

Interim Financial Information
for Fiscal Year 2007
(Ended September 30 ,2007)
(Summary)

THE 77 BANK, LTD.

INTERIM FINANCIAL INFORMATION
FOR FISCAL YEAR 2007
(ENDED SEPTEMBER 30 ,2007)
(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, 2007 (A)	As of SEP.30, 2006 (B)	(A) - (B)	As of MAR.31, 2007 (C)	(A) - (C)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	85,720	103,384	(17,664)	90,260	(4,540)
Call loans and bills bought	コールローン及び買入手形	133,162	100,717	32,445	182,313	(49,151)
Commercial paper and other dept purchased	買入金銭債権	20,112	35,190	(15,078)	27,019	(6,907)
Trading account securities	商品有価証券	36,035	38,475	(2,440)	33,502	2,533
Money held in trust	金銭の信託	52,447	50,339	2,108	50,768	1,679
Investment securities	有価証券	2,076,946	2,080,012	(3,066)	2,069,082	7,864
Loans and bills discounted	貸出金	3,140,663	3,073,186	67,477	3,116,695	23,968
Foreign exchange assets	外国為替	707	619	88	687	20
Other assets	その他資産	49,901	28,116	21,785	28,135	21,766
Tangible fixed assets	有形固定資産	72,793	72,888	(95)	71,268	1,525
Intangible fixed assets	無形固定資産	3,199	3,295	(96)	3,302	(103)
Deferred tax assets	繰延税金資産	2,866	2,473	393	2,361	505
Customers' liabilities for acceptances and guarantees	支払承諾見返	34,739	47,372	(12,633)	34,532	207
Reserve for possible loan losses	貸倒引当金	(60,429)	(68,493)	8,064	(62,159)	1,730
Total assets	資産の部合計	5,648,867	5,567,581	81,286	5,647,770	1,097

Note: The amounts are rounded down to the nearest million.

(Millions of Yen)

Item	科目 (Japanese)	As of SEP.30, 2007 (A)	As of SEP.30, 2006 (B)	(A) - (B)	As of MAR.31, 2007 (C)	(A) - (C)
Liabilities:	(負債の部)					
Deposits	預金	4,706,032	4,642,126	63,906	4,732,638	(26,606)
Negotiable certificates of deposit	譲渡性預金	341,200	295,090	46,110	297,500	43,700
Call money and bills sold	コールマネー及び売渡手形	56,383	81,515	(25,132)	62,605	(6,222)
Payables under securities lending transactions	債券貸借取引受入担保金	11,760	12,217	(457)	13,029	(1,269)
Borrowed money	借入金	16,294	15,130	1,164	15,572	722
Foreign exchange liabilities	外国為替	107	174	(67)	70	37
Other liabilities	その他負債	57,847	60,064	(2,217)	57,797	50
Liability for bonus for directors and corporate auditors	役員賞与引当金	-	-	-	50	(50)
Liability for employees' retirement benefits	退職給付引当金	39,483	38,332	1,151	39,034	449
Liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金	1,172	-	1,172	1,126	46
Deferred tax liabilities	繰延税金負債	3,946	2,686	1,260	9,947	(6,001)
Acceptances and guarantees	支払承諾	34,739	47,372	(12,633)	34,532	207
Total liabilities	負債の部合計	5,268,968	5,194,710	74,258	5,263,906	5,062
Net assets:	(純資産の部)					
Common stock	資本金	24,658	24,658	0	24,658	0
Capital surplus	資本剰余金	7,847	7,843	4	7,845	2
Retained earnings	利益剰余金	263,233	255,317	7,916	258,706	4,527
Treasury stock	自己株式	(2,024)	(1,627)	(397)	(1,971)	(53)
Total stockholders' equity	株主資本合計	293,715	286,192	7,523	289,239	4,476
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	77,262	78,227	(965)	85,706	(8,444)
Net deferred gains on hedging instruments	繰延ヘッジ損益	65	83	(18)	8	57
Total valuation and translation adjustments	評価・換算差額等合計	77,327	78,310	(983)	85,715	(8,388)
Minority interests	少数株主持分	8,856	8,367	489	8,908	(52)
Total net assets	純資産の部合計	379,899	372,871	7,028	383,863	(3,964)
Total liabilities, and net assets	負債及び純資産の部合計	5,648,867	5,567,581	81,286	5,647,770	1,097

Note: The amounts are rounded down to the nearest million.

2. Interim Consolidated Statements of Income

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2007 (A)	For the six months ended SEP.30, 2006 (B)	(A) - (B)	For FY 2006 ended Mar.31,2007 (summary)
Ordinary income	経常収益	67,057	60,308	6,749	129,252
Interest income	資金運用収益	47,272	42,140	5,132	87,908
[Interest on loans and bills discounted]	[うち貸出金利息]	[31,379]	[27,793]	[3,586]	[57,684]
[Interest and dividends on trading account and investment securities]	[うち有価証券 利息配当金]	[15,341]	[14,023]	[1,318]	[29,563]
Fees and commissions	役務取引等収益	8,803	8,700	103	17,664
Other operating income	その他業務収益	8,963	8,702	261	18,737
Other ordinary income	その他経常収益	2,017	764	1,253	4,941
Ordinary expenses	経常費用	57,387	50,700	6,687	109,755
Interest expenses	資金調達費用	7,867	3,183	4,684	9,278
[Interest on deposits]	[うち預金利息]	[5,217]	[1,251]	[3,966]	[4,354]
Fees and commissions	役務取引等費用	2,550	2,306	244	4,777
Other operating expenses	その他業務費用	8,876	9,032	(156)	18,894
General and administrative expenses	営業経費	31,658	30,060	1,598	61,912
Other ordinary expenses	その他経常費用	6,434	6,118	316	14,892
Ordinary profits	経常利益	9,670	9,607	63	19,496
Extraordinary profits	特別利益	21	91	(70)	99
Extraordinary losses	特別損失	185	133	52	1,366
Income before income taxes and minority interests	税金等調整前 中間(当期)純利益	9,506	9,566	(60)	18,229
Income taxes - current	法人税、住民税 及び事業税	4,283	3,516	767	5,315
Income taxes - deferred	法人税等調整額	(803)	67	(870)	2,161
Minority interests in net income	少数株主利益	(19)	248	(267)	490
Net income	中間(当期)純利益	6,045	5,733	312	10,261

Note: The amounts are rounded down to the nearest million.

3. Interim Consolidated Statements of Changes in Net Assets

(from April 1, 2007 to September 30, 2007)

(Millions of Yen)

		Stockholders' equity				
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
		株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
As of March 31, 2007	平成19年3月31日 残高	24,658	7,845	258,706	(1,971)	289,239
Changes during interim FY2007	中間連結会計 期間中の変動額					
Dividends from surplus	剰余金の配当	-	-	(1,517)	-	(1,517)
Interim net income	中間純利益	-	-	6,045	-	6,045
Purchase of treasury stock	自己株式の取得	-	-	-	(57)	(57)
Disposal of treasury stock	自己株式の処分	-	1	-	4	5
Net changes in the 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 of items during interim FY2007	中間連結会計期間中 の変動額合計	-	1	4,527	(53)	4,476
As of September 30, 2007	平成19年9月30日 残高	24,658	7,847	263,233	(2,024)	293,715

		Valuation and translation adjustments			Minority interests	Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Total valuation and translation adjustments		
		評価・換算差額等			少数株主持分	純資産合計
		その他有価証券 評価差額金	繰延ヘッジ 損益	評価・換算 差額等合計		
As of March 31, 2007	平成19年3月31日 残高	85,706	8	85,715	8,908	383,863
Changes during interim FY2007	中間連結会計 期間中の変動額					
Dividends from surplus	剰余金の配当	-	-	-	-	(1,517)
Interim net income	中間純利益	-	-	-	-	6,045
Purchase of treasury stock	自己株式の取得	-	-	-	-	(57)
Disposal of treasury stock	自己株式の処分	-	-	-	-	5
Net changes in the 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)	(8,444)	56	(8,387)	(52)	(8,440)
Total of items during interim FY2007	中間連結会計期間中 の変動額合計	(8,444)	56	(8,387)	(52)	(3,964)
As of September 30, 2007	平成19年9月30日 残高	77,262	65	77,327	8,856	379,899

Note: The amounts are rounded down to the nearest million.

(from April 1,2006 to September 30,2006)

(Millions of Yen)

		Stockholders' equity				
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
		株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
As of March 31,2006	平成18年3月31日 残高	24,658	7,841	250,760	(1,586)	281,674
Changes during interim FY2006	中間連結会計 期間中の変動額					
Dividends from surplus *	剰余金の配当	-	-	(1,138)	-	(1,138)
Bonuses to directors and corporate auditors *	役員賞与	-	-	(38)	-	(38)
Interim net income	中間純利益	-	-	5,733	-	5,733
Purchase of treasury stock	自己株式の取得	-	-	-	(43)	(43)
Disposal of treasury stock	自己株式の処分	-	2	-	2	4
Net changes in the 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 of items during interim FY2006	中間連結会計期間中 の変動額合計	-	2	4,556	(40)	4,517
As of September 30,2006	平成18年9月30日 残高	24,658	7,843	255,317	(1,627)	286,192

		Valuation and translation adjustments			Minority interests	Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Total valuation and translation adjustments		
		評価・換算差額等			少数株主持分	純資産合計
		その他有価証券 評価差額金	繰延ヘッジ 損益	評価・換算 差額等合計		
As of March 31,2006	平成18年3月31日 残高	77,783	-	77,783	8,144	367,603
Changes during interim FY2006	中間連結会計 期間中の変動額					
Dividends from surplus *	剰余金の配当	-	-	-	-	(1,138)
Bonuses to directors and corporate auditors *	役員賞与	-	-	-	-	(38)
Interim net income	中間純利益	-	-	-	-	5,733
Purchase of treasury stock	自己株式の取得	-	-	-	-	(43)
Disposal of treasury stock	自己株式の処分	-	-	-	-	4
Net changes in the 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)	443	83	526	222	749
Total of items during interim FY2006	中間連結会計期間中 の変動額合計	443	83	526	222	5,267
As of September 30,2006	平成18年9月30日 残高	78,227	83	78,310	8,367	372,871

Note: The amounts are rounded down to the nearest million.

*Appropriation items of retained earnings approved at the general stockholders meeting held in June,2006.

(from April 1,2006 to March 31,2007)

(Millions of Yen)

		Stockholders' equity				
		Common stock	Capital surplus	Retained earnings	Treasury stock	Total stockholders' equity
		株主資本				
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
As of March 31,2006	平成18年3月31日 残高	24,658	7,841	250,760	(1,586)	281,674
Changes during FY2006	連結会計年度中の変動額					
Dividends from surplus *	剰余金の配当	-	-	(1,138)	-	(1,138)
Dividends from surplus	剰余金の配当	-	-	(1,138)	-	(1,138)
Bonuses to directors and corporate auditors *	役員賞与	-	-	(38)	-	(38)
Net income	当期純利益	-	-	10,261	-	10,261
Purchase of treasury stock	自己株式の取得	-	-	-	(390)	(390)
Disposal of treasury stock	自己株式の処分	-	3	-	6	9
Net changes in the 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 of items during FY2006	連結会計年度中の変動額合計	-	3	7,945	(384)	7,565
As of March 31,2007	平成19年3月31日 残高	24,658	7,845	258,706	(1,971)	289,239

		Valuation and translation adjustments			Minority interests	Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Total valuation and translation adjustments		
		評価・換算差額等			少数株主持分	純資産合計
		その他有価証券評価差額金	繰延ヘッジ損益	評価・換算差額等合計		
As of March 31,2006	平成18年3月31日 残高	77,783	-	77,783	8,144	367,603
Changes during FY2006	連結会計年度中の変動額					
Dividends from surplus *	剰余金の配当	-	-	-	-	(1,138)
Dividends from surplus	剰余金の配当	-	-	-	-	(1,138)
Bonuses to directors and corporate auditors *	役員賞与	-	-	-	-	(38)
Net income	当期純利益	-	-	-	-	10,261
Purchase of treasury stock	自己株式の取得	-	-	-	-	(390)
Disposal of treasury stock	自己株式の処分	-	-	-	-	9
Net changes in the 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)	7,922	8	7,931	763	8,695
Total of items during FY2006	連結会計年度中の変動額合計	7,922	8	7,931	763	16,260
As of March 31,2007	平成19年3月31日 残高	85,706	8	85,715	8,908	383,863

Note: The amounts are rounded down to the nearest million.

*Appropriation items of retained earnings approved at the general stockholders meeting held in June,2006.

4. Interim Consolidated Statements of Cash Flows

(Millions of Yen)

	科目 (Japanese)	For six months ended Sep.30,2007 (A)	For six months ended Sep.30,2006 (B)	(A) - (B)	For FY 2006 ended Mar.31,2007
.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(当期)純利益	9,506	9,566	(60)	18,229
Depreciation and amortization	減価償却費	7,319	7,109	210	14,351
Losses on impairment of fixed assets	減損損失	73	24	49	233
Change in reserve for possible loan losses	貸倒引当金の減少額	(1,729)	(1,076)	(653)	(7,410)
Change in liability for bonus for directors and corporate auditors	役員賞与引当金の減少額	(50)	-	(50)	50
Change in liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金の増加額	45	-	45	1,040
Change in liability for employees' retirement benefits	退職給付引当金の増加額	448	833	(385)	1,535
Interest income	資金運用収益	(47,272)	(42,140)	(5,132)	(87,908)
Interest expenses	資金調達費用	7,867	3,183	4,684	9,278
Investment securities losses (gains) - net	有価証券関係損益	894	454	440	(439)
Gains on money held in trust - net	金銭の信託の運用損益	(1,077)	(262)	(815)	(2,445)
Foreign exchange gains (losses) -net	為替差損益	1,567	(880)	2,447	(1,807)
Gains on disposals of fixed assets	固定資産処分損益	93	23	70	148
Net change in loans and bills discounted	貸出金の純増減	(23,967)	(6,432)	(17,535)	(49,941)
Net change in deposits	預金の純増減	(26,605)	(79,120)	52,515	11,391
Net change in negotiable certificates of deposit	譲渡性預金の純増減	43,700	68,810	(25,110)	71,220
Net change in borrowed money	借入金の純増減	721	(319)	1,040	122
Net change in due from banks	預け金の純増減	54	(644)	698	(334)
Net change in call loans and others	コールローン等の純増減	56,058	(39,055)	95,113	(112,480)
Net change in call money and others	コールマネー等の純増減	(6,222)	10,043	(16,265)	(8,866)
Net change in payable under securities lending transactions	債券貸借取引受入担保金の純増減	(1,268)	3,465	(4,733)	4,276
Net change in trading account securities	商品有価証券の純増減	(2,533)	(18,447)	15,914	(13,473)
Net change in foreign exchange assets	外国為替(資産)の純増減	(19)	595	(614)	528
Net change in foreign exchange liabilities	外国為替(負債)の純増減	36	(6)	42	(110)
Interest received	資金運用による収入	46,712	40,181	6,531	86,123
Interest paid	資金調達による支出	(6,457)	(2,200)	(4,257)	(7,489)
Other - net	その他	(23,613)	16,120	(39,733)	20,365
Payment of bonuses to directors	役員賞与の支払額	-	(51)	51	(51)
Sub total	小計	34,280	(30,228)	64,508	(53,865)
Income tax es paid	法人税等の支払額	(2,863)	(3,796)	933	(6,487)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	31,417	(34,025)	65,442	(60,352)

Note: The amounts are rounded down to the nearest million.

(Millions of Yen)

	科目 (Japanese)	For six months ended Sep.30,2007 (A)	For six months ended Sep.30,2006 (B)	(A) - (B)	For FY 2006 ended Mar.31,2007
.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	(151,834)	(186,765)	34,931	(388,676)
Proceeds from sales of investment securities	有価証券の売却による収入	7,386	65,463	(58,077)	105,315
Proceeds from maturity of investment securities	有価証券の償還による収入	119,887	118,316	1,571	298,778
Investment in money held in trust	金銭の信託の増加による支出	(1,000)	(1,000)	0	(1,000)
Proceeds from disposition of money held in trust	金銭の信託の減少による収入				2,519
Purchases of tangible fixed assets	有形固定資産の取得による支出	(8,733)	(7,311)	(1,422)	(14,430)
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	430	436	(6)	1,899
Purchases of intangible fixed assets	無形固定資産の取得による支出	(466)	(677)	211	(1,244)
Net cash (used in) provided by investing activities	投資活動によるキャッシュ・フロー	(34,329)	(11,538)	(22,791)	3,161
.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	(57)	(43)	(14)	(93)
Proceeds from sales of treasury stock	自己株式の売却による収入	5	4	1	9
Dividends paid	配当金の支払額	(1,516)	(1,138)	(378)	(2,275)
Dividends paid for minority interests stockholders	少数株主への配当金の支払額	(8)	(8)	0	(8)
Net cash used in financing activities	財務活動によるキャッシュ・フロー	(1,576)	(1,185)	(391)	(2,368)
.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	3	(4)	7	(8)
.Net increase(decrease)in cash and cash equivalents	現金及び現金同等物の増減額	(4,485)	(46,752)	42,267	(59,567)
.Cash and cash equivalents , beginning of year	現金及び現金同等物の期首残高	88,954	148,521	(59,567)	148,521
.Cash and cash equivalents , end of the term	現金及び現金同等物の中間期末(期末)残高	<u>84,468</u>	<u>101,769</u>	<u>(17,301)</u>	<u>88,954</u>

Note: The amounts are rounded down to the nearest million.

5. Segment Information (from April 1, 2007 to September 30, 2007)

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
Endorsement 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 (loss)	経常利益	9,687	113	(131)	9,669	0	9,670

For the six months ended Sep.30,2006 (from April 1, 2006 to September 30, 2006)

(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	50,763	7,652	1,891	60,308		60,308
Intersegment income	セグメント間の 内部経常収益	243	630	1,139	2,014	(2,014)	
Total	計	51,007	8,283	3,031	62,322	(2,014)	60,308
Ordinary expenses	経常費用	41,874	7,861	2,968	52,704	(2,004)	50,700
Ordinary profits	経常利益	9,132	422	63	9,618	(10)	9,607

For FY 2006 ended Mar.31,2007 (from April 1, 2006 to March 31, 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, 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	108,896	16,587	3,768	129,252		129,252
Intersegment income	セグメント間の 内部経常収益	512	1,312	1,901	3,726	(3,726)	
Total	計	109,408	17,899	5,670	132,978	(3,726)	129,252
Ordinary expenses	経常費用	91,110	16,954	5,405	113,470	(3,714)	109,755
Ordinary profits	経常利益	18,298	944	265	19,508	(11)	19,496
Assets, depreciation and capital expenditures:	資産、減価償却費、 減損損失及び 資本的支出						
Assets	資産	5,613,609	39,189	21,960	5,674,759	(26,989)	5,647,770
Depreciation	減価償却費	3,163	11,164	23	14,351		14,351
Impairment loss	減損損失	233			233		233
Capital expenditures	資本的支出	2,647	12,435	6	15,090	(10)	15,079

Note:1. The amounts are rounded down to the nearest million.

: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, 2007 (A)	As of SEP.30, 2006 (B)	(A) - (B)	As of MAR.31, 2007 (summary) (C)	(A) - (C)
Assets:	(資産の部)					
Cash and due from banks	現金預け金	85,628	103,198	(17,570)	90,102	(4,474)
Call loans	コールローン	133,162	100,717	32,445	182,313	(49,151)
Commercial paper and other dept purchased	買入金銭債権	20,112	35,190	(15,078)	27,019	(6,907)
Trading account securities	商品有価証券	36,035	38,475	(2,440)	33,502	2,533
Money held in trust	金銭の信託	52,447	50,339	2,108	50,768	1,679
Investment securities	有価証券	2,068,880	2,072,101	(3,221)	2,060,970	7,910
Loans and bills discounted	貸出金	3,155,905	3,089,925	65,980	3,131,843	24,062
Foreign exchange assets	外国為替	707	619	88	687	20
Other assets	その他資産	37,565	16,242	21,323	15,912	21,653
Tangible fixed assets	有形固定資産	42,358	42,921	(563)	42,021	337
Intangible fixed assets	無形固定資産	394	407	(13)	399	(5)
Customers' liabilities for acceptances and guarantees	支払承諾見返	34,739	47,372	(12,633)	34,532	207
Reserve for possible loan losses	貸倒引当金	(53,841)	(63,075)	9,234	(56,592)	2,751
Total	資産の部合計	5,614,097	5,534,437	79,660	5,613,481	616
Liabilities:	(負債の部)					
Deposits	預金	4,707,970	4,643,843	64,127	4,734,276	(26,306)
Negotiable certificates of deposit	譲渡性預金	342,800	296,690	46,110	299,100	43,700
Call money	コールマネー	56,383	81,515	(25,132)	62,605	(6,222)
Payables under securities lending transaction	債券貸借取引受入担保金	11,760	12,217	(457)	13,029	(1,269)
Borrowed money	借入金	357	253	104	293	64
Foreign exchange liabilities	外国為替	107	174	(67)	70	37
Other liabilities	その他負債	46,003	48,317	(2,314)	46,103	(100)
Liability for bonus for directors and corporate auditors	役員賞与引当金	-	-	-	29	(29)
Liability for employees' retirement benefits	退職給付引当金	39,050	37,927	1,123	38,617	433
Liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金	1,100	-	1,100	1,053	47
Deferred tax liabilities	繰延税金負債	3,896	2,667	1,229	9,928	(6,032)
Acceptances and guarantees	支払承諾	34,739	47,372	(12,633)	34,532	207
Sub total	負債の部合計	5,244,169	5,170,979	73,190	5,239,640	4,529

Note: The amounts are rounded down to the nearest million.

(Millions of Yen)

Item	科目 (Japanese)	As of SEP.30, 2007 (A)	As of SEP.30, 2006 (B)	(A) - (B)	As of MAR.31, 2007 (summary) (C)	(A) - (C)
Net assets:	(純資産の部)					
Common stock	資本金	24,658	24,658	0	24,658	0
Capital surplus	資本剰余金	7,847	7,843	4	7,845	2
Capital reserve	資本準備金	7,835	7,835	0	7,835	0
Other capital surplus	その他資本剰余金	12	8	4	10	2
Retained earnings	利益剰余金	262,148	254,246	7,902	257,625	4,523
Earned surplus reserve	利益準備金	24,658	24,658	0	24,658	0
Other retained earnings	その他利益剰余金	237,489	229,588	7,901	232,966	4,523
Reserve for retirement benefits	退職慰労積立金	-	700	(700)	700	(700)
Reserve for fixed asset compression	固定資産圧縮積立金	906	944	(38)	916	(10)
Voluntary reserve	別途積立金	227,805	220,005	7,800	220,005	7,800
Earned surplus brought forward	繰越利益剰余金	8,778	7,938	840	11,345	(2,567)
Treasury stock	自己株式	(2,050)	(1,596)	(454)	(1,997)	(53)
Total stockholders' equity	株主資本合計	292,604	285,153	7,451	288,132	4,472
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	77,258	78,220	(962)	85,700	(8,442)
Net deferred gains on hedging instruments	繰延ヘッジ損益	65	83	(18)	8	57
Total valuation and translation adjustments	評価・換算差額等合計	77,323	78,304	(981)	85,708	(8,385)
Total net assets	純資産の部合計	369,928	363,457	6,471	373,841	(3,913)
Total liabilities, and net assets	負債及び純資産の部合計	5,614,097	5,534,437	79,660	5,613,481	616

Note: The amounts are rounded down to the nearest million.

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

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2007 (A)	For the six months ended SEP.30, 2006 (B)	(A) - (B)	For FY 2006 ended Mar.31, 2007(summary)
Ordinary income	経常収益	57,558	50,996	6,562	109,342
Interest income	資金運用収益	46,904	41,663	5,241	87,005
[Interest on loans and bills discounted]	(うち貸出金利息)	[31,035]	[27,335]	[3,700]	[56,818]
[Interest and dividends on securities]	(うち有価証券 利息配当金)	[15,318]	[14,005]	[1,313]	[29,525]
Fees and commissions	役務取引等収益	8,365	8,268	97	16,792
Other operating income	その他業務収益	185	235	(50)	450
Other ordinary income	その他経常収益	2,103	829	1,274	5,093
Ordinary expenses	経常費用	47,922	41,968	5,954	91,168
Interest expenses	資金調達費用	7,774	3,110	4,664	9,117
[Interest on deposits]	(うち預金利息)	[5,219]	[1,252]	[3,967]	[4,357]
Fees and commissions	役務取引等費用	2,829	2,591	238	5,344
Other operating expenses	その他業務費用	1,267	1,954	(687)	3,518
General and administrative expenses	営業経費	30,964	29,297	1,667	60,245
Other ordinary expenses	その他経常費用	5,086	5,014	72	12,941
Ordinary profits	経常利益	9,636	9,028	608	18,174
Extraordinary profits	特別利益	18	85	(67)	91
Extraordinary losses	特別損失	185	131	54	1,364
Income before income taxes and minority interests	税引前中間 (当期)純利益	9,469	8,982	487	16,902
Current income taxes	法人税、住民税 及び事業税	3,776	3,030	746	4,448
Deferred income taxes	法人税等調整額	(348)	308	(656)	2,291
Net income	中間(当期) 純利益	6,040	5,643	397	10,161

Note: The amounts are rounded down to the nearest million.

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

(from April 1, 2007 to September 30, 2007)

(Millions of Yen)

		Stockholders' equity						
		Common stock	Capital surplus		Retained earnings		Treasury stock	Total stockholders' equity
			Capital surplus	Other capital surplus	Earned surplus reserve	Other retained earnings		
		株主資本						
		資本金	資本剰余金		利益剰余金		自己株式	株主資本合計
(Japanese)	資本準備金		その他資本剰余金	利益準備金	その他利益剰余金			
As of March 31, 2007	平成19年3月31日 残高	24,658	7,835	10	24,658	232,966	(1,997)	288,132
Changes during interim FY2007	中間会計期間中の 変動額							
Dividends from surplus	剰余金の配当	-	-	-	-	(1,517)	-	(1,517)
Interim net income	中間純利益	-	-	-	-	6,040	-	6,040
Purchase of treasury stock	自己株式の取得	-	-	-	-	-	(57)	(57)
Disposal of treasury stock	自己株式の処分	-	-	1	-	-	4	5
Net changes in the 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 of items during interim FY2007	中間会計期間中の 変動額合計	-	-	1	-	4,522	(53)	4,471
As of September 30, 2007	平成19年9月30日 残高	24,658	7,835	12	24,658	237,489	(2,050)	292,604

		Valuation and translation adjustments			Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Total valuation and translation adjustments	
		評価・換算差額等			
(Japanese)	その他有価証券 評価差額金	繰延ヘッジ 損益	評価・換算 差額等合計	純資産合計	
As of March 31, 2007	平成19年3月31日 残高	85,700	8	85,708	373,841
Changes during interim FY2007	中間会計期間中の 変動額				
Dividends from surplus	剰余金の配当	-	-	-	(1,517)
Interim net income	中間純利益	-	-	-	6,040
Purchase of treasury stock	自己株式の取得	-	-	-	(57)
Disposal of treasury stock	自己株式の処分	-	-	-	5
Net changes in the 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)	(8,441)	56	(8,385)	(8,385)
Total of items during interim FY2007	中間会計期間中の 変動額合計	(8,441)	56	(8,385)	(3,913)
As of September 30, 2007	平成19年9月30日 残高	77,258	65	77,323	369,928

Note: The amounts are rounded down to the nearest million.

(from April 1,2006 to September 30,2006)

(Millions of Yen)

		Stockholders' equity						
		Common stock	Capital surplus		Retained earnings		Treasury stock	Total stockholders' equity
			Capital surplus	Other capital surplus	Earned surplus reserve	Other retained earnings		
		株主資本						
		資本金	資本剰余金		利益剰余金		自己株式	株主資本合計
(Japanese)	資本準備金		その他資本剰余金	利益準備金	その他利益剰余金			
As of March 31,2006	平成18年3月31日 残高	24,658	7,835	6	24,658	225,113	(1,556)	280,716
Changes during interim FY2006	中間会計期間中の 変動額							
Dividends from surplus *	剰余金の配当	-	-	-	-	(1,140)	-	(1,140)
Bonuses to directors and corporate auditors *	役員賞与	-	-	-	-	(29)	-	(29)
Interim net income	中間純利益	-	-	-	-	5,643	-	5,643
Purchase of treasury stock	自己株式の取得	-	-	-	-	-	(43)	(43)
Disposal of treasury stock	自己株式の処分	-	-	2	-	-	2	4
Net changes in the 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 of items during interim FY2006	中間会計期間中の 変動額合計	-	-	2	-	4,474	(40)	4,436
As of September 30,2006	平成18年9月30日 残高	24,658	7,835	8	24,658	229,588	(1,596)	285,153

		Valuation and translation adjustments			Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Total valuation and translation adjustments	
		評価・換算差額等			
(Japanese)	その他有価証券 評価差額金	繰延ヘッジ 損益	評価・換算 差額等合計	純資産合計	
As of March 31,2006	平成18年3月31日 残高	77,777	-	77,777	358,494
Changes during interim FY2006	中間会計期間中の 変動額				
Dividends from surplus *	剰余金の配当	-	-	-	(1,140)
Bonuses to directors and corporate auditors *	役員賞与	-	-	-	(29)
Interim net income	中間純利益	-	-	-	5,643
Purchase of treasury stock	自己株式の取得	-	-	-	(43)
Disposal of treasury stock	自己株式の処分	-	-	-	4
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)	443	83	527	527
Total of items during interim FY2006	中間会計期間中の 変動額合計	443	83	527	4,963
As of September 30,2006	平成18年9月30日 残高	78,220	83	78,304	363,457

Note: The amounts are rounded down to the nearest million.

*Appropriation items of retained earnings approved at the general stockholders meeting held in June,2006.

(from April 1,2006 to March 31,2007)

(Millions of Yen)

		Stockholders' equity						
		Common stock	Capital surplus		Retained earnings		Treasury stock	Total stockholders' equity
			Capital surplus	Other capital surplus	Earned surplus reserve	Other retained earnings		
		株主資本						
		資本金	資本剰余金		利益剰余金		自己株式	株主資本合計
(Japanese)			資本準備金	その他資本剰余金	利益準備金	その他利益剰余金		
As of March 31,2006	平成18年3月31日 残高	24,658	7,835	6	24,658	225,113	(1,556)	280,716
Changes during FY2006	事業年度中の変動額							
Dividends from surplus *	剰余金の配当	-	-	-	-	(1,140)	-	(1,140)
Dividends from surplus	剰余金の配当	-	-	-	-	(1,139)	-	(1,139)
Bonuses to directors and corporate auditors *	役員賞与	-	-	-	-	(29)	-	(29)
Net income	当期純利益	-	-	-	-	10,161	-	10,161
Purchase of treasury stock	自己株式の取得	-	-	-	-	-	(446)	(446)
Disposal of treasury stock	自己株式の処分	-	-	3	-	-	6	9
Net changes in the 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 of items during FY2006	事業年度中の変動額合計	-	-	3	-	7,852	(440)	7,415
As of March 31,2007	平成19年3月31日 残高	24,658	7,835	10	24,658	232,966	(1,997)	288,132

		Valuation and translation adjustments			Total net assets
		Net unrealized gains on other securities	Net deferred gains on hedging instruments	Total valuation and translation adjustments	
		(Japanese)	評価・換算差額等		
As of March 31,2006	平成18年3月31日 残高	77,777	-	77,777	358,494
Changes during FY2006	事業年度中の変動額				
Dividends from surplus *	剰余金の配当	-	-	-	(1,140)
Dividends from surplus	剰余金の配当	-	-	-	(1,139)
Bonuses to directors *	役員賞与	-	-	-	(29)
Net income	当期純利益	-	-	-	10,161
Purchase of treasury stock	自己株式の取得	-	-	-	(446)
Disposal of treasury stock	自己株式の処分	-	-	-	9
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)	7,923	8	7,931	7,931
Total of items during FY2006	事業年度中の変動額合計	7,923	8	7,931	15,347
As of March 31,2007	平成19年3月31日 残高	85,700	8	85,708	373,841

Note: The amounts are rounded down to the nearest million.

*Appropriation items of retained earnings approved at the general stockholders meeting held in June,2006.

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

A. Interest Margin

【Non-consolidated】

(%)

	(Japanese)	For the six months ended Sep.30,2007		For the six months ended Sep.30,2006 (B)	For FY 2006 ended Mar.31,2007
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	1.78	0.17	1.61	1.68
Loans and bills discounted interest rate	貸出金利回	2.01	0.22	1.79	1.86
Securities interest rate	有価証券利回	1.56	0.13	1.43	1.51
(2) Funding cost (B)	資金調達原価	1.49	0.23	1.26	1.35
Deposits and certificates of deposit interest rate	預金等利回	0.23	0.18	0.05	0.10
(3) Net interest margin (A)-(B)	総資金利鞘	0.29	(0.06)	0.35	0.33

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

(%)

	(Japanese)	For the six months ended Sep.30,2007		For the six months ended Sep.30,2006 (B)	For FY 2006 ended Mar.31,2007
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	1.71	0.23	1.48	1.56
Loans and bills discounted interest rate	貸出金利回	2.01	0.22	1.79	1.86
Securities interest rate	有価証券利回	1.40	0.24	1.16	1.24
(2) Funding cost (B)	資金調達原価	1.42	0.24	1.18	1.27
Deposits and certificates of deposit interest rate	預金等利回	0.23	0.18	0.05	0.09
(3) Net interest margin (A)-(B)	総資金利鞘	0.29	(0.01)	0.30	0.29

B. Gains or Losses of Securities

【Non-consolidated】

(Millions of Yen)

	(Japanese)	For the six months ended Sep.30,2007		For the six months ended Sep.30,2006 (B)	For FY 2006 ended Mar.31,2007
		(A)	(A)-(B)		
Gains (losses) on bonds	国債等債券損益	(1,001)	(659)	(342)	(1,032)
Gains on sales	売却益	3	(30)	33	82
Gains on maturity	償還益	-	-	-	-
Losses on sales	売却損	694	625	69	606
Losses on maturity	償還損	310	3	307	508
Write-off	償却	-	-	-	-
Gains (losses) on stocks	株式等損益	111	223	(112)	1,473
Gains on sales	売却益	197	193	4	1,680
Losses on sales	売却損	-	-	-	-
Write-off	償却	86	(30)	116	206

C. Capital Adequacy Ratio

【Consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2007			MAR.31, 2007	SEP.30, 2006
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	13.31%	0.18%	1.14%	13.13%	12.17%
Tier capital ratio	うち基本的項目比率	12.71%	0.16%	1.16%	12.55%	11.55%
(2) Tier capital	基本的項目	301,214	4,647	7,845	296,567	293,369
(3) Tier capital	補完的項目	14,800	32	(1,072)	14,768	15,872
a. Difference appropriated in capital after appraisal	うち自己資本に計上された再評価額					
b. Debt funding instruments and others	うち劣後ローン残高					
(4) Deductions (Securitization exposures qualifying as capital deductions)	控除項目 (自己資本控除とされる証券化エクスポージャー)	715	(178)	715	893	
(5) Total capital (2)+(3)-(4)	自己資本	315,299	4,857	6,057	310,442	309,242
(6) Risk-adjusted assets	リスクアセット	2,368,094	5,179	(171,476)	2,362,915	2,539,570

(Ref.) 【Non-consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2007			MAR.31, 2007	SEP.30, 2006
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
(1) Capital adequacy ratio	自己資本比率	13.10%	0.19%	1.18%	12.91%	11.92%
Tier capital ratio	うち基本的項目比率	12.50%	0.17%	1.20%	12.33%	11.30%
(2) Tier capital	基本的項目	291,276	4,662	7,263	286,614	284,013
(3) Tier capital	補完的項目	14,554	28	(1,152)	14,526	15,706
a. Difference appropriated in capital after appraisal	うち自己資本に計上された再評価額					
b. Debt funding instruments and others	うち劣後ローン残高					
(4) Deductions (Securitization exposures qualifying as capital deductions)	控除項目 (自己資本控除とされる証券化エクスポージャー)	715	(178)	715	893	
(5) Total capital (2)+(3)-(4)	自己資本	305,115	4,868	5,396	300,247	299,719
(6) Risk-adjusted assets	リスクアセット	2,328,786	4,577	(184,210)	2,324,209	2,512,996

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 Yen)

	(Japanese)	As of SEP.30, 2007			MAR.31, 2007 (B)	SEP.30, 2006 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	4,764	723	(3,453)	4,041	8,217
Past due loans	延滞債権額	101,994	3,781	(4,640)	98,213	106,634
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	697	148	14	549	683
Restructured loans	貸出条件緩和債権額	44,351	(1,655)	2,831	46,006	41,520
Total	合計	151,808	2,997	(5,248)	148,811	157,056
Loans and bills discounted	貸出金残高	3,155,905	24,062	65,980	3,131,843	3,089,925

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.15	0.03	(0.11)	0.12	0.26
Past due loans	延滞債権額	3.23	0.10	(0.22)	3.13	3.45
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.02	0.01	0.00	0.01	0.02
Restructured loans	貸出条件緩和債権額	1.40	(0.06)	0.06	1.46	1.34
Total	合計	4.81	0.06	(0.27)	4.75	5.08

(Ref.) In case of applying partly direct write-off

(Million of Yen ,%)

	(Japanese)	As of SEP.30, 2007			MAR.31, 2007 (B)	SEP.30, 2006 (C)
		(A)	(A)-(B)	(A)-(C)		
Amount of partly direct write-off	部分直接償却額	12,978	(6,721)	(17,067)	19,699	30,045
Total of risk-monitored loans	リスク管理債権額合計	138,829	9,718	11,819	129,111	127,010
Loans and bills discounted	貸出金残高	3,142,926	30,783	83,046	3,112,143	3,059,880
Percentage of total loans	貸出金残高比	4.41	0.27	0.26	4.14	4.15

【Consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2007			MAR.31, 2007 (B)	SEP.30, 2006 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	5,637	973	(3,173)	4,664	8,810
Past due loans	延滞債権額	104,237	4,120	(4,325)	100,117	108,562
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	697	148	14	549	683
Restructured loans	貸出条件緩和債権額	44,389	(1,655)	2,831	46,044	41,558
Total	合計	154,962	3,586	(4,653)	151,376	159,615
Loans and bills discounted	貸出金残高	3,140,663	23,968	67,477	3,116,695	3,073,186

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.17	0.03	(0.11)	0.14	0.28
Past due loans	延滞債権額	3.31	0.10	(0.22)	3.21	3.53
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.02	0.01	0.00	0.01	0.02
Restructured loans	貸出条件緩和債権額	1.41	(0.06)	0.06	1.47	1.35
Total	合計	4.93	0.08	(0.26)	4.85	5.19

B. Reserve for Possible Loan Losses

(1) Write-off and Reserve Standard

a. General Reserve

Classifications		(Japanese)	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 under caution	Claims on debtors under caution, other than special-mentioned	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.
	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

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 Special reserve or written off.
Claims on debtors under legal bankruptcy	破綻先債権	

(2) Conditions of Reserve for Possible Loan Losses

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2007			MAR.31, 2007	SEP.30, 2006
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for possible Loan losses	貸倒引当金	53,841	(2,751)	(9,234)	56,592	63,075
General reserve	一般貸倒引当金	22,908	1,293	4,572	21,615	18,336
Special reserve	個別貸倒引当金	30,933	(4,044)	(13,806)	34,977	44,739
Special reserve for loans to certain countries	特定海外債権引当勘定					

【Consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2007			MAR.31, 2007	SEP.30, 2006
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Reserve for possible Loan losses	貸倒引当金	60,429	(1,730)	(8,064)	62,159	68,493
General reserve	一般貸倒引当金	24,379	1,282	4,513	23,097	19,866
Special reserve	個別貸倒引当金	36,049	(3,013)	(12,577)	39,062	48,626
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)

	(Japanese)	As of SEP.30, 2007			MAR.31, 2007	SEP.30, 2006
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Domestic offices (Excluding Japan offshore banking accounts)	国内店分 (除く特別国際 金融取引勘定分)	3,155,905	24,062	65,980	3,131,843	3,089,925
Manufacturing	製造業	256,463	(93)	(6,085)	256,556	262,548
Agriculture	農業	2,039	(323)	(1,406)	2,362	3,445
Forestry	林業	310	(3)	(155)	313	465
Fishery	漁業	9,428	(1,175)	(3,501)	10,603	12,929
Mining	鉱業	1,884	(89)	(111)	1,973	1,995
Construction companies	建設業	142,801	(19,013)	(15,365)	161,814	158,166
Utilities	電気・ガス・熱供給・水道業	45,691	3,067	5,393	42,624	40,298
Information and communications	情報通信業	31,429	(2,767)	74	34,196	31,355
Transportation	運輸業	58,361	1,982	3,246	56,379	55,115
Wholesale and retail	卸売・小売業	337,229	(4,768)	(23,700)	341,997	360,929
Financial institutions	金融・保険業	269,360	7,171	35,003	262,189	234,357
Real estate companies	不動産業	333,383	(10,281)	(9,607)	343,664	342,990
Services	各種サービス業	368,453	(8,737)	(3,639)	377,190	372,092
Municipalities	地方公共団体	567,357	60,024	82,073	507,333	485,284
Other	その他	731,711	(931)	3,761	732,642	727,950

D. Risk-monitored Loans by Industry

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2007			MAR.31, 2007	SEP.30, 2006
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Domestic offices (Excluding Japan offshore banking accounts)	国内店分 (除く特別国際 金融取引勘定分)	151,808	2,997	(5,248)	148,811	157,056
Manufacturing	製造業	21,284	3,762	5,110	17,522	16,174
Agriculture	農業	87	23	(681)	64	768
Forestry	林業	79	1	(340)	78	419
Fishery	漁業	4,523	(1,091)	(2,669)	5,614	7,192
Mining	鉱業	4	(2)	(3)	6	7
Construction companies	建設業	15,272	(1,315)	1,364	16,587	13,908
Utilities	電気・ガス・熱供給・水道業	9	0	(3)	9	12
Information and communications	情報通信業	369	0	49	369	320
Transportation	運輸業	2,183	(1,284)	(965)	3,467	3,148
Wholesale and retail	卸売・小売業	28,842	476	3,294	28,366	25,548
Financial institutions	金融・保険業	1,284	1,223	1,219	61	65
Real estate companies	不動産業	24,288	(1,847)	(13,209)	26,135	37,497
Services	各種サービス業	43,913	3,012	793	40,901	43,120
Municipalities	地方公共団体					
Other	その他	9,665	39	792	9,626	8,873

E. Loans to Consumers

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2007			MAR.31, 2007	SEP.30, 2006
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Consumer loans	消費者ローン残高	698,571	(781)	5,806	699,352	692,765
Housing loans	うち住宅ローン残高	633,918	2,301	10,789	631,617	623,129
Other consumer loans	うちその他ローン残高	64,652	(3,082)	(4,983)	67,734	69,635

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

【Non-consolidated】

(%)

	(Japanese)	As of SEP.30, 2007			MAR.31, 2007	SEP.30, 2006
		(A)	(A)-(B)	(A)-(C)	(B)	(C)
Percentage of total loans	中小企業等貸出比率	59.10	(2.18)	(3.68)	61.28	62.78

3. Condition of Securities Portfolio

A. Appraisal Standard for Investment Securities

Available-for-sale securities	売買目的 有価証券	Market value method (unrealized gains/losses are recorded in profit and loss)	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	その他有価証券	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	その他の 金銭の信託	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)

B. Unrealized Gains or Losses of Investment Securities

【 Consolidated 】

(Millions of Yen)

		As of SEP.30, 2007				As of MAR.31, 2007			
		Unrealized gains (losses)		Gains	Losses	Unrealized gains (losses) (B)	Gains	Losses	
		(A)	(A)-(B)						
Held-to-maturity	満期保有目的	(13)	5	7	21	(18)	2	21	
Other investment	その他有価証券	116,129	(13,811)	135,499	19,370	129,940	149,487	19,546	
	Stocks	株式	123,208	(12,178)	123,236	27	135,386	135,452	65
	Bonds	債券	(11,142)	1,592	5,555	16,698	(12,734)	5,234	17,969
	Other	その他	4,063	(3,225)	6,707	2,644	7,288	8,800	1,511
Total	合計	116,115	(13,806)	135,507	19,391	129,921	149,489	19,567	
	Stocks	株式	123,208	(12,178)	123,236	27	135,386	135,452	65
	Bonds	債券	(11,156)	1,597	5,563	16,719	(12,753)	5,237	17,990
	Other	その他	4,063	(3,225)	6,707	2,644	7,288	8,800	1,511

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.

【 Non-consolidated 】

(Millions of Yen)

		As of SEP.30, 2007				As of MAR.31, 2007			
		Unrealized gains (losses)		Gains	Losses	Unrealized gains (losses) (B)	Gains	Losses	
		(A)	(A)-(B)						
Held-to-maturity	満期保有目的	-	-	-	-	-	-	-	
Subsidiary and affiliate stocks	子会社・ 関係会社株式	-	-	-	-	-	-	-	
Other investment	その他有価証券	116,072	(13,764)	135,442	19,370	129,836	149,383	19,546	
	Stocks	株式	123,151	(12,132)	123,179	27	135,283	135,348	65
	Bonds	債券	(11,142)	1,592	5,555	16,698	(12,734)	5,234	17,969
	Other	その他	4,063	(3,225)	6,707	2,644	7,288	8,800	1,511
Total	合計	116,072	(13,764)	135,442	19,370	129,836	149,383	19,546	
	Stocks	株式	123,151	(12,132)	123,179	27	135,283	135,348	65
	Bonds	債券	(11,142)	1,592	5,555	16,698	(12,734)	5,234	17,969
	Other	その他	4,063	(3,225)	6,707	2,644	7,288	8,800	1,511

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.