

ANNUAL REPORT(EXCERPT)

TRANSLATION

For the year ended March 31,2007

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A . Digest of Financial Results for the year ended March 31, 2007

1. Income Status

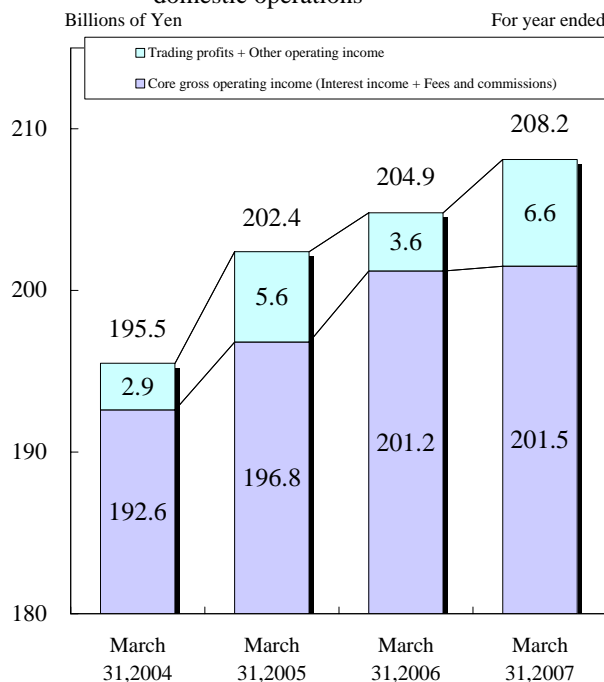
For year ended (Unit:Billions of Yen)

	March 31,2006	March 31,2007	Increase /(Decrease)	Ratio of Increase /(Decrease)
1 Gross operating income	208.7	211.7	3.0	1.4%
2 Gross operating income from domestic operations	204.9	208.2	3.3	1.6%
3 Interest income	164.3	165.4	1.1	
4 Fees and commissions	36.9	36.1	(0.8)	
5 Trading profits	0.2	0.8	0.6	
6 Other operating income	3.3	5.7	2.4	
7 Gross operating income from international operations	3.8	3.5	(0.3)	(8.3%)
8 Expenses	86.2	90.1	3.9	4.4%
9 Of which, personnel	30.0	32.7	2.7	9.0%
10 Of which, facilities	49.9	51.0	1.1	2.1%
11 Core net business profit (1-8)	122.4	121.6	(0.8)	(0.7%)
12 Transfer to general allowance for possible loan losses	(2.2)	1.6	3.8	
13 Net business profit (after transfer to general allowance for possible loan losses) (1-8-12)	124.7	119.9	(4.8)	(3.8%)
14 Extraordinary profits and losses	(23.5)	(13.0)	10.5	
15 Of which, disposal of bad debts	22.0	17.7	(4.3)	
16 (Reference) Of which, credit costs (12+15)	19.8	19.3	(0.5)	
17 Of which, gains and losses on securities	(0.2)	6.9	7.1	
18 Of which, losses on devaluation of securities	0.6	0.7	0.1	
19 Ordinary profit (13+14)	101.1	106.8	5.7	5.6%
20 Special gains and losses	3.2	2.0	(1.2)	
21 Of which, recovery of claims previously charged-off	3.7	3.5	(0.2)	
22 Income taxes	44.1	43.1	(1.0)	
23 Net income (19+20-22)	60.2	65.8	5.6	9.2%
Real credit costs (16-21)	16.1	15.8	(0.3)	

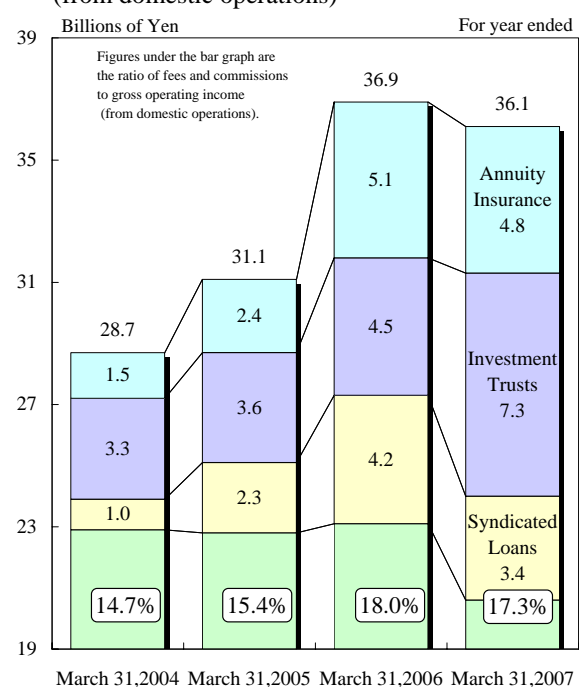
(1) Gross Operating Income : Income increased by 0.3billion yen to reach a record high.

In addition to the increase in core base gross operating income of 0.3 billion yen due to the increase in domestic interest income, mainly due to improvement in gains and losses on government bonds and other securities and to the increase in other operating income, income from domestic operations reached 208.2 billion yen, an increase of 3.3 billion yen as compared to the previous term, and gross operating income reached 211.7 billion yen, an increase of 3.0 billion yen, both achieving record highs.

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

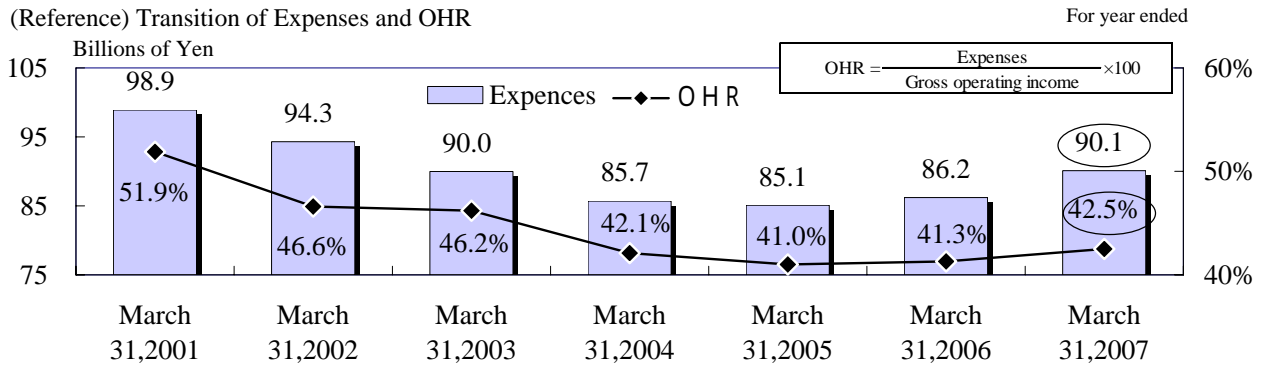


(Reference 2) Transition of fees and commissions (from domestic operations)



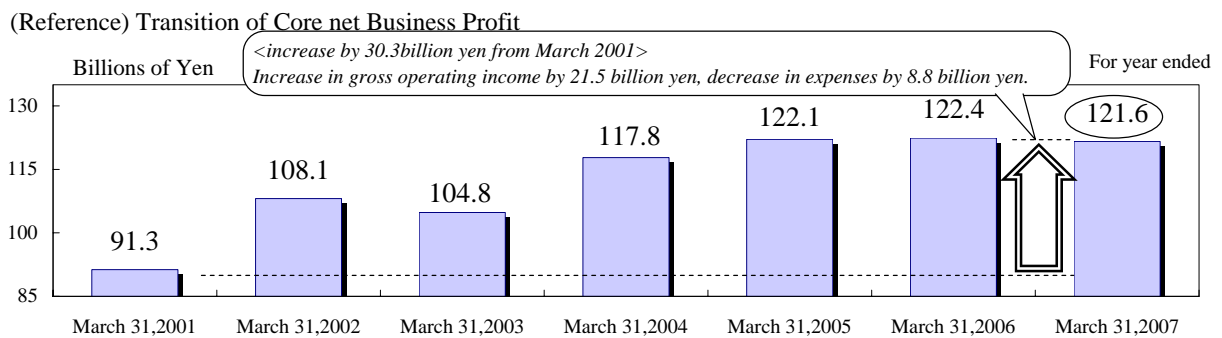
(2) Expenses : OHR continued to remain low at 42.5%

The Bank conducted active investments in infrastructure and human assets for strengthening its sales force. As a result, expenses increased by 3.9 billion yen to 90.1 billion yen as compared to the previous term, but OHR (overhead ratio) continued to remain low at 42.5 % due to the increase in gross operating income.



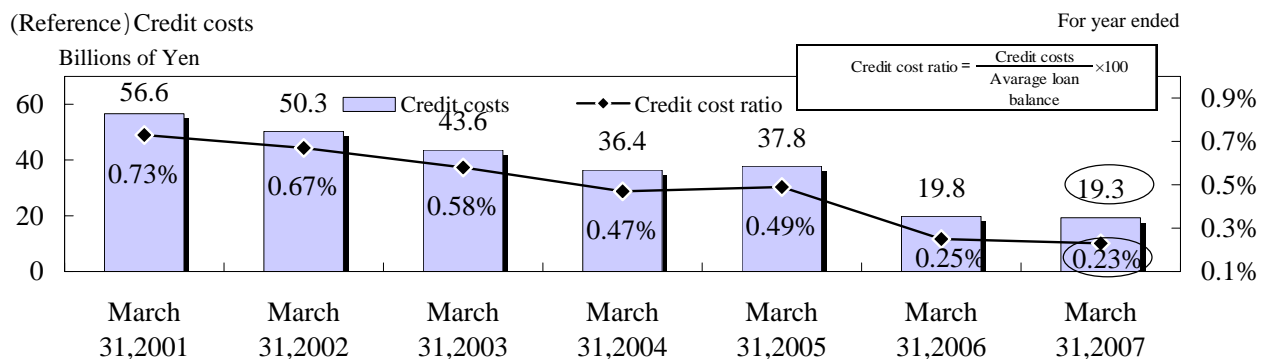
(3) Core Net Business Profit : Core net business profit continued to be at high level.

Core net business profit remained high level at 121.6 billion yen.



(4) Credit Costs : Credit costs continued to be a low level at 19.3 billion yen.

As assets became more sound, credit costs were 19.3 billion yen while the credit cost ratio was 0.23 %, maintaining a low level.



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

In addition to the above, as gains or losses on stocks increased, ordinary profit reached 106.8 billion yen, an increase of 5.7 billion yen as compared to the previous term, and net income was 65.8 billion yen, an increase of 5.6 billion yen as compared to the previous term, both achieving record highs.

2. Assets and Liabilities

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

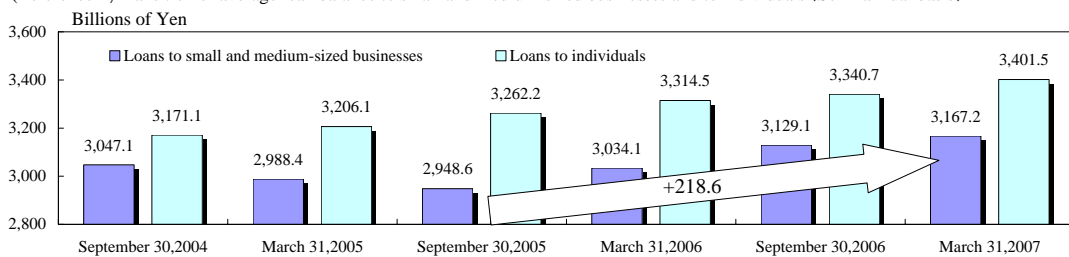
As a result of focusing on the regional retail business, loans to small and medium-sized businesses increased 112.1 billion yen from the end of the previous term, and loans to individuals increased by 113.3 billion yen from the previous term.
Consequently, the loan ratio to small and medium-sized businesses increased by 2.9 point from the end of the previous term to 81.6 %, reaching the level of 80%.

(Reference 1) Transition of loans

(Unit:Billions of yen)

	As of March 31,2005 (A)	As of March 31,2006 (B)	(B)-(A)	As of March 31,2007 (C)	(C)-(B)
Loans < outstanding balance >	7,792.4	8,124.7	{4.2%} 332.3	8,114.4	{(0.1%)} (10.3)
Loans to small and medium-sized businesses, etc	6,198.2	6,401.8	{3.2%} 203.6	6,627.1	{3.5%} 225.3
Loans to small and medium-sized businesses	2,948.8	3,072.7	{4.2%} 123.9	3,184.8	{3.6%} 112.1
Individuals	3,249.4	3,329.0	{2.4%} 79.6	3,442.3	{3.4%} 113.3
Residential loans	2,933.3	3,004.8	{2.4%} 71.5	3,108.0	{3.4%} 103.2
Housing loans	1,949.5	1,968.6	{0.9%} 19.1	2,030.3	{3.1%} 61.7
Apartment loans	983.7	1,036.2	{5.3%} 52.5	1,077.6	{3.9%} 41.4
Ratio of loans to small and medium-sized businesses, etc.	79.5%	78.7%	(0.8%)	81.6%	2.9%
Ratio of loans to individuals	41.6%	40.9%	(0.7%)	42.4%	1.5%
Loans < average balance >	7,648.9	7,882.3	{3.0%} 233.4	8,206.5	{4.1%} 324.2
Loans to small and medium-sized businesses, etc	6,206.4	6,279.6	{1.1%} 73.2	6,519.1	{3.8%} 239.5
Loans to small and medium-sized businesses	3,017.8	2,991.3	{(0.8%)} (26.5)	3,148.1	{5.2%} 156.8
Individuals	3,188.6	3,288.3	{3.1%} 99.7	3,371.0	{2.5%} 82.7

(Reference 2) Transition of average loan balance to small and medium-sized businesses and to individuals (Semi-annual basis)



(2) Deposits : Individual deposits on steady increase.

Individual deposits increased steadily mainly in Kanagawa Prefecture as a result of our efforts to enhance accessibility to customers, which increased by 215.6 billion yen from the end of the previous term.

(Reference) Transition of deposits

(Unit:Billions of yen)

	As of March 31,2005 (A)	As of March 31,2006 (B)	(B)-(A)	As of March 31,2007 (C)	(C)-(B)
Deposits < outstanding balance >	9,286.5	9,435.6	{1.6%} 149.1	9,827.0	{4.1%} 391.4
Individual	6,879.0	7,110.2	{3.3%} 231.2	7,325.8	{3.0%} 215.6
Corporate	1,727.7	1,786.7	{3.4%} 59.0	1,908.6	{6.8%} 121.9
Deposits < average balance >	8,870.2	9,077.1	{2.3%} 206.9	9,358.8	{3.1%} 281.7
Individual	6,870.8	7,031.7	{2.3%} 160.9	7,224.7	{2.7%} 193.0
Corporate	1,692.2	1,711.5	{1.1%} 19.3	1,791.0	{4.6%} 79.5

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

As a result of our active response to the diversified needs of customers, the balance of non-deposit products for individuals increased by 190.0 billion yen from the end of the previous term to 1,342.4 billion yen, and the ratio of non-deposit products for individuals increased by 1.5 points to 15.5%.
Fee income from non-deposit products for individuals steadily grew to 13.2 billion yen, an increase of 2.4 billion yen as compared to the previous term.

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

(Unit: Billions of yen)

	As of March 31,2005 (A)	As of March 31,2006 (B)	(B)-(A)	As of March 31,2007 (C)	(C)-(B)
Investment trusts	353.4	375.4	22.0	450.2	74.8
Annuity insurance	103.0	218.3	115.3	313.2	94.9
Foreign currency deposits	62.2	39.1	(23.1)	33.4	(5.7)
Public bond	466.4	519.5	53.1	545.6	26.1
Total balance of non-deposit products for individuals A	985.2	1,152.4	167.2	1,342.4	190.0
Individual deposits (deposits in yen)	6,816.7	7,071.1	254.4	7,292.3	221.2
Total individual deposit assets B	7,802.0	8,223.5	421.5	8,634.8	411.3
Ratio of non-deposit products for individuals (A/B)	12.6%	14.0%	1.4%	15.5%	1.5%

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

For year ended (Unit: Billions of yen)

	March 31,2005 (A)	March 31,2006 (B)	(B)-(A)	March 31,2007 (C)	(C)-(B)
Investment trusts (fees and commissions)	3.6	4.2	0.6	7.1	2.9
Annuity insurance (fees and commissions)	2.4	5.1	2.7	4.8	(0.3)
Foreign currency deposits (international operations)	1.0	1.2	0.2	0.9	(0.3)
Public bonds (trading profits)	0.7	0.3	(0.4)	0.3	0.0
Total	7.7	10.8	3.1	13.2	2.4

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

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

As a result of promoting off-balancing, improvement in borrower classification through management improvement support and collection, problem claims (under Financial Revitalization Law) decreased by 9.5 billion yen from the end of the previous term to 205.5 billion yen.
Problem claims ratio decreased by 0.2 points to 2.4 %.

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

(Unit: Billions of yen)

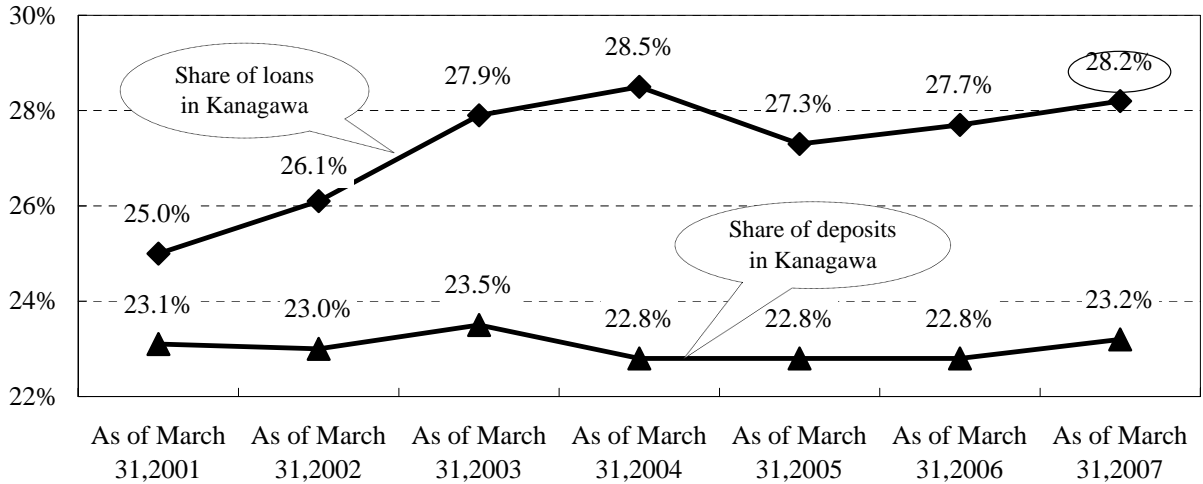
	As of March 31,2005 (A)	As of March 31,2006 (B)	(B)-(A)	As of March 31,2007 (C)	(C)-(B)
Unrecoverable or valueless claims (in legal or virtual bankruptcy)	28.3	24.4	(3.9)	19.1	(5.3)
Doubtful claims (in possible bankruptcy)	182.8	142.2	(40.6)	132.6	(9.6)
Claims in need of special caution	48.6	48.3	(0.3)	53.7	5.4
Sub-total (bad debts) A	259.8	215.0	(44.8)	205.5	(9.5)
Claims in need of caution (excluding claims in need of special caution)	708.5	595.9	(112.6)	792.1	196.2
Claims to normal customers	6,976.0	7,451.8	475.8	7,492.3	40.5
Normal claims B	7,684.5	8,047.7	363.2	8,284.5	236.8
Total claims (credit exposures) C=A+B	7,944.4	8,262.8	318.4	8,490.0	227.2
Problem claims ratio A/C	3.2%	2.6%	(0.6%)	2.4%	(0.2%)

4. Conditions in Kanagawa Prefecture : Loans and deposits steadily increased.

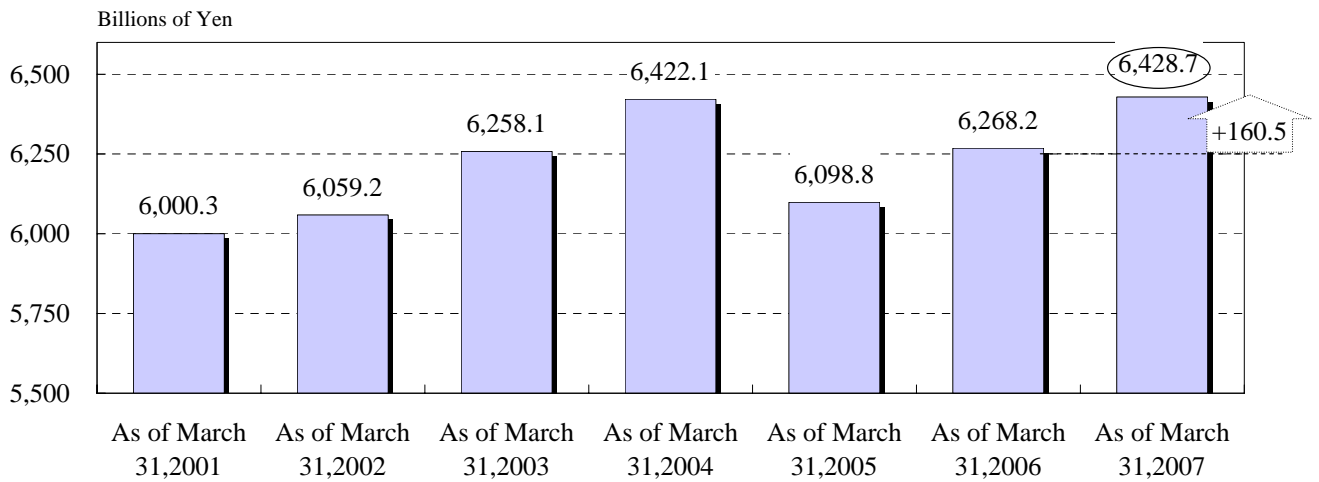
As a result of the Bank having invested its management resources intensively in Kanagawa Prefecture as a regional financial institution, loans in the Prefecture increased by 160.5 billion yen from the end of the previous term to 6,428.7 billion yen, and the market share of loans in the Prefecture reached 28.2 %, recovering the level of 28 %.

Deposits steadily increased as well, and the balance was 9,098.5 billion yen, an increase of 340.7 billion yen from the end of the previous term.

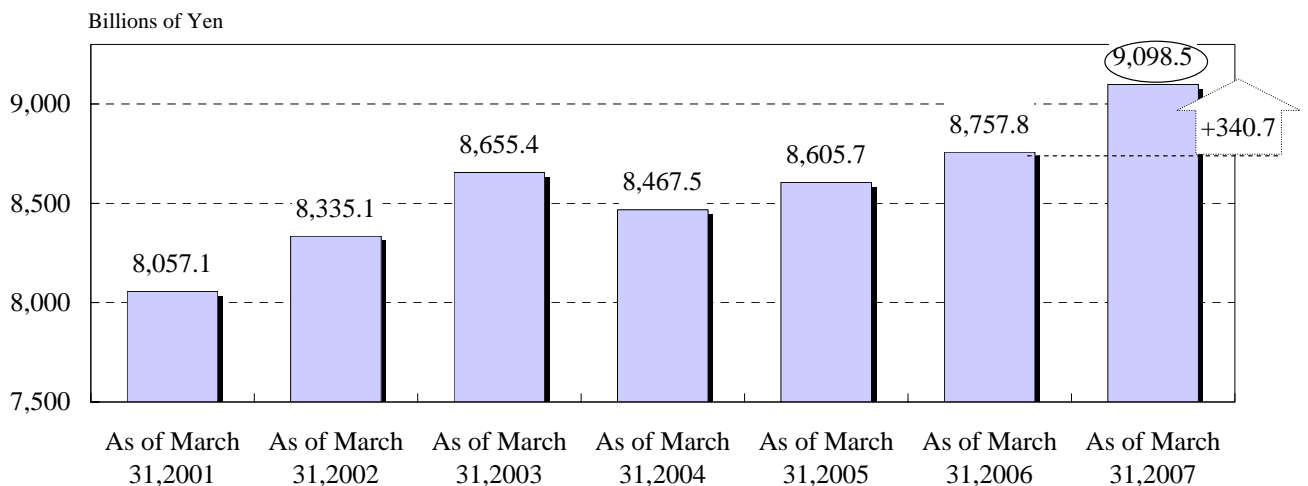
(1) Market shares in Kanagawa Prefecture



(2) Balance of loans in Kanagawa Prefecture



(3) Balance of Deposits in Kanagawa Prefecture



7. Forecasts for Fiscal Year 2007 : Core Net Business Profit, Ordinary Profit and Net Income are all expected to increase from the previous term.

As the gross operating income is expected to increase due to further strengthening regional retail strategies, core net business profit to be 126.5 billion yen, an increase of 4.9 billion yen from the previous year. Both ordinary profit and net income are expected to increase, the former will increase by 4.2 billion yen from the previous year to 111.0 billion yen, and the latter will increase by 1.7 billion yen to 67.5 billion yen.

< Non-consolidated >

(Unit:Billions of yen)

	Forecasts for the six months ending September 30,2007	Previous six months ended September 30,2006 Increase/(Decrease)	Forecasts for fiscal year 2007	Previous fiscal year 2006 Increase/(Decrease)	
1	Gross operating income	109.0	6.8	225.0	13.3
2	Gross operating income from domestic operations	107.3	6.9	221.4	13.2
3	Interest income	88.4	7.7	180.6	15.2
4	Fees and commissions	17.8	0.8	36.5	0.4
5	Other operating income	0.7	(1.5)	3.0	(2.7)
6	Gross operating income from international operations	1.7	0.0	3.6	0.1
7	Expenses	48.0	4.0	98.5	8.4
8	Core net business profit	61.0	2.9	126.5	4.9
9	Ordinary profit	52.0	1.7	111.0	4.2
10	Net income	32.0	0.8	67.5	1.7
11	Credit costs	9.0	(3.8)	16.0	(3.3)
12	Credit costs ratio	0.21%	(0.10%)	0.19%	(0.04%)

< Consolidated >

(Unit:Billions of yen)

	Forecasts for the six months ending September 30,2007	Previous six months ended September 30,2006 Increase/(Decrease)	Forecasts for fiscal year 2007	Previous fiscal year 2006 Increase/(Decrease)	
13	Ordinary profit	53.0	1.5	113.0	4.2
14	Net income	32.5	1.2	68.5	2.3

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

(Unit:Billions of yen)

	Forecasts for the six months ending September 30,2007	Previous six months ended September 30,2006 Increase/(Decrease)	Forecasts for fiscal year 2007	Previous fiscal year 2006 Increase/(Decrease)
Interest-earning assets	10,100.0	359.7	10,110.0	257.1
Loans and bills discounted	8,280.0	45.4	8,360.0	166.1
Interest-bearing liabilities	9,930.0	391.9	9,940.0	299.6
Deposits	9,490.0	257.9	9,490.0	224.4

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

(%)

	Forecasts for the six months ending September 30,2007	Previous six months ended September 30,2006 Increase/(Decrease)	Forecasts for fiscal year 2007	Previous fiscal year 2006 Increase/(Decrease)
Yield on interest-earning assets A	1.97	0.26	2.05	0.27
Loans and bills discounted	2.17	0.31	2.24	0.30
Yield on interest-bearing liabilities B	0.23	0.17	0.27	0.17
Deposits and negotiable certificates of deposit	0.21	0.17	0.25	0.16
Expenses ratio	0.96	0.05	0.98	0.05
Total funding cost C	1.15	0.19	1.22	0.21
Yield spread A - B	1.74	0.09	1.78	0.10
Interest margins between loans and deposits	1.00	0.10	1.00	0.08
Net interest margin A - C	0.82	0.07	0.83	0.06

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

- Dividends are paid on the performance-based dividend policy, while maintaining the concept of stable
 Ordinary dividend : 10 yen per annum per share.(Stably paid regardless of our business results)
 Special dividend : Approximately 35 % of the amount exceeding 60 billion yen in net income, if net income for a fiscal year exceeds 60 billion yen.
- The annual dividend, the combination of & , is expected to be 11.50 yen, an increase of 1.50 yen from the previous year.
- Interim dividend is expected to be 5.00 yen, 50% of the expected annual ordinary dividend.

1 . Dividend Policy

	New dividend policy (A)	Dividend Policy (B)	(A)-(B)
Ordinary dividend(portion stably paid)			
Annual dividend per share	¥10.00	¥7.00	+¥3.00
Interim dividend per share	¥5.00	¥3.50	+¥1.50
Special dividend(portion linked to performance)			
The way Special Dividends are calculated	Approximately 35 % of the amount exceeding 60 billion yen in net income, if net income for a fiscal year exceeds 60 billion yen.	Approximately 30 % of the amount exceeding 50 billion yen in net income, if net income for a fiscal year exceeds 50 billion yen.	+5%

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

(Unit:Billions of yen, Millions of shares)

		Interim dividend	Year-end dividend	Annual dividend	Previous fiscal year 2006
		(Forecast)	(Forecast)	(Forecast)	Increase/(decrease)
Number of shares outstanding (Note 1)		-	1,392	1,392	-
Net income for fiscal year 2007 (Forecast)		-	67.5	67.5	1.7
Amount exceeding 60 billion yen	A	-	7.5	7.5	1.7
Special dividend	B	-	¥1.50	¥1.50	(¥1.50)
*To be paid out at approximately 35 % of A					
Ordinary dividend	C	¥5.00	¥5.00	¥10.00	¥3.00
Total annual dividend	(B + C)	¥5.00	¥6.50	¥11.50	¥1.50

(Note 1) Number of outstanding shares in the forecast for fiscal year 2007 is the number of outstanding shares (excluding treasury stock) as of March 31, 2007.

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

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

B . CONSOLIDATED FINANCIAL INFORMATION

B. 連結決算情報

1. Consolidated Balance Sheets(Unaudited)

1. 連結貸借対照表

(Unit:Millions of yen)

	科 目	As of March 31,2006(A)	As of March 31,2007(B)	Increase/(Decrease) (A)-(B)
ASSETS:	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	305,844	383,330	77,486
Call loans and bills purchased	コ ー ル ロ ー ン 及 び 買 入 手 形	19,900	204,354	184,454
Monetary debts purchased	買 入 金 銭 債 権	304,277	317,603	13,326
Trading assets	特 定 取 引 資 産	28,386	82,437	54,051
Securities	有 価 証 券	1,363,469	1,670,276	306,807
Loans and bills discounted	貸 出 金	8,125,307	8,115,015	(10,292)
Foreign exchange assets	外 国 為 替	5,324	4,399	(925)
Other assets	そ の 他 資 産	172,023	87,671	(84,352)
Premises and equipment	動 産 不 動 産	139,400	-	-
Tangible fixed assets	有 形 固 定 資 産	-	132,125	-
Intangible fixed assets	無 形 固 定 資 産	-	14,239	-
Deferred tax assets	繰 延 税 金 資 産	5,597	5,592	(5)
Goodwill	連 結 調 整 勘 定	822	-	-
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	394,032	441,010	46,978
Allowance for possible loan losses	貸 倒 引 当 金	(62,194)	(55,876)	6,318
Total assets	資 産 の 部 合 計	10,802,190	11,402,180	599,990
LIABILITIES:	(負 債 の 部)			
Deposits	預 渡 性 預 金	9,408,379	9,797,327	388,948
Negotiable certificates of deposits	譲 渡 性 預 金	41,661	69,894	28,233
Call money and bills sold	コ ー ル マ ー 及 び 売 渡 手 形	293	132,391	132,098
Trading liabilities	特 定 取 引 負 債	5,124	2,669	(2,455)
Borrowed money	借 用 金	17,359	2,648	(14,711)
Foreign exchange liabilities	外 国 為 替	99	36	(63)
Bonds and notes	社 債	65,000	40,000	(25,000)
Other liabilities	そ の 他 負 債	115,037	125,580	10,543
Allowance for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	-	80	80
Liability for employees' retirement benefits	退 職 給 付 引 当 金	88	53	(35)
Deferred tax liabilities	繰 延 税 金 負 債	7,478	6,446	(1,032)
Deferred tax liabilities for land revaluation surplus	再 評 価 に 係 る 繰 延 税 金 負 債	22,736	22,363	(373)
Acceptances and guarantees	支 払 承 諾	394,032	441,010	46,978
Total liabilities	負 債 の 部 合 計	10,077,290	10,640,503	563,213
MINORITY INTEREST:	(少 数 株 主 持 分)			
Minority interest	少 数 株 主 持 分	44,557	-	-
STOCKHOLDERS' EQUITY:	(資 本 の 部)			
Capital stock	資 本 金	215,179	-	-
Capital surplus	資 本 剰 余 金	176,798	-	-
Retained earnings	利 益 剰 余 金	189,923	-	-
Land revaluation surplus	土 地 再 評 価 差 額 金	32,516	-	-
Net unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	66,396	-	-
Foreign currency translation adjustments	為 替 換 算 調 整 勘 定	(0)	-	-
Treasury stock	自 己 株 式	(471)	-	-
Total stockholders' equity	資 本 の 部 合 計	680,342	-	-
Total liabilities, minority interests and stockholders' equity	負 債 、 少 数 株 主 持 分 及 び 資 本 の 部 合 計	10,802,190	-	-
NET ASSETS:	(純 資 産 の 部)			
Capital stock	資 本 金	-	215,481	-
Capital surplus	資 本 剰 余 金	-	177,097	-
Retained earnings	利 益 剰 余 金	-	226,678	-
Treasury stock	自 己 株 式	-	(205)	-
Total stockholders' equity	株 主 資 本 合 計	-	619,052	-
Net unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	-	65,457	-
Net deferred losses on hedging instruments	繰 延 ヘ ッ ジ 損 益	-	8	-
Land revaluation surplus	土 地 再 評 価 差 額 金	-	31,972	-
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	-	97,437	-
Minority interest	少 数 株 主 持 分	-	45,187	-
Total net assets	純 資 産 の 部 合 計	-	761,677	-
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	-	11,402,180	-

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

2. Consolidated Statements of Income(Unaudited)

2. 連結損益計算書

For the year ended (Unit:Millions of yen)

	科 目	March 31, 2006 (A)	March 31, 2007 (B)	Increase/(Decrease) (B)-(A)
Ordinary income :	経 常 収 益	246,043	260,784	14,741
Interest income	資 金 運 用 収 益	173,324	184,117	10,793
Of which, interest on loans and discounts	う ち 貸 出 金 利 息	151,048	160,238	9,190
Of which, interest and dividends on securities	う ち 有 価 証 券 利 息 配 当 金	16,024	14,464	(1,560)
Fees and commissions	役 務 取 引 等 収 益	51,398	51,793	395
Trading profits	特 定 取 引 収 益	385	884	499
Other operating income	そ の 他 業 務 収 益	15,257	12,487	(2,770)
Other income	そ の 他 経 常 収 益	5,678	11,501	5,823
Ordinary expenses :	経 常 費 用	143,274	151,973	8,699
Interest expenses	資 金 調 達 費 用	6,865	17,047	10,182
Of which, interest on deposits	う ち 預 金 利 息	4,220	12,039	7,819
Fees and commissions	役 務 取 引 等 費 用	7,672	8,683	1,011
Trading losses	特 定 取 引 費 用	-	36	36
Other operating expenses	そ の 他 業 務 費 用	9,709	2,689	(7,020)
General and administrative expenses	営 業 経 費	90,791	94,587	3,796
Other expenses	そ の 他 経 常 費 用	28,235	28,929	694
Ordinary profit	経 常 利 益	102,769	108,810	6,041
Special gains	特 別 利 益	4,937	4,899	(38)
Special losses	特 別 損 失	557	1,601	1,044
Net income before income taxes	税 金 等 調 整 前 当 期 純 利 益	107,148	112,109	4,961
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	22,246	39,686	17,440
Income taxes-deferred	法 人 税 等 調 整 額	23,140	4,574	(18,566)
Minority interests in net income	少 数 株 主 利 益	909	1,558	649
Net income	当 期 純 利 益	60,852	66,289	5,437

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

3. Consolidated Appropriation of Retained Earnings and Consolidated Statements of Changes in Stockholders' Equity (Unaudited)

3. 連結剰余金計算書及び連結株主資本等変動計算書

Consolidated Statements of Capital Surplus and Retained Earnings(Unaudited)

(連結剰余金計算書)		For the year ended	(Unit:Millions of yen)
	科目		March 31,2006
Capital surplus	(資本剰余金の部)		
Balance of capital surplus at beginning of term	資本剰余金期首残高	176,482	
Increase	資本剰余金増加高	316	
Issuance of common stock due to capital increase	増資による新株の発行	316	
Gains on sales of treasury stock	自己株式処分差益	0	
Balance of capital surplus at end of term	資本剰余金期末残高	176,798	
Retained earnings	(利益剰余金の部)		
Balance of retained earnings at beginning of term	利益剰余金期首残高	170,107	
Increase	利益剰余金増加高	60,852	
Net income	当期純利益	60,852	
Decrease	利益剰余金減少高	41,037	
Dividends	配当金	11,994	
Bonus for directors and corporate auditors	役員賞与	49	
Retirement of treasury stock	自己株式消却額	28,525	
Decrease due to transfer of land revaluation excess	土地再評価差額金の取崩による減少高	467	
Balance of retained earnings at end of term	利益剰余金期末残高	189,923	

Consolidated Statements of Changes in Stockholders' Equity (Unaudited)

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

(Unit:Millions of yen)

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

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

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

4. Consolidated Statements of Cash Flows(Unaudited)

4. 連結キャッシュ・フロー計算書

For the year ended (Unit:Millions of yen)

	科 目	March 31,2006 (A)	March 31,2007 (B)	Increase/(Decrease) (B)-(A)
1. Operating activities	営業活動によるキャッシュ・フロー			
Income before income taxes and minority interests	税金等調整前当期純利益	107,148	112,109	4,961
Depreciation	減価償却費	8,745	9,322	577
Loss on impairment of long-lived assets	減損損失	105	24	(81)
Amortization of (negative) goodwill	連結調整動定償却額	234	-	-
Amortization of goodwill	のれん償却額	-	234	-
Equity in earnings of associated companies	持分法による投資損益()	(548)	(578)	(30)
Increase (Decrease) in allowance for possible loan losses	貸倒引当金の増加額	(12,618)	(6,318)	6,300
Increase (Decrease) in allowance for bonus for directors and corporate auditors	役員賞与引当金の増加額	-	80	80
Increase (Decrease) in liability for employees' retirement benefits	退職給付引当金の増加額	14	(34)	(48)
Interest income	資金運用収益	(173,324)	(184,117)	(10,793)
Interest expenses	資金調達費用	6,865	17,047	10,182
Losses (gains) on sales, write-down and redemption of securities-net	有価証券関係損益()	7,098	(9,161)	(16,259)
Foreign exchange losses-net (gains)	為替差損益()	(3,404)	(403)	3,001
Losses (Gains) on disposal of premises and equipment-net	動産不動産処分損益()	398	-	-
Losses (Gains) on disposal of fixed assets	固定資産処分損益()	-	1,412	-
Net decrease(increase) in trading assets	特定取引資産の純増()減	22,538	(54,050)	(76,588)
Net increase (decrease) in trading liabilities	特定取引負債の純増減()	2,958	(2,454)	(5,412)
Net decrease (increase) in loans	貸出金の純増()減	(335,244)	10,291	345,535
Net increase(decrease) in deposits	預金の純増減()	151,301	388,948	237,647
Net increase(decrease) in negotiable certificates of deposit	譲渡性預金の純増減()	1,800	28,233	26,433
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	借入金(劣後特約付借入金を除く)の純増減()	(1,079)	(2,711)	(1,632)
Net decrease (increase) in due from bank (excluding deposits at BOJ)	預け金(日銀預け金を除く)の純増()減	(26,858)	(129,190)	(102,332)
Net decrease (increase) in call loans and others	コールローン等の純増()減	(39,958)	(197,592)	(157,634)
Net increase (decrease) in call money and others	コールマネー等の純増減()	(167,892)	132,097	299,989
Net decrease(increase) in foreign exchanges (assets)	外国為替(資産)の純増()減	937	924	(13)
Net increase(decrease) in foreign exchanges (liabilities)	外国為替(負債)の純増減()	39	(62)	(101)
Interest income (cash basis)	資金運用による収入	175,141	180,644	5,503
Interest expenses (cash basis)	資金調達による支出	(7,448)	(13,532)	(6,084)
Other-net	その他	(27,959)	31,298	59,257
Subtotal	小計	(311,010)	312,461	623,471
Income tax paid	法人税等の支払額	(18,579)	(26,420)	(7,841)
Net cash provided by (used in) operating activities	営業活動によるキャッシュ・フロー	(329,590)	286,041	615,631
2. Investing activities	投資活動によるキャッシュ・フロー			
Purchases of securities	有価証券の取得による支出	(1,140,998)	(1,267,945)	(126,947)
Proceeds from sales of securities	有価証券の売却による収入	504,857	502,264	(2,593)
Proceeds from maturities of securities	有価証券の償還による収入	694,997	508,630	(186,367)
Purchases of premises expenditures for premises and equipment	動産不動産の取得による支出	(4,864)	-	-
Purchases of tangible fixed assets	有形固定資産の取得による支出	-	(6,634)	-
Purchases of intangible fixed assets	無形固定資産の取得による支出	-	(6,926)	-
Proceeds from sales of premises and equipment	動産不動産の売却による収入	1,684	-	-
Other-net	その他	-	18	18
Net cash provided by investing activities	投資活動によるキャッシュ・フロー	55,675	(270,592)	(326,267)
3. Financing activities	財務活動によるキャッシュ・フロー			
Repayments of subordinated loans	劣後特約付借入金の返済による支出	(15,000)	(12,000)	3,000
Repayments of subordinated bonds and bonds with warrants	劣後特約付社債・新株予約権付社債の償還による支出	(21,000)	(25,000)	(4,000)
Issuance of common stock	株式の発行による収入	632	604	(28)
Issuance of subsidiary's securities to minority interests stockholders	少数株主からの払込みによる収入	40,000	-	(40,000)
Dividends paid	配当金支払額	(11,994)	(17,538)	(5,544)
Dividends paid to minority interests stockholders	少数株主への配当金支払額	(5)	(1,001)	(996)
Purchases of treasury stock	自己株式の取得による支出	(6,189)	(12,240)	(6,051)
Proceeds from sales of treasury stock	自己株式の売却による収入	8	12	4
Net cash provided by (used in) financing activities	財務活動によるキャッシュ・フロー	(13,547)	(67,163)	(53,616)
4. Foreign currency translation adjustments on cash and cash equivalents	現金及び現金同等物に係る換算差額	(34)	10	44
5. Net increase (decrease) in cash and cash equivalents	現金及び現金同等物の増加額	(287,497)	(51,704)	235,793
6. Cash and cash equivalents, beginning of year	現金及び現金同等物の期首残高	543,900	256,402	(287,498)
7. Cash and cash equivalents, end of year	現金及び現金同等物の期末残高	256,402	204,697	(51,705)

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

C . NON-CONSOLIDATED FINANCIAL INFORMATION

C . 単体決算情報

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

1. 貸借対照表

(Unit:Millions of yen)

	科 目	As of March 31, 2006(A)	As of March 31, 2007(B)	Increase/(Decrease) (B)-(A)
ASSETS:	(資 産 の 部)			
Cash and due from banks	現 金 預 け 金	305,842	383,329	77,487
Call loans	コ ー ル ロ ー ン	-	204,354	204,354
Bills bought	買 入 手 形	19,900	-	(19,900)
Monetary debts purchased	買 入 金 銭 債 権	304,277	317,603	13,326
Trading assets	特 定 取 引 資 産	28,386	82,437	54,051
Securities	有 価 証 券	1,362,042	1,668,026	305,984
Loans and bills discounted	貸 出 金	8,124,729	8,114,450	(10,279)
Foreign exchange assets	外 国 為 替	5,324	4,399	(925)
Other assets	そ の 他 資 産	171,488	87,146	(84,342)
Premises and equipment	動 産 不 動 産	142,401	-	-
Tangible fixed assets	有 形 固 定 資 産	-	135,117	-
Intangible fixed assets	無 形 固 定 資 産	-	13,391	-
Customers' liabilities for acceptances and guarantees	支 払 承 諾 見 返	126,502	117,086	(9,416)
Allowance for possible loan losses	貸 倒 引 当 金	(54,686)	(47,392)	7,294
Total assets	資 産 の 部 合 計	10,536,209	11,079,951	543,742
LIABILITIES:	(負 債 の 部)			
Deposits	預 渡 性 預 金	9,435,603	9,827,028	391,425
Negotiable certificates of deposits	譲 渡 性 預 金	41,661	69,894	28,233
Call money	コ ー ル マ ネ ー	293	132,391	132,098
Trading liabilities	特 定 取 引 負 債	5,124	2,669	(2,455)
Borrowed money	借 用 金	58,359	43,648	(14,711)
Foreign exchange liabilities	外 国 為 替	99	36	(63)
Bonds and notes	社 債	65,000	40,000	(25,000)
Other liabilities	そ の 他 負 債	92,807	102,173	9,366
Allowance for bonus for directors and corporate auditors	役 員 賞 与 引 当 金	-	80	80
Deferred tax liabilities	繰 延 税 金 負 債	7,478	6,427	(1,051)
Deferred tax liabilities for land revaluation surplus	再 評 価 に 係 る 繰 延 税 金 負 債	22,736	22,363	(373)
Acceptances and guarantees	支 払 承 諾	126,502	117,086	(9,416)
Total liabilities	負 債 の 部 合 計	9,855,664	10,363,799	508,135
STOCKHOLDERS' EQUITY:	(資 本 の 部)			
Capital stock	資 本 金	215,179	-	-
Capital surplus	資 本 剰 余 金	176,798	-	-
Additional paid-in capital	資 本 準 備 金	176,795	-	-
Other capital surplus	そ の 他 資 本 剰 余 金	3	-	-
Retained earnings	利 益 剰 余 金	190,492	-	-
Legal reserve	利 益 準 備 金	38,383	-	-
Appropriated retained earnings	任 意 積 立 金	91,691	-	-
Unappropriated retained earnings at end of term	当 期 未 処 分 利 益	60,417	-	-
Land revaluation surplus	土 地 再 評 価 差 額 金	32,516	-	-
Net unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	66,030	-	-
Treasury stock	自 己 株 式	(471)	-	-
Total stockholders' equity	資 本 の 部 合 計	680,544	-	-
Total liabilities and stockholders' equity	負 債 及 び 資 本 の 部 合 計	10,536,209	-	-
NET ASSETS:	(純 資 産 の 部)			
Capital stock	資 本 金	-	215,481	-
Capital surplus	資 本 剰 余 金	-	177,097	-
Additional paid-in capital	資 本 準 備 金	-	177,097	-
Retained earnings	利 益 剰 余 金	-	226,758	-
Legal reserve	利 益 準 備 金	-	38,383	-
Other retained earnings	そ の 他 利 益 剰 余 金	-	188,374	-
Reserve for compression of fixed assets	固 定 資 産 圧 縮 積 立 金	-	1,370	-
Voluntary reserve	別 途 積 立 金	-	118,234	-
Earned surplus brought forward	繰 越 利 益 剰 余 金	-	68,770	-
Treasury stock	自 己 株 式	-	(205)	-
Total Stockholders' Equity	株 主 資 本 合 計	-	619,132	-
Net unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	-	65,039	-
Net deferred losses on hedging instruments	繰 延 ヘ ッ ジ 損 益	-	8	-
Land revaluation surplus	土 地 再 評 価 差 額 金	-	31,972	-
Total valuation and translation adjustments	評 価 ・ 換 算 差 額 等 合 計	-	97,019	-
Total net assets	純 資 産 の 部 合 計	-	716,152	-
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	-	11,079,951	-

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

2. Non-Consolidated Statement of Income (Unaudited)

2. 損益計算書

For the year ended (Unit:Millions of yen)

	科 目	March 31, 2006 (A)	March 31, 2007 (B)	Increase/(Decrease) (B)-(A)
Ordinary income :	経 常 収 益	240,192	255,361	15,169
Interest income	資 金 運 用 収 益	173,130	184,027	10,897
Of which, interest on loans and discounts	う ち 貸 出 金 利 息	150,897	160,185	9,288
Of which, interest and dividends on securities	う ち 有 価 証 券 利 息 配 当 金	15,981	14,427	(1,554)
Fees and commissions	役 務 取 引 等 収 益	48,447	48,841	394
Trading profits	特 定 取 引 収 益	385	884	499
Other operating income	そ の 他 業 務 収 益	13,742	10,744	(2,998)
Other income	そ の 他 経 常 収 益	4,485	10,862	6,377
Ordinary expenses :	経 常 費 用	139,025	148,499	9,474
Interest expenses	資 金 調 達 費 用	6,875	18,280	11,405
Of which, interest on deposits	う ち 預 金 利 息	4,222	12,058	7,836
Fees and commissions	役 務 取 引 等 費 用	11,128	12,286	1,158
Trading losses	特 定 取 引 費 用	-	36	36
Other operating expenses	そ の 他 業 務 費 用	8,924	2,133	(6,791)
General and administrative expenses	営 業 経 費	89,068	92,742	3,674
Other expenses	そ の 他 経 常 費 用	23,028	23,020	(8)
Ordinary profit	経 常 利 益	101,166	106,861	5,695
Special gains	特 別 利 益	3,795	3,678	(117)
Special losses	特 別 損 失	557	1,601	1,044
Net income before income taxes	税 引 前 当 期 純 利 益	104,404	108,938	4,534
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	21,578	38,482	16,904
Income taxes-deferred	法 人 税 等 調 整 額	22,570	4,654	(17,916)
Net income	当 期 純 利 益	60,255	65,800	5,545
Unappropriated retained earnings at beginning of term	前 期 繰 越 利 益	29,155	-	-
Reversal of land revaluation excess	土 地 再 評 価 差 額 金 取 崩 額	(467)	-	-
Retirement of treasury stock	自 己 株 式 消 却 額	28,525	-	-
Unappropriated retained earnings at end of term	当 期 未 処 分 利 益	60,417	-	-

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

Non-Consolidated Statements of Changes in Stockholders' Equity (Unaudited)
株主資本等変動計算書

(Unit:Millions of yen)

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

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

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

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

D . SUMMARY OF FINANCIAL RESULTS

D . 平成 1 8 年度決算の概況

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

For the year ended

(Unit:Millions of yen)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)
Gross operating income	業務粗利益	211,761	2,983	208,778
Excluding gains (losses) on government bonds and other securities	(除く 国債等債券損益(5 勘定戻))	212,041	(4,144)	216,185
Gross operating income from domestic operations	国内業務粗利益	208,236	3,304	204,932
Excluding gains (losses) on government bonds and other securities	(除く 国債等債券損益(5 勘定戻))	208,515	(3,733)	212,248
Interest income	資金利益	165,462	1,074	164,388
Fees and commissions	役務取引等利益	36,127	(773)	36,900
Trading profits	特定取引利益	884	627	257
Other operating income	その他業務利益	5,761	2,376	3,385
(Of which, from gains (losses) on government bonds and other securities)	(うち 国債等債券損益)	(278)	7,038	(7,316)
Gross operating income from international operations	国際業務粗利益	3,524	(321)	3,845
Excluding gains (losses) on government bonds and other securities	(除く 国債等債券損益(5 勘定戻))	3,525	(412)	3,937
Interest income	資金利益	284	(1,582)	1,866
Fees and commissions	役務取引等利益	427	8	419
Trading profits	特定取引利益	(36)	(163)	127
Other operating income	その他業務利益	2,849	1,417	1,432
(Of which, from gains (losses) on government bonds and other securities)	(うち 国債等債券損益)	(1)	90	(91)
Expenses (excluding extraordinary adjustments)	経費 (除く 臨時処理分) ()	90,139	3,860	86,279
Personnel	人件費 ()	32,736	2,721	30,015
Facilities	物件費 ()	51,035	1,084	49,951
Taxes	税金 ()	6,367	55	6,312
Net business profit (before transfer to general allowance for possible loan losses)	業務純益 (一般貸倒引当金繰入前)	121,622	(876)	122,498
Excluding gains (losses) on government bonds and other securities	(除く 国債等債券損益(5 勘定戻))	121,902	(8,003)	129,905
Transfer to general allowance for possible loan losses	一般貸倒引当金繰入 ()	1,683	3,922	(2,239)
Net business profit	業務純益	119,938	(4,800)	124,738
(Of which, from gains (losses) on government bonds and other securities)	(うち 国債等債券損益(5 勘定戻))	(280)	7,127	(7,407)
Extraordinary profits and losses	臨時損益	(13,077)	10,494	(23,571)
Disposal of bad debts	不良債権処理額 ()	17,709	(4,376)	22,085
Direct charge-off of loans	貸出金償却 ()	16,001	(872)	16,873
Transfer to specific allowance for possible loan losses	個別貸倒引当金繰入額 ()	1,501	(2,607)	4,108
Losses on sales of non-performing loans	延滞債権等売却損 ()	147	(921)	1,068
Others	その他 ()	59	25	34
(Credit costs +)	(与信費用 +) ()	19,393	(452)	19,845
Gains and losses on securities	株式等関係損益	6,947	7,166	(219)
Gains on sales of securities	株式等売却益	7,660	6,994	666
Losses on sales of securities	株式等売却損 ()	6	(189)	195
Losses on devaluation of securities	株式等償却 ()	705	14	691
Other unusual profits	その他の臨時損益	(2,315)	(1,049)	(1,266)
Ordinary profit	経常利益	106,861	5,695	101,166
Special gains and losses	特別損益	2,076	(1,161)	3,237
Gains and losses on disposition of fixed assets	固定資産処分損益	(1,411)	(1,013)	(398)
Gains on dispositions of fixed assets	固定資産処分益	164	110	54
Losses on dispositions of fixed assets	固定資産処分損 ()	1,576	1,124	452
Loss on impairment of long-lived assets	減損損失 ()	24	(81)	105
Recovery of claims previously charged-off	償却債権取立益	3,513	(228)	3,741
Net income before income taxes	税引前当期純利益	108,938	4,534	104,404
Income taxes-current	法人税、住民税及び事業税 ()	38,482	16,904	21,578
Income taxes-deferred	法人税等調整額 ()	4,654	(17,916)	22,570
Net income	当期純利益	65,800	5,545	60,255
Real credit costs (-)	実質与信費用 (-) ()	15,879	(225)	16,104

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

For the year ended

【Consolidated】

【連結】

(Unit:Millions of yen)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)
Consolidated gross operating income	連結粗利益	220,826	4,709	216,117
Interest income	資金利益	167,069	610	166,459
Fees and commissions	役務取引等利益	43,110	(615)	43,725
Trading profits	特定取引利益	847	462	385
Other operating income	その他業務利益	9,798	4,251	5,547
Operating expenses	営業経費 ()	94,587	3,796	90,791
Credit costs	与信費用 ()	25,087	535	24,552
Direct charge-off of loans	貸出金償却 ()	19,777	(617)	20,394
Transfer to specific allowance for possible loan losses	個別貸倒引当金繰入額 ()	2,504	(2,106)	4,610
Transfer to general allowance for possible loan losses	一般貸倒引当金繰入額 ()	2,580	4,243	(1,663)
Others	その他 ()	224	(987)	1,211
Gains or losses on securities	株式等関係損益	7,419	7,051	368
Equity in earnings of associated companies	持分法による投資損益	578	30	548
Others	その他	(339)	(1,417)	1,078
Ordinary profit	経常利益	108,810	6,041	102,769
Special gains and losses	特別損益	3,298	(1,081)	4,379
Net income before income taxes and minority interests	税金等調整前当期純利益	112,109	4,961	107,148
Income taxes-current	法人税、住民税及び事業税 ()	39,686	17,440	22,246
Income taxes-deferred	法人税等調整額 ()	4,574	(18,566)	23,140
Minority interests in net income	少数株主利益 ()	1,558	649	909
Net income	当期純利益	66,289	5,437	60,852
Real credit costs (including recovery of claims previously charged-off)	実質与信費用 (償却債権取立益含む)	20,351	681	19,670

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

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

For the year ended

(Reference)

(参考)

(Unit:Millions of Yen)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)
Consolidated net business profit	連結業務純益	125,123	404	124,719

(注) 連結業務純益 = 単体業務純益(一般貸倒引当金繰入前) + 子会社経常利益 + 関連会社経常利益 × 持分割合 - 内部取引(配当等)

Note: Consolidated Net Business Profit = Non-Consolidated Net Business Profit (before transfer to general allowance for possible loan losses) + Ordinary profit of consolidated subsidiaries + Ordinary profit of equity-method affiliates × share of stockholders equity - internal trade (dividend, etc)

(Number of Consolidated Subsidiaries)

(連結対象会社数)

(Unit:Number of companies)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)
Number of consolidated subsidiaries	連結子会社数	10	(1)	11
Number of companies accounted for by the equity method	持分法適用会社数	1	0	1

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

2. 資金平残 (国内業務部門)

For the year ended

【Non-Consolidated】

【単体】

(Unit:Billions of yen)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Interest-earning assets	資金運用勘定	9,852.9	475.2	9,377.7	307.8	9,069.9
Loans and bills discounted	貸出金	8,193.9	323.3	7,870.6	230.6	7,640.0
Loans to individuals	個人貸出	3,371.0	82.7	3,288.3	99.7	3,188.6
Securities	有価証券	1,226.2	86.2	1,140.0	(101.4)	1,241.4
Bonds	債券	1,057.4	77.4	980.0	(101.5)	1,081.5
Stocks	株式	168.7	8.8	159.9	0.0	159.9
Interest-bearing liabilities	資金調達勘定	9,640.4	376.9	9,263.5	208.3	9,055.2
Deposits	預金	9,265.6	304.7	8,960.9	197.9	8,763.0
Deposit from individuals	個人預金	7,186.4	205.4	6,981.0	170.3	6,810.7
External liabilities	外部負債	219.5	105.7	113.8	5.7	108.1

(Reference) Includes international operation

(参考) 全店ベース

For the year ended

(Unit:Billions of yen)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Interest-earning assets	資金運用勘定	10,020.5	493.3	9,527.2	319.9	9,207.3
Loans and bills discounted	貸出金	8,206.5	324.2	7,882.3	233.4	7,648.9
Securities	有価証券	1,286.2	89.8	1,196.4	(101.0)	1,297.4
Interest-bearing liabilities	資金調達勘定	9,776.6	395.1	9,381.5	219.5	9,162.0
Deposits	預金	9,358.8	281.7	9,077.1	206.9	8,870.2
External liabilities	外部負債	262.3	146.8	115.5	6.0	109.5

3.Interest Margins(Domestics)

3. 利回・利鞘 (国内業務部門)

【Non-Consolidated】

【単体】

For the year ended

(Unit:%)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Yield on interest-earning assets (A)	資金運用利回 A	1.78	0.00	1.78	(0.10)	1.88
Loans and bills discounted	貸出金利回	1.94	0.03	1.91	(0.11)	2.02
Securities	有価証券利回	1.02	(0.22)	1.24	0.06	1.18
Yield on interest-bearing liabilities (B)	資金調達利回 B	0.10	0.07	0.03	(0.02)	0.05
Deposits	預金利回	0.09	0.08	0.01	0.00	0.01
External liabilities	外部負債利回	0.34	(0.20)	0.54	(0.68)	1.22
Expenses ratio	経費率	0.93	0.02	0.91	(0.01)	0.92
Total funding cost (C)	資金調達原価 C	1.01	0.08	0.93	(0.03)	0.96
Yield spread (A)-(B)	資金運用調達利回差 A-B	1.68	(0.07)	1.75	(0.08)	1.83
Interest margin between loans and deposits	預貸金利鞘	0.92	(0.06)	0.98	(0.10)	1.08
Net interest margin (A)-(C)	総資金利鞘 A-C	0.77	(0.08)	0.85	(0.07)	0.92

(Reference) Includes international operation

(参考) 全店ベース

For the year ended

(Unit:%)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Yield on interest-bearing assets	資金運用利回	1.83	0.02	1.81	(0.08)	1.89
Loans and bills discounted	貸出金利回	1.95	0.04	1.91	(0.11)	2.02
Securities	有価証券利回	1.12	(0.21)	1.33	0.08	1.25
Yield on interest-bearing liabilities	資金調達利回	0.18	0.11	0.07	0.01	0.06
Deposits	預金利回	0.12	0.08	0.04	0.02	0.02
External liabilities	外部負債利回	0.78	0.21	0.57	(0.65)	1.22
Total funding cost	資金調達原価	1.10	0.12	0.98	0.00	0.98
Net interest margin	総資金利鞘	0.73	(0.10)	0.83	(0.08)	0.91

4.Fees and Commissions (Domestics)

4 . 役務取引等利益 (国内業務部門)

For the year ended

(Unit:Millions of yen)

【Non-Consolidated】		【単体】				
		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Fees and commissions-income	役務取引等収益	48,185	387	47,798	4,978	42,820
Deposits and Loans	預金・貸出業務	18,462	(1,427)	19,889	2,172	17,717
ATM	A T M関連手数料	4,512	(113)	4,625	2	4,623
Account transfer	口座振替	4,489	104	4,385	145	4,240
Syndicated Loan	シ・ローン関連	3,475	(732)	4,207	1,833	2,374
Remittance	為替業務	10,903	(154)	11,057	(14)	11,071
Securities	証券関連業務	8,956	2,892	6,064	152	5,912
Investment trusts	投資信託収益	7,351	2,842	4,509	810	3,699
Agency business	代理業務	1,441	(438)	1,879	(97)	1,976
Safekeeping/safe deposit boxes	保護預り・貸金庫業務	1,880	15	1,865	(136)	2,001
Guarantee business	保証業務	1,162	67	1,095	229	866
Others	その他	5,379	(567)	5,946	2,673	3,273
Annuity insurance	年金保険関連	4,838	(293)	5,131	2,706	2,425
Fees and commissions-expenses	役務取引等費用	12,058	1,160	10,898	(724)	11,622
Fees and commissions-net	役務取引等利益	36,127	(773)	36,900	5,703	31,197

5.Gains and Losses on Investment Securities

5 . 有価証券関係損益

Gains and Losses on Bonds
(Government Bond, etc)

国債等債券関係損益

For the year ended

(Unit:Millions of yen)

【Non-Consolidated】		【単体】				
		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Gains (losses) on government bonds and other securities	国債等債券損益 (5 勘定戻)	(280)	7,127	(7,407)	2,865	(10,272)
Gains on sales	売却益	1,853	353	1,500	(549)	2,049
Gains on redemption	償還益	-	(16)	16	8	8
Losses on sales	売却損	2,018	(3,336)	5,354	(977)	6,331
Losses on redemption	償還損	-	(3,483)	3,483	(2,317)	5,800
Losses on devaluation	償却	114	28	86	(113)	199

(reference)Gains (losses) on bonds derivatives

(参考)債券デリバティブ損益

For the year ended

(Unit:Millions of yen)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Gains (losses) on bonds derivatives	債券デリバティブ損益	1,759	(2,103)	3,862	(954)	4,816
Gains (losses) on government bonds and other securities + Gains (losses) on bonds derivatives	国債等債券損益 (5 勘定戻) + 債券デリバティブ損益	1,479	5,023	(3,544)	1,912	(5,456)

Gains and Losses on Stocks

株式等損益

For the year ended

(Unit:Millions of yen)

【Non-Consolidated】		【単体】				
		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Gains (losses) on stocks	株式等損益 (3 勘定戻)	6,947	7,166	(219)	(13,475)	13,256
Gains on sales	売却益	7,660	6,994	666	(12,851)	13,517
Losses on sales	売却損	6	(189)	195	130	65
Losses on devaluation	償却	705	14	691	496	195

(Reference) Outright Sales of Stocks

(参考)株式の売切状況(取得原価ベース)

For the year ended

(Unit:Millions of yen)

		March 31,2007	March 31,2006	March 31,2005
Outright sales	株式売切額	6,377	2,757	11,619
Balance as of end of (interim) term	期末株式残高	167,237	168,343	155,166

6.Gains and Losses on Valuation of Marketable Securities

6. 有価証券の評価損益

Valuation Standards of Investment Securities

有価証券の評価基準

Trading securities	売買目的有価証券	Market Value Method(Valuation differences are appropriated to profits and losses)	時価法 (評価差額を損益処理)
Held-to-maturity securities	満期保有目的の債券	Amortized Cost Method	償却原価法
Available-for-sale securities	その他有価証券	Market Value Method (Valuation differences are directly transferred to stockholders' equity, net of income tax)	時価法 (評価差額を全部資本直入)
Subsidiary and affiliate stock	子会社株式及び関連会社株式	Cost Method	原価法

Gains and Losses on Valuation

評価損益

【Non-Consolidated】

【単体】

(Unit:Millions of yen)

		As of March 31, 2007				As of March 31, 2006		
		Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	(335)	774	81	417	(1,109)	28	1,138
Available-for-sale	その他有価証券	104,145	(7,072)	117,478	13,333	111,217	128,495	17,278
	Equity securities	110,652	(12,199)	115,226	4,574	122,851	126,821	3,969
	Debt securities	(5,455)	3,145	423	5,878	(8,600)	186	8,787
	Other securities	(1,051)	1,982	1,828	2,880	(3,033)	1,487	4,521
Total	合計	103,809	(6,298)	117,560	13,750	110,107	128,524	18,416
	Equity securities	110,652	(12,199)	115,226	4,574	122,851	126,821	3,969
	Debt securities	(5,790)	3,920	505	6,295	(9,710)	215	9,925
	Other securities	(1,051)	1,982	1,828	2,880	(3,033)	1,487	4,521

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

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

【Consolidated】

【連結】

(Unit:Millions of yen)

		As of March 31, 2007				As of March 31, 2006		
		Net(A)	(A)-(B)	Unrealized gains	Unrealized losses	Net(B)	Unrealized gains	Unrealized losses
Held-to-maturity	満期保有目的	(335)	774	81	417	(1,109)	28	1,138
Available-for-sale	その他有価証券	104,903	(6,820)	118,239	13,336	111,723	129,002	17,278
	Equity securities	111,410	(11,947)	115,987	4,577	123,357	127,327	3,969
	Debt securities	(5,455)	3,145	423	5,878	(8,600)	186	8,787
	Other securities	(1,051)	1,982	1,828	2,880	(3,033)	1,487	4,521
Total	合計	104,568	(6,046)	118,321	13,753	110,614	129,030	18,416
	Equity securities	111,410	(11,947)	115,987	4,577	123,357	127,327	3,969
	Debt securities	(5,790)	3,920	505	6,295	(9,710)	215	9,925
	Other securities	(1,051)	1,982	1,828	2,880	(3,033)	1,487	4,521

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

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

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

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

【Non-Consolidated】

【単体】

(Unit:Millions of yen)

		As of March 31, 2007				As of March 31, 2006			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	487,184	568,617	142,426	99,049	337,887	413,148	147,103	95,395
	Japanese national government bonds	375,023	252,247	79,728	63,116	244,142	156,067	83,875	54,289
	Japanese local government bonds	15,305	15,440	30,744	6,997	28,486	13,409	30,233	6,997
	Japanese corporate bonds	96,855	300,929	31,953	28,935	65,257	243,671	32,994	34,109
Others	その他	24,227	29,835	685	346,909	13,425	55,588	590	304,300
Total	合計	511,412	598,453	143,112	445,959	351,313	468,737	147,694	399,696

【Consolidated】

【連結】

(Unit:Millions of yen)

		As of March 31, 2007				As of March 31, 2006			
		Within 1 year	1-5 years	5-10 years	Over 10 years	Within 1 year	1-5 years	5-10 years	Over 10 years
Bonds	債券	487,198	568,643	142,426	99,049	337,887	413,230	147,103	95,395
	Japanese national government bonds	375,023	252,247	79,728	63,116	244,142	156,067	83,875	54,289
	Japanese local government bonds	15,305	15,440	30,744	6,997	28,486	13,409	30,233	6,997
	Japanese corporate bonds	96,868	300,955	31,953	28,935	65,257	243,753	32,994	34,109
Others	その他	24,227	29,835	685	346,909	13,425	55,588	590	304,571
Total	合計	511,425	598,479	143,112	445,959	351,313	468,818	147,694	399,967

7. Expenses and Employees

7. 経営合理化の状況

Expenses 【Non-Consolidated】		経費の推移 【単体】		For the year ended (Unit:Millions of yen)		
		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Personnel	人件費	32,736	2,721	30,015	488	29,527
Facilities	物件費	51,035	1,084	49,951	628	49,323
Taxes	税金	6,367	55	6,312	(8)	6,320
Expenses	経費	90,139	3,860	86,279	1,108	85,171

(Reference)		(参考)		(Unit:%)		
OHR	O H R	42.5	1.2	41.3	0.3	41.0

Operating Expenses 【Non-Consolidated】		営業経費の内訳 【単体】		For the year ended (Unit:Millions of yen)		
		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Salaries and allowance	給料・手当	28,303	2,767	25,536	965	24,571
Retirement allowance cost	退職給付費用	3,050	(508)	3,558	1,990	1,568
Welfare	福利厚生費	326	41	285	(7)	292
Depreciation	減価償却費	9,247	515	8,732	37	8,695
Rent of premises and equipment	土地建物機械賃借料	5,453	78	5,375	(146)	5,521
Repairing expenses	営繕費	412	8	404	95	309
Stationery and supplies	消耗品費	1,279	88	1,191	(54)	1,245
Utilities	給水光熱費	1,256	(19)	1,275	(13)	1,288
Allowance for business trips	旅費	150	18	132	4	128
Communication expenses	通信費	1,147	84	1,063	(36)	1,099
Advertisement	広告宣伝費	1,016	230	786	155	631
Dues and membership, contribution, dinner and meeting	諸会費・寄付金・交際費	477	(15)	492	69	423
Taxes	租税公課	6,367	55	6,312	(8)	6,320
Others	その他	34,251	330	33,921	380	33,541
Operating expenses	営業経費	92,742	3,674	89,068	3,430	85,638

Employees and Officers 【Non-Consolidated】		人員の推移 【単体】		(Unit:Number of people)		
		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Total employees	総人員	4,044	626	3,418	36	3,382
Actual employees	実働人員	3,449	550	2,899	73	2,826
Directors and auditors	役員	11	1	10	(2)	12
Executive officers	執行役員	9	0	9	0	9

Branches 【Domestic Branch】 【Non-Consolidated】		店舗等の推移 【国内店舗数の推移】 【単体】		(Unit:Number of branches)		
		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Full-banking branches	フルバンキング店舗	64	2	62	4	58
Functionally specialized outlets	機能特化店舗	134	3	131	1	130
Sub-branches	うち出張所	8	0	8	(14)	22
Total	店舗数	198	5	193	5	188

ATM locations	無人店舗数	377	9	368	13	355
Housing Loan Centers	住宅ローンセンター	28	0	28	2	26

【Overseas】 【Non-Consolidated】		【海外拠点数の推移】 【単体】		(Unit:Number of branches)		
		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Branches	支店	0	0	0	0	0
Sub-branches	出張所	0	0	0	0	0
Representative offices	駐在員事務所	4	0	4	0	4
Total	拠点数	4	0	4	0	4
Subsidiaries	現地法人	0	0	0	0	0

8. Net Business Profit

8 . 業務純益

For the year ended

【Non-Consolidated】

【単体】

(Unit:Millions of yen)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Net business profit (before transfer to general allowance for possible loan losses)	業務純益(一般貸引繰入前)	121,622	(876)	122,498	380	122,118
As per employee (in thousands of yen)	職員一人当たり(千円)	38,318	(4,476)	42,794	(175)	42,969
Net business profit	業務純益	119,938	(4,800)	124,738	(2,021)	126,759
As per employee (in thousands of yen)	職員一人当たり(千円)	37,787	(5,789)	43,576	(1,026)	44,602

(注)「職員一人当たり利益」において、職員数は実働人員(出向者を除くベース)の平残を使用して算出しております。

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

9.Return on Equity

9 . ROE

For the year ended

【Non-Consolidated】

【単体】

(Unit:%)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Net business profit (before transfer to general allowance for possible loan losses) per stockholders' equity (excluding preferred stock-net-treasury stock)	業務純益(一般貸引繰入前)ベース	17.41	(1.75)	19.16	(4.01)	23.17
Net income per stockholders' equity (excluding preferred stock-net-treasury stock)	当期純利益ベース	9.42	0.00	9.42	(1.49)	10.91

10.Return on Assets

10 . ROA

For the year ended

【Non-Consolidated】

【単体】

(Unit:%)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Net business profit (before transfer to general allowance for possible loan losses) per average total assets	業務純益(一般貸引繰入前)ベース	1.15	(0.06)	1.21	(0.03)	1.24
Net income per average total assets	当期純利益ベース	0.62	0.03	0.59	0.01	0.58

11 . Retirement Allowance

11 . 退職給付関連

Projected benefit obligation

退職給付債務残高

【Non-Consolidated】

【単体】

(Unit:Millions of yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Projected benefit obligation	退職給付債務	73,744	(505)	74,249	1,340	72,909
(Discount rate)	(割引率)	2.0%	0.0%	2.0%	0.0%	2.0%
Fair value of plan assets	年金資産	78,908	(261)	79,169	15,234	63,935
Prepaid pension cost	前払年金費用	(28,735)	(190)	(28,545)	326	(28,871)
Unrecognized prior service cost	未認識過去勤務債務	(459)	(459)	-	766	(766)
Unrecognized actuarial loss	未認識数理計算上の差異	24,030	406	23,624	(14,987)	38,611
Reserve for employees' retirement benefit	退職給付引当金	-	-	-	-	-

【Consolidated】

【連結】

(Unit:Millions of yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Projected benefit obligation	退職給付債務	73,882	(535)	74,417	1,361	73,056

Retirement Benefit Costs
【Non-Consolidated】
退職給付費用
【単体】

 For the year ended
 (Unit:Millions of yen)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Retirement benefit costs	退職給付費用	3,050	(508)	3,558	2,207	1,351
Service cost	勤務費用	1,102	(25)	1,127	(57)	1,184
Interest cost	利息費用	1,480	22	1,458	(235)	1,693
Expected return on plan assets	期待運用収益	(2,206)	(335)	(1,871)	(111)	(1,760)
Amortization of prior service cost	過去勤務債務の費用処理額	(153)	613	(766)	2,301	(3,067)
Recognized actuarial loss	数理計算上の差異の費用処理額	2,408	(786)	3,194	348	2,846
Other retirement cost	その他	419	3	416	(38)	454

【Consolidated】
【連結】

 For the year ended
 (Unit:Millions of yen)

		March 31,2007(A)	(A)-(B)	March 31,2006(B)	(B)-(C)	March 31,2005(C)
Retirement benefit costs	退職給付費用	3,078	(516)	3,594	2,209	1,385

12. Deferred Tax Assets
12. 繰延税金資産
Tax effects of the items comprising net deferred tax assets and liabilities
繰延税金資産・負債の主な発生原因別内訳
【Non-Consolidated】
【単体】

(Unit:Billions of yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Allowance for possible loan losses	貸倒引当金	32.3	(6.1)	38.4	(20.3)	58.7
Write-down of securities	有価証券有税償却	5.2	0.1	5.1	0.1	5.0
Others	その他	11.8	1.4	10.4	0.3	10.1
Subtotal deferred tax assets (A)	繰延税金資産小計 A	49.4	(4.6)	54.0	(20.0)	74.0
Valuation allowance (B)	評価性引当額 B	(5.6)	0.2	(5.8)	(2.8)	(3.0)
Total deferred tax assets (A+B) (C)	繰延税金資産合計 (A+B) C	43.8	(4.4)	48.2	(22.8)	71.0
Net unrealized gain on available-for-sale securities	その他有価証券評価差額金	39.1	(6.0)	45.1	27.3	17.8
Gains on contribution of the employee's retirement benefit trust	退職給付信託設定益	7.4	0.0	7.4	0.3	7.1
Others	その他	3.7	0.6	3.1	(0.5)	3.6
Total deferred tax liabilities (D)	繰延税金負債合計 D	50.3	(5.4)	55.7	27.2	28.5
Net deferred tax assets (C-D)	繰延税金資産の計上額 (C-D)	(6.4)	1.0	(7.4)	(49.9)	42.5
():Deferred tax liabilities (C-D)	(は繰延税金負債)					

Net deferred tax assets excluding net deferred tax liabilities relating to unrealized gain on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債を除く繰延税金資産	32.6	(5.1)	37.7	(22.6)	60.3
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【Consolidated】
【連結】

(Unit:Billions of yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Net deferred tax assets ():Deferred tax liabilities	繰延税金資産(純額)の計上額 (は繰延税金負債(純額))	(0.8)	1.0	(1.8)	(50.5)	48.7

Net deferred tax assets excluding net deferred tax liabilities relating to unrealized gain on available-for-sale securities, etc	その他有価証券評価差額等にかかる繰延税金負債を除く繰延税金資産	38.5	(5.0)	43.5	(23.1)	66.6
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【参考】

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

[Reference]

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

13.Capital Adequacy Ratio (Domestic Standards)

13.自己資本比率(国内基準)

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

Capital adequacy ratio is calculated for both consolidated and non-consolidated basis on the former standard for both March 31, 2006 and March 31, 2007, for reference.

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

【Consolidated】		【連結】	
(New standard)	(新基準)		(Unit:Billions of yen)
			As of March 31,2007
(1)Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)		11.19 %
Tier 1capital ratio (2)/(6)	Tier 1比率 (2)÷(6)		10.72 %
(2)Tier 1 capital	(2) Tier 1		617.3
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]		[38.5]
Common stock	資本金		215.4
Capital surplus	資本剰余金		177.0
Retained earnings	利益剰余金		226.6
Treasury stock	自己株式		(0.2)
Distributed income (estimated)	社外流出予定額		(9.2)
Minority interests of affiliate companies	連結子法人等の少数株主持分		44.9
(Of which, preferred securities issued by overseas SPCs)	うち海外特別目的会社の発行する優先出資証券		40.0
Goodwill equivalent	のれん相当額		(0.5)
Capital equivalents increased as a result of securitization transactions	証券化取引に伴い増加した自己資本相当額		(8.8)
50% of the amount of expected loss exceeding appropriate reserve	期待損失額が適格引当金を上回る額の50%相当額		(27.9)
(3)Tier 2 capital	(3) Tier 2		66.4
General allowance for possible loan losses	一般貸倒引当金		0.0
The amount of land revaluation surplus qualified as capital	自己資本に計上された土地再評価差額		24.4
Subordinated loans ,etc	負債性資本調達手段等		42.0
(4)Deductions	(4) 控除項目		39.1
(5)Capital(2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)		644.6
(6)Risk-weighted Assets	(6) リスク・アセット等		5,757.4
On balanced	オン・バランス		5,147.0
Off balanced	オフ・バランス		195.5
Operational risk equivalent assets	オペレーショナル・リスク相当額に係る額		414.8

(Former standard)	(旧基準)	< Reference >		(Unit:Billions of yen)		
		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
(1)Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	10.16 %	(0.84 %)	11.00 %	0.05 %	10.95 %
Tier 1capital ratio (2)/(6)	Tier 1比率 (2)÷(6)	9.01 %	(0.16 %)	9.17 %	0.78 %	8.39 %
(2)Tier 1 capital	(2) Tier 1	654.1	41.9	612.2	83.3	528.9
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[38.5]	[(5.0)]	[43.5]	[(23.1)]	[66.6]
Common stock	資本金	215.4	0.3	215.1	0.3	214.8
Capital surplus	資本剰余金	177.0	0.3	176.7	0.3	176.4
Retained earnings (deduction of distributed income)	利益剰余金(社外流出予定額控除後)	217.3	40.1	177.2	19.2	158.0
Minority interests of affiliate companies	連結子会社の少数株主持分	44.9	0.6	44.3	40.9	3.4
(Of which, preferred securities issued by overseas SPCs)	うち海外特別目的会社の発行する優先出資証券	40.0	0.0	40.0	40.0	0.0
Treasury stock	自己株式	(0.2)	0.2	(0.4)	22.4	(22.8)
Others	その他	(0.5)	0.3	(0.8)	0.2	(1.0)
(3)Tier 2 capital	(3) Tier 2	88.8	(35.2)	124.0	(38.2)	162.2
General allowance for possible loan losses	一般貸倒引当金	22.4	2.2	20.2	(2.3)	22.5
The amount of land revaluation surplus qualified as capital	自己資本に計上された土地再評価差額	24.4	(0.4)	24.8	0.2	24.6
Subordinated loans ,etc	負債性資本調達手段等	42.0	(37.0)	79.0	(36.0)	115.0
(4)Deductions	(4) 控除項目	5.1	3.7	1.4	0.2	1.2
(5)Capital(2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	737.8	2.9	734.9	45.0	689.9
(6)Risk-weighted Assets	(6) リスク・アセット等	7,259.6	583.3	6,676.3	376.5	6,299.8
On balanced	オン・バランス	6,925.2	516.9	6,408.3	348.9	6,059.4
Off balanced	オフ・バランス	334.3	66.4	267.9	27.6	240.3

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

(注) 旧基準に基づき算出した参考値を記載しております。

【Non-Consolidated】

【単体】

(New standard)

(新基準)

(Unit:Billions of yen)

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

(Former standard)

(旧基準)

< Reference >

(Unit:Billions of yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
(1)Capital adequacy ratio (5)/(6)	(1) 自己資本比率 (5)÷(6)	10.11 %	(0.83 %)	10.94 %	0.03 %	10.91 %
Tier 1 capital ratio (2)/(6)	Tier 1 比率 (2)÷(6)	8.98 %	(0.19 %)	9.17 %	0.75 %	8.42 %
(2)Tier 1 capital	(2) Tier 1	650.0	40.7	609.3	81.6	527.7
[Reference] Amount equal to the deferred tax assets included in Tier 1 capital	[参考 Tier 1に含まれる繰延税金資産相当額]	[32.6]	[(5.1)]	[37.7]	[(22.6)]	[60.3]
Common stock	資本金	215.4	0.3	215.1	0.3	214.8
Capital surplus reserve	資本準備金	177.0	0.3	176.7	0.3	176.4
Other capital surplus	その他資本剰余金	-	(0.0)	0.0	0.0	0.0
Earned surplus reserve	利益準備金	38.3	0.0	38.3	0.0	38.3
Appropriated retained earnings	任意積立金	-	-	119.6	27.8	91.8
Unappropriated, retained earnings to be carried forward	次期繰越利益	-	-	19.7	(9.3)	29.0
Other retained earnings (deduction of distributed income)	その他利益剰余金(社外流出控除後)	179.1	-	-	-	-
Treasury stock	自己株式	(0.2)	0.2	(0.4)	22.4	(22.8)
Others	その他	40.2	0.2	40.0	40.0	(0.0)
(3)Tier 2 capital	(3) Tier 2	83.2	(35.7)	118.9	(38.0)	156.9
General allowance for possible loan losses	一般貸倒引当金	16.7	1.7	15.0	(2.3)	17.3
The amount of land revaluation surplus qualified as capital	自己資本に計上された土地再評価差額	24.4	(0.4)	24.8	0.2	24.6
Subordinated loans ,etc	負債性資本調達手段等	42.0	(37.0)	79.0	(36.0)	115.0
(4)Deductions	(4) 控除項目	1.3	0.5	0.8	0.0	0.8
(5)Capital(2)+(3)-(4)	(5) 自己資本額 (2) + (3) - (4)	731.9	4.5	727.4	43.6	683.8
(6)Risk-weighted Assets	(6) リスク・アセット等	7,233.3	589.4	6,643.9	378.5	6,265.4
On balanced	オン・バランス	6,925.3	519.6	6,405.7	345.9	6,059.8
Off balanced	オフ・バランス	307.9	69.8	238.1	32.5	205.6

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

(注) 旧基準に基づき算出した参考値を記載しております。

E . LOANS AND OTHER ASSETS INFORMATION

E . 貸出金等の状況

1.Risk Managed Loan Information

1 . リスク管理債権の状況

【Non-Consolidated】

【単体】

(Unit:Millions of yen)

Risk managed loans	リスク管理債権	As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Loans to customers in bankruptcy	破綻先債権額	5,729	2,302	3,427	(3,867)	7,294
Past due loans	延滞債権額	144,602	(17,522)	162,124	(40,143)	202,267
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	5,877	1,500	4,377	(3,027)	7,404
Restructured loans	貸出条件緩和債権額	47,912	3,911	44,001	2,710	41,291
Total	合計	204,122	(9,809)	213,931	(44,327)	258,258
(Amount of partial direct write-off)	(部分直接償却額)	74,626	3,167	71,459	(42,053)	113,512
Loans and bills discounted	貸出金残高(未残)	8,114,450	(10,279)	8,124,729	332,294	7,792,435

(注)リスク管理債権額は、部分直接償却実施後の金額で表示しております。

The amounts are presented after partial direct write-off.

(注)未収利息不計上の基準は、自己査定に基づく債務者区分により行っております。

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

【Non-Consolidated】

【単体】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Loans to customers in bankruptcy	破綻先債権額	0.0	0.0	0.0	0.0	0.0
Past due loans	延滞債権額	1.7	(0.2)	1.9	(0.6)	2.5
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.5	0.0	0.5	0.0	0.5
Total	合計	2.5	(0.1)	2.6	(0.7)	3.3

【Consolidated】

【連結】

(Unit:Millions of yen)

Risk managed loans	リスク管理債権	As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Loans to customers in bankruptcy	破綻先債権額	5,755	2,130	3,625	(3,769)	7,394
Past due loans	延滞債権額	143,098	(15,446)	158,544	(35,131)	193,675
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	5,877	1,500	4,377	(3,027)	7,404
Restructured loans	貸出条件緩和債権額	48,418	3,609	44,809	(683)	45,492
Total	合計	203,150	(8,207)	211,357	(42,610)	253,967
(Amount of partial direct write-off)	(部分直接償却額)	84,548	3,282	81,266	(42,432)	123,698
Loans and bills discounted	貸出金残高(未残)	8,115,015	(10,292)	8,125,307	335,245	7,790,062

(注)リスク管理債権額は、部分直接償却実施後の金額で表示しております。

The amounts are presented after partial direct write-off.

(注)未収利息不計上の基準は、自己査定に基づく債務者区分により行っております。

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

【Consolidated】

【連結】

(Unit:%)

Percentage against total loans and bills discounted	貸出残高比率	As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Loans to customers in bankruptcy	破綻先債権額	0.0	0.0	0.0	0.0	0.0
Past due loans	延滞債権額	1.7	(0.2)	1.9	(0.5)	2.4
Accruing loans contractually past due 3 months or more	3ヵ月以上延滞債権額	0.0	0.0	0.0	0.0	0.0
Restructured loans	貸出条件緩和債権額	0.5	0.0	0.5	0.0	0.5
Total	合計	2.5	(0.1)	2.6	(0.6)	3.2

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

【Non-Consolidated】		【単体】		(Unit:Millions of yen)		
		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Allowance for possible loan losses	貸倒引当金	47,392	(7,294)	54,686	(12,186)	66,872
General allowance for possible loan losses	一般貸倒引当金	16,761	1,683	15,078	(2,239)	17,317
Specific allowance for possible loan losses	個別貸倒引当金	30,631	(8,977)	39,608	(9,946)	49,554
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

【Consolidated】		【連結】		(Unit:Millions of yen)		
		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Allowance for possible loan losses	貸倒引当金	55,876	(6,318)	62,194	(12,656)	74,850
General allowance for possible loan losses	一般貸倒引当金	22,437	2,227	20,210	(2,349)	22,559
Specific allowance for possible loan losses	個別貸倒引当金	33,438	(8,546)	41,984	(10,306)	52,290
Specific allowance for certain overseas loans	特定海外債権引当勘定	-	-	-	-	-

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

【Non-Consolidated】		【単体】		(Unit:%)		
		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Specific allowance for possible loan losses	個別貸倒引当金					
Before partial direct write-off	部分直接償却前	39.1	(1.2)	40.3	(4.5)	44.8
After partial direct write-off	部分直接償却後	15.0	(3.5)	18.5	(0.6)	19.1
Allowance for possible loan losses	貸倒引当金					
Before partial direct write-off	部分直接償却前	45.1	(0.5)	45.6	(3.9)	49.5
After partial direct write-off	部分直接償却後	23.2	(2.3)	25.5	(0.3)	25.8

【Consolidated】		【連結】		(Unit:%)		
		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Specific allowance for possible loan losses	個別貸倒引当金					
Before partial direct write-off	部分直接償却前	42.3	(1.1)	43.4	(4.2)	47.6
After partial direct write-off	部分直接償却後	16.4	(3.4)	19.8	(0.7)	20.5
Allowance for possible loan losses	貸倒引当金					
Before partial direct write-off	部分直接償却前	50.1	(0.3)	50.4	(3.1)	53.5
After partial direct write-off	部分直接償却後	27.5	(1.9)	29.4	0.0	29.4

4. Claims disclosed under the Financial Reconstruction Law 4. 金融再生法開示債権

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	19,113	(5,339)	24,452	(3,854)	28,306
Doubtful claims	危険債権	132,654	(9,562)	142,216	(40,671)	182,887
Claims in need of special caution	要管理債権	53,790	5,411	48,379	(317)	48,696
Sub-total	A 要管理債権以下 計 A	205,558	(9,490)	215,048	(44,842)	259,890
Claims in need of caution (excluding loan in need of special caution)	要管理債権以外の要注意先債権	792,198	196,266	595,932	(112,594)	708,526
Claims to normal borrowers (excluding in need of caution)	正常先債権	7,492,328	40,485	7,451,843	475,774	6,976,069
Sub-total	正常債権 計	8,284,526	236,751	8,047,775	363,180	7,684,595
Total	B 合計 B	8,490,085	227,261	8,262,824	318,338	7,944,486

Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	112,042	(391)	112,433	(12,420)	124,853
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Percentage of claims in need of special caution or below	A / B (%)	要管理債権以下の割合 A / B (%)	2.4	(0.2)	2.6	(0.6)	3.2
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【Consolidated】

【連結】

(Unit:Millions of Yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	23,134	(5,759)	28,893	(3,073)	31,966
Doubtful claims	危険債権	127,337	(7,144)	134,481	(36,743)	171,224
Claims in need of special caution	要管理債権	54,296	5,109	49,187	(3,710)	52,897
Sub-total	C 要管理債権以下 計 C	204,768	(7,793)	212,561	(43,527)	256,088
Claims in need of caution (excluding loan in need of special caution)	要管理債権以外の要注意先債権	797,126	194,169	602,957	(112,762)	715,719
Claims to normal borrowers (excluding in need of caution)	正常先債権	7,541,628	34,231	7,507,397	468,621	7,038,776
Sub-total	正常債権 計	8,338,755	228,400	8,110,355	355,859	7,754,496
Total	D 合計 D	8,543,523	220,606	8,322,917	312,333	8,010,584

Claims in need of special caution based on borrowers classification under the self-assessment guideline	要管理先債権	113,646	(970)	114,616	(15,748)	130,364
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Percentage of claims in need of special caution or below	C / D (%)	要管理債権以下の割合 C / D (%)	2.3	(0.2)	2.5	(0.6)	3.1
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5. Coverage Ratio of Claims disclosed under the Financial Reconstruction Law

5. 金融再生法開示債権の保全状況

【Non-Consolidated】

【単体】

(Unit:Millions of Yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Coverage amount	A 保全額 A	160,585	(9,623)	170,208	(47,998)	218,206
Allowance for possible loan losses	貸倒引当金	35,902	(9,270)	45,172	(10,301)	55,473
Collateral and guarantees	担保保証等	124,682	(353)	125,035	(37,698)	162,733

Unrecoverable or valueless claims, doubtful claims, claims in need of special caution	B 破産更正債権及びこれらに準ずる債権、危険債権、要管理先債権 計 B	263,811	(15,291)	279,102	(56,945)	336,047
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Coverage ratio(%)	A / B (%)	保全率 (%)	A / B	60.87	(0.11)	60.98	(3.95)	64.93
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(Reference) Coverage Ratio of claims of borrowers classification

(参考) 債務者毎の保全率推移

(Unit:Millions of Yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	19,113	(5,339)	24,452	(3,854)	28,306
Allowance for possible loan losses	貸倒引当金	1,696	(1,933)	3,629	(170)	3,799
Collateral and guarantees	担保保証等	17,417	(3,406)	20,823	(3,683)	24,506
Coverage ratio(%)	保全率 (%)	100.00	0.00	100.00	0.00	100.00
Doubtful claims	危険債権	132,654	(9,562)	142,216	(40,671)	182,887
Allowance for possible loan losses	貸倒引当金	28,746	(7,066)	35,812	(9,773)	45,585
Collateral and guarantees	担保保証等	78,038	402	77,636	(29,787)	107,423
Coverage ratio(%)	保全率 (%)	80.49	0.72	79.77	(3.89)	83.66
Claims in need of special caution based on borrowers classification under the self-assessment	要管理先債権	112,042	(391)	112,433	(12,420)	124,853
Allowance for possible loan losses	貸倒引当金	5,459	(272)	5,731	(357)	6,088
Collateral and guarantees	担保保証等	29,226	2,651	26,575	(4,227)	30,802
Coverage ratio(%)	保全率 (%)	30.95	2.22	28.73	(0.81)	29.54

EACH STANDARDS CONCERNING DISCLOSURE OF ASSETS (As of March 31,2007)

資産内容の開示における各種基準の比較(19年3月末)

【Non-consolidated】 【単体】

(Unit:Billions of yen)

Borrowers classification under the self-assessment guidelines 自己査定における債務者区分 (Credit exposures) (対象:総与信)		Claims disclosed under the financial revitalization law 金融再生法に基づく開示債権 (Credit exposures) (対象:総与信)		(Of which, loans and bills discounted) (うち貸出金)		Risk-managed loans under the banking law リスク管理債権 (Loans and bills discounted) (対象:貸出金)
Legal bankruptcy 破綻先 5.9		Unrecoverable or valueless 破産更生債権およびこれらに準ずる債権 19.1	17.9	5.7		Loans to customers in bankruptcy 破綻先債権 5.7
Virtual bankruptcy 実質破綻先 13.2				12.2		Past due loans 延滞債権 144.6
Possible bankruptcy 破綻懸念先 132.6		Doubtful 危険債権 132.6		132.3		
In need of caution 要留意先 845.9	In need of special caution 要管理先 112.0	In need of special caution 要管理債権 53.7 ()		53.7		Restructured loans 条件緩和債権 47.9
	Other than in need of special caution 要管理先以外の要留意先 733.9	Normal 正常債権 8,284.5		7,910.3		() Loans and bills discounted only ()要管理債権は貸出金のみ
Sub total 小計 205.5		Sub total 小計 204.1		Total 合計 204.1		
Normal 正常先 7,492.3		Total 合計 8,490.0		Total 合計 8,114.4		
Total 合計 8,490.0		Total 合計 8,490.0		Total 合計 8,114.4		

6. Off-Balanced Credits

6. オフバランス化の状況

【Non-Consolidated】

【単体】

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

危険債権以下（金融再生法基準）の債権残高

(Unit:Billions of Yen)

		As of March 31,2007(A)	April 1,2006 - March 31,2007 (A-B)		As of March 31,2006(B)
			Increase	Amount off- balanced	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	19.1	(5.3)	8.5	24.4
Doubtful claims	危険債権	132.6	(9.6)	31.4	142.2
For the year ended March 31,2007		19年3月期	(14.9)	39.9	166.6
		As of March 31,2006(A)	April 1,2005 - March 31,2006 (A-B)		As of March 31,2005(B)
			Increase	Amount off- balanced	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	24.4	(3.9)	6.0	28.3
Doubtful claims	危険債権	142.2	(40.6)	30.8	182.8
For the year ended March 31,2006		18年3月期	(44.5)	36.8	211.1
		As of March 31,2005(A)	April 1,2004 - March 31,2005 (A-B)		As of March 31,2004(B)
			Increase	Amount off- balanced	
Unrecoverable or valueless claims	破産更正債権及びこれらに準ずる債権	28.3	(15.5)	8.4	43.8
Doubtful claims	危険債権	182.8	(24.0)	59.2	206.8
For the year ended March 31,2005		17年3月期	(39.5)	67.6	250.6

Progress of Off-balancing

オフバランス化の実績

For the year ended

(Unit:Billions of Yen)

		March 31,2007	March 31,2006	March 31,2005
Final disposal of non-performing loan by liquidation	清算型処理	2.8	6.1	0.1
Final disposal of non-performing loan by restructuring	再建型処理	0.5	2.5	8.9
Improvement in debtors' business performance due to restructuring	再建型処理に伴う業況改善	-	11.7	-
Securitization	債権流動化	31.4	66.0	34.2
Direct write-offs	直接償却	(6.9)	(46.9)	15.8
Other	その他	26.9	41.8	47.9
Collection / repayment, etc	回収・返済等	21.9	28.1	27.9
Improvement in debtors' business performance	業況改善	4.9	13.6	19.9
Total	合計	54.8	81.4	107.1

7.The States of Bankruptcy due to Classification of Loan Categories 7. 格付別倒産状況

[Non-Consolidated]		[単体]		For the year ended			
Internal rating 1year before bankruptcy		倒産1年前の行内格付		(Unit: Number of bankruptcies, Billions of yen)			
Internal rating	行内格付	March 31,2007		March 31,2006		March 31,2005	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category 1~	I ~	0	-	0	-	0	-
Category		0	-	0	-	2	1.2
Category		3	1.6	0	-	0	-
Category		2	0.9	0	-	2	0.3
Category		11	3.3	6	1.3	2	1.2
Category		9	4.0	17	3.7	11	3.0
Category		0	-	1	0.1	0	-
Category		10	12.4	12	1.6	4	1.6
Category		2	0.6	2	0.5	6	4.3
No rating	格付なし	5	0.7	0	-	2	0.1

Internal rating half a year before bankruptcy		倒産半期前の行内格付		For the year ended			
Internal rating half a year before bankruptcy		倒産半期前の行内格付		(Unit: Number of bankruptcies, Billions of yen)			
Internal rating	行内格付	March 31,2007		March 31,2006		March 31,2005	
		Number of bankruptcies	Amount	Number of bankruptcies	Amount	Number of bankruptcies	Amount
Category 1~	I ~	0	-	0	-	0	-
Category		0	-	0	-	1	0.9
Category		2	0.9	0	-	1	0.2
Category		4	1.5	0	-	1	0.1
Category		9	2.8	6	1.3	2	1.2
Category		7	2.1	14	1.9	12	2.1
Category		0	-	1	0.8	0	-
Category		12	5.8	11	2.1	2	1.0
Category		6	10.1	6	1.1	9	6.1
No rating	格付なし	2	0.2	0	-	1	0.0

(注) 1. 小口の与信(与信額50百万円未満)は除いております。

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

(注) 2. 金額は与信ベースであります。

(Note 2) The amounts are credit exposures.

8. Loan Portfolio

8. 業種別貸出状況等

Classification of loans by type of industry

業種別貸出金

【Non-Consolidated】

【単体】

(Unit:Millions of yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Domestic loans(excluding JOM account)	国内店分(除く特別国際金融取引勘定)	8,114,450	(10,279)	8,124,729	332,294	7,792,435
Manufacturing	製造業	914,582	75,541	839,041	12,255	826,786
Agriculture	農業	6,119	(992)	7,111	(345)	7,456
Forestry	林業	27	(57)	84	(5)	89
Fishery	漁業	6,006	(443)	6,449	3,514	2,935
Mining	鉱業	4,061	559	3,502	(842)	4,344
Construction	建設業	313,674	2,479	311,195	(14,757)	325,952
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	12,030	1,057	10,973	(282)	11,255
IT and telecommunication	情報通信業	72,095	19,925	52,170	11,129	41,041
Transportation	運輸業	341,187	(14,152)	355,339	12,159	343,180
Wholesale and retail	卸売・小売業	674,902	24,699	650,203	23,167	627,036
Finance and insurance	金融・保険業	231,570	(148,430)	380,000	(28,970)	408,970
Real estate	不動産業	1,104,851	71,851	1,033,000	164,655	868,345
Services	各種サービス業	909,508	57,411	852,097	19,561	832,536
Local governments	地方公共団体	80,292	(11,515)	91,807	9,272	82,535
Others	その他	3,443,542	(88,212)	3,531,754	121,782	3,409,972

Classification of Risk Managed Loans by type of industry

業種別リスク管理債権

【Non-Consolidated】

【単体】

(Unit:Millions of yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Domestic loans(excluding JOM account)	国内店分(除く特別国際金融取引勘定)	204,122	(9,809)	213,931	(44,327)	258,258
Manufacturing	製造業	24,224	641	23,583	3,559	20,024
Agriculture	農業	475	22	453	(94)	547
Forestry	林業	-	(51)	51	0	51
Fishery	漁業	16	(60)	76	(309)	385
Mining	鉱業	-	-	-	-	-
Construction	建設業	17,603	(7,635)	25,238	(5,977)	31,215
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-
IT and telecommunication	情報通信業	1,657	825	832	(231)	1,063
Transportation	運輸業	2,696	(309)	3,005	1,195	1,810
Wholesale and retail	卸売・小売業	26,617	3,213	23,404	1,978	21,426
Finance and insurance	金融・保険業	11,742	(2,104)	13,846	(2,806)	16,652
Real estate	不動産業	49,687	(6,524)	56,211	(16,904)	73,115
Services	各種サービス業	25,075	(979)	26,054	(13,113)	39,167
Local governments	地方公共団体	-	-	-	-	-
Others	その他	44,326	3,154	41,172	(11,626)	52,798

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

業種別金融再生法開示債権

【Non-Consolidated】

【単体】

(Unit:Millions of yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Domestic loans(excluding JOM account)	国内店分(除く特別国際金融取引勘定)	205,558	(9,490)	215,048	(44,842)	259,890
Manufacturing	製造業	24,252	622	23,630	3,571	20,059
Agriculture	農業	475	22	453	(136)	589
Forestry	林業	-	(51)	51	0	51
Fishery	漁業	21	(55)	76	(309)	385
Mining	鉱業	-	-	-	-	-
Construction	建設業	17,697	(7,688)	25,385	(5,948)	31,333
Electric power, gas, heat supply and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-
IT and telecommunication	情報通信業	1,678	846	832	(232)	1,064
Transportation	運輸業	2,731	(275)	3,006	1,188	1,818
Wholesale and retail	卸売・小売業	27,133	3,537	23,596	1,977	21,619
Finance and insurance	金融・保険業	11,851	(2,117)	13,968	(3,113)	17,081
Real estate	不動産業	49,714	(6,590)	56,304	(16,972)	73,276
Services	各種サービス業	25,412	(775)	26,187	(13,145)	39,332
Local governments	地方公共団体	-	-	-	-	-
Others	その他	44,589	3,034	41,555	(11,723)	53,278

(注) 要管理債権以下の債権を対象としております。

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

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

中小企業等貸出残高および貸出比率

【Non-Consolidated】

【単体】

(Unit:Millions of yen, %)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Loans to small and medium-sized businesses, etc.	中小企業等貸出残高	6,627,181	225,330	6,401,851	203,632	6,198,219
Of which, loans and small midiumsized businesses	うち中小企業貸出	3,184,823	112,057	3,072,766	123,951	2,948,815
Percentage to total domestic loans	中小企業等貸出比率	81.6	2.9	78.7	(0.8)	79.5

Loans to Individuals

消費者ローン残高

【Non-Consolidated】

【単体】

(Unit:Millions of yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Individuals	消費者ローン残高	3,442,358	113,273	3,329,085	79,681	3,249,404
Residential loans	住宅系ローン	3,108,063	103,179	3,004,884	71,576	2,933,308
Housing loans	住宅ローン	2,030,376	61,747	1,968,629	19,038	1,949,591
Apartment loans	アパートローン	1,077,686	41,431	1,036,255	52,538	983,717
Other individual loans	その他のローン	334,295	10,094	324,201	8,105	316,096

9.Loans to Entities Overseas by Country

9. 国別貸出状況等

Certain Overseas Loans

特定海外債権残高

Not applicable

該当ありません

Loans to certain areas

地域別貸出金残高

【Non-Consolidated】

【単体】

(Unit:Millions of yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Loans to Asian countries	アジア向け	3,140	1,543	1,597	(990)	2,587
Of which, risk-managed loans	うちリスク管理債権	-	-	-	(998)	998
Loans to Latin America	中南米向け	4,967	485	4,482	2,367	2,115
Of which, risk-managed loans	うちリスク管理債権	-	-	-	-	-
Loans to Russia	ロシア向け	-	-	-	-	-
Of which, risk-managed loans	うちリスク管理債権	-	-	-	-	-

10. Loans and Deposits

10 . 預金、貸出金の残高

Balances of Loans and deposits

預金・貸出金の未残・平残

【Non-Consolidated】

【単体】

(Unit:Billions of yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Deposits (outstanding balance)	預金 (未残)	9,827.0	391.4	9,435.6	149.1	9,286.5
Deposits (average balance)	預金 (平残)	9,358.8	281.7	9,077.1	206.9	8,870.2
Loans and bills discounted (outstanding balance)	貸出金 (未残)	8,114.4	(10.3)	8,124.7	332.3	7,792.4
Loans and bills discounted (average balance)	貸出金 (平残)	8,206.5	324.2	7,882.3	233.4	7,648.9

Breakdown of depositors' categories

預金者別預金未残

(Domestic deposits excluding deposits in offshore market account)

(特別国際金融取引勘定を除く国内店分)

【Non-Consolidated】

【単体】

(Unit:Billions of yen)

		As of March 31,2007(A)	(A)-(B)	As of March 31,2006(B)	(B)-(C)	As of March 31,2005(C)
Corporate	法人	1,908.6	121.9	1,786.7	59.0	1,727.7
	Of which, liquidity deposits	1,545.8	108.2	1,437.6	66.0	1,371.6
	Of which, term deposits	337.0	34.5	302.5	4.7	297.8
Individual	個人	7,325.8	215.6	7,110.2	231.2	6,879.0
	Of which, liquidity deposits	4,542.2	185.2	4,357.0	350.7	4,006.3
	Of which, term deposits	2,748.0	37.5	2,710.5	(96.7)	2,807.2
Local Public	公金	496.0	86.0	410.0	(130.8)	540.8
	Of which, liquidity deposits	443.8	104.9	338.9	(126.5)	465.4
	Of which, term deposits	2.7	2.0	0.7	(0.2)	0.9
Financial institutions	金融	96.4	(30.9)	127.3	(11.6)	138.9
	Of which, liquidity deposits	62.1	(20.7)	82.8	(13.8)	96.6
	Of which, term deposits	10.5	2.2	8.3	1.7	6.6
Total	合計	9,827.0	392.6	9,434.4	147.9	9,286.5
	Of which, liquidity deposits	6,594.0	377.5	6,216.5	276.4	5,940.1
	Of which, term deposits	3,098.4	76.2	3,022.2	(90.5)	3,112.7

(Note) Liquidity deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice

Term deposits = Time deposits + Installment savings

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