

**Interim Financial Information  
for Fiscal Year 2010**

(Ended September 30, 2010)

**(Summary)**

**THE 77 BANK, LTD.**

**INTERIM FINANCIAL INFORMATION**  
**FOR FISCAL YEAR 2010**  
(ENDED SEPTEMBER 30, 2010)  
(Summary)

<u>CONTENTS</u>	PAGE
I. Interim Consolidated Information	
1. Interim Consolidated Balance Sheets .....	1
2. Interim Consolidated Statements of Income .....	3
3. Interim Consolidated Statements of Changes in Net Assets .....	4
4. Interim Consolidated Statements of Cash Flows .....	7
5. Segment Information .....	9
II. Interim Non-consolidated Information	
1. Interim Non-consolidated Balance Sheets .....	11
2. Interim Non-consolidated Statements of Income .....	13
3. Interim Non-consolidated Statements of Changes in Net Assets .....	14
III. Explanatory Materials to Interim Financial Report	
1. Interim Financial Data .....	16
2. Condition of Loans Portfolio .....	18
3. Condition of Securities Portfolio .....	22

# I . Interim Consolidated Information

## 1. Interim Consolidated Balance Sheets

(Millions of Yen)

Item	科目 (Japanese)	As of SEP.30, 2010	As of SEP.30, 2009	As of MAR.31, 2010 (summary)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	69,855	184,130	324,624
Call loans and bills bought	コールローン及び買入 手形	123,728	92,992	4,225
Commercial paper and other dept purchased	買入金銭債権	20,087	17,345	16,128
Trading account securities	商品有価証券	23,385	35,314	28,334
Money held in trust	金銭の信託	44,691	41,810	47,666
Investment securities	有価証券	2,063,266	1,788,786	1,942,624
Loans and bills discounted	貸出金	3,515,799	3,501,785	3,438,682
Foreign exchange assets	外国為替	1,778	1,469	1,208
Lease receivables and investment assets	リース債権及びリース 投資資産	25,122	27,844	26,685
Other assets	その他資産	29,040	29,947	29,857
Tangible fixed assets	有形固定資産	38,910	41,945	40,708
Intangible fixed assets	無形固定資産	1,071	1,367	1,211
Deferred tax assets	繰延税金資産	30,134	37,957	25,869
Customers' liabilities for acceptances and guarantees	支払承諾見返	29,073	33,552	31,679
Reserve for possible loan losses	貸倒引当金	(51,620)	(62,408)	(52,655)
Total assets	資産の部合計	5,964,326	5,773,843	5,906,852

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

(Millions of Yen)

Item	科目 (Japanese)	As of SEP.30, 2010	As of SEP.30, 2009	As of MAR.31, 2010 (summary)
Liabilities:	(負債の部)			
Deposits	預金	5,051,045	4,905,380	5,043,629
Negotiable certificates of deposit	譲渡性預金	358,900	372,260	318,150
Call money and bills sold	コールマネー及び売渡手形	63,284	17,590	41,402
Payables under securities lending transactions	債券貸借取引受入担保金	846	1,760	18,020
Borrowed money	借入金	12,028	14,806	13,632
Foreign exchange liabilities	外国為替	129	120	99
Other liabilities	その他負債	46,533	46,076	37,387
Liability for bonus for directors and corporate auditors	役員賞与引当金	—	—	38
Liability for employees' retirement benefits	退職給付引当金	47,289	43,922	45,599
Liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金	51	58	66
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	233	195	214
Reserve for contingent losses	偶発損失引当金	680	655	659
Acceptances and guarantees	支払承諾	29,073	33,552	31,679
Total liabilities	負債の部合計	5,610,095	5,436,379	5,550,580
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	7,842	7,843	7,843
Retained earnings	利益剰余金	287,347	276,003	282,241
Treasury stock	自己株式	(2,101)	(2,099)	(2,106)
Total stockholders' equity	株主資本合計	317,747	306,406	312,637
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	27,822	23,105	35,485
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(570)	(580)	(557)
Total valuation and translation adjustments	評価・換算差額等合計	27,252	22,524	34,928
Subscription rights to shares	新株予約権	177	36	110
Minority interests	少数株主持分	9,053	8,495	8,595
Total net assets	純資産の部合計	354,230	337,463	356,271
Total liabilities and net assets	負債及び純資産の部合計	5,964,326	5,773,843	5,906,852

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, 2010	For the six months ended SEP.30, 2009	For FY 2009 ended Mar.31,2010 (summary)
Ordinary income	経常収益	58,332	63,017	120,432
Interest income	資金運用収益	40,405	41,339	81,248
[Interest on loans and discounts]	[うち貸出金利息]	[ 28,678 ]	[ 30,744 ]	[ 60,575 ]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配当金]	[ 11,587 ]	[ 10,367 ]	[ 20,235 ]
Fees and commissions	役務取引等収益	8,218	8,319	16,563
Other operating income	その他業務収益	8,476	10,715	18,770
Other income	その他経常収益	1,232	2,643	3,850
Ordinary expenses	経常費用	45,195	55,996	99,757
Interest expenses	資金調達費用	3,483	4,995	9,163
[Interest on deposits]	[うち預金利息]	[ 2,665 ]	[ 3,959 ]	[ 7,291 ]
Fees and commissions	役務取引等費用	2,621	2,635	5,312
Other operating expenses	その他業務費用	6,673	10,626	19,677
General and administrative expenses	営業経費	31,042	31,362	62,290
Other expenses	その他経常費用	1,375	6,376	3,314
Ordinary profits	経常利益	13,136	7,021	20,675
Extraordinary income	特別利益	50	44	46
Gain on disposal of noncurrent assets	固定資産処分益	49	41	41
Recoveries of written-off claims	償却債権取立益	0	2	4
Other	その他の特別利益	0	0	0
Extraordinary loss	特別損失	1,346	291	1,064
Loss on disposal of noncurrent assets	固定資産処分損	51	33	120
Impairment loss	減損損失	724	257	944
Loss on adjustment for changes of accounting standard for asset retirement obligations	資産除去債務会計基準の適用に伴う影響額	570	—	—
Income before income taxes and minority interests	税金等調整前中間純利益	11,841	6,774	19,657
Income taxes - current	法人税、住民税及び事業税	4,676	3,992	5,556
Income taxes - deferred	法人税等調整額	252	(1,136)	2,547
Total Income taxes	法人税等合計	4,929	2,855	8,104
Income before minority interests	少数株主損益調整前中間純利益	6,911		
Minority interests in net income	少数株主利益又は少数株主損失	477	(162)	(93)
Net income	中間純利益	6,433	4,080	11,646

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

### 3. Interim Consolidated Statements of Changes in Net Assets

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2009	For the six months ended SEP.30, 2009	For FY 2009 ended Mar.31,2010
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	7,843	7,843	7,843
Changes of items during the period	当中間期変動額			
Disposal of treasury stock	自己株式の処分	(0)	(0)	(0)
Total changes of items during the period	当中間期変動額合計	(0)	(0)	(0)
Balance at the end of current period	当中間期末残高	7,842	7,843	7,843
Retained earnings	利益剰余金			
Balance at the end of previous period	前期末残高	282,241	273,250	273,250
Changes of items during the period	当中間期変動額			
Dividends from surplus	剰余金の配当	(1,327)	(1,327)	(2,655)
Interim net income	中間純利益	6,433	4,080	11,646
Total changes of items during the period	当中間期変動額合計	5,106	2,753	8,991
Balance at the end of current period	当中間期末残高	287,347	276,003	282,241
Treasury stock	自己株式			
Balance at the end of previous period	前期末残高	(2,106)	(2,092)	(2,092)
Changes of items during the period	当中間期変動額			
Purchase of treasury stock	自己株式の取得	(3)	(8)	(16)
Disposal of treasury stock	自己株式の処分	8	1	2
Total changes of items during the period	当中間期変動額合計	4	(6)	(13)
Balance at the end of current period	当中間期末残高	(2,101)	(2,099)	(2,106)
Total stockholders' equity	株主資本合計			
Balance at the end of previous period	前期末残高	312,637	303,659	303,659
Changes of items during the period	当中間期変動額			
Dividends from surplus	剰余金の配当	(1,327)	(1,327)	(2,655)
Interim net income	中間純利益	6,433	4,080	11,646
Purchase of treasury stock	自己株式の取得	(3)	(8)	(16)
Disposal of treasury stock	自己株式の処分	8	1	2
Total changes of items during the period	当中間期変動額合計	5,110	2,746	8,977
Balance at the end of current period	当中間期末残高	317,747	306,406	312,637

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

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2010	For the six months ended SEP.30, 2009	For FY 2009 ended Mar.31,2010
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	35,485	(9,848)	(9,848)
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)	(7,663)	32,953	45,334
Total changes of items during the period	当中間期変動額合計	(7,663)	32,953	45,334
Balance at the end of current period	当中間期末残高	27,822	23,105	35,485
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	(557)	(506)	(506)
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)	(12)	(73)	(51)
Total changes of items during the period	当中間期変動額合計	(12)	(73)	(51)
Balance at the end of current period	当中間期末残高	(570)	(580)	(557)
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	34,928	(10,355)	(10,355)
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)	(7,675)	32,880	45,283
Total changes of items during the period	当中間期変動額合計	(7,675)	32,880	45,283
Balance at the end of current period	当中間期末残高	27,252	22,524	34,928
Subscription rights to shares	新株予約権			
Balance at the end of previous period	前期末残高	110	—	—
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)	67	36	110
Total changes of items during the period	当中間期変動額合計	67	36	110
Balance at the end of current period	当中間期末残高	177	36	110
Minority interests	少数株主持分			
Balance at the end of previous period	前期末残高	8,595	8,658	8,658
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)	457	(162)	(62)
Total changes of items during the period	当中間期変動額合計	457	(162)	(62)
Balance at the end of current period	当中間期末残高	9,053	8,495	8,595

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

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2010	For the six months ended SEP.30, 2009	For FY 2009 ended Mar.31,2010
Total net assets	純資産合計			
Balance at the end of previous period	前期末残高	356,271	301,962	301,962
Changes of items during the period	当中間期変動額			
Dividends from surplus	剰余金の配当	(1,327)	(1,327)	(2,655)
Interim net income	中間純利益	6,433	4,080	11,646
Purchase of treasury stock	自己株式の取得	(3)	(8)	(16)
Disposal of treasury stock	自己株式の処分	8	1	2
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)	(7,151)	32,754	45,331
Total changes of items during the period	当中間期変動額合計	(2,040)	35,500	54,308
Balance at the end of current period	当中間期末残高	354,230	337,463	356,271

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



#### 4. Interim Consolidated Statements of Cash Flows

(Millions of Yen)

		For six months ended Sep.30,2009	For six months ended Sep.30,2009	For FY 2009 ended Mar.31,2010
I .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	11,841	6,774	19,657
Depreciation and amortization	減価償却費	1,955	2,043	4,144
Impairment loss	減損損失	724	257	944
Loss on adjustment for changes of accounting standard for asset retirement obligations	資産除去債務会計基準の適用に伴う影響額	570	—	—
Change in reserve for possible loan losses	貸倒引当金の増減	(1,035)	2,999	(6,753)
Change in reserve for contingent losses	偶発損失引当金の増減	20	95	99
Change in liability for bonus for directors and corporate auditors	役員賞与引当金の増減額	(38)	(42)	(3)
Change in liability for employees' retirement benefits	退職給付引当金の増減額	1,689	1,829	3,506
Change in liability for directors' and corporate auditors' retirement benefits	役員退職慰労引当金の増減額	(14)	(887)	(879)
Change in reserve for reimbursement of deposits	睡眠預金払戻損失引当金の増減	19	41	60
Interest income	資金運用収益	(40,405)	(41,339)	(81,248)
Interest expense	資金調達費用	3,483	4,995	9,163
Investment securities losses (gains) - net	有価証券関係損益	(256)	1,056	2,799
Gains on money held in trust - net	金銭の信託の運用損益	(152)	(858)	(997)
Foreign exchange gains (losses) -net	為替差損益	11,082	5,781	3,013
Gains on disposals of fixed assets	固定資産処分損益	1	(7)	78
Net change in loans and bills discounted	貸出金の純増減	(77,116)	(120,005)	(56,902)
Net change in deposits	預金の純増減	7,415	43,723	181,972
Net change in negotiable certificates of deposit	譲渡性預金の純増減	40,750	107,420	53,310
Net change in borrowed money	借入金（劣後特約付借入金を除く）の純増減	(1,604)	(386)	(1,560)
Net change in due from banks	預け金（日銀預け金を除く）の純増減	(347)	340	693
Net change in call loans and others	コールローン等の純増減	(123,461)	(94,390)	(4,406)
Net change in call money and others	コールマネー等の純増減	21,881	(34,470)	(10,659)
Net change in payable under securities lending transactions	債券貸借取引受入担保金の純増減	(17,173)	157	16,417
Net change in trading account securities	商品有価証券の純増減	4,948	2,141	9,120
Net change in foreign exchange assets	外国為替（資産）の純増減	(570)	(373)	(111)
Net change in foreign exchange liabilities	外国為替（負債）の純増減	29	19	(1)
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	1,562	653	1,812
Interest received	資金運用による収入	41,145	42,296	82,726
Interest paid	資金調達による支出	(3,690)	(4,820)	(9,414)
Other - net	その他	7,743	(24,151)	(25,615)
Sub total	小計	(109,002)	(99,109)	190,966
Income taxes paid	法人税等の支払額	(1,851)	(4,816)	(8,625)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(110,853)	(103,925)	182,340

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

(Millions of Yen)

		For six months ended Sep.30,2009	For six months ended Sep.30,2009	For FY 2009 ended Mar.31,2010
II. 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	(337,614)	(241,886)	(517,571)
Proceeds from sales of investment securities	有価証券の売却による 収入	75,343	115,525	162,086
Proceeds from maturity of investment securities	有価証券の償還による 収入	120,048	101,949	192,411
Investment in money held in trust	金銭の信託の増加による 支出	—	—	(5,000)
Proceeds from disposition of money held in trust	金銭の信託の減少による 収入	—	—	1,033
Purchases of tangible fixed assets	有形固定資産の取得 による支出	(746)	(1,448)	(2,963)
Proceeds from sales of tangible fixed assets	有形固定資産の売却 による収入	99	106	165
Purchases of intangible fixed assets	無形固定資産の取得 による支出	(20)	(1)	(5)
Net cash (used in) provided by investing activities	投資活動によるキャッシュ・フロー	(142,889)	(25,755)	(169,844)
III. 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	(3)	(8)	(16)
Proceeds from sales of treasury stock	自己株式の売却による収入	1	1	2
Dividends paid	配当金の支払額	(1,325)	(1,327)	(2,652)
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	(1,336)	(1,343)	(2,675)
IV. 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	(36)	(15)	(13)
V. Net increase(decrease)in cash and cash equivalents	現金及び現金同等物の増 減額	(255,117)	(131,039)	9,807
VI. Cash and cash equivalents, beginning of term	現金及び現金同等物の期 首残高	322,897	313,089	313,089
VII. Cash and cash equivalents, end of term	現金及び現金同等物の 中間期末残高	67,780	182,050	322,897

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

## 5. Segment Information

For the six months ended Sep.30,2010 (from April 1, 2010 to September 30, 2010)

### 1. Reportable segments

The Bank, in accordance with the characteristics of its major products and services, has established “Banking Operations” and “Lease Operations” as its two reportable segments, which are subject to the periodical review of business performance by management and upon which decisions on the allocation of management resources are made. In addition to engaging in Banking Operations, which includes deposit taking, lending and foreign currency exchange, the Bank also engages in the checking and sorting of cash as an ancillary operation. Additionally, the Bank engages in the leasing business as part of its Lease Operations.

The financial information of a segment refers to financial information that is available separately for each segment.

### 2. The calculation method of ordinary income, ordinary profits or loss, assets and other items of reportable segments

The accounting method of reportable business segments is the same as the method stated in “Significant matters that form the basis for the preparation of interim consolidated financial statements.” Profits from reportable segments shall be figures based on ordinary profit and intersegment income shall be based on the pricing of third-party transactions.

### 3. Ordinary income, ordinary profits or loss, assets and other items of reportable segments (Millions of Yen)

	(Japanese)	Reportable segments			Other Operations	Total	Eliminations	Amount recorded in interim consolidated financial statements
		Banking Operations	Lease Operations	Total				
		報告セグメント			その他	合計	調整額	中間連結財務諸表計上額
銀行業務	リース業務	計						
Ordinary income	経常収益							
Income from customers	外部顧客に対する経常収益	49,793	6,901	56,695	1,636	58,332	—	58,332
Intersegment income	セグメント間の内部経常収益	226	864	1,090	892	1,982	(1,982)	—
Total	計	50,019	7,765	57,785	2,529	60,315	(1,982)	58,332
Segment profits	セグメント利益	12,009	733	12,743	423	13,167	(30)	13,136
Segment assets	セグメント資産	5,932,983	32,850	5,965,834	20,531	5,986,365	(22,039)	5,964,326
Others	その他の項目							
Depreciation	減価償却費	1,877	59	1,937	17	1,955	—	1,955
Interest income	資金運用収益	40,160	4	40,165	376	40,542	(137)	40,405
Interest expenses	資金調達費用	3,405	174	3,579	31	3,611	(127)	3,483
Increase in tangible fixed assets and intangible fixed assets	有形固定資産及び無形固定資産の増加額	761	55	817	10	828	(0)	827

Notes 1. While business corporations generally state their net sales under segment information, the Bank has stated its ordinary income.

2. “Other Operations” consist of business segments that are not included in the reportable segments, such as credit guarantees and credit card transactions.

(Additional information)

The “Accounting Standard for Segment Information Disclosures” (Accounting Standards Board of Japan (ASBJ) Statement No. 17, March 27, 2009) and the “Guidance on the Accounting Standard for Segment Information Disclosures” (ASBJ Guidance No. 20, March 21, 2008) have been applied since the six months ended September 30, 2010.

For the six months ended Sep.30,2009 (from April 1, 2009 to September 30, 2009)

(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	53,880	7,443	1,693	63,017	—	63,017
Intersegment income	セグメント間の内部経常収益	273	915	815	2,004	(2,004)	—
Total	計	54,154	8,359	2,508	65,022	(2,004)	63,017
Ordinary expenses	経常費用	47,192	8,202	2,591	57,985	(1,989)	55,996
Ordinary profits (losses)	経常利益	6,962	157	(82)	7,036	(15)	7,021

For FY 2010 ended Mar.31,2010(from April 1, 2009 to March 31, 2010)

(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
I .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	102,695	14,374	3,363	120,432	—	120,432
Intersegment income	セグメント間の内部経常収益	527	1,819	1,614	3,962	(3,962)	—
Total	計	103,222	16,194	4,977	124,395	(3,962)	120,432
Ordinary expenses	経常費用	83,269	15,099	5,378	103,746	(3,988)	99,757
Ordinary profits	経常利益	19,653	1,095	(400)	20,648	26	20,675
II .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	5,874,491	34,792	20,802	5,930,086	(23,234)	5,906,852
Depreciation	減価償却費	3,951	149	43	4,144	—	4,144
Impairment loss	減損損失	405	—	538	944	—	944
Capital expenditures	資本的支出	2,719	187	26	2,933	(1)	2,932

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.

## II. Interim Non-consolidated Information

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

(Millions of Yen)

Item	科目 (Japanese)	As of SEP.30, 2010	As of SEP.30, 2009	As of MAR.31, 2010 (summary)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	69,768	183,948	324,541
Call loans	コールローン	123,728	92,992	4,225
Commercial paper and other dept purchased	買入金銭債権	20,087	17,345	16,128
Trading account securities	商品有価証券	23,385	35,314	28,334
Money held in trust	金銭の信託	44,691	41,810	47,666
Investment securities	有価証券	2,052,689	1,778,642	1,932,224
Loans and bills discounted	貸出金	3,527,379	3,514,913	3,451,146
Foreign exchange assets	外国為替	1,778	1,469	1,208
Other assets	その他資産	17,233	17,694	17,901
Tangible fixed assets	有形固定資産	38,097	40,168	39,731
Intangible fixed assets	無形固定資産	385	374	369
Deferred tax assets	繰延税金資産	26,585	34,388	22,133
Customers' liabilities for acceptances and guarantees	支払承諾見返	29,073	33,552	31,679
Reserve for possible loan losses	貸倒引当金	(42,016)	(52,730)	(43,006)
Total assets	資産の部合計	5,932,868	5,739,885	5,874,285

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

(Millions of Yen)

Item	科目 (Japanese)	As of SEP.30, 2010	As of SEP.30, 2009	As of MAR.31, 2010 (summary)
Liabilities:	(負債の部)			
Deposits	預金	5,053,624	4,907,593	5,046,415
Negotiable certificates of deposit	譲渡性預金	359,100	372,460	318,350
Call money	コールマネー	63,284	17,590	41,402
Payables under securities lending transactions	債券貸借取引受入担保金	846	1,760	18,020
Borrowed money	借入金	252	313	293
Foreign exchange liabilities	外国為替	129	120	99
Other liabilities	その他負債	34,964	34,350	25,454
Income tax payable	未払法人税等	4,216	3,576	1,258
Lease obligations	リース債務	917	778	878
asset retirement obligations	資産除去債務	616		
Other	その他の負債	29,214	29,995	23,317
Liability for bonuses to directors and corporate auditors	役員賞与引当金	—	—	20
Liability for employees' retirement benefits	退職給付引当金	46,846	43,476	45,162
Reserve for reimbursement of deposits	睡眠預金払戻損失引当金	233	195	214
Reserve for contingent losses	偶発損失引当金	680	655	659
Acceptances and guarantees	支払承諾	29,073	33,552	31,679
Total liabilities	負債の部合計	5,589,034	5,412,069	5,527,771
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	7,842	7,843	7,843
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	7	8	8
Retained earnings	利益剰余金	286,034	274,879	281,110
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	261,375	250,220	256,451
Reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金	793	843	827
General reserve	別途積立金	261,605	242,505	242,505
Retained earnings brought forward	繰越利益剰余金	8,976	6,872	13,118
Treasury stock	自己株式	(2,127)	(2,125)	(2,131)
Total stockholders' equity	株主資本合計	316,408	305,256	311,480
Unrealized gains on available-for-sale securities	その他有価証券 評価差額金	27,818	23,103	35,480
Deferred gain (loss) on derivatives under hedge accounting	繰延ヘッジ損益	(570)	(580)	(557)
Total valuation and translation adjustments	評価・換算差額等合計	27,247	22,522	34,922
Subscription rights to shares	新株予約権	177	36	110
Total net assets	純資産の部合計	343,834	327,816	346,513
Total liabilities, and net assets	負債及び純資産の部合計	5,932,868	5,739,885	5,874,285

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, 2010	For the six months ended SEP.30, 2009	For FY 2009 ended Mar.31,2010 (summary)
Ordinary income	経常収益	50,010	54,143	103,200
Interest income	資金運用収益	40,131	41,042	80,652
[Interest on loans and discounts]	[うち貸出金利息]	[ 28,451 ]	[ 30,495 ]	[ 60,073 ]
[Interest and dividends on trading account and investment securities]	[うち有価証券利息配当金]	[ 11,540 ]	[ 10,320 ]	[ 20,140 ]
Fees and commissions	役務取引等収益	7,746	7,875	15,667
Other operating income	その他業務収益	809	2,488	2,843
Other income	その他経常収益	1,322	2,736	4,038
Ordinary expenses	経常費用	38,289	47,236	84,790
Interest expenses	資金調達費用	3,423	4,907	9,002
[Interest on deposits]	[うち預金利息]	[ 2,665 ]	[ 3,960 ]	[ 7,292 ]
Fees and commissions	役務取引等費用	3,003	2,951	5,937
Other operating expenses	その他業務費用	180	3,699	6,448
General and administrative expenses	営業経費	30,558	30,652	60,792
Other expenses	その他経常費用	1,123	5,025	2,609
Ordinary profits	経常利益	11,721	6,907	18,409
Extraordinary income	特別利益	244	41	1,444
Extraordinary loss	特別損失	1,345	291	507
Income before income taxes	税引前中間純利益	10,620	6,657	19,346
Income taxes - current	法人税、住民税及び事業税	4,313	3,572	4,826
Income taxes - deferred	法人税等調整額	55	(1,025)	2,851
Total income taxes	法人税等合計	4,369	2,546	7,678
Net income	中間純利益	6,251	4,110	11,668

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

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

(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2009	For the six months ended SEP.30, 2009	For FY 2009 ended Mar.31,2010
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			
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	8	8	8
Changes of items during the period	当中間期変動額			
Disposal of treasury stock	自己株式の処分	(0)	(0)	(0)
Total changes of items during the period	当中間期変動額合計	(0)	(0)	(0)
Balance at the end of current period	当中間期末残高	7	8	8
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 advanced depreciation of noncurrent assets	固定資産圧縮積立金			
Balance at the end of previous period	前期末残高	827	859	859
Changes of items during the period	当中間期変動額			
Reversal of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の 取崩	(33)	(15)	(31)
Total changes of items during the period	当中間期変動額合計	(33)	(15)	(31)
Balance at the end of current period	当中間期末残高	793	843	827
General reserve	別途積立金			
Balance at the end of previous period	前期末残高	242,505	237,405	237,405
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	9,100	5,100	5,100
Total changes of items during the period	当中間期変動額合計	9,100	5,100	5,100
Balance at the end of current period	当中間期末残高	251,605	242,505	242,505
Retained earnings brought forward	繰越利益剰余金			
Balance at the end of previous period	前期末残高	13,118	9,173	9,173
Changes of items during the period	当中間期変動額			
Dividends from surplus	剰余金の配当	(1,327)	(1,327)	(2,655)
Reversal of reserve for advanced depreciation of noncurrent assets	固定資産圧縮積立金の 取崩	33	15	31
Provision of general reserve	別途積立金の積立	(9,100)	(5,100)	(5,100)
Interim net income	中間純利益	6,251	4,110	11,668
Total changes of items during the period	当中間期変動額合計	(4,142)	(2,301)	3,944
Balance at the end of current period	当中間期末残高	8,976	6,872	13,118

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



(Millions of Yen)

Item	科目 (Japanese)	For the six months ended SEP.30, 2010	For the six months ended SEP.30, 2009	For FY 2009 ended Mar.31,2010
Treasury stock	自己株式			
Balance at the end of previous period	前期末残高	(2,131)	(2,118)	(2,118)
Changes of items during the period	当中間期変動額			
Purchase of treasury stock	自己株式の取得	(3)	(8)	(16)
Disposal of treasury stock	自己株式の処分	8	1	2
Total changes of items during the period	当中間期変動額合計	4	(6)	(13)
Balance at the end of current period	当中間期末残高	(2,127)	(2,125)	(2,131)
Total stockholders' equity	株主資本合計			
Balance at the end of previous period	前期末残高	311,480	302,480	302,480
Changes of items during the period	当中間期変動額			
Dividends from surplus	剰余金の配当	(1,327)	(1,327)	(2,655)
Interim net income	中間純利益	6,251	4,110	11,668
Purchase of treasury stock	自己株式の取得	(3)	(8)	(16)
Disposal of treasury stock	自己株式の処分	8	1	2
Total changes of items during the period	当中間期変動額合計	4,928	2,775	8,999
Balance at the end of current period	当中間期末残高	316,408	305,256	311,480
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	35,480	(9,849)	(9,849)
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)	(7,661)	32,952	45,330
Total changes of items during the period	当中間期変動額合計	(7,661)	32,952	45,330
Balance at the end of current period	当中間期末残高	27,818	23,103	35,480
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	(557)	(506)	(506)
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)	(12)	(73)	(51)
Total changes of items during the period	当中間期変動額合計	(12)	(73)	(51)
Balance at the end of current period	当中間期末残高	(570)	(580)	(557)
Subscription rights to shares	新株予約権			
Balance at the end of previous period	前期末残高	110	—	—
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)	67	36	110
Total changes of items during the period	当中間期変動額合計	67	36	110
Balance at the end of current period	当中間期末残高	177	36	110

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

### III.Explanatory Materials to Interim Financial Report

#### 1.Interim Financial Data

##### A. Interest Margin

【Non-consolidated】

(%)

	(Japanese)	For the six months ended Sep.30,2010		For the six months ended Sep.30,2009 (B)	For FY 2009 ended Mar.31,2010
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	1.42	(0.07)	1.49	1.47
Loans and bills discounted interest rate	貸出金利回	1.65	(0.13)	1.78	1.75
Securities interest rate	有価証券利回	1.13	(0.04)	1.17	1.12
(2) Funding cost (B)	資金調達原価	1.19	(0.08)	1.27	1.25
Deposits and certificates of deposit interest rate	預金等利回	0.11	(0.06)	0.17	0.15
(3) Net interest margin (A)-(B)	総資金利鞘	0.23	0.01	0.22	0.22

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

(%)

	(Japanese)	For the six months ended Sep.30,2010		For the six months ended Sep.30,2009 (B)	For FY 2009 ended Mar.31,2010
		(A)	(A)-(B)		
(1) Fund management yield (A)	資金運用利回	1.41	(0.05)	1.46	1.44
Loans and bills discounted interest rate	貸出金利回	1.65	(0.13)	1.78	1.75
Securities interest rate	有価証券利回	1.12	0.01	1.11	1.07
(2) Funding cost (B)	資金調達原価	1.18	(0.08)	1.26	1.24
Deposits and certificates of deposit interest rate	預金等利回	0.11	(0.06)	0.17	0.15
(3) Net interest margin (A)-(B)	総資金利鞘	0.23	0.03	0.20	0.20

##### B. Gains or Losses of Securities

【Non-consolidated】

(Millions of Yen)

	(Japanese)	For the six months ended Sep.30,2009		For the six months ended Sep.30,2009 (B)	For FY 2009 ended Mar.31,2010
		(A)	(A)-(B)		
Gains (losses) on bonds	国債等債券損益	404	1,913	(1,509)	(4,166)
Gains on sales	売却益	482	(1,693)	2,175	2,240
Gains on maturity	償還益	76	62	14	14
Losses on sales	売却損	—	(22)	22	22
Losses on maturity	償還損	154	(3,522)	3,676	6,120
Write-off	償却	—	—	—	278
Gains (losses) on stocks	株式等関係損益	(147)	(600)	453	1,367
Gains on sales	売却益	255	(628)	883	1,471
Losses on sales	売却損	0	(33)	33	33
Write-off	償却	403	7	396	70

### C. Capital Adequacy Ratio

【Consolidated】 (Domestic Standard)

(Millions of Yen)

	(Japanese)	As of SEP.30, 2009			MAR.31, 2010 (B)	SEP.30, 2009 (C)
		(A)	(A)-(B)	(A)-(C)		
(1) Capital adequacy ratio	自己資本比率	13.32%	0.07%	0.28%	13.25%	13.04%
Tier I capital ratio	うち基本的項目比率	12.74%	0.03%	0.24%	12.71%	12.50%
(2) Tier I capital	基本的項目	325,613	5,655	12,020	319,958	313,593
(3) Tier II capital	補完的項目	15,964	241	291	15,723	15,673
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	1,137	(1,097)	(1,052)	2,234	2,189
(5) Total capital (2)+(3)-(4)	自己資本	340,441	6,995	13,364	333,446	327,077
(6) Risk-adjusted assets	リスクアセット	2,554,349	38,630	46,586	2,515,719	2,507,763

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

(Millions of Yen)

	(Japanese)	As of SEP.30, 2010			MAR.31, 2010 (B)	SEP.30, 2009 (C)
		(A)	(A)-(B)	(A)-(C)		
(1) Capital adequacy ratio	自己資本比率	13.09%	0.05%	0.25%	13.04%	12.84%
Tier I capital ratio	うち基本的項目比率	12.50%	0.00%	0.20%	12.50%	12.30%
(2) Tier I capital	基本的項目	315,258	4,995	11,293	310,263	303,965
(3) Tier II capital	補完的項目	15,751	250	310	15,501	15,441
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	1,087	(1,087)	(1,032)	2,174	2,119
(5) Total capital (2)+(3)-(4)	自己資本	329,923	6,334	12,636	323,589	317,287
(6) Risk-adjusted assets	リスクアセット	2,520,261	40,057	49,658	2,480,204	2,470,603

## 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, 2010			MAR.31, 2010 (B)	SEP.30, 2009 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	6,319	1,363	1,744	4,956	4,575
Past due loans	延滞債権額	75,635	1,890	(16,714)	73,745	92,349
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	1,471	568	113	903	1,358
Restructured loans	貸出条件緩和債権額	22,349	(2,794)	(3,003)	25,143	25,352
Total	合計	105,775	1,027	(17,860)	104,748	123,635
Loans and bills discounted	貸出金残高(未残)	3,527,379	76,233	12,466	3,451,146	3,514,913

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.17	0.03	0.04	0.14	0.13
Past due loans	延滞債権額	2.14	0.01	(0.48)	2.13	2.62
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.04	0.02	0.01	0.02	0.03
Restructured loans	貸出条件緩和債権額	0.63	(0.09)	(0.09)	0.72	0.72
Total	合計	2.99	(0.04)	(0.52)	3.03	3.51

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

(Million of Yen, %)

	(Japanese)	As of SEP.30, 2010			MAR.31, 2010 (B)	SEP.30, 2009 (C)
		(A)	(A)-(B)	(A)-(C)		
Amount of partly direct write-off	部分直接償却額	14,602	2,919	(4,546)	11,683	19,148
Total of risk-monitored loans	リスク管理債権額合計	91,173	(1,891)	(13,313)	93,064	104,486
Loans and bills discounted	貸出金残高(未残)	3,512,776	73,314	17,011	3,439,462	3,495,765
Percentage of total loans	貸出金残高比	2.59	(0.11)	(0.39)	2.70	2.98

【Consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2010			MAR.31, 2010 (B)	SEP.30, 2009 (C)
		(A)	(A)-(B)	(A)-(C)		
Loans to borrowers under bankruptcy	破綻先債権額	7,194	1,483	1,732	5,711	5,462
Past due loans	延滞債権額	78,173	2,135	(16,527)	76,038	94,700
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	1,471	568	113	903	1,358
Restructured loans	貸出条件緩和債権額	22,412	(2,795)	(2,998)	25,207	25,410
Total	合計	109,252	1,391	(17,679)	107,861	126,931
Loans and bills discounted	貸出金残高(未残)	3,515,799	77,117	14,014	3,438,682	3,501,785

= Percentage of total loans and bills discounted =

(%)

Loans to borrowers under bankruptcy	破綻先債権額	0.20	0.04	0.05	0.16	0.15
Past due loans	延滞債権額	2.22	0.01	(0.48)	2.21	2.70
Accruing loans contractually past due three months or more	3カ月以上延滞債権額	0.04	0.02	0.01	0.02	0.03
Restructured loans	貸出条件緩和債権額	0.63	(0.10)	(0.09)	0.73	0.72
Total	合計	3.10	(0.03)	(0.52)	3.13	3.62

## 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, 2010			MAR.31, 2010 (B)	SEP.30, 2009 (C)
		(A)	(A)-(B)	(A)-(C)		
Reserve for possible Loan losses	貸倒引当金	42,016	(990)	(10,714)	43,006	52,730
General reserve	一般貸倒引当金	19,535	(2,469)	(4,457)	22,004	23,992
Special reserve	個別貸倒引当金	22,480	1,479	(6,257)	21,001	28,737
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, 2010			MAR.31, 2010 (B)	SEP.30, 2009 (C)
		(A)	(A)-(B)	(A)-(C)		
Reserve for possible Loan losses	貸倒引当金	51,620	(1,035)	(10,788)	52,655	62,408
General reserve	一般貸倒引当金	23,022	(2,530)	(4,612)	25,552	27,634
Special reserve	個別貸倒引当金	28,597	1,494	(6,176)	27,103	34,773
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, 2010			MAR.31, 2010 (B)	SEP.30, 2009 (C)
		(A)	(A)-(B)	(A)-(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)	3,527,379	76,233	12,466	3,451,146	3,514,913
Manufacturing	製造業	340,094	(1,711)	(3,432)	341,805	343,526
Agriculture and Forestry	農業、林業	2,649	(719)	72	3,368	2,577
Fishery	漁業	5,228	(122)	40	5,350	5,188
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	1,395	(3,072)	(3,056)	4,467	4,451
Construction companies	建設業	138,983	(9,822)	(8,248)	148,805	147,231
Utilities	電気・ガス・熱供給・水道業	74,300	1,745	5,307	72,555	68,993
Information and communications	情報通信業	40,009	4,521	3,580	35,488	36,429
Transport and postal activities	運輸業、郵便業	64,015	(2,565)	1,134	66,580	62,881
Wholesale and retail	卸売業、小売業	338,679	3,795	(5,801)	334,884	344,480
Financial institutions	金融業、保険業	270,602	34,022	(2,284)	236,580	272,886
Real estate and goods rental and leasing	不動産業、物品賃貸業	517,292	8,439	6,495	508,853	510,797
Services, N.E.C.	その他サービス業	245,135	1,032	548	244,103	244,587
Municipalities	地方公共団体	702,780	32,007	(9,020)	670,773	711,800
Other	その他	786,211	8,681	27,132	777,530	759,079

### D. Risk-monitored Loans by Industry

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2010			MAR.31, 2010 (B)	SEP.30, 2009 (C)
		(A)	(A)-(B)	(A)-(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)	105,775	1,027	(17,860)	104,748	123,635
Manufacturing	製造業	13,704	(1,712)	(1,843)	15,416	15,547
Agriculture and Forestry	農業、林業	136	(4)	2	140	134
Fishery	漁業	698	(76)	29	774	669
Mining and quarrying of stone and gravel	鉱業、採石業、砂利採取業	40	40	40	—	—
Construction companies	建設業	15,109	76	931	15,033	14,178
Utilities	電気・ガス・熱供給・水道業	—	—	—	—	—
Information and communications	情報通信業	371	114	244	257	127
Transport and postal activities	運輸業、郵便業	2,154	1,490	1,656	664	498
Wholesale and retail	卸売業、小売業	16,601	(2,202)	(5,501)	18,803	22,102
Financial institutions	金融業、保険業	1,000	0	(18)	1,000	1,018
Real estate and goods rental and leasing	不動産業、物品賃貸業	24,845	2,412	3,188	22,433	21,657
Services, N.E.C.	その他サービス業	20,559	148	(18,319)	20,411	38,878
Municipalities	地方公共団体	—	—	—	—	—
Other	その他	10,553	740	1,731	9,813	8,822

E. Loans to Consumers

【Non-consolidated】

(Millions of Yen)

	(Japanese)	As of SEP.30, 2010			MAR.31, 2010 (B)	SEP.30, 2009 (C)
		(A)	(A)-(B)	(A)-(C)		
Consumer loans	消費者ローン残高	758,570	9,009	28,510	749,561	730,060
Housing loans	うち住宅ローン残高	705,184	10,875	31,718	694,309	673,466
Other consumer loans	うちその他ローン残高	53,385	(1,866)	(3,208)	55,251	56,593

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

【Non-consolidated】

(%)

	(Japanese)	As of SEP.30, 2010			MAR.31, 2010 (B)	SEP.30, 2009 (C)
		(A)	(A)-(B)	(A)-(C)		
Percentage of total loans	中小企業等貸出比率	54.86	(0.91)	0.63	55.77	54.23

### 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, 2010				As of MAR.31, 2010		
		Unrealized gains (losses)				Unrealized gains (losses)		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
Held-to-maturity	満期保有目的	157	22	157	0	135	136	1
Other investment	その他有価証券	48,305	(9,056)	78,201	29,896	57,361	73,394	16,032
	Stocks	株式	(15,170)	27,491	5,002	37,658	39,029	1,371
	Bonds	債券	15,920	48,200	137	32,142	32,582	439
	Other	その他	(22,246)	2,510	24,756	(12,439)	1,782	14,222
Total	合計	48,463	(9,033)	78,359	29,896	57,496	73,531	16,034
	Stocks	株式	(15,170)	27,491	5,002	37,658	39,029	1,371
	Bonds	債券	15,943	48,358	137	32,277	32,718	441
	Other	その他	(22,246)	2,510	24,756	(12,439)	1,782	14,222

Note: 1. The above figures include "Investment securities" and commercial papers under "Commercial paper and debt purchased" in the Interim Consolidated Balance Sheets.

2. Since "Other investment" is valued using the market value method, the difference between the carrying amount in the Interim Consolidated Balance Sheets and the acquisition cost is recorded in the above table.

3. Valuation of "Other investment" is based on the market value at the end of the interim period. For government bonds with variable interest of which the market value does not represent the fair value in accordance with the Bank's criteria, such bonds are valued at an amount calculated based on reasonable estimation.

##### 【Non-consolidated】

(Millions of Yen)

		As of SEP.30, 2010				As of MAR.31, 2010		
		Unrealized gains (losses)				Unrealized gains (losses)		
		(A)	(A)-(B)	Gains	Losses	(B)	Gains	Losses
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	48,233	(9,034)	78,128	29,894	57,267	73,300	16,032
	Stocks	株式	(15,147)	27,418	5,001	37,564	38,935	1,370
	Bonds	債券	15,920	48,200	137	32,142	32,582	439
	Other	その他	(22,246)	2,510	24,756	(12,439)	1,782	14,222
Total	合計	48,233	(9,034)	78,128	29,894	57,267	73,300	16,032
	Stocks	株式	(15,147)	27,418	5,001	37,564	38,935	1,370
	Bonds	債券	15,920	48,200	137	32,142	32,582	439
	Other	その他	(22,246)	2,510	24,756	(12,439)	1,782	14,222

Note: 1. The above figures include "Investment securities" and commercial papers under "Commercial paper and debt purchased" in the Interim Non-consolidated Balance Sheets.

2. Since "Other investment" is valued using the market value method, the difference between the carrying amount in the Interim Non-consolidated Balance Sheets and the acquisition cost is recorded in the above table.

3. Valuation of "Other investment" is based on the market value at the end of the interim period. For government bonds with variable interest of which the market value does not represent the fair value in accordance with the Bank's criteria, such bonds are valued at an amount calculated based on reasonable estimation.