利益ベース	0.62	0.02	0.60	0.03	0.57

11. Retirement Allowance

11. 退職給付関連

Projected benefit obligation

退職給付債務残高

【Non-Consolidated】

【単体】

(Unit: Millions of Yen)

		As of September 30, 2007(A)	(A)-(B)	As of September 30, 2006(B)	(B)-(C)	As of September 30, 2005(C)
Projected benefit obligation (beginning of the term)	退職給付債務(期首)	73,744	(505)	74,249	1,340	72,909
(Discount rate)	(割引率)	2.0%	0.0%	2.0%	0.0%	2.0%
Fair value of plan assets (beginning of the term)	年金資産(期首)	78,908	(261)	79,169	15,234	63,935
Prepaid pension cost (beginning of the term)	前払年金費用(期首)	(28,735)	(190)	(28,545)	326	(28,871)
Unrecognized prior service cost (beginning of the term)	未認識過去勤務債務(期首)	(459)	(459)	-	766	(766)
Unrecognized actuarial loss (beginning of the term)	未認識数理計算上の差異(期首)	24,030	406	23,624	(14,987)	38,611

【Consolidated】

【連結】

(Unit: Millions of Yen)

		As of September 30, 2007(A)	(A)-(B)	As of September 30, 2006(B)	(B)-(C)	As of September 30, 2005(C)
Projected benefit obligation (beginning of the term)	退職給付債務(期首)	73,882	(535)	74,417	1,361	73,056

Retirement Benefit Costs 【Non-Consolidated】		退職給付費用 【単体】		For the six months ended (Unit:Millions of Yen)		
		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	(B)-(C)	September 30, 2005(C)
Retirement benefit costs	退職給付費用	1,608	31	1,577	139	1,438
Service cost	勤務費用	560	14	546	(17)	563
Interest cost	利息費用	737	(5)	742	13	729
Expected return on plan assets	期待運用収益	(1,137)	(34)	(1,103)	(168)	(935)
Amortization of prior service cost	過去勤務債務の費用処理額	(153)	(153)	-	766	(766)
Recognized actuarial loss	数理計算上の差異の費用処理額	1,297	93	1,204	(393)	1,597
Other retirement cost	その他	303	116	187	(63)	250

【Consolidated】		【連結】		For the six months ended (Unit:Millions of Yen)		
		September 30, 2007(A)	(A)-(B)	September 30, 2006(B)	(B)-(C)	September 30, 2005(C)
Retirement benefit costs	退職給付費用	1,622	22	1,600	145	1,455

12. Deferred Tax Assets

12. 繰延税金資産

Tax effects of the items comprising net deferred tax assets and liabilities

繰延税金資産・負債の主な発生原因別内訳

【Non-Consolidated】		【単体】		(Unit:Millions of Yen)			
		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31,2007(B)	As of March 31,2006(C)	
Allowance for possible loan losses	貸倒引当金	36,039	3,669	(2,450)	32,370	38,489	
Write-down of securities	有価証券有税償却	5,286	9	115	5,277	5,171	
Others	その他	12,484	638	2,050	11,846	10,434	
Subtotal deferred tax assets (A)	繰延税金資産小計 A	53,810	4,316	(286)	49,494	54,096	
Valuation allowance (B)	評価性引当額 B	(5,628)	(25)	187	(5,603)	(5,815)	
Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	48,181	4,291	(99)	43,890	48,280	
Net unrealized gain on available-for-sale securities	その他有価証券評価差額金	31,391	(7,713)	(13,796)	39,104	45,187	
Gains on contribution of the employee's retirement benefit trust	退職給付信託設定益	7,433	0	0	7,433	7,433	
Others	その他	3,718	(62)	582	3,780	3,136	
Total deferred tax liabilities (D)	繰延税金負債合計 D	42,543	(7,775)	(13,215)	50,318	55,758	
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額 (C-D) (は繰延税金負債(純額))	5,637	12,064	13,115	(6,427)	(7,478)	
Net deferred tax assets excluding net deferred tax liabilities relating to unrealized gain on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	37,027	4,345	(682)	32,682	37,709	

【Consolidated】		【連結】		(Unit:Millions of Yen)			
		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31,2007(B)	As of March 31,2006(C)	
Net deferred tax assets (C-D)	繰延税金資産(純額)の計上額 (は繰延税金負債(純額))	12,238	13,091	14,118	(853)	(1,880)	
Net deferred tax assets excluding net deferred tax liabilities relating to unrealized gain on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債(資産)を除く繰延税金資産	43,831	5,262	315	38,569	43,516	

【参考】

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

[Reference]

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

13. Capital Adequacy Ratio (Domestic Standards)

13. 自己資本比率 (国内基準)

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

Capital adequacy ratio is calculated for both consolidated and non-consolidated basis on the former standard for September 30, 2006, for reference.

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

自己資本比率は、19年3月末から、新基準(バーゼルII)に基づき、連結ベースと単体ベースの双方について算出しております。なお、18年9月末は、旧基準に基づき、連結ベースと単体ベースの双方について算出しております。

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

【Consolidated】

【連結】

(New standard)

(新基準)

(Unit:Billions of Yen)

		As of September 30, 2007(A) (Preliminary)	(A)-(B)	As of March 31, 2007(B)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	10.79 %	(0.40 %)	11.19 %
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2)÷(6)	10.33 %	(0.39 %)	10.72 %
(2) Tier 1 capital	(2) Tier 1	627.2	9.9	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]	[43.8]	[5.3]	[38.5]
Capital stock	資本金	215.5	0.1	215.4
Capital surplus	資本剰余金	177.1	0.1	177.0
Retained earnings	利益剰余金	252.3	25.7	226.6
Treasury stock	自己株式	(18.2)	(18.0)	(0.2)
Distributed income (estimated)	社外流出予定額	(7.0)	2.2	(9.2)
Minority interests of affiliate companies	連結子法人等の少数株主持分	45.2	0.3	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	-	40.0
Goodwill equivalent	のれん相当額	(0.5)	0.0	(0.5)
Capital equivalents increased as a result of securitization transactions	証券化取引に伴い増加した自己資本相当額	(8.5)	0.3	(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	(28.6)	(0.7)	(27.9)
(3) Tier 2 capital	(3) Tier 2	64.6	(1.8)	66.4
General allowance for possible loan losses	一般貸倒引当金	0.1	0.1	0.0
The amount of land revaluation surplus qualified as capital	自己資本に計上された土地再評価差額	24.4	0.0	24.4
Subordinated loans, etc	負債性資本調達手段等	40.0	(2.0)	42.0
(4) Deductions	(4) 控除項目	36.7	(2.4)	39.1
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2)+(3)-(4)	655.0	10.4	644.6
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	6,069.0	311.6	5,757.4
On balanced	オン・バランス	5,455.2	308.2	5,147.0
Off balanced	オフ・バランス	194.0	(1.5)	195.5
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	419.7	4.9	414.8

(Former standard)

(旧基準)

<Reference>

<Reference>

(Unit:Billions of Yen)

		As of September 30, 2007(A)	(A)-(B)	As of March 31, 2007(B)	(B)-(C)	As of September 30, 2006(C)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	9.95 %	(0.21 %)	10.16 %	(0.29 %)	10.45 %
Tier 1 capital ratio (2)/(6)	Tier 1比率 (2)÷(6)	8.81 %	(0.20 %)	9.01 %	(0.08 %)	9.09 %
(2) Tier 1 capital	(2) Tier 1	664.4	10.3	654.1	20.9	633.2
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[43.8]	[5.3]	[38.5]	[(2.4)]	[40.9]
Capital stock	資本金	215.5	0.1	215.4	0.1	215.3
Capital surplus	資本剰余金	177.1	0.1	177.0	0.1	176.9
Retained earnings	利益剰余金	252.3	25.7	226.6	18.1	208.5
Treasury stock	自己株式	(18.2)	(18.0)	(0.2)	6.3	(6.5)
Distributed income (estimated)	社外流出予定額	(7.0)	2.2	(9.2)	(4.1)	(5.1)
Minority interests of affiliate companies	連結子会社の少数株主持分	45.2	0.3	44.9	0.2	44.7
(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	-	40.0	-	40.0
Goodwill equivalent	のれん相当額	(0.5)	0.0	(0.5)	0.2	(0.7)
(3) Tier 2 capital	(3) Tier 2	88.0	(0.8)	88.8	(10.3)	99.1
General allowance for possible loan losses	一般貸倒引当金	23.6	1.2	22.4	2.1	20.3
The amount of land revaluation surplus qualified as capital	自己資本に計上された土地再評価差額	24.4	0.0	24.4	(0.4)	24.8
Subordinated loans, etc	負債性資本調達手段等	40.0	(2.0)	42.0	(12.0)	54.0
(4) Deductions	(4) 控除項目	2.2	(2.9)	5.1	0.7	4.4
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2)+(3)-(4)	750.2	12.4	737.8	9.9	727.9
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	7,536.3	276.7	7,259.6	300.0	6,959.6

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

(注) 旧基準に基づき算出した参考値を記載しております。

[Non-Consolidated]

[単体]

(New standard)

(新基準)

(Unit:Billions of Yen)

		As of September 30,2007(A) (Preliminary)	(A)-(B)	As of March 31,2007(B)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	10.80 %	(0.28 %)	11.08 %
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2)÷(6)	10.42 %	(0.22 %)	10.64 %
(2) Tier 1 capital	(2) Tier 1	616.3	8.9	607.4
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[37.0]	[4.4]	[32.6]
Capital stock	資本金	215.5	0.1	215.4
Additional paid-in capital	資本準備金	177.1	0.1	177.0
Earned surplus reserve	利益準備金	38.3	0.0	38.3
Other retained earnings	その他利益剰余金	213.4	25.1	188.3
Others	その他	40.2	0.0	40.2
Treasury stock	自己株式	(18.2)	(18.0)	(0.2)
Distributed income (estimated)	社外流出予定額	(7.0)	2.2	(9.2)
Capital equivalents increased as a result of securitization transactions	証券化取引に伴い増加した自己資本相当額	(8.5)	0.3	(8.8)
50% of the amount of expected loss exceeding appropriate reserve	期待損失額が適格引当金を上回る額の50%相当額	(34.5)	(0.7)	(33.8)
(3) Tier 2 capital	(3) Tier 2	64.4	(2.0)	66.4
General allowance for possible loan losses	一般貸倒引当金	0.0	0.0	0.0
The amount of land revaluation surplus qualified as capital	自己資本に計上された土地再評価差額	24.4	0.0	24.4
Subordinated loans, etc	負債性資本調達手段等	40.0	(2.0)	42.0
(4) Deductions	(4) 控除項目	41.7	0.5	41.2
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	639.0	6.5	632.5
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	5,914.0	208.4	5,705.6
On balanced	オン・バランス	5,337.5	201.6	5,135.9
Off balanced	オフ・バランス	169.0	1.9	167.1
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額	407.3	4.8	402.5

(Former standard)

(旧基準)

<Reference>

<Reference>

(Unit:Billions of Yen)

		As of September 30,2007(A)	(A)-(B)	As of March 31,2007(B)	(B)-(C)	As of September 30,2006(C)
(1) Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	9.92 %	(0.19 %)	10.11 %	(0.31 %)	10.42 %
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2)÷(6)	8.84 %	(0.14 %)	8.98 %	(0.10 %)	9.08 %
(2) Tier 1 capital	(2) Tier 1	659.4	9.4	650.0	20.2	629.8
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[37.0]	[4.4]	[32.6]	[(3.0)]	[35.6]
Capital stock	資本金	215.5	0.1	215.4	0.1	215.3
Additional paid-in capital	資本準備金	177.1	0.1	177.0	0.1	176.9
Other capital surplus	その他資本剰余金	0.0	0.0	0.0	(0.0)	0.0
Earned surplus reserve	利益準備金	38.3	0.0	38.3	0.0	38.3
Other retained earnings	その他利益剰余金	213.4	25.1	188.3	17.6	170.7
Others	その他	40.2	0.0	40.2	0.0	40.2
Treasury stock	自己株式	(18.2)	(18.0)	(0.2)	6.3	(6.5)
Distributed income (estimated)	社外流出予定額	(7.0)	2.2	(9.2)	(4.1)	(5.1)
(3) Tier 2 capital	(3) Tier 2	82.1	(1.1)	83.2	(10.4)	93.6
General allowance for possible loan losses	一般貸倒引当金	17.7	1.0	16.7	2.0	14.7
The amount of land revaluation surplus qualified as capital	自己資本に計上された土地再評価差額	24.4	0.0	24.4	(0.4)	24.8
Subordinated loans, etc	負債性資本調達手段等	40.0	(2.0)	42.0	(12.0)	54.0
(4) Deductions	(4) 控除項目	1.2	(0.1)	1.3	0.5	0.8
(5) Capital (2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	740.2	8.3	731.9	9.3	722.6
(6) Risk-weighted Assets, etc	(6) リスク・アセット等	7,457.9	224.6	7,233.3	301.2	6,932.1

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

(注) 旧基準に基づき算出した参考値を記載しております。

E. LOANS AND OTHER ASSETS INFORMATION

E . 貸出金等の状況

1. Risk Managed Loan Information

1 . リスク管理債権の状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of September	(A)-(B)	(A)-(C)	As of March	As of September
		30, 2007(A)				
Loans to borrowers in bankruptcy	破綻先債権額	7,488	1,759	3,290	5,729	4,198
Past due loans	延滞債権額	139,477	(5,125)	(18,388)	144,602	157,865
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	5,115	(762)	(91)	5,877	5,206
Restructured loans	貸出条件緩和債権額	49,276	1,364	5,344	47,912	43,932
Total	合計	201,358	(2,764)	(9,844)	204,122	211,202
(Amount of partial direct charge-off) (部分直接償却額)		73,126	(1,500)	(1,943)	74,626	75,069
Loans and bills discounted	貸出金残高(未残)	8,447,762	333,312	314,578	8,114,450	8,133,184

(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行っております。

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

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

【Non-Consolidated】

【単体】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of September	(A)-(B)	(A)-(C)	As of March	As of September
		30, 2007(A)				
Loans to borrowers in bankruptcy	破綻先債権額	0.0	0.0	0.0	0.0	0.0
Past due loans	延滞債権額	1.6	(0.1)	(0.3)	1.7	1.9
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.5	0.0	0.0	0.5	0.5
Total	合計	2.3	(0.2)	(0.2)	2.5	2.5

【Consolidated】

【連結】

(Unit:Millions of Yen)

Risk managed loans	リスク管理債権	As of September	(A)-(B)	(A)-(C)	As of March	As of September
		30, 2007(A)				
Loans to borrowers in bankruptcy	破綻先債権額	7,533	1,778	3,335	5,755	4,198
Past due loans	延滞債権額	140,454	(2,644)	(14,781)	143,098	155,235
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	5,115	(762)	(91)	5,877	5,206
Restructured loans	貸出条件緩和債権額	49,794	1,376	5,197	48,418	44,597
Total	合計	202,898	(252)	(6,339)	203,150	209,237
(Amount of partial direct charge-off) (部分直接償却額)		82,453	(2,095)	(2,431)	84,548	84,884
Loans and bills discounted	貸出金残高(未残)	8,382,181	267,166	248,572	8,115,015	8,133,609

(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行っております。

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

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

【Consolidated】

【連結】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of September	(A)-(B)	(A)-(C)	As of March	As of September
		30, 2007(A)				
Loans to borrowers in bankruptcy	破綻先債権額	0.0	0.0	0.0	0.0	0.0
Past due loans	延滞債権額	1.6	(0.1)	(0.3)	1.7	1.9
Accruing loans contractually past due for 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.5	0.0	0.0	0.5	0.5
Total	合計	2.4	(0.1)	(0.1)	2.5	2.5

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

【Non-Consolidated】		【単体】			(Unit:Millions of Yen)	
		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Allowance for possible loan losses	貸倒引当金	46,096	(1,296)	(3,644)	47,392	49,740
General allowance for possible loan losses	一般貸倒引当金	17,710	949	2,913	16,761	14,797
Specific allowance for possible loan losses	個別貸倒引当金	28,385	(2,246)	(6,557)	30,631	34,942
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】		【連結】			(Unit:Millions of Yen)	
		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Allowance for possible loan losses	貸倒引当金	56,522	646	(744)	55,876	57,266
General allowance for possible loan losses	一般貸倒引当金	23,665	1,228	3,334	22,437	20,331
Specific allowance for possible loan losses	個別貸倒引当金	32,857	(581)	(4,078)	33,438	36,935
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

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

【Non-Consolidated】		【単体】			(Unit:%)	
		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Specific allowance for possible loan losses	個別貸倒引当金					
Before partial direct charge-off	部分直接償却前	38.2	(0.9)	(1.4)	39.1	39.6
After partial direct charge-off	部分直接償却後	14.0	(1.0)	(2.5)	15.0	16.5
Allowance for possible loan losses	貸倒引当金					
Before partial direct charge-off	部分直接償却前	44.6	(0.5)	(0.2)	45.1	44.8
After partial direct charge-off	部分直接償却後	22.8	(0.4)	(0.7)	23.2	23.5

【Consolidated】		【連結】			(Unit:%)	
		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Specific allowance for possible loan losses	個別貸倒引当金					
Before partial direct charge-off	部分直接償却前	41.7	(0.6)	(0.9)	42.3	42.6
After partial direct charge-off	部分直接償却後	16.1	(0.3)	(1.5)	16.4	17.6
Allowance for possible loan losses	貸倒引当金					
Before partial direct charge-off	部分直接償却前	50.0	(0.1)	0.5	50.1	49.5
After partial direct charge-off	部分直接償却後	27.8	0.3	0.5	27.5	27.3

4. Claims disclosed under the Financial Revitalization Law

4. 金融再生法開示債権

【Non-Consolidated】		【単体】			(Unit:Millions of Yen)	
		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	22,802	3,689	292	19,113	22,510
Doubtful claims	危険債権	126,023	(6,631)	(14,723)	132,654	140,746
Claims in need of special caution	要管理債権	54,392	602	5,253	53,790	49,139
Sub-total (Claims in need of special caution or below)	A 要管理債権以下 計 A	203,218	(2,340)	(9,177)	205,558	212,395
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	834,645	42,447	71,239	792,198	763,406
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,786,016	293,688	495,715	7,492,328	7,290,301
Sub-total (Normal claims)	正常債権 計	8,620,662	336,136	566,954	8,284,526	8,053,708
Total (Credit exposures)	B 合計 B	8,823,880	333,795	557,776	8,490,085	8,266,104
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	108,952	(3,090)	(1,961)	112,042	110,913
Percentage of claims in need of special caution or below (%)	A/B 要管理債権以下の割合 A / B (%)	2.3	(0.1)	(0.2)	2.4	2.5

【Consolidated】		【連結】			(Unit:Millions of Yen)	
		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	26,729	3,595	450	23,134	26,279
Doubtful claims	危険債権	123,318	(4,019)	(11,156)	127,337	134,474
Claims in need of special caution	要管理債権	54,910	614	5,106	54,296	49,804
Sub-total (Claims in need of special caution or below)	C 要管理債権以下 計 C	204,958	190	(5,600)	204,768	210,558
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	840,454	43,328	71,600	797,126	768,854
Claims to normal borrowers (excluding claims in need of caution)	正常先債権	7,777,260	235,632	434,133	7,541,628	7,343,127
Sub-total (Normal claims)	正常債権 計	8,617,714	278,959	505,732	8,338,755	8,111,982
Total (Credit exposures)	D 合計 D	8,822,672	279,149	500,132	8,543,523	8,322,540
Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	110,628	(3,018)	(2,174)	113,646	112,802
Percentage of claims in need of special caution or below (%)	C/D 要管理債権以下の割合 C / D (%)	2.3	0.0	(0.2)	2.3	2.5

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

5. 金融再生法開示債権の保全状況

【Non-Consolidated】		【単体】			(Unit:Millions of Yen)	
		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Coverage amount	A 保全額 A	158,995	(1,590)	(8,948)	160,585	167,943
Allowance for possible loan losses	貸倒引当金	34,615	(1,287)	(5,507)	35,902	40,122
Collateral and guarantees	担保保証等	124,380	(302)	(3,441)	124,682	127,821
Unrecoverable or valueless claims, doubtful claims, claims in need of special caution based on borrowers classification under the self-assessment guideline	B 破産更正債権及びこれらに準ずる債権、危険債権、要管理先債権 計 B	257,779	(6,032)	(16,391)	263,811	274,170
Coverage ratio (%)	A/B 保全率 (%) A / B	61.67	0.80	0.42	60.87	61.25

(Reference) Status of Coverage of Claims of Borrowers Classification		(参考)開示債権別の保全状況推移			(Unit:Millions of Yen)	
		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	22,802	3,689	292	19,113	22,510
Allowance for possible loan losses	貸倒引当金	4,186	2,490	1,222	1,696	2,964
Collateral and guarantees	担保保証等	18,615	1,198	(930)	17,417	19,545
Coverage ratio (%)	保全率 (%)	100.00	0.00	0.00	100.00	100.00
Doubtful claims	危険債権	126,023	(6,631)	(14,723)	132,654	140,746
Allowance for possible loan losses	貸倒引当金	23,989	(4,757)	(7,741)	28,746	31,730
Collateral and guarantees	担保保証等	76,378	(1,660)	(5,712)	78,038	82,090
Coverage ratio (%)	保全率 (%)	79.64	(0.85)	(1.22)	80.49	80.86
Claims in need of special caution based on borrowers classification under the self-assessment	要管理先債権	108,952	(3,090)	(1,961)	112,042	110,913
Allowance for possible loan losses	貸倒引当金	6,439	980	1,012	5,459	5,427
Collateral and guarantees	担保保証等	29,385	159	3,200	29,226	26,185
Coverage ratio (%)	保全率 (%)	32.88	1.93	4.38	30.95	28.50

ALLOWANCE COVERAGE RATIO・TOTAL COVERAGE RATIO (As of September 30, 2007) 引当率・保全率 (19年9月末)

【Non-consolidated】		【単体】	Categories 分類				Allowance	Allowance coverage ratio	Total coverage ratio
Borrowers classification under the self-assessment guidelines 自己査定における債務者区分		Claims disclosed under the financial revitalization law 金融再生法に基づく開示債権	No categorization 非分類	Category 分類	Category 分類	Category 分類	引当金	引当率	保全率
Legal bankruptcy 破綻先 7.5 (1.6)		Unrecoverable or valueless 破産更生債権及びこれらに準ずる債権 22.8 (3.7)	Covered by allowance, collaterals and guarantees 引当金・担保・保証等による保全部分 9.8 (2.2)		Entirely reserved 全額引当 12.9 (1.5)	Entirely reserved, or direct charge-off 全額償却・引当 0.0 (0.0)	4.1	100%	100%
Virtual bankruptcy 実質破綻先 15.2 (2.0)									
Possible bankruptcy 破綻懸念先 126.0 (6.6)		Doubtful 危険債権 126.0 (6.6)	Covered by allowances, collaterals and guarantees 引当金・担保・保証等による保全部分 45.0 (5.9) [21.0]		Partially reserved 必要額を引当 55.2 (0.6) [55.2]	25.6 (0.2) [49.6]	23.9	48.32%	79.64%
In need of caution 要注意先	In need of special caution based on borrowers 要管理先 108.9 (3.1)	In need of special caution 要管理債権 54.3 (0.6)	Covered by collateral (担保) 29.3 Non-covered (信用) 79.5 6.3 (0.8)		102.5 (4.0)	[]: Credit exposures under each category before reserve []内の計数は引当前の分類額	6.4	8.09%	32.88%
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 780.0 (46.1)	Normal 正常債権 8,620.6 (336.1)	225.3 (11.3)	554.7 (34.8)	6.2		0.80%		
Normal 正常先 7,786.0 (293.7)			7,786.0 (293.7)			5.0	0.06%		
Total 合計 8,823.8 (333.8) 100.0%	Total 合計 8,823.8 (333.8)	Total 合計 8,823.8 (333.8)	No categorization 非分類 8,072.6 (302.2) 91.5%	Category 分類 725.5 (31.8) 8.2%	Category 分類 25.6 (0.2) 0.3%	Category 分類 0.0 (0.0) 0.0%	Total 合計 45.8	Total 合計 61.67%	

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

EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS (As of September 30, 2007)

資産内容の開示における各種基準の比較(19年9月末)

【Non-consolidated】【単体】

(Unit:Billions of Yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分 (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 7.5		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 22.8	21.3	7.4		Loans to borrowers in bankruptcy 破綻先債権 7.4
Virtual bankruptcy 実質破綻先 15.2				13.8		Past due loans 延滞債権 139.4
Possible bankruptcy 破綻懸念先 126.0		Doubtful 危険債権 126.0		125.6		
In need of caution 要注意先 889.0	In need of special caution based on borrowers 要管理先 108.9	In need of special caution 要管理債権 54.3 ()	54.3	5.1		Accruing loans contractually past due for 3 months or more 3ヵ月以上延滞債権 5.1
	Other than in need of special caution based on borrowers 要管理先以外の要注意先 780.0			49.2		Restructured loans 条件緩和債権 49.2
Normal 正常先 7,786.0		Sub total 小計 203.2	Sub total 小計 201.3			Total 合計 201.3
		Normal 正常債権 8,620.6		8,246.4		() Loans and bills discounted only () 要管理債権は貸出金のみ
Total 合計 8,823.8		Total 合計 8,823.8		Total 合計 8,447.7		

6. Off-Balanced Credits

6 . オフバランス化の状況

【Non-Consolidated】

【単体】

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

危険債権以下（金融再生法基準）の債権残高

(Unit:Billions of Yen)

		As of September 30, 2007(A)	April 1, 2007 - September 30, 2007 (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	22.8	3.7	8.7	5.0	19.1	
Doubtful claims	危険債権	126.0	(6.6)	14.2	20.8	132.6	
For the six months ended September 30, 2007		19年度中間期	148.8	(2.9)	22.9	25.8	151.7

		As of March 31, 2007(A)	April 1, 2006 - March 31, 2007 (A)-(B)			As of March 31, 2006(B)	
				Increase	Amount off- balanced		
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	19.1	(5.3)	8.5	13.8	24.4	
Doubtful claims	危険債権	132.6	(9.6)	31.4	40.9	142.2	
For the year ended March 31, 2007		18年度	151.7	(14.9)	39.9	54.8	166.6

		As of March 31, 2006(A)	April 1, 2005 - March 31, 2006 (A)-(B)			As of March 31, 2005(B)	
				Increase	Amount off- balanced		
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	24.4	(3.9)	6.0	9.8	28.3	
Doubtful claims	危険債権	142.2	(40.6)	30.8	71.5	182.8	
For the year ended March 31, 2006		17年度	166.6	(44.5)	36.8	81.4	211.1

Progress of Off-balancing

オフバランス化の実績

(Unit:Billions of Yen)

		For six months ended September 30, 2007	For the year ended March 31, 2007	For the year ended March 31, 2006
Final disposal of non-performing loan by liquidation	清算型処理	5.8	2.8	6.1
Final disposal of non-performing loan by restructuring	再建型処理	0.2	0.5	2.5
Improvement in debtors' business performance due to restructuring	再建型処理に伴う業況改善	-	-	11.7
Securitization	債権流動化	7.3	31.4	66.0
Direct charge-off	直接償却	(8.1)	(6.9)	(46.9)
Other	その他	20.5	26.9	41.8
Collection / repayment, etc	回収・返済等	14.4	21.9	28.1
Improvement in debtors' business performance	業況改善	6.0	4.9	13.6
Total	合計	25.8	54.8	81.4

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

7. 格付別倒産状況

【Non-Consolidated】

【単体】

Internal rating 1 year before bankruptcy

倒産1年前の行内格付

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

Internal rating	行内格付	September 30, 2007		September 30, 2006		September 30, 2005	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category 1~	I ~	0	-	0	-	0	-
Category		0	-	0	-	0	-
Category		0	-	1	0.1	0	-
Category		0	-	0	-	0	-
Category		3	0.6	7	2.2	3	0.6
Category		6	4.0	3	1.1	10	0.9
Category		0	-	0	-	1	0.1
Category		1	0.4	5	1.9	5	0.8
Category		2	0.2	1	0.4	1	0.0
No rating	格付なし	4	0.5	1	0.1	0	-

Internal rating half a year before bankruptcy

倒産半期前の行内格付

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

Internal rating	行内格付	September 30, 2007		September 30, 2006		September 30, 2005	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category 1~	I ~	0	-	0	-	0	-
Category		0	-	0	-	0	-
Category		0	-	1	0.1	0	-
Category		0	-	1	0.2	0	-
Category		5	0.8	3	1.2	3	0.6
Category		6	4.2	4	1.5	11	1.1
Category		0	-	0	-	0	-
Category		2	0.5	6	2.3	4	0.7
Category		2	0.2	2	0.5	2	0.1
No rating	格付なし	1	0.0	1	0.1	0	-

(注) 1. 小口の与信(与信額50百万円未満)は除いております。

2. 金額は与信ベースであります。

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

(Note 2) The amounts are credit exposures.

8. Loan Portfolio

8. 業種別貸出状況等

Classification of loans by type of industry

業種別貸出金

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Domestic offices (excluding loans in offshore market account)	国内店分(除く特別国際金融取引勘定)	8,447,762	333,312	314,578	8,114,450	8,133,184
Manufacturing	製造業	946,166	31,584	45,231	914,582	900,935
Agriculture	農業	4,834	(1,285)	(2,105)	6,119	6,939
Forestry	林業	54	27	(24)	27	78
Fishery	漁業	5,884	(122)	21	6,006	5,863
Mining	鉱業	4,825	764	1,537	4,061	3,288
Construction	建設業	312,868	(806)	18,999	313,674	293,869
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	12,115	85	(180)	12,030	12,295
IT and telecommunication	情報通信業	68,963	(3,132)	6,620	72,095	62,343
Transportation	運輸業	341,815	628	(7,733)	341,187	349,548
Wholesale and retail	卸売・小売業	706,572	31,670	27,231	674,902	679,341
Finance and insurance	金融・保険業	279,888	48,318	(88,194)	231,570	368,082
Real estate	不動産業	1,139,421	34,570	59,541	1,104,851	1,079,880
Services	各種サービス業	952,189	42,681	46,825	909,508	905,364
Local governments	地方公共団体	79,121	(1,171)	(3,369)	80,292	82,490
Others	その他	3,593,044	149,502	210,179	3,443,542	3,382,865

Classification of Risk Managed Loans by type of industry

業種別リスク管理債権

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Domestic offices (excluding loans in offshore market account)	国内店分(除く特別国際金融取引勘定)	201,358	(2,764)	(9,844)	204,122	211,202
Manufacturing	製造業	25,508	1,284	(1,635)	24,224	27,143
Agriculture	農業	461	(14)	(9)	475	470
Forestry	林業	-	-	(48)	-	48
Fishery	漁業	-	(16)	(21)	16	21
Mining	鉱業	6	6	6	-	-
Construction	建設業	15,501	(2,102)	(5,154)	17,603	20,655
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-
IT and telecommunication	情報通信業	1,856	199	98	1,657	1,758
Transportation	運輸業	2,489	(207)	(408)	2,696	2,897
Wholesale and retail	卸売・小売業	26,383	(234)	2,796	26,617	23,587
Finance and insurance	金融・保険業	10,082	(1,660)	(2,712)	11,742	12,794
Real estate	不動産業	46,499	(3,188)	(4,672)	49,687	51,171
Services	各種サービス業	30,509	5,434	5,136	25,075	25,373
Local governments	地方公共団体	-	-	-	-	-
Others	その他	42,060	(2,266)	(3,220)	44,326	45,280

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

業種別金融再生法開示債権

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Domestic offices (excluding loans in offshore market account)	国内店分(除く特別国際金融取引勘定)	203,218	(2,340)	(9,177)	205,558	212,395
Manufacturing	製造業	25,684	1,432	(1,491)	24,252	27,175
Agriculture	農業	461	(14)	(9)	475	470
Forestry	林業	-	-	(48)	-	48
Fishery	漁業	-	(21)	(25)	21	25
Mining	鉱業	6	6	6	-	-
Construction	建設業	15,554	(2,143)	(5,266)	17,697	20,820
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-
IT and telecommunication	情報通信業	1,880	202	121	1,678	1,759
Transportation	運輸業	2,526	(205)	(407)	2,731	2,933
Wholesale and retail	卸売・小売業	26,727	(406)	2,786	27,133	23,941
Finance and insurance	金融・保険業	10,132	(1,719)	(2,814)	11,851	12,946
Real estate	不動産業	46,520	(3,194)	(4,718)	49,714	51,238
Services	各種サービス業	31,457	6,045	5,929	25,412	25,528
Local governments	地方公共団体	-	-	-	-	-
Others	その他	42,265	(2,324)	(3,243)	44,589	45,508

(注) 要管理債権以下の債権を対象としております。

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

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

中小企業等貸出残高および貸出比率

【Non-Consolidated】

【単体】

(Unit:Millions of Yen, %)

		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Loans to small and medium-sized businesses, etc	中小企業等貸出残高	6,831,414	204,233	316,707	6,627,181	6,514,707
Of which, loans to small and midiumsized businesses	うち中小企業貸出	3,239,506	54,683	105,689	3,184,823	3,133,817
Ratio of loans to small and medium-sized businesses,	中小企業等貸出比率	80.8	(0.8)	0.7	81.6	80.1

Loans to Individuals

消費者ローン残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Loans to individuals	消費者ローン残高	3,591,908	149,550	211,018	3,442,358	3,380,890
Residential loans	住宅系ローン	3,254,776	146,713	201,373	3,108,063	3,053,403
Housing loans	住宅ローン	2,147,874	117,498	149,242	2,030,376	1,998,632
Apartment loans	アパートローン	1,106,901	29,215	52,130	1,077,686	1,054,771
Other individual loans	その他のローン	337,132	2,837	9,645	334,295	327,487

9. Loans to Entities Overseas by Country

9 . 国別貸出状況等

Certain Overseas Loans

特定海外債権残高

Not applicable

該当ありません

Loans to certain areas

地域別貸出金残高

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of September 30, 2007(A)	(A)-(B)	(A)-(C)	As of March 31, 2007(B)	As of September 30, 2006(C)
Loans to Asian countries	アジア向け	3,911	771	1,479	3,140	2,432
Of which, risk-managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Latin America	中南米向け	3,512	(1,455)	(1,608)	4,967	5,120
Of which, risk-managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Russia	ロシア向け	-	-	-	-	-
Of which, risk-managed loans	うちリスク管理債権	-	-	-	-	-

10. Loans and Deposits

10 . 預金、貸出金の残高

Balances of Loans and deposits

預金・貸出金の未残・平残

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

		As of September 30, 2007(A)	(A)-(B)	As of September 30, 2006(B)	(B)-(C)	As of September 30, 2005(C)
Deposits (outstanding balance)	預金 (未残)	9,654.9	354.6	9,300.3	208.2	9,092.1
Deposits (average balance)	預金 (平残)	9,653.7	320.4	9,333.3	300.5	9,032.8
Loans and bills discounted (outstanding balance)	貸出金 (未残)	8,447.7	314.6	8,133.1	282.6	7,850.5
Loans and bills discounted (average balance)	貸出金 (平残)	8,250.1	3.5	8,246.6	440.2	7,806.4

Breakdown of depositors' categories

預金者別預金未残

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

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

<Outstanding balance>	(未残)	As of September 30, 2007(A)	(A)-(B)	As of September 30, 2006(B)	(B)-(C)	As of September 30, 2005(C)
Corporate	法人	1,883.2	97.5	1,785.7	33.5	1,752.2
Individual	個人	7,442.0	263.4	7,178.6	185.9	6,992.7
Local Public	公金	243.3	(15.1)	258.4	17.5	240.9
Financial institutions	金融	86.3	11.2	75.1	(31.0)	106.1
Total	合計	9,654.9	357.0	9,297.9	205.8	9,092.1
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	8,902.7	278.4	8,624.3	209.6	8,414.7

【Non-Consolidated】

【単体】

(Unit:Billions of Yen)

<Average balance> (平残)		As of September 30, 2007(A)	(A)-(B)	As of September 30, 2006(B)	(B)-(C)	As of September 30, 2005(C)
Corporate	法人	1,867.0	69.4	1,797.6	95.0	1,702.6
Individual	個人	7,408.3	236.6	7,171.7	208.4	6,963.3
Local Public	公金	287.6	5.4	282.2	(2.5)	284.7
Financial institutions	金融	83.6	2.9	80.7	(1.3)	82.0
Total	合計	9,646.7	314.4	9,332.3	299.5	9,032.8
Of which, deposits in Kanagawa Prefecture	うち神奈川県内	8,873.0	269.6	8,603.4	273.6	8,329.8

11. Average Balance of Interest-earning 11. 資金運用・調達勘定の平残、利回

Assets and liabilities, and their yields

【Non-Consolidated】

【単体】

Domestic operations

国内業務部門

For the six months ended

(Unit:Billions of Yen)

		September 30, 2007		September 30, 2006		September 30, 2005	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	[275.6] 10,254.1	1.93	[22.6] 9,740.3	1.71	[16.7] 9,285.6	1.76
Of which, loans and bills discounted	うち貸出金	8,236.3	2.16	8,234.6	1.86	7,794.9	1.94
Of which, securities	うち有価証券	1,401.1	1.06	1,133.8	0.98	1,062.8	0.92
Of which, call loans	うちコールローン	30.0	0.68	43.5	0.18	193.4	0.00
Of which, bills purchased	うち買入手形	-	-	4.5	0.04	5.9	0.00
Of which, due from banks	うち預け金	0.0	0.20	0.0	0.04	0.0	0.00
Of which, monetary debts purchased	うち買入金銭債権	309.7	1.34	298.0	0.85	211.6	1.10
Interest-bearing liabilities	資金調達勘定	10,031.4	0.23	9,538.1	0.06	9,234.0	0.03
Of which, deposits	うち預金	9,533.8	0.21	9,232.1	0.04	8,914.8	0.01
Of which, negotiable certificates of deposits	うち譲渡性預金	178.1	0.51	92.8	0.06	86.7	0.02
Of which, call money	うちコールマネー	266.5	0.48	137.4	0.14	-	-
Of which, bills sold	うち売渡手形	-	-	0.0	0.05	123.9	0.00
Of which, borrowed money	うち借入金	12.7	0.57	21.5	1.70	33.3	1.85

(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 six months ended

(Unit:Billions of Yen)

		September 30, 2007		September 30, 2006		September 30, 2005	
		Average balance	Yield (%)	Average balance	Yield (%)	Average balance	Yield (%)
Interest-earning assets	資金運用勘定	10,444.9	2.04	9,916.2	1.76	9,436.5	1.78
Of which, loans and bills discounted	うち貸出金	8,250.1	2.17	8,246.6	1.86	7,806.4	1.94
Of which, securities	うち有価証券	1,445.4	1.12	1,195.5	1.10	1,113.0	1.03
Of which, call loans	うちコールローン	146.7	4.33	53.1	1.04	215.6	0.34
Of which, bills purchased	うち買入手形	-	-	4.5	0.04	5.9	0.00
Of which, due from banks	うち預け金	258.4	1.65	80.8	2.13	50.0	1.78
Of which, monetary debts purchased	うち買入金銭債権	309.7	1.34	298.0	0.85	211.6	1.10
Interest-bearing liabilities	資金調達勘定	10,193.6	0.36	9,682.6	0.13	9,353.5	0.07
Of which, deposits	うち預金	9,653.7	0.26	9,333.3	0.08	9,032.8	0.04
Of which, negotiable certificates of deposits	うち譲渡性預金	178.1	0.51	92.8	0.06	86.7	0.02
Of which, call money	うちコールマネー	267.6	0.50	139.6	0.22	0.3	3.20
Of which, bills sold	うち売渡手形	-	-	0.0	0.05	123.9	0.00
Of which, borrowed money	うち借入金	53.7	2.38	62.5	2.52	34.3	1.81

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.