Interim Financial Information for Fiscal Year 2008

(Ended September 30,2008)

(Summary)

THE 77 BANK, LTD.

INTERIM FINANCIAL INFORMATION FOR FISCAL YEAR 2008

(ENDED SEPTEMBER 30,2008)
(Summary)

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I . Interim Consolidated Information 1.Interim Consolidated Balance Sheets

(Millions of Yen)

Item	科目 (Japanese)	As of SEP.30, 2008	As of SEP.30, 2007	As of MAR.31, 2008 (summary)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	100,268	85,720	66,786
Call loans and bills bought	コールローン及び買入 手形	73,355	133,162	164,268
Commercial paper and other dept purchased	買入金銭債権	19,206	20,112	15,109
Trading account securities	商品有価証券	41,352	36,035	33,434
Money held in trust	金銭の信託	42,156	52,447	43,876
Investment securities	有価証券	2,062,313	2,076,946	2,068,616
Loans and bills discounted	貸出金	3,284,678	3,140,663	3,146,776
Foreign exchange assets	外国為替	811	707	1,100
Lease receivables and investment assets	リース債権及びリース 投資資産	29,738	-	-
Other assets	その他資産	30,754	49,901	40,825
Tangible fixed assets	有形固定資産	42,788	72,793	70,374
Intangible fixed assets	無形固定資産	1,681	3,199	4,518
Deferred tax assets	繰延税金資産	31,911	2,866	19,314
Customers' liabilities for acceptances and guarantees	支払承諾見返	38,362	34,739	36,221
Reserve for possible loan losses	貸倒引当金	(54,020)	(60,429)	(52,008)
Total assets	資産の部合計	5,745,358	5,648,867	5,659,213

(Millions of Yen)

Item	科目 (Japanese)	As of SEP.30, 2008	As of SEP.30, 2007	As of MAR.31, 2008 (summary)
Liabilities:	(負債の部)			
Deposits	預金	4,802,407	4,706,032	4,765,855
Negotiable certificates of deposit	譲渡性預金	365,370	341,200	303,520
Call money and bills sold	コールマネー及び売渡手形	73,187	56,383	79,134
Payables under securities lending transactions	債券貸借取引受入担保金	5,652	11,760	10,173
Borrowed money	借用金	16,239	16,294	16,464
Foreign exchange liabilities	外国為替	143	107	222
Other liabilities	その他負債	63,251	57,847	54,407
Liability for bonus for directors and corporate auditors	役員賞与引当金	-	-	49
Liability for employees' retirement benefits	退職給付引当金	41,047	39,483	40,079
Liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金	862	1,172	1,255
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	155	-	144
Reserve for contingent losses	偶発損失引当金	463	-	193
Deferred tax liabilities	繰延税金負債	-	3,946	-
Acceptances and guarantees	支払承諾	38,362	34,739	36,221
Total liabilities	負債の部合計	5,407,143	5,268,968	5,307,722
Net assets:	(純資産の部)			
Common stock	資本金	24,658	24,658	24,658
Capital surplus	資本剰余金	7,850	7,847	7,848
Retained earnings	利益剰余金	270,733	263,233	268,181
Treasury stock	自己株式	(2,097)	(2,024)	(2,051)
Total stockholders' equity	株主資本合計	301,144	293,715	298,638
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	28,132	77,262	44,289
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(106)	65	(429)
Total valuation and translation adjustments	評価・換算差額等合計	28,026	77,327	43,860
Minority interests	少数株主持分	9,044	8,856	8,992
Total net assets	純資産の部合計	338,215	379,899	351,491
Total liabilities and net assets	負債及び純資産の部合計	5,745,358	5,648,867	5,659,213

2.Interim Consolidated Statements of Income

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2008	For the six months ended SEP.30, 2007	(Millions of Yen) For FY 2007 ended Mar.31,2008 (summary)
Ordinary income	経常収益	68,765	67,057	134,616
Interest income	資金運用収益	47,206	47,272	94,835
[Interest on loans and discounts]	[うち貸出金利息]	[32,127]	[31,379]	[63,745]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配当金]	[14,587]	[15,341]	[30,117]
Fees and commissions	役務取引等収益	8,379	8,803	17,307
Other operating income	その他業務収益	11,106	8,963	18,936
Other income	その他経常収益	2,072	2,017	3,536
Ordinary expenses	経常費用	62,329	57,387	114,470
Interest expenses	資金調達費用	8,660	7,867	16,484
[Interest on deposits]	[うち預金利息]	[6,150]	[5,217]	[10,951]
Fees and commissions	役務取引等費用	2,881	2,550	5,755
Other operating expenses	その他業務費用	10,376	8,876	17,369
General and administrative expenses	営業経費	31,158	31,658	62,978
Other expenses	その他経常費用	9,253	6,434	11,882
Ordinary profits	経常利益	6,435	9,670	20,145
Extraordinary income	特別利益	33	21	24
Gain on disposal of noncurrent assets	固定資産処分益			18
Recoveries of written-off claims	償却債権取立益	1		6
Other	その他の特別利益	31		
Extraordinary loss	特別損失	280	185	364
Loss on disposal of noncurrent assets	固定資産処分損	55		193
Impairment loss	減損損失	225		82
Other	その他の特別損失			89
Income before income taxes and minority interests	税金等調整前 中間純利益	6,188	9,506	19,805
Income taxes - current	法人税、住民税及び事業 税	3,863	4,283	6,213
Income taxes - deferred	法人税等調整額	(1,616)	(803)	1,148
Total Income taxes	法人税等合計	2,246		
Minority interests in net income	少数株主利益または少数 株主損失	62	(19)	123
Net income	中間純利益	3,879	6,045	12,321

3.Interim Consolidated Statements of Changes in Net Assets

(Millions of Yen)

		j	-	(Millions of Yen)
Item	科目 (Japanese)	For the six months ended SEP.30, 2008	For the six months ended SEP.30, 2007	For FY 2007 ended Mar.31,2008
Stockholders' equity	株主資本	,	,	, , , , , , , , , , , , , , , , , , , ,
Common Stock	資本金			
Balance at the end of previous period	前期末残高	24,658	24,658	24,658
Changes of items during the period	当中間期変動額			
Total changes of items during the period	当中間期変動額合計	-	-	-
Balance at the end of current period	当中間期末残高	24,658	24,658	24,658
Capital surplus	資本剰余金			
Balance at the end of previous period	前期末残高	7,848	7,845	7,845
Changes of items during the period	当中間期変動額			
Disposal of treasury stock	自己株式の処分	1	1	3
Total changes of items during the period	当中間期変動額合計	1	1	3
Balance at the end of current period	当中間期末残高	7,850	7,847	7,848
Retained earnings	利益剰余金			
Balance at the end of previous period	前期末残高	268,181	258,706	258,706
Changes of items during the period	当中間期変動額			
Dividends from surplus	剰余金の配当	(1,327)	(1,517)	(2,845)
Interim net income	中間純利益	3,879	6,045	12,321
Total changes of items during the period	当中間期変動額合計	2,551	4,527	9,475
Balance at the end of current period	当中間期末残高	270,733	263,233	268,181
Treasury stock	自己株式			
Balance at the end of previous period	前期末残高	(2,051)	(1,971)	(1,971)
Changes of items during the period	当中間期変動額			
Purchase of treasury stock	自己株式の取得	(58)	(57)	(90)
Disposal of treasury stock	自己株式の処分	11	4	10
Total changes of items during the period	当中間期変動額合計	(46)	(53)	(79)
Balance at the end of current period	当中間期末残高	(2,097)	(2,024)	(2,051)
Total stockholders' equity	株主資本合計			
Balance at the end of previous period	前期末残高	298,638	289,239	289,239
Changes of items during the period	当中間期変動額			
Dividends from surplus	剰余金の配当	(1,327)	(1,517)	(2,845)
Interim net income	中間純利益	3,879	6,045	12,321
Purchase of treasury stock	自己株式の取得	(58)	(57)	(90)
Disposal of treasury stock	自己株式の処分	13	5	13
Total changes of items during the period	当中間期変動額合計	2,506	4,476	9,398
Balance at the end of current period	当中間期末残高	301,144	293,715	298,638

(Millions of Yen)

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Item	科目 (Japanese)	For the six months ended SEP.30, 2008	For the six months ended SEP.30, 2007	For FY 2007 ended Mar.31,2008
Valuation and translation adjustments	 評価・換算差額等	511.00, 2000	221.30, 2001	1141.01,2000
Unrealized gain on available-for-sale securities	その他有価証券評価差 額金			
Balance at the end of previous period	前期末残高	44,289	85,706	85,706
Changes of items during the period	当中間期変動額			
Net changes of items other than stockholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(16,156)	(8,444)	(41,417)
Total changes of items during the period	当中間期変動額合計	(16,156)	(8,444)	(41,417)
Balance at the end of current period	当中間期末残高	28,132	77,262	44,289
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益			
Balance at the end of previous period	前期末残高	(429)	8	8
Changes of items during the period	当中間期変動額			
Net changes of items other than stockholders' equity	株主資本以外の項目の 当中間期変動額(純額)	322	56	(437)
Total changes of items during the period	当中間期変動額合計	322	56	(437)
Balance at the end of current period	当中間期末残高	(106)	65	(429)
Total valuation and translation adjustments	評価・換算差額等合計			
Balance at the end of previous period	前期末残高	43,860	85,715	85,715
Changes of items during the period	当中間期変動額			
Net changes of items other than stockholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(15,834)	(8,387)	(41,855)
Total changes of items during the period	当中間期変動額合計	(15,834)	(8,387)	(41,855)
Balance at the end of current period	当中間期末残高	28,026	77,327	43,860
Minority interests	少数株主持分			
Balance at the end of previous period	前期末残高	8,992	8,908	8,908
Changes of items during the period	当中間期変動額			
Net changes of items other than stockholders' equity	株主資本以外の項目の 当中間期変動額(純額)	51	(52)	84
Total changes of items during the period	当中間期変動額合計	51	(52)	84
Balance at the end of current period	当中間期末残高	9,044	8,856	8,992
Total net assets	純資産合計			
Balance at the end of previous period	前期末残高	351,491	383,863	383,863
Changes of items during the period	当中間期変動額			
Dividends from surplus	剰余金の配当	(1,327)	(1,517)	(2,845)
Interim net income	中間純利益	3,879	6,045	12,321
Purchase of treasury stock	自己株式の取得	(58)	(57)	(90)
Disposal of treasury stock	自己株式の処分	13	5	13
Net changes of items other than stockholders' equity	株主資本以外の項目の 当中間期変動額(純額)	(15,782)	(8,440)	(41,770)
Total changes of items during the period	当中間期変動額合計	(13,276)	(3,964)	(32,372)
Balance at the end of current period	当中間期末残高	338,215	379,899	351,491

4.Interim Consolidated Statements of Cash Flows

	,			(Millions of Yen)
		For six months ended Sep.30,2008	For six months ended Sep.30,2007	For FY 2007 ended Mar.31,2008
.Operating activities:	営業活動によるキャッシュ・フロー			
Income before income taxes and minority interests	税金等調整前中間純利益	6,188	9,506	19,805
Depreciation and amortization	減価償却費	2,087	7,319	14,917
Impairment loss	減損損失	225	73	82
Change in reserve for possible loan losses	貸倒引当金の増減額	979	(1,729)	(10,150)
Change in reserve for contingent losses	偶発損失引当金の増減額	270		193
Change in liability for bonus for directors and corporate auditors	役員賞与引当金の増減額	(49)	(50)	(0)
Change in liability for employees' retirement benefits	退職給付引当金の増減額	967	448	1,044
Change in liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金 の増減額	(393)	45	129
Change in reserve for reimbursement of deposits	睡眠預金払戻損失引当金 の増減額	11		144
Interest income	資金運用収益	(47,206)	(47,272)	(94,835)
Interest expense	資金調達費用	8,660	7,867	16,484
Investment securities losses (gains) - net	有価証券関係損益	(41)	894	793
Gains on money held in trust - net	金銭の信託の運用損益	(683)	(1,077)	(1,260)
Foreign exchange gains (losses) -net	為替差損益	(3,466)	1,567	14,983
Gains on disposals of fixed assets	固定資産処分損益	55	93	175
Net change in loans and bills discounted	貸出金の純増減	(137,901)	(23,967)	(30,080)
Net change in deposits	預金の純増減	36,551	(26,605)	33,217
Net change in negotiable certificates of deposit	譲渡性預金の純増減	61,850	43,700	6,020
Net change in borrowed money	借用金(劣後特約付借入 金を除く)の純増減	(224)	721	891
Net change in due from banks	預け金(日銀預け金を除 く)の純増減	(293)	54	(62)
Net change in call loans and others	コールローン等の純増減	86,814	56,058	29,956
Net change in call money and others	コールマネー等の純増減	(5,946)	(6,222)	16,529
Net change in payable under securities lending transactions	の純増減	(4,521)	(1,268)	(2,855)
Net change in trading account securities	商品有価証券の純増減	(7,917)	(2,533)	67
Net change in foreign exchange assets	外国為替(資産)の純増減	288	(19)	(412)
Net change in foreign exchange liabilities	外国為替(負債)の純増減	(78)	36	151
Net change in lease receivables and investment assets	リース債権及びリース投 資資産の純増減	621		
Interest received	資金運用による収入	47,050	46,712	95,193
Interest paid	資金調達による支出	(7,824)	(6,457)	(14,561)
Other - net	その他	(14,281)	(23,613)	(11,945)
Sub total	小計	21,791	34,280	84,614
Income tax es paid	法人税等の支払額	(3,464)	(2,863)	(5,523)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	18,326	31,417	79,091

(Millions of Yen)

			1	(Millions of Ten)
		For six months ended Sep.30,2008	For six months ended Sep.30,2007	For FY 2007 ended Mar.31,2008
.Investing activities:	投資活動によるキャッシュ・フロー			
Purchases of investment securities	有価証券の取得による 支出	(201,826)	(151,834)	(377,295)
Proceeds from sales of investment securities	有価証券の売却による 収入	90,715	7,386	76,245
Proceeds from maturity of investment securities	有価証券の償還による 収入	129,595	119,887	217,409
Investment in money held in trust	金銭の信託の増加による 支出	(1,000)	(1,000)	(1,000)
Proceeds from disposition of money held in trust	金銭の信託の減少による 収入			1,339
Purchases of tangible fixed assets	有形固定資産の取得に よる支出	(1,216)	(8,733)	(14,824)
Proceeds from sales of tangible fixed assets	有形固定資産の売却 による収入	(16)	430	793
Purchases of intangible fixed assets	無形固定資産の取得 による支出	(0)	(466)	(2,423)
Net cash (used in) provided by investing activities	投資活動によるキャッシュ・フロー	16,250	(34,329)	(99,755)
.Financing activities:	財務活動によるキャッシュ・フロー			
Purchases of treasury stock	自己株式の取得による支出	(58)	(57)	(90)
Proceeds from sales of treasury stock	自己株式の売却による収入	13	5	13
Dividends paid	配当金の支払額	(1,326)	(1,516)	(2,845)
Dividends paid for minority interests stockholders	少数株主への配当金の 支払額	(8)	(8)	(8)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(1,380)	(1,576)	(2,930)
.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	(8)	3	58
.Net increase(decrease)in cash and cash equivalents	現金及び現金同等物の増 減額	33,188	(4,485)	(23,536)
.Cash and cash equivalents , beginning of term	現金及び現金同等物の期 首残高	65,417	88,954	88,954
.Cash and cash equivalents , end of term	現金及び現金同等物の 中間期末残高	98,606	84,468	65,417
	I .			

5.Segment Information

For the six months ended Sep.30,2007 (from April 1, 2007 to September 30, 2007)

(Millions of Yen)

	(Japanese)	Banking Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
		銀行業務	リース業務	その他	計	消去又は全社	連結
Ordinary income	経常収益						
Income from customers	外部顧客に対する 経常収益	57,272	7,979	1,805	67,057	-	67,057
Intersegment income	セグメント間の 内部経常収益	286	791	772	1,849	(1,849)	-
Total	計	57,558	8,770	2,577	68,906	(1,849)	67,057
Ordinary expenses	経常費用	47,871	8,656	2,709	59,237	(1,849)	57,387
Ordinary profits (losses)	経常利益	9,687	113	(131)	9,669	0	9,670

For the six months ended Sep.30,2008 (from April 1, 2008 to September 30, 2008)

(Millions of Yen)

						,	
	(Japanese)	Banking Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
		銀行業務	リース業務	その他	計	消去又は全社	連結
Ordinary income	経常収益						
	外部顧客に対する 経常収益	59,356	7,666	1,742	68,765	-	68,765
Intersegment income	セグメント間の 内部経常収益	296	889	776	1,961	(1,961)	-
Total	計	59,652	8,555	2,519	70,726	(1,961)	68,765
Ordinary expenses	経常費用	53,381	8,364	2,520	64,266	(1,937)	62,329
Ordinary profits (losses)	経常利益	6,270	191	(1)	6,460	(24)	6,435

For FY 2007 ended Mar.31,2008 (from April 1, 2007 to March 31, 2008 $\mbox{\sf)}$

(Millions of Yen)

						(111	imons or ren)
	(Japanese)	Banking Operations	Lease Operations	Other Operations	Total	Eliminations	Consolidated
		銀行業務	リース業務	その他	計	消去又は全社	連結
.Ordinary income, and Ordinary profits:	経常収益及び 経常利益						
Ordinary income	経常収益						
Income from customers	外部顧客に対する 経常収益	114,822	16,181	3,612	134,616	-	134,616
Intersegment income	セグメント間の 内部経常収益	581	1,648	1,574	3,804	(3,804)	-
Total	計	115,404	17,829	5,186	138,421	(3,804)	134,616
Ordinary expenses	経常費用	95,532	17,826	4,899	118,258	(3,787)	114,470
Ordinary profits	経常利益	19,872	3	287	20,162	(17)	20,145
.Assets, depreciation, impairment loss and capital expenditures:	資産、減価償却費、 減損損失及び 資本的支出						
Assets	資産	5,623,738	40,302	21,703	5,685,743	(26,529)	5,659,213
Depreciation	減価償却費	3,683	11,211	22	14,917	-	14,917
Impairment loss	減損損失	82	-	-	82	-	82
Capital expenditures	資本的支出	3,125	13,567	4	16,696	(18)	16,677

^{:2.}Segmentation is based on business segment of consolidated company. "Other operations" consists of credit card transactions and others

.Interim Non-consolidated Information 1.Interim Non-consolidated Balance Sheets (Parent Company)

(Millions of Yen)

Item	科目 (Japanese)	As of SEP.30, 2008	As of SEP.30, 2007	As of MAR.31, 2008 (summary)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	100,198	85,628	66,716
Call loans	コールローン	73,355	133,162	164,268
Commercial paper and other dept purchased	買入金銭債権	19,206	20,112	15,109
Trading account securities	商品有価証券	41,352	36,035	33,434
Money held in trust	金銭の信託	42,156	52,447	43,876
Investment securities	有価証券	2,052,457	2,068,880	2,059,462
Loans and bills discounted	貸出金	3,300,272	3,155,905	3,162,531
Foreign exchange assets	外国為替	811	707	1,100
Other assets	その他資産	18,231	37,565	28,560
Tangible fixed assets	有形固定資産	40,523	42,358	41,140
Intangible fixed assets	無形固定資産	384	394	389
Deferred tax assets	繰延税金資産	28,613	-	16,149
Customers' liabilities for acceptances and guarantees	支払承諾見返	38,362	34,739	36,221
Reserve for possible loan losses	貸倒引当金	(45,784)	(53,841)	(45,318)
Total assets	資産の部合計	5,710,141	5,614,097	5,623,641

	1		 -	(Millions of Yen)
Item	科目 (Japanese)	As of SEP.30, 2008	As of SEP.30, 2007	As of MAR.31, 2008 (summary)
Liabilities:	(負債の部)			
Deposits	預金	4,804,541	4,707,970	4,767,615
Negotiable certificates of deposit	譲渡性預金	365,570	342,800	304,220
Call money	コールマネー	73,187	56,383	79,134
Payables under securities lending transactions	債券貸借取引受入担保金	5,652	11,760	10,173
Borrowed money	借用金	314	357	343
Foreign exchange liabilities	外国為替	143	107	222
Other liabilities	その他負債	52,372	46,003	43,235
Income tax payable	未払法人税等	3,387		2,812
Lease obligations	リース債務	357		
Other	その他の負債	48,627		40,423
Liability for bonuses to directors and corporate auditors	役員賞与引当金	-	-	29
Liability for employees' retirement benefits	退職給付引当金	40,630	39,050	39,642
Liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金	805	1,100	1,171
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	155	-	144
Reserve for contingent losses	偶発損失引当金	463	-	193
Deferred tax liabilities	繰延税金負債	-	3,896	-
Acceptances and guarantees	支払承諾	38,362	34,739	36,221
Total liabilities	負債の部合計	5,382,199	5,244,169	5,282,346
Net assets:	(純資産の部)			
Common stock	資本金	24,658	24,658	24,658
Capital surplus	資本剰余金	7,850	7,847	7,848
Legal capital surplus	資本準備金	7,835	7,835	7,835
Other capital surplus	その他資本剰余金	15	12	13
Retained earnings	利益剰余金	269,532	262,148	267,006
Legal retained earnings	利益準備金	24,658	24,658	24,658
Other retained earnings	その他利益剰余金	244,874	237,489	242,347
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金	870	906	887
General reserve	別途積立金	237,405	227,805	227,805
Retained earnings brought forward	繰越利益剰余金	6,599	8,778	13,655
Treasury stock	自己株式	(2,123)	(2,050)	(2,076)
Total stockholders' equity	株主資本合計	299,918	292,604	297,437
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	28,130	77,258	44,286
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(106)	65	(429)
Total valuation and translation adjustments	評価・換算差額等合計	28,023	77,323	43,857
Total net assets	純資産の部合計	327,941	369,928	341,294
Total liabilities, and net assets	負債及び純資産の部合計	5,710,141	5,614,097	5,623,641
Note: The amounts are rounded down to the near	11:			

2.Interim Non-consolidated Statements of Income (Parent Company)

(Millions of Yen)

				(Millions of Yen)
Item	科目 (Japanese)	For the six months ended SEP.30, 2008	For the six months ended SEP.30, 2007	For FY 2007 ended Mar.31,2008 (summary)
Ordinary income	経常収益	59,651	57,558	115,454
Interest income	資金運用収益	46,898	46,904	94,144
[Interest on loans and discounts]	[うち貸出金利息]	[31,864]	[31,035]	[63,113]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配 当金]	[14,542]	[15,318]	[30,060]
Fees and commissions	役務取引等収益	7,949	8,365	16,434
Other operating income	その他業務収益	2,641	185	1,162
Other income	その他経常収益	2,161	2,103	3,712
Ordinary expenses	経常費用	53,481	47,922	95,665
Interest expenses	資金調達費用	8,551	7,774	16,282
[Interest on deposits]	[うち預金利息]	[6,152]	[5,219]	[10,955]
Fees and commissions	役務取引等費用	3,156	2,829	6,311
Other operating expenses	その他業務費用	3,020	1,267	2,005
General and administrative expenses	営業経費	30,400	30,964	61,662
Other expenses	その他経常費用	8,352	5,086	9,403
Ordinary profits	経常利益	6,169	9,636	19,788
Extraordinary income	特別利益	0	18	18
Extraordinary loss	特別損失	280	185	362
Income before income taxes	税引前中間純利益	5,888	9,469	19,444
Income taxes - current	法人税、住民税 及び事業税	3,518	3,776	5,270
Income taxes - deferred	法人税等調整額	(1,484)	(348)	1,946
Total income taxes	法人税等合計	2,034		
Net income	中間純利益	3,854	6,040	12,227

3.Interim Non-consolidated Statements of Changes in Net Assets (Parent Company)

5.Internii Won-consondated Staten		(1)		(Millions of Yen
Item	科目 (Japanese)	For the six months ended SEP.30, 2008	For the six months ended SEP.30, 2007	For FY 2007 ended Mar.31,2008
Stockholders' equity	株主資本	,	,	,
Common Stock	資本金			
Balance at the end of previous period	前期末残高	24,658	24,658	24,658
Changes of items during the period	当中間期変動額	,	ŕ	,
Total changes of items during the period	当中間期変動額合計	-	-	-
Balance at the end of current period	当中間期末残高	24,658	24,658	24,658
Capital surplus	資本剰余金			
Legal capital surplus	資本準備金			
Balance at the end of previous period	前期末残高	7,835	7,835	7,835
Changes of items during the period	当中間期変動額			
Total changes of items during the period	当中間期変動額合計	-	-	-
Balance at the end of current period	当中間期末残高	7,835	7,835	7,835
Other capital surplus	その他資本剰余金			
Balance at the end of previous period	前期末残高	13	10	10
Changes of items during the period	当中間期変動額			
Disposal of treasury stock	自己株式の処分	1	1	3
Total changes of items during the period	当中間期変動額合計	1	1	3
Balance at the end of current period	当中間期末残高	15	12	13
Retained earnings	利益剰余金			
Legal retained earnings	利益準備金			
Balance at the end of previous period	前期末残高	24,658	24,658	24,658
Changes of items during the period	当中間期変動額			
Total changes of items during the period	当中間期変動額合計	-	-	-
Balance at the end of current period	当中間期末残高	24,658	24,658	24,658
Other retained earnings	その他利益剰余金			
Reserve for retirement benefit	退職慰労積立金			
Balance at the end of previous period	前期末残高	-	700	700
Changes of items during the period	当中間期変動額			
Reversal of reserve for retirement benefit	退職慰労積立金の取崩	-	(700)	(700)
Total changes of items during the period	当中間期変動額合計	-	(700)	(700)
Balance at the end of current period	当中間期末残高	-	-	-
Reserve for advanced depreciation	固定資産圧縮積立金			
of noncurrent assets Balance at the end of previous period	前期末残高	887	916	916
Changes of items during the period	当中間期変動額	007	310	310
Reversal of reserve for advanced	固定資産圧縮積立金の	(1.5)	(10)	(00)
depreciation of noncurrent assets	取崩	(17)	(10)	(29)
Total changes of items during the period	当中間期変動額合計	(17)	(10)	(29)
Balance at the end of current period	当中間期末残高	870	906	887
General reserve	別途積立金			
Balance at the end of previous period	前期末残高	227,805	220,005	220,005
Changes of items during the period	当中間期変動額			
Provision of general reserve	別途積立金の積立	9,600	7,800	7,800
Total changes of items during the period	当中間期変動額合計	9,600	7,800	7,800
Balance at the end of current period	当中間期末残高	237,405	227,805	227,805

	,			(Millions of Yen)
	科目	For the six	For the six	For FY 2007
Item	(Japanese)	months ended SEP.30, 2008	months ended SEP.30, 2007	ended Mar.31,2008
Decide to the second	/U +# 11 24 Fil A A	SEI .50, 2006	SEI .50, 200 7	Mar.31,2006
Retained earnings brought forward	繰越利益剰余金			
Balance at the end of previous period	前期末残高	13,655	11,345	11,345
Changes of items during the period	当中間期変動額			
Dividends from surplus Reversal of reserve for retirement	剰余金の配当	(1,327)	(1,517)	(2,845)
benefit	退職慰労積立金の取崩	-	700	700
Reversal of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の 取崩	17	10	29
Provision of general reserve	別途積立金の積立	(9,600)	(7,800)	(7,800)
Interim net income	中間純利益	3,854	6,040	12,227
Total changes of items during the period	当中間期変動額合計	(7,056)	(2,566)	2,310
Balance at the end of current period	当中間期末残高	6,599	8,778	13,655
Treasury stock	自己株式			
Balance at the end of previous period	前期末残高	(2,076)	(1,997)	(1,997)
Changes of items during the period	当中間期変動額			
Purchase of treasury stock	自己株式の取得	(58)	(57)	(90)
Disposal of treasury stock	自己株式の処分	11	4	10
Total changes of items during the period	当中間期変動額合計	(46)	(53)	(79)
Balance at the end of current period	当中間期末残高	(2,123)	(2,050)	(2,076)
Total stockholders' equity	株主資本合計			
Balance at the end of previous period	前期末残高	297,437	288,132	288,132
Changes of items during the period	当中間期変動額			
Dividends from surplus	剰余金の配当	(1,327)	(1,517)	(2,845)
Interim net income	中間純利益	3,854	6,040	12,227
Purchase of treasury stock	自己株式の取得	(58)	(57)	(90)
Disposal of treasury stock	自己株式の処分	13	5	13
Total changes of items during the period	当中間期変動額合計	2,481	4,471	9,304
Balance at the end of current period	当中間期末残高	299,918	292,604	297,437
Valuation and translation adjustments	評価• 換算差額等			
Unrealized gain on available-for-sale securities	その他有価証券評価差 額金			
Balance at the end of previous period	前期末残高	44,286	85,700	85,700
Changes of items during the period	当中間期変動額			
Net changes of items other than stockholders' equity	株主資本以外の項目の当 中間期変動額(純額)	(16,156)	(8,411)	(41,413)
Total changes of items during the period	当中間期変動額合計	(16,156)	(8,411)	(41,413)
Balance at the end of current period	当中間期末残高	28,130	77,258	44,286
Deferred gain on derivatives under hedge accounting	繰延ヘッジ損益			
Balance at the end of previous period	前期末残高	(429)	8	8
Changes of items during the period	当中間期変動額			
Net changes of items other than stockholders' equity	株主資本以外の項目の当 中間期変動額(純額)	322	56	(437)
Total changes of items during the period	当中間期変動額合計	322	56	(437)
Balance at the end of current period	当中間期末残高	(106)	65	(429)

.Explanatory Materials to Interim Financial Report 1.Interim Financial Data

A. Interest Margin

[Non-consolidated] (%)

	(Japanese)	1.10		For the six months ended Sep.30,2007	ended
		(A)	(A)-(B)	(B)	Mar.31,2008
(1) Fund management yield (A)	資金運用利回	1.73	(0.05)	1.78	1.79
Loans and bills discounted interest rate	貸出金利回	2.00	(0.01)	2.01	2.04
Securities interest rate	有価証券利回	1.43	(0.13)	1.56	1.52
(2) Funding cost (B)	資金調達原価	1.44	(0.05)	1.49	1.50
Deposits and certificates of deposit interest rate	預金等利回	0.27	0.04	0.23	0.25
(3) Net interest margin (A)-(B)	総資金利鞘	0.29	0.00	0.29	0.29

(Ref.) Interest margin (Domestic operations) 【Non-consolidated】

(%)

	(Japanese)	1 10 00 0000		For the six months ended Sep.30,2007	FOI F 1 2007
		(A)	(A)-(B)	(B)	Mar.31,2008
(1) Fund management yield (A)	資金運用利回	1.68	(0.03)	1.71	1.72
Loans and bills discounted interest rate	貸出金利回	2.00	(0.01)	2.01	2.04
Securities interest rate	有価証券利回	1.30	(0.10)	1.40	1.36
(2) Funding cost (B)	資金調達原価	1.39	(0.03)	1.42	1.43
Deposits and certificates of deposit interest rate	預金等利回	0.27	0.04	0.23	0.24
(3) Net interest margin (A)-(B)	総資金利鞘	0.29	0.00	0.29	0.29

B. Gains or Losses of Securities

[Non-consolidated] (Millions of Yen)

		(Japanese)	1 10 00 0000		For the six months ended Sep.30,2007	For FY 2007 ended	
			(A)	(A)-(B)	(B)	Mar.31,2008	
Gair	ns (losses) on bonds	国債等債券損益	(625)	376	(1,001)	(1,233)	
	Gains on sales	売却益	2,395	2,392	3	723	
	Gains on maturity	償還益	-	-	-	-	
	Losses on sales	売却損	-	(694)	694	1,324	
	Losses on maturity	償還損	8	(302)	310	346	
	Write-off	償却	3,012	3,012	-	285	
Gair	ns (losses) on stocks	株式等損益	667	556	111	387	
	Gains on sales	売却益	802	605	197	1,038	
	Losses on sales	売却損	-	-	-	-	
	Write-off	償却	135	49	86	651	

C. Capital Adequacy Ratio

【Consolidated】 (Domestic Standard)

(Millions of Yen)

	(1	As of SEP.30,	As of SEP.30, 2008			SEP.30, 2007
	(Japanese)	(A)	(A)-(B)	(A)-(C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	13.07%	0.25%	0.24%	13.32%	13.31%
Tier capital ratio	うち基本的項目比率	12.54%	0.22%	0.17%	12.76%	12.71%
(2) Tier capital	基本的項目	308,839	2,569	7,625	306,270	301,214
(3) Tier capital	補完的項目	15,381	381	581	15,000	14,800
a. Difference appropriated in capital after appraisal	うち自己資本に 計上された再評価差額					
b. Debt funding instruments and others	うち劣後ローン残高					
(4) Deductions	控除項目	2,393	985	1,678	1,408	715
(5) Total capital (2)+(3)-(4)	自己資本	321,827	1,965	6,528	319,862	315,299
(6) Risk-adjusted assets	リスクアセット	2,461,032	60,948	92,938	2,400,084	2,368,094

(Ref.) [Non-consolidated] (Domestic Standard)

(Millions of Yen)

(M)						lillions of Yen)
	(1)	As of SEP.30, 2008			MAR.31, 2008	SEP.30, 2007
	(Japanese)	(A)	(A)-(B)	(A)-(C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	12.85%	0.25%	0.25%	13.10%	13.10%
Tier capital ratio	うち基本的項目比率	12.32%	0.22%	0.18%	12.54%	12.50%
(2) Tier capital	基本的項目	298,590	2,481	7,314	296,109	291,276
(3) Tier capital	補完的項目	15,143	386	589	14,757	14,554
a. Difference appropriated in capital after appraisal	うち自己資本に 計上された再評価差額					
b. Debt funding instruments and others	うち劣後ローン残高					
(4) Deductions	控除項目	2,303	895	1,588	1,408	715
(5) Total capital (2)+(3)-(4)	自己資本	311,431	1,974	6,316	309,457	305,115
(6) Risk-adjusted assets	リスクアセット	2,422,990	61,830	94,204	2,361,160	2,328,786

2.Condition of Loans Portfolio

A. Risk-monitored Loans

Partly direct write-off: Not applicable

 $Standard\ for\ not\ appropriating\ accrued\ interest: All\ the\ accrued\ interest\ to\ borrowers\ in\ "Legal$

bankruptcy", "Virtual bankruptcy" and "Possible bankruptcy" based on self credit

assessments is not appropriated.

Loans to borrowers belonging to the above classifications, regardless of the accrued interest, are classified as "Loans to borrowers under bankruptcy" or "Past due loans".

Non-consolidated						Millions of Yer
	(Japanese)	As of SEP.30, 2	800		MAR.31, 2008	SEP.30, 200
	(бараневе)	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to borrowers under bankruptcy	破綻先債権額	5,382	(102)	618	5,484	4,764
Past due loans	延滞債権額	95,385	3,009	(6,609)	92,376	101,994
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	571	58	(126)	513	697
Restructured loans	貸出条件緩和債権額	35,246	(1,632)	(9,105)	36,878	44,351
Total	合計	136,585	1,332	(15,223)	135,253	151,808
Loans and bills discounted	貸出金残高(末残)	3,300,272	137,741	144,367	3,162,531	3,155,905
= Percentage of total loans and bills di	scounted =					(%
Loans to borrowers under bankruptcy	破綻先債権額	0.16	(0.01)	0.01	0.17	0.15
Past due loans	延滞債権額	2.89	(0.03)	(0.34)	2.92	3.23
Accruing loans contractually past due three months or more	3 カ月以上延滞債権額	0.01	0.00	(0.01)	0.01	0.02
Restructured loans	貸出条件緩和債権額	1.06	(0.10)	(0.34)	1.16	1.40
Total	合計	4.13	(0.14)	(0.68)	4.27	4.81
(Ref.) <u>In case of</u> applying partly direct	write-off				(Mil	llion of Yen ,%
	(1)	As of SEP.30, 2008			MAR.31, 2008	SEP.30, 200
	(Japanese)	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Amount of partly direct write-off	部分直接償却額	12,835	2,505	(143)	10,330	12,978
Total of risk-monitored loans	リスク管理債権額合計	123,750	(1,173)	(15,079)	124,923	138,829
Loans and bills discounted	貸出金残高(末残)	3,287,437	135,237	144,511	3,152,200	3,142,926
Percentage of total loans	貸出金残高比	3.76	(0.20)	(0.65)	3.96	4.41
Consolidated]		-			a	Millions of Yei
-		As of SEP.30, 2	008		MAR.31, 2008	SEP.30, 200
	(Japanese)	(A)	(A)-(B)	(A)-(C)	(B)	(C)

Consolidated] (Millions of Yen						
	(Japanese)	As of SEP.30, 2	8008		MAR.31, 2008	SEP.30, 2007
	(oapanese)	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Loans to borrowers under bankruptcy	破綻先債権額	6,365	(12)	728	6,377	5,637
Past due loans	延滞債権額	97,548	3,160	(6,689)	94,388	104,237
Accruing loans contractually past due three months or more	3 カ月以上延滞債権額	571	58	(126)	513	697
Restructured loans	貸出条件緩和債権額	35,376	(1,644)	(9,013)	37,020	44,389
Total	合計	139,861	1,561	(15,101)	138,300	154,962
Loans and bills discounted	貸出金残高(末残)	3,284,678	137,902	144,015	3,146,776	3,140,663
= Percentage of total loans and bills dis	scounted =					(%)
Loans to borrowers under bankruptcy	破綻先債権額	0.19	(0.01)	0.02	0.20	0.17
Past due loans	延滞債権額	2.96	(0.03)	(0.35)	2.99	3.31
Accruing loans contractually past due three months or more	3 カ月以上延滞債権額	0.01	0.00	(0.01)	0.01	0.02
Restructured loans	貸出条件緩和債権額	1.07	(0.10)	(0.34)	1.17	1.41
Total	合計	4.25	(0.14)	(0.68)	4.39	4.93

B. Reserve for Possible Loan Losses

(1) Write-off and Reserve Standard

a . General Reserve

	Classifications		Reserve Standard
Claims on normal debtors		正常先債権	The amount multiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>two</u> years, are recorded in General reserve.
Claims on debtors		要管理先以外の 要注意先債権	The amount multiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>two</u> years, are recorded in General reserve.
under caution	Claims on special-mentioned debtors under caution	要管理先債権	The amount multiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>three</u> years, are recorded in General reserve.

b. Special Reserve

٠.	opecial reserve					
	Classifications	(Japanese)	Write-off and Reserve Standard			
	Claims on debtors under possible bankruptcy	破綻懸念先債権	The amount <u>not</u> secured by collateral and guarantee, and multiplied by the projected rate of loss calculated by actual loan-loss ratio of the past <u>three</u> years, are recorded in Special reserve.			
	Claims on debtors under virtual bankruptcy	実質破綻先債権	Total amount <u>not</u> secured by collateral and guarantee are recorded in			
	Claims on debtors under legal bankruptcy	破綻先債権	Special reserve or written off.			

(2) Conditions of Reserve for Possible Loan Losses

[Non-consolidated]

(Millions of Yen)

			As of SEP.30, 2	008	MAR.31, 2008	SEP.30, 2007	
		(Japanese)	(A)	(A)-(B)	(A)-(C)	(B)	(C)
R	eserve for possible Loan losses	貸倒引当金	45,784	466	(8,057)	45,318	53,841
	General reserve	一般貸倒引当金	22,352	2,532	(556)	19,820	22,908
	Special reserve	個別貸倒引当金	23,432	(2,066)	(7,501)	25,498	30,933
	Special reserve for loans to certain countries	特定海外債権引当勘定					

[Consolidated] (Millions of Yen)

_						(1)	dillions of Yen)
			As of SEP.30, 2	008		MAR.31, 2008	SEP.30, 2007
		(Japanese)	(A)	(A)-(B)	(A)-(C)	(B)	(C)
F	eserve for possible Loan losses	貸倒引当金	54,020	2,012	(6,409)	52,008	60,429
	General reserve	一般貸倒引当金	24,508	3,151	129	21,357	24,379
	Special reserve	個別貸倒引当金	29,512	(1,139)	(6,537)	30,651	36,049
	Special reserve for loans to certain countries	特定海外債権引当勘定					

C. Loans by Industry

[Non-consolidated] (Millions of Yen)

_				(1V.	iiiions of Yen)
(]	As of SEP.30,	2008		MAR.31, 2008	SEP.30, 2007
(Japanese)	(A)	(A)-(B)	(A)-(C)	(B)	(C)
国内店分					
(除く特別国際 金融取引勘定分)	3,300,272	137,741	144,367	3,162,531	3,155,905
製造業	270,738	16,879	14,275	253,859	256,463
農業	1,856	(58)	(183)	1,914	2,039
林業	318	26	8	292	310
漁業	5,838	318	(3,590)	5,520	9,428
鉱業	1,660	(49)	(224)	1,709	1,884
建設業	134,318	(5,114)	(8,483)	139,432	142,801
電気・ガス・熱供給・水道業	63,950	13,028	18,259	50,922	45,691
情報通信業	33,895	3,644	2,466	30,251	31,429
運輸業	62,016	3,362	3,655	58,654	58,361
卸売・小売業	327,297	52	(9,932)	327,245	337,229
金融・保険業	266,484	13,264	(2,876)	253,220	269,360
不動産業	354,226	4,687	20,843	349,539	333,383
各種サービス業	368,768	(4,589)	315	373,357	368,453
地方公共団体	670,057	86,562	102,700	583,495	567,357
その他	738,844	5,730	7,133	733,114	731,711
	(除く特別国際 金融取引勘定分) 製造業 農業 林業 漁業 建設業 電気・ガス・熱供給・水道業 情報通信業 運動売・・小売業 金融・企業 不動産業 不動産業 と、大の大の大の大の大の大の大の大の大の大の大の大の大の大の大の大の大の大の大の	(Japanese) (A) 国内店分 (除く特別国際 金融取引勘定分) 3,300,272 製造業 270,738 農業 1,856 林業 318 漁業 5,838 鉱業 1,660 建設業 134,318 電気・ガス・熱供給・水道業 63,950 情報通信業 33,895 運輸業 62,016 卸売・小売業 327,297 金融・保険業 266,484 不動産業 354,226 各種サービス業 368,768 地方公共団体 670,057	(A) (A)-(B)	(Japanese) (A) (A)-(B) (A)-(C) 国内店分 (除く特別国際 金融取引勘定分) 3,300,272 137,741 144,367 製造業 270,738 16,879 14,275 農業 1,856 (58) (183) 林業 318 26 8 漁業 5,838 318 (3,590) 鉱業 1,660 (49) (224) 建設業 134,318 (5,114) (8,483) 電気・ガス・熱供給・水道業 63,950 13,028 18,259 情報通信業 33,895 3,644 2,466 運輸業 62,016 3,362 3,655 卸売・小売業 327,297 52 (9,932) 金融・保険業 266,484 13,264 (2,876) 不動産業 354,226 4,687 20,843 各種サービス業 368,768 (4,589) 315 地方公共団体 670,057 86,562 102,700	(Japanese) As of SEP.30, 2008

D. Risk-monitored Loans by Industry

[Non-consolidated] (Millions of Yen)

[Non-consonuated]					(14	illions of fen <i>j</i>
	(1)	As of SEP.30,	2008		MAR.31, 2008	SEP.30, 2007
	(Japanese)	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Domestic offices	国内店分					
(Excluding Japan offshore banking accounts)	(除く特別国際 金融取引勘定分)	136,585	1,332	(15,223)	135,253	151,808
Manufacturing	製造業	16,354	(1,553)	(4,930)	17,907	21,284
Agriculture	農業	81	43	(6)	38	87
Forestry	林業	75	(3)	(4)	78	79
Fishery	漁業	643	(30)	(3,880)	673	4,523
Mining	鉱業	43	(2)	39	45	4
Construction companies	建設業	17,970	1,156	2,698	16,814	15,272
Utilities	電気・ガス・熱供給・水道業	-	(9)	(9)	9	9
Information and communications	情報通信業	355	11	(14)	344	369
Transportation	運輸業	894	(142)	(1,289)	1,036	2,183
Wholesale and retail	卸売・小売業	25,313	1,715	(3,529)	23,598	28,842
Financial institutions	金融・保険業	1,744	928	460	816	1,284
Real estate companies	不動産業	18,907	(1,392)	(5,381)	20,299	24,288
Services	各種サービス業	44,809	300	896	44,509	43,913
Municipalities	地方公共団体					
Other	その他	9,391	311	(274)	9,080	9,665

E. Loans to Consumers

[Non-consolidated] (Millions of Yen)

	11011 COMBONIACCA 2					(1)	illions of Ten)
			As of SEP.30,	2008		MAR.31, 2008	SEP.30, 2007
		(Japanese)	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Co	onsumer loans	消費者ローン残高	707,834	7,160	9,263	700,674	698,571
	Housing loans	うち住宅ローン残高	647,055	9,421	13,137	637,634	633,918
	Other consumer loans	うちその他ローン残高	60,779	(2,260)	(3,873)	63,039	64,652

F. Loans to Small & Medium-sized Companies and to Consumers

[Non-consolidated]

【Non-consolidated】					_	(%)
		As of SEP.30,	2008	MAR.31, 2008	SEP.30, 2007	
	(Japanese)	(A)	(A)-(B)	(A)-(C)	(B)	(C)
Percentage of total loans	中小企業等貸出比率	56.23	(2.72)	(2.87)	58.95	59.10

3. Condition of Securities Portfolio

A. Appraisal Standard for Investment Securities

Available-for-sale securities			時価法(評価差額を 損益処理)
Held-to-maturity securities	満期保有目的 有価証券	Depreciation cost method	償却原価法
Other investment securities	ナ(ハ)竹白伽訓な	Market value method (unrealized gains/losses are included in stockholders' equity)	時価法(評価差額を 全部純資産直入)
Subsidiary and affiliate stocks	子会社株式及び 関連会社株式	Cost method	原価法

(Ref.) Securities in money held in trust

Money held in trust for investing	運用目的の 金銭の信託	Market value method (unrealized gains/losses are recorded in profit and loss)	時価法(評価差額を 損益処理)
Other money held in trust	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		時価法(評価差額を 全部純資産直入)

B. Unrealized Gains or Losses of Investment Securities

[Consolidated] (Millions of Yen)

				As of SEP.30, 2008				As of MAR.31, 2008			
			Unrealized g	ains (losses)			Unrealized ga	ains (losses)			
			(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses		
Н	eld-to-maturity	満期保有目的	18	(51)	29	10	69	71	1		
Ot	ther investment	その他有価証券	44,600	(23,955)	81,848	37,248	68,555	105,447	36,891		
	Stocks	株式	64,175	(16,720)	67,589	3,414	80,895	81,808	912		
	Bonds	債券	8,924	4,553	13,514	4,590	4,371	22,245	17,873		
	Other	その他	(28,498)	(11,787)	744	29,243	(16,711)	1,393	18,105		
To	otal	合計	44,619	(24,005)	81,878	37,259	68,624	105,518	36,893		
	Stocks	株式	64,175	(16,720)	67,589	3,414	80,895	81,808	912		
	Bonds	債券	8,942	4,502	13,544	4,601	4,440	22,316	17,785		
	Other	その他	(28,498)	(11,787)	744	29,243	(16,711)	1,393	18,105		

- Note: 1. Figures contains "Investment securities" and commercial papers in "Commercial paper and debt purchased" in Interim Consolidated Balance Sheets.
 - 2. In the above "Other investment", difference between the amount of the Balance Sheets and the purchased amount is appropriated because market value method is applied.
 - 3. Appraisal of "Other investment" is based on the market value at the interim end of fiscal year. For government bonds with variable interest as of the end of September 2008, We determined the amount reasonably calculated based on the "Practical Solution on Measurement of Fair Value of Financial Assets" (Report on Practical Response of Standards Board of Japan, No.25. October 28, 2008) as the fair value.

[Non-consolidated] (Millions of Yen)

				As of	f SEP.30, 2008	3	As	of MAR.31, 20	008
			Unrealized ga	Inrealized gains (losses)			Unrealized gains (losses)		
			(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Н	eld-to-maturity	満期保有目的	-	-	-	-	-	-	-
	ubsidiary and filiate stocks	子会社・ 関係会社株式	-	1	-	-	-	-	-
Ot	ther investment	その他有価証券	44,557	(23,952)	81,802	37,244	68,509	105,397	36,888
	Stocks	株式	64,132	(16,718)	67,542	3,409	80,850	81,759	909
	Bonds	債券	8,924	4,553	13,514	4,590	4,371	22,245	17,873
	Other	その他	(28,498)	(11,787)	744	29,243	(16,711)	1,393	18,105
To	otal	合計	44,557	(23,952)	81,802	37,244	68,509	105,397	36,888
	Stocks	株式	64,132	(16,718)	67,542	3,409	80,850	81,759	909
	Bonds	債券	8,924	4,553	13,514	4,590	4,371	22,245	17,873
	Other	その他	(28,498)	(11,787)	744	29,243	(16,711)	1,393	18,105

- Note: 1. Figures contains "Investment securities" and commercial papers in "Commercial paper and debt purchased" in Interim Non-consolidated Balance Sheets.
 - 2. In the above "Other investment", difference between the amount of the Balance Sheets and the purchased amount is appropriated because market value method is applied.
 - 3. Appraisal of "Other investment" is based on the market value at the interim end of fiscal year. For government bonds with variable interest as of the end of September 2008, We determined the amount reasonably calculated based on the "Practical Solution on Measurement of Fair Value of Financial Assets" (Report on Practical Response of Standards Board of Japan, No.25. October 28, 2008) as the fair value.