

## ANNUAL REPORT (EXCERPT) For the year ended March 31, 2009

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May 13, 2009

## . SUMMARY REPORT

Company Name: The Bank of Yokohama, Ltd.  
 (Code No. 8332: Listed on the 1st Section of the Tokyo Stock Exchange)  
 URL: <http://www.boy.co.jp/>  
 Representative: President Tadashi Ogawa  
 Ordinary General Meeting of Stockholders (scheduled): June 23, 2009  
 Date of Payment of Year-End Dividends: June 1, 2009

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

### 1. Consolidated Financial Results (for fiscal year ended March 31, 2009)

#### (1) Consolidated Operating Results

(Unit: Millions of Yen, except per share data and percentages)

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2009	338,729	6.5%	8,449	(92.4%)	7,344	(89.2%)
Fiscal year ended March 31, 2008	317,949	21.9%	111,810	2.7%	68,270	2.9%

	Net Income per Share	Net Income per Share (Diluted)	Return on Equity	Ordinary Profit on Total Assets	Ordinary Profit on Ordinary Income
Fiscal year ended March 31, 2009	\5.38	\5.38	1.0%	0.0%	2.4%
Fiscal year ended March 31, 2008	\49.52	\49.43	9.6%	0.9%	35.1%

(Reference) Equity in earnings of associated companies: Fiscal year ended March 31, 2009: None; Fiscal year ended March 31, 2008: \215 million

(Note) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

#### (2) Consolidated Financial Position

(Unit: Millions of Yen, except per share data and percentages)

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share	Consolidated Capital Adequacy Ratio (Domestic Standards)
March 31, 2009	12,034,535	714,086	5.5%	\489.49	10.92% *
March 31, 2008	11,989,520	748,348	5.8%	\513.03	10.80%

(Reference) Own Capital: March 31, 2009: \665,644 million; March 31, 2008: \702,897 million

\* Preliminary

(Note 1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares - Minority Interests) / Total Assets \* 100

(Note 2) Consolidated Capital Adequacy Ratio (Domestic Standards) is calculated in accordance with "the standards for determining whether the status of capital adequacy is appropriate in consideration of assets, etc., held by the bank under the provisions of Article 14-2 of the Banking Law (FSA Notification No. 19, 2006)."

#### (3) Consolidated Cash Flows

(Unit: Millions of Yen)

	Cash Flows from Operating Activities	Cash Flows from Investing activities	Cash Flows from Financing activities	Cash and cash equivalents, end of term
Fiscal year ended March 31, 2009	116,983	(30,328)	34,421	332,711
Fiscal year ended March 31, 2008	(97,986)	141,953	(36,953)	211,666

### 2. Dividend on Common Stock

	Cash Dividends per Share					Total Cash Dividends (Annual)	Dividends Pay-out Ratio (Consolidated basis)	Dividends on Net Assets (Consolidated basis)
	1 <sup>st</sup> Quarter -End	2 <sup>nd</sup> Quarter -End	3 <sup>rd</sup> Quarter -End	Fiscal Year -End	Annual			
Fiscal year ended March 31, 2008	-	\5.00	-	\6.50	\11.50	\15,754	23.2%	2.2%
Fiscal year ended March 31, 2009	-	\5.00	-	\5.00	\10.00	\13,598	185.8%	1.9%
Fiscal year ended March 31, 2010 (Forecasts)	-	\5.00	-	\5.00	\10.00		63.2%	

### 3. Forecasts for the fiscal year ended March 31, 2010 (Consolidated basis)

(Unit: Millions of Yen, except per share data)

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Six month ended September 30, 2009	151,000 (15.0%)	17,500 (27.5%)	10,000 (33.8%)	\7.35
Fiscal year ended March 31, 2010	302,000 (10.8%)	39,000 361.5%	21,500 192.7%	\15.81

(Note) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

#### 4. Other Information

- (1) Changes in the scope of consolidated significant subsidiaries in the fiscal year ended March 31, 2009: No
- (2) Changes in significant accounting principles, procedures and presentation
- (a) Changes due to revisions of accounting standards etc.: Yes
- (b) Changes other than (a) above: No
- (3) Number of common shares issued
- (a) Number of share issued (including treasury shares)
- March 31, 2009: 1,361,071,054 shares; March 31, 2008: 1,370,947,054 shares
- (b) Number of treasury shares
- March 31, 2009: 1,204,949 shares; March 31, 2008: 883,570 shares

(Reference) Non-Consolidated Financial Highlight

#### 1. Non-Consolidated Financial Results (for the fiscal year ended March 31, 2009)

##### (1) Non-Consolidated Operating Results

(Unit: Millions of Yen, except per share data and percentages)

	Ordinary Income		Ordinary Profit		Net Income	
Fiscal year ended March 31, 2009	292,609	(0.1%)	9,629	(91.2%)	8,653	(86.9%)
Fiscal year ended March 31, 2008	293,098	14.7%	109,874	2.8%	66,468	1.0%

	Net Income per Share	Net Income per Share (Diluted)
Fiscal year ended March 31, 2009	\6.34	\6.34
Fiscal year ended March 31, 2008	\48.21	\48.12

(Note) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

##### (2) Non-Consolidated Financial Position

(Unit: Millions of Yen, except per share data and percentages)

	Total Assets	Total Net Assets	Own Capital Ratio	Net Assets per Share	Non-Consolidated Capital Adequacy Ratio (Domestic Standards)
March 31, 2009	11,693,332	665,595	5.6%	\489.39	10.78%*
March 31, 2008	11,625,677	701,245	6.0%	\511.83	10.78%

(Reference) Own Capital: March 31, 2009: \665,507 million; March 31, 2008: \701,245 million

\* Preliminary

(Note 1) Own Capital Ratio = (Total Net Assets - Subscription Rights to Shares) / Total Assets \* 100

(Note 2) Non-Consolidated Capital Adequacy Ratio (Domestic Standards) is calculated in accordance with "the standards for determining whether the status of capital adequacy is appropriate in consideration of assets, etc, held by the bank under the provisions of Article 14-2 of the Banking Law (FSA Notification No. 19, 2006)."

#### 2. Forecasts for the fiscal year ended March 31, 2010 (Non-Consolidated basis) (Unit: Millions of Yen, except per share data)

	Ordinary Income	Ordinary Profit	Net Income	Net Income per Share
Six month ended September 30, 2009	130,000 (16.4%)	17,500 (32.1%)	10,500 (34.5%)	\7.72
Fiscal year ended March 31, 2010	260,000 (11.1%)	38,500 299.8%	22,000 154.2%	\16.17

(Note) Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the same period previous year.

(Notes for using forecasts information etc.)

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.

## A. CONSOLIDATED FINANCIAL STATEMENTS

## A. 連結決算情報

## 1. Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of march 31, 2008	As of march 31, 2009
<b>Assets:</b>		
Cash and due from banks	544,132	623,224
Call loans and bills bought	232,611	72,076
Monetary claims bought	290,984	246,295
Trading assets	51,480	59,916
Securities	1,408,100	1,348,507
Loans and bills discounted	8,518,650	8,961,222
Foreign exchanges	3,595	7,257
Lease receivables and investment assets		67,498
Other assets	307,868	134,525
Tangible fixed assets	202,713	137,076
Buildings, net	41,068	41,325
Land	80,633	80,026
Construction in progress	705	896
Other tangible fixed assets	80,305	14,827
Intangible fixed assets	23,285	18,941
Software	15,569	15,855
Goodwill	399	2,457
Other intangible fixed assets	7,316	629
Deferred tax assets	36,149	68,042
Customers' liabilities for acceptances and guarantees	426,264	400,362
Allowance for loan losses	(56,317)	(110,413)
<b>Total assets</b>	<b>11,989,520</b>	<b>12,034,535</b>
<b>Liabilities:</b>		
Deposits	9,964,371	10,158,230
Negotiable certificates of deposit	155,456	130,520
Call money and bills sold	202,779	127,764
Trading liabilities	1,954	1,426
Borrowed money	110,887	250,293
Foreign exchanges	55	45
Bonds payable	40,000	34,300
Other liabilities	314,838	194,063
Provision for directors' bonuses	85	-
Provision for retirement benefits	73	91
Provision for directors' retirement benefits	1,072	-
Provision for reimbursement of deposits	881	879
Provision for contingent loss	116	420
Reserves under the special laws	-	0
Deferred tax liabilities for land revaluation	22,333	22,048
Acceptances and guarantees	426,264	400,362
<b>Total liabilities</b>	<b>11,241,171</b>	<b>11,320,448</b>
<b>Net assets:</b>		
Capital stock	215,597	215,628
Capital surplus	177,213	177,244
Retained earnings	261,520	247,545
Treasury stock	(705)	(712)
<b>Total shareholders' equity</b>	<b>653,625</b>	<b>639,706</b>
Valuation difference on available-for-sale securities	17,384	(5,517)
Deferred gains or losses on hedges	(39)	(69)
Revaluation reserve for land	31,927	31,524
<b>Total valuation and translation adjustments</b>	<b>49,271</b>	<b>25,937</b>
Subscription rights to shares	-	87
Minority interests	45,450	48,354
<b>Total net assets</b>	<b>748,348</b>	<b>714,086</b>
<b>Total liabilities and net assets</b>	<b>11,989,520</b>	<b>12,034,535</b>

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

## 2. Consolidated Statements of Income (Unaudited)

(Unit: Millions of Yen)

	For the year ended March 31, 2008	For the year ended March 31, 2009
Ordinary income	317,949	338,729
Interest income	224,419	224,099
Interest on loans and discounts	184,885	190,945
Interest and dividends on securities	17,376	16,263
Interest on call loans and bills bought	5,908	3,072
Interest on receivables under securities borrowing transactions	8	2
Interest on deposits with banks	7,738	8,226
Other interest income	8,503	5,589
Fees and commissions	50,961	47,586
Trading income	981	1,169
Other ordinary income	31,153	54,110
Other income	10,433	11,763
Ordinary expenses	206,139	330,279
Interest expenses	39,937	33,318
Interest on deposits	27,103	22,521
Interest on negotiable certificates of deposit	1,506	1,341
Interest on call money and bills sold	1,459	1,638
Interest on payables under securities lending transactions	0	-
Interest on borrowings and rediscounts	371	711
Interest on bonds	517	509
Other interest expenses	8,978	6,594
Fees and commissions payments	9,740	9,281
Trading expenses	24	56
Other ordinary expenses	22,904	45,777
General and administrative expenses	102,498	111,378
Other expenses	31,033	130,467
Provision of allowance for loan losses	6,124	69,232
Other	24,908	61,234
Ordinary profit	111,810	8,449
Extraordinary income	4,826	3,218
Gain on disposal of noncurrent assets	353	140
Recoveries of written-off claims	4,472	3,078
Extraordinary loss	2,301	1,497
Loss on disposal of noncurrent assets	662	1,497
Other	1,638	-
Income before income taxes and minority interests	114,335	10,170
Income taxes current	50,020	21,586
Income taxes deferred	(5,642)	(19,464)
Total income taxes		2,121
Minority interests in income	1,686	703
Net income	68,270	7,344

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

## 3. Consolidated Statements of Changes in Net Assets (Unaudited)

(Unit: Millions of Yen)

	For the tear ended March 31, 2008	For the year ended March 31, 2009
<b>Shareholders' equity :</b>		
<b>Capital stock</b>		
Balance at the end of previous period	215,481	215,597
Changes of items during the period		
Issuance of new shares	115	31
Total changes of items during the period	115	31
Balance at the end of current period	215,597	215,628
<b>Capital surplus</b>		
Balance at the end of previous period	177,097	177,213
Changes of items during the period		
Issuance of new shares	115	31
Total changes of items during the period	115	31
Balance at the end of current period	177,213	177,244
<b>Retained earnings</b>		
Balance at the end of previous period	226,678	261,520
Changes of items during the period		
Dividends from surplus	(15,899)	(15,704)
Net income	68,270	7,344
Disposal of treasury stock	(1)	(114)
Retirement of treasury stock	(17,572)	(5,909)
Reversal of revaluation reserve for land	44	408
Total changes of items during the period	34,841	(13,974)
Balance at the end of current period	261,520	247,545
<b>Treasury stock</b>		
Balance at the end of previous period	(205)	(705)
Changes of items during the period		
Purchase of treasury stock	(18,095)	(6,391)
Disposal of treasury stock	23	476
Retirement of treasury stock	17,572	5,909
Total changes of items during the period	(500)	(6)
Balance at the end of current period	(705)	(712)
<b>Total shareholders equity</b>		
Balance at the end of previous period	619,052	653,625
Changes of items during the period		
Issuance of new shares	231	62
Dividends from surplus	(15,899)	(15,704)
Net income	68,270	7,344
Purchase of treasury stock	(18,095)	(6,391)
Disposal of treasury stock	21	362
Retirement of treasury stock	-	-
Reversal of revaluation reserve for land	44	408
Total changes of items during the period	34,573	(13,918)
Balance at the end of current period	653,625	639,706

(Unit: Millions of Yen)

	For the tear ended March 31, 2008	For the year ended March 31, 2009
<b>Valuation and translation adjustments :</b>		
<b>Valuation difference on available-for-sale securities</b>		
Balance at the end of previous period	65,457	17,384
Changes of items during the period		
Net changes of items other than shareholders' equity	(48,072)	(22,901)
Total changes of items during the period	(48,072)	(22,901)
Balance at the end of current period	17,384	(5,517)
<b>Deferred gains or losses on hedges</b>		
Balance at the end of previous period	8	(39)
Changes of items during the period		
Net changes of items other than shareholders' equity	(48)	(29)
Total changes of items during the period	(48)	(29)
Balance at the end of current period	(39)	(69)
<b>Revaluation reserve for land</b>		
Balance at the end of previous period	31,972	31,927
Changes of items during the period		
Net changes of items other than shareholders' equity	(44)	(402)
Total changes of items during the period	(44)	(402)
Balance at the end of current period	31,927	31,524
<b>Total valuation and translation adjustments</b>		
Balance at the end of previous period	97,437	49,271
Changes of items during the period		
Net changes of items other than shareholders' equity	(48,165)	(23,334)
Total changes of items during the period	(48,165)	(23,334)
Balance at the end of current period	49,271	25,937
<b>Subscription rights to shares</b>		
Balance at the end of previous period	-	-
Changes of items during the period		
Net changes of items other than shareholders' equity	-	87
Total changes of items during the period	-	87
Balance at the end of current period	-	87
<b>Minority interests</b>		
Balance at the end of previous period	45,187	45,450
Changes of items during the period		
Net changes of items other than shareholders' equity	263	2,903
Total changes of items during the period	263	2,903
Balance at the end of current period	45,450	48,354
<b>Total net assets</b>		
Balance at the end of previous period	761,677	748,348
Changes of items during the period		
Issuance of new shares	231	62
Dividends from surplus	(15,899)	(15,704)
Net income	68,270	7,344
Purchase of treasury stock	(18,095)	(6,391)
Disposal of treasury stock	21	362
Reversal of revaluation reserve for land	44	408
Net changes of items other than shareholders' equity	(47,902)	(20,342)
Total changes of items during the period	(13,329)	(34,261)
Balance at the end of current period	748,348	714,086

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

## 4. Consolidated Statements of Cash Flows (Unaudited)

(Unit: Millions of Yen)

	For the year ended March 31, 2008	For the year ended March 31, 2009
<b>Net cash provided by (used in) operating activities</b>		
Income before income taxes and minority interests	114,335	10,170
Deprecation and amortization	23,956	15,845
Amortization of goodwill	226	535
Equity in (earnings) losses of affiliates	(215)	-
Increase (decrease) in allowance for loan losses	(616)	54,100
Increase (decrease) in provision for directors' bonuses	4	(85)
Increase (decrease) in provision for retirement benefits	1	17
Increase (decrease) in provision for directors' retirement benefits	1,072	(1,072)
Increase (decrease) in provision for reimbursement of deposits	881	(1)
Increase (decrease) in provision for contingent loss	116	303
Gain on fund management	(224,419)	(224,099)
Financing expenses	39,937	33,318
Loss (gain) related to securities	(2,689)	27,979
Foreign exchange losses (gains)	5,243	627
Loss (gain) on disposal of noncurrent assets	309	1,357
Net decrease (increase) in trading assets	30,956	(8,436)
Net increase (decrease) in trading liabilities	(714)	(528)
Net decrease (increase) in loans and bills discounted	(469,216)	(442,571)
Net increase (decrease) in deposit	168,685	201,106
Net increase (decrease) in negotiable certificates of deposit	85,562	(24,936)
Net increase (decrease) in borrowed money (excluding subordinated borrowings)	74,421	76,405
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(150,494)	41,953
Net decrease (increase) in call loans	16,205	202,777
Net increase (decrease) in call money	70,388	(75,015)
Net decrease (increase) in foreign exchanges-assets	804	(3,662)
Net increase (decrease) in foreign exchanges-liabilities	19	(9)
Net decrease (increase) in lease receivables and investment assets	-	5,783
Proceeds from fund management	227,916	226,224
Payments for finance	(36,319)	(32,687)
Other, net	(24,022)	80,392
Subtotal	(47,663)	165,792
Income taxes paid	(50,323)	(48,809)
<b>Net cash provided by (used in) operating activities</b>	<b>(97,986)</b>	<b>116,983</b>
<b>Net cash provided by (used in) investing activities</b>		
Purchase of securities	(1,037,725)	(975,951)
Proceeds from sales of securities	543,606	553,547
Proceeds from redemption of securities	671,241	416,939
Purchase of tangible fixed assets	(19,885)	(12,749)
Proceeds from sales of tangible fixed assets	1,487	370
Purchase of intangible assets	(8,663)	(5,629)
Purchase of investments in subsidiaries resulting in change in scope of consolidation	(8,149)	(6,744)
Other, net	41	(109)
<b>Net cash provided by (used in) investing activities</b>	<b>141,953</b>	<b>(30,328)</b>
<b>Net cash provided by (used in) financing activities</b>		
Increase in subordinated borrowings	-	63,000
Decrease in subordinated borrowings	(2,000)	-
Proceeds from issuance of subordinated bonds and bonds with subscription rights to shares	-	34,300
Payments for redemption subordinated bonds and bonds with subscription rights to shares	-	(40,000)
Proceeds from issuance of common stock	231	62
Cash dividends paid	(15,899)	(15,704)
Cash dividends paid to minority shareholders	(1,212)	(1,207)
Purchase of treasury stock	(18,095)	(6,391)
Proceeds from sales of treasury stock	21	362
<b>Net cash provided by (used in) financing activities</b>	<b>(36,953)</b>	<b>34,421</b>
<b>Effect of exchange rate change on cash and cash equivalents</b>	<b>(43)</b>	<b>(31)</b>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>6,969</b>	<b>121,044</b>
<b>Cash and cash equivalents at beginning of period</b>	<b>204,697</b>	<b>211,666</b>
<b>Cash and cash equivalents at end of period</b>	<b>211,666</b>	<b>332,711</b>

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

## B. NON - CONSOLIDATED FINANCIAL STATEMENTS

## B. 単体決算情報

## 1. Non-Consolidated Balance Sheets (Unaudited)

(Unit: Millions of Yen)

	As of march 31, 2008	As of march 31, 2009
<b>Assets:</b>		
Cash and due from banks	542,674	620,552
Cash	171,692	134,616
Due from banks	370,982	485,936
Call loans	232,611	72,076
Monetary claims bought	276,850	237,228
Trading assets	51,480	59,916
Trading account securities	11,624	11,599
Derivatives of trading securities	7	-
Trading-related financial derivatives	1,869	1,331
Other trading assets	37,978	46,985
Securities	1,410,983	1,357,930
Government bonds	593,833	519,605
Local government bonds	77,777	183,010
Corporate bonds	465,914	444,763
Stocks	206,577	151,856
Other securities	66,881	58,694
Loans and bills discounted	8,578,995	9,008,333
Bills discounted	74,942	54,565
Loans on bills	536,934	472,486
Loans on deeds	6,777,515	7,249,526
Overdrafts	1,189,603	1,231,754
Foreign exchanges	3,595	7,257
Due from foreign banks (our accounts)	1,235	3,868
Foreign bills bought	743	466
Foreign bills receivable	1,615	2,922
Other assets	284,572	112,485
Prepaid expenses	31,038	30,941
Accrued income	16,554	15,147
Initial margins of futures markets	9	-
Variation margins of futures markets	45	-
Derivatives other than for trading-assets	69,519	44,271
Accounts receivable-securities trading account	144,534	-
Other	22,872	22,124
Tangible fixed assets	136,727	138,825
Buildings, net	37,842	38,040
Land	86,908	86,301
Construction in progress	705	878
Other tangible fixed assets	11,270	13,604
Intangible fixed assets	15,709	15,096
Software	15,049	14,480
Other intangible fixed assets	659	615
Deferred tax assets	28,292	58,410
Customers' liabilities for acceptances and guarantees	108,522	101,899
Allowance for loan losses	(45,339)	(96,681)
<b>Total assets</b>	<b>11,625,677</b>	<b>11,693,332</b>

	As of march 31, 2008	As of march 31, 2009
<b>Liabilities:</b>		
Deposits	9,996,893	10,175,032
Current deposits	392,863	400,132
Ordinary deposits	5,758,258	5,852,298
Saving deposits	265,028	249,602
Deposits at notice	69,183	75,378
Time deposits	3,295,209	3,433,708
Other deposits	216,350	163,912
Negotiable certificates of deposit	155,456	152,020
Call money	202,779	127,764
Trading liabilities	1,954	1,426
Derivatives of trading securities-assets	46	-
Trading-related financial derivatives	1,908	1,426
Borrowed money	118,025	259,853
Borrowings from other banks	118,025	259,853
Foreign exchanges	55	45
Due to foreign banks (their accounts)	8	13
Foreign bills sold	18	12
Foreign bills payable	29	19
Bonds payable	40,000	34,300
Other liabilities	276,254	152,046
Domestic exchange settlement account, credit	2,200	2,391
Income taxes payable	28,342	302
Accrued expenses	15,114	16,979
Unearned revenue	6,182	5,211
Derivatives other than for trading-liabilities	52,951	46,188
Accounts payable-securities trading account	146,636	-
Other	24,826	80,972
Provision for directors' bonuses	85	-
Provision for directors' retirement benefits	1,072	-
Provision for reimbursement of deposits	881	879
Provision for contingent loss	116	420
Deferred tax liabilities for land revaluation	22,333	22,048
Acceptances and guarantees	108,522	101,899
<b>Total liabilities</b>	<b>10,924,432</b>	<b>11,027,737</b>
<b>Net assets:</b>		
Capital stock	215,597	215,628
Capital surplus	177,213	177,244
Legal capital surplus	177,213	177,244
Retained earnings	259,798	247,133
Legal retained earnings	38,384	38,384
Other retained earnings	221,414	208,749
Reserve for advanced depreciation of noncurrent assets	1,490	1,456
General reserve	118,234	118,234
Retained earnings brought forward	101,690	89,059
Treasury stock	(705)	(712)
<b>Total shareholders' equity</b>	<b>651,903</b>	<b>639,294</b>
Valuation difference on available-for-sale securities	17,453	(5,241)
Deferred gains or losses on hedges	(39)	(69)
Revaluation reserve for land	31,927	31,524
<b>Total valuation and translation adjustments</b>	<b>49,341</b>	<b>26,213</b>
Subscription rights to shares	-	87
<b>Total net assets</b>	<b>701,245</b>	<b>665,595</b>
<b>Total liabilities and net assets</b>	<b>11,625,677</b>	<b>11,693,332</b>

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

## 2. Non-Consolidated Statements of Income (Unaudited)

(Unit: Millions of Yen)

	For the year ended March 31, 2008	For the year ended March 31, 2009
Ordinary income	293,098	292,609
Interest income	224,455	224,047
Interest on loans and discounts	185,066	191,128
Interest and dividends on securities	17,309	16,181
Interest on call loans	5,907	3,062
Interest on receivables under securities borrowing transactions	8	2
Interest on bills bought	0	10
Interest on deposits with banks	7,737	8,226
Other interest income	8,425	5,436
Fees and commissions	47,956	43,969
Fees and commissions on domestic and foreign exchanges	11,337	11,004
Other fees and commissions	36,618	32,965
Trading income	981	1,028
Gains on trading account securities transactions	531	584
Other trading income	449	443
Other ordinary income	9,432	11,790
Gains on foreign exchange transactions	2,143	1,737
Gains on sales of bonds	3,990	1,194
Income from derivatives other than for trading or hedging	2,493	8,293
Other	805	565
Other income	10,272	11,773
Gain on sales of stocks and other securities	6,896	9,277
Other	3,375	2,495
Ordinary expenses	183,224	282,979
Interest expenses	41,013	34,199
Interest on deposits	27,158	22,566
Interest on negotiable certificates of deposit	1,506	1,369
Interest on call money	1,459	1,638
Interest on payables under securities lending transactions	0	-
Interest on borrowings and rediscounts	1,392	1,519
Interest on bonds	517	509
Interest on interest swaps	25	-
Other interest expenses	8,953	6,594
Fees and commissions payments	13,279	13,120
Fees and commissions on domestic and foreign exchanges	2,003	1,929
Other fees and commissions	11,275	11,190
Trading expenses	24	56
Expenses on trading-related financial derivatives transactions	24	56
Other ordinary expenses	4,364	8,896
Loss on sales of bonds	2,025	6,083
Loss on redemption of bonds	2,226	938
Loss on devaluation of bonds	112	1,874
General and administrative expenses	100,048	106,721
Other expenses	24,494	119,985
Provision of allowance for loan losses	3,520	63,912
Written-off of loans	14,219	22,849
Losses on sales of stocks and other securities	85	121
Losses on devaluation of stocks and other securities	3,444	28,939
Other	3,224	4,162

	For the year ended March 31, 2008	For the year ended March 31, 2009
Ordinary profit	109,874	9,629
Extraordinary income	2,978	2,229
Gain on disposal of noncurrent assets	353	140
Recoveries of written-off claims	2,624	2,089
Extraordinary loss	2,319	1,494
Loss on disposal of noncurrent assets	656	1,494
Other	1,662	-
Income before income taxes	110,533	10,365
Income taxes current	48,440	19,533
Income taxes deferred	(4,375)	(17,821)
Total income taxes		1,711
Net income	66,468	8,653

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

## 3. Non-Consolidated Statements of Changes in Net Assets (Unaudited)

(Unit: Millions of Yen)

	For the tear ended March 31, 2008	For the year ended March 31, 2009
<b>Shareholders' equity :</b>		
<b>Capital stock</b>		
Balance at the end of previous period	215,481	215,597
Changes of items during the period		
Issuance of new shares	115	31
Total changes of items during the period	115	31
Balance at the end of current period	215,597	215,628
<b>Capital surplus</b>		
Legal capital surplus		
Balance at the end of previous period	177,097	177,213
Changes of items during the period		
Issuance of new shares	115	31
Total changes of items during the period	115	31
Balance at the end of current period	177,213	177,244
Total capital surplus		
Balance at the end of previous period	177,097	177,213
Changes of items during the period		
Issuance of new shares	115	31
Total changes of items during the period	115	31
Balance at the end of current period	177,213	177,244
<b>Retained earnings</b>		
Legal retained earnings		
Balance at the end of previous period	38,383	38,384
Changes of items during the period		
Provision of legal retained earnings	0	0
Total changes of items during the period	0	0
Balance at the end of current period	38,384	38,384
Other retained earnings		
Reserve for advanced depreciation of noncurrent assets		
Balance at the end of previous period	1,370	1,490
Changes of items during the period		
Provision of reserve for advanced depreciation of noncurrent assets	197	54
Reversal of reserve for advanced depreciation of noncurrent assets	(77)	(89)
Total changes of items during the period	120	(34)
Balance at the end of current period	1,490	1,456
General reserve		
Balance at the end of previous period	118,234	118,234
Changes of items during the period		
Total changes of items during the period	-	-
Balance at the end of current period	118,234	118,234

	For the year ended March 31, 2008	For the year ended March 31, 2009
<b>Retained earnings brought forward</b>		
Balance at the end of previous period	68,770	101,690
Changes of items during the period		
Dividends from surplus	(15,899)	(15,704)
Provision of legal retained earnings	(0)	(0)
Provision of reserve for advanced depreciation of noncurrent assets	(197)	(54)
Reversal of reserve for advanced depreciation of noncurrent assets	77	89
Net income	66,468	8,653
Disposal of treasury stock	(1)	(114)
Retirement of treasury stock	(17,572)	(5,909)
Reversal of revaluation reserve for land	44	408
Total changes of items during the period	32,919	(12,631)
Balance at the end of current period	101,690	89,059
<b>Total retained earnings</b>		
Balance at the end of previous period	226,758	259,798
Changes of items during the period		
Dividends from surplus	(15,899)	(15,704)
Provision of legal retained earnings	-	-
Provision of reserve for advanced depreciation of noncurrent assets	-	-
Reversal of reserve for advanced depreciation of noncurrent assets	-	-
Net income	66,468	8,653
Disposal of treasury stock	(1)	(114)
Retirement of treasury stock	(17,572)	(5,909)
Reversal of revaluation reserve for land	44	408
Total changes of items during the period	33,040	(12,665)
Balance at the end of current period	259,798	247,133
<b>Treasury stock</b>		
Balance at the end of previous period	(205)	(705)
Changes of items during the period		
Purchase of treasury stock	(18,095)	(6,391)
Disposal of treasury stock	23	476
Retirement of treasury stock	17,572	5,909
Total changes of items during the period	(500)	(6)
Balance at the end of current period	(705)	(712)
<b>Total shareholders equity</b>		
Balance at the end of previous period	619,132	651,903
Changes of items during the period		
Issuance of new shares	231	62
Dividends from surplus	(15,899)	(15,704)
Net income	66,468	8,653
Purchase of treasury stock	(18,095)	(6,391)
Disposal of treasury stock	21	362
Retirement of treasury stock	-	-
Reversal of revaluation reserve for land	44	408
Total changes of items during the period	32,771	(12,609)
Balance at the end of current period	651,903	639,294

(Unit: Millions of Yen)

	For the tear ended March 31, 2008	For the year ended March 31, 2009
<b>Valuation and translation adjustments :</b>		
<b>Valuation difference on available-for-sale securities</b>		
Balance at the end of previous period	65,039	17,453
Changes of items during the period		
Net changes of items other than shareholders' equity	(47,585)	(22,695)
Total changes of items during the period	(47,585)	(22,695)
Balance at the end of current period	17,453	(5,241)
<b>Deferred gains or losses on hedges</b>		
Balance at the end of previous period	8	(39)
Changes of items during the period		
Net changes of items other than shareholders' equity	(48)	(29)
Total changes of items during the period	(48)	(29)
Balance at the end of current period	(39)	(69)
<b>Revaluation reserve for land</b>		
Balance at the end of previous period	31,972	31,927
Changes of items during the period		
Net changes of items other than shareholders' equity	(44)	(402)
Total changes of items during the period	(44)	(402)
Balance at the end of current period	31,927	31,524
<b>Total valuation and translation adjustments</b>		
Balance at the end of previous period	97,019	49,341
Changes of items during the period		
Net changes of items other than shareholders' equity	(47,678)	(23,127)
Total changes of items during the period	(47,678)	(23,127)
Balance at the end of current period	49,341	26,213
<b>Subscription rights to shares</b>		
Balance at the end of previous period	-	-
Changes of items during the period		
Net changes of items other than shareholders' equity	-	87
Total changes of items during the period	-	87
Balance at the end of current period	-	87
<b>Total net assets</b>		
Balance at the end of previous period	716,152	701,245
Changes of items during the period		
Issuance of new shares	231	62
Dividends from surplus	(15,899)	(15,704)
Net income	66,468	8,653
Purchase of treasury stock	(18,095)	(6,391)
Disposal of treasury stock	21	362
Reversal of revaluation reserve for land	44	408
Net changes of items other than shareholders' equity	(47,678)	(23,040)
Total changes of items during the period	(14,906)	(35,649)
Balance at the end of current period	701,245	665,595

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

## . Digest of Financial Results for the year ended March 31, 2009

## 1. Income status

For the year ended

(Unit: Billions of Yen)

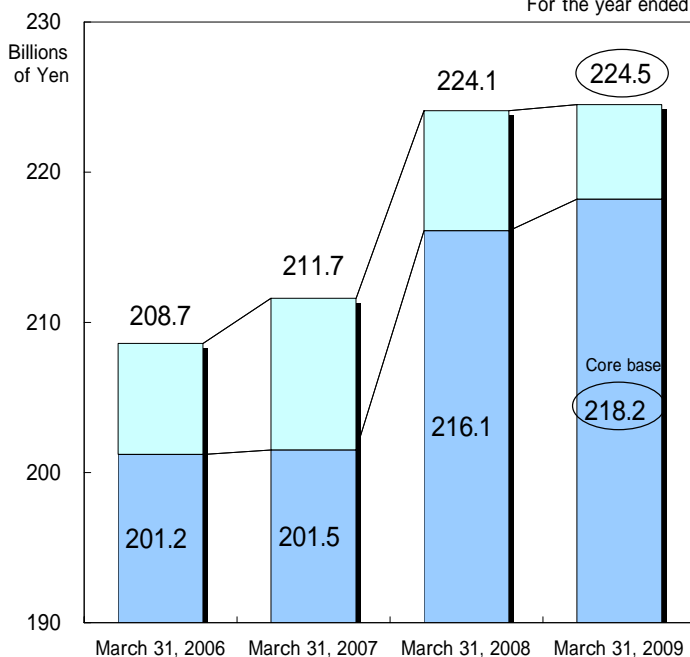
	March 31, 2008	March 31, 2009	Increase / (Decrease)	Ratio of Increase / (Decrease)
1 Gross operating income	224.1	224.5	0.4	0.1%
2 Gross operating income from domestic operations	218.9	220.3	1.4	0.6%
3 (Reference) Core base gross operating income (4+5)	216.1	218.2	2.1	0.9%
4 Interest income	181.8	187.8	6.0	3.2%
5 Fees and commissions	34.2	30.4	(3.8)	( 11.2%)
6 Trading income	0.9	1.0	0.1	
7 Other ordinary income	1.8	1.0	(0.8)	
8 Gross operating income from international operations	5.2	4.2	(1.0)	( 18.4%)
9 Expenses	97.1	103.1	6.0	6.2%
10 Of which, personnel	36.1	38.9	2.8	7.7%
11 Of which, facilities	54.3	57.7	3.4	6.2%
12 Core net business profit (1-9)	127.0	121.3	(5.7)	( 4.4%)
13 Provision of allowance for general loan losses	4.5	15.1	10.6	
14 Net business profit (1-9-13)	122.5	106.2	(16.3)	( 13.3%)
15 Non-recurring gains (losses)	(12.6)	(96.5)	(83.9)	
16 Of which, disposal of bad debts	13.5	72.0	58.5	
17 (Reference) Credit costs (13+16)	18.0	87.1	69.1	
18 Of which, gains or losses on stocks and other securities	3.3	(19.7)	(23.0)	
19 Of which, losses on devaluation of stocks and other securities	3.4	28.9	25.5	
20 Ordinary profit (14+15)	109.8	9.6	(100.2)	( 91.2%)
21 Extraordinary income (loss)	0.6	0.7	0.1	
22 Of which, recoveries of written-off claims	2.6	2.0	(0.6)	
23 Total income taxes	44.0	1.7	(42.3)	
24 Net income (20+21-23)	66.4	8.6	(57.8)	( 86.9%)
Real credit costs (17-22)	15.4	85.0	69.6	

(1) Gross Operating Income : Gross operating income increased by 0.4 billion yen mainly due to an increase in the average balance of use and source of funds.

As domestic interest income increased by 6.0 billion yen (+3.2%) as compared to the previous term mainly due to an increase in the average loan balance, gross operating income increased by 0.4 billion yen as compared to the previous term to 224.5 billion yen.  
Core base gross operating income also increased by 2.1 billion yen (+0.9%) as compared to the previous term to 218.2 billion yen.

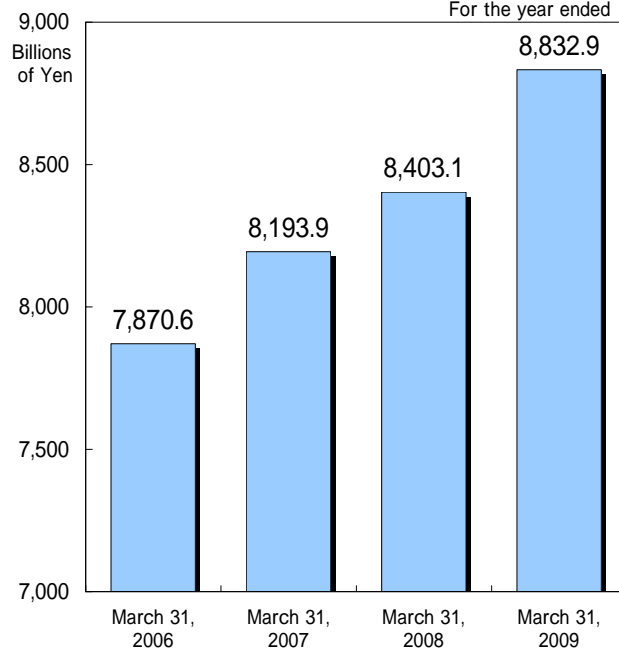
(Reference 1) Transition of gross operating income

For the year ended



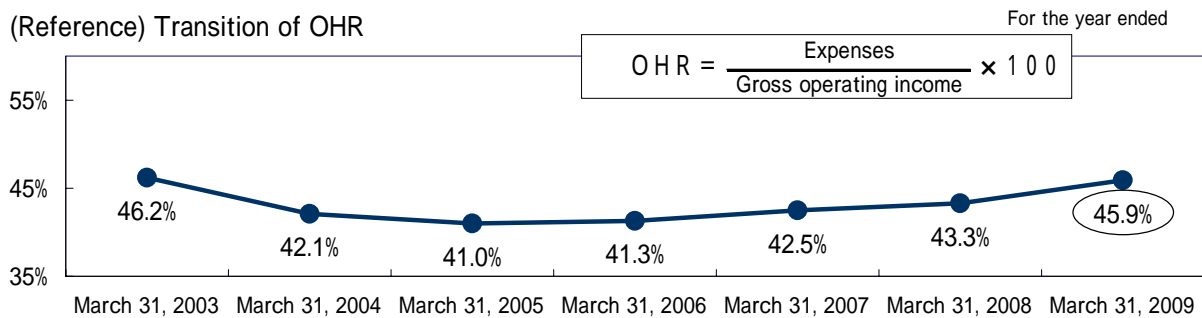
(Reference 2) Transition of average loan balance (Domestics)

For the year ended

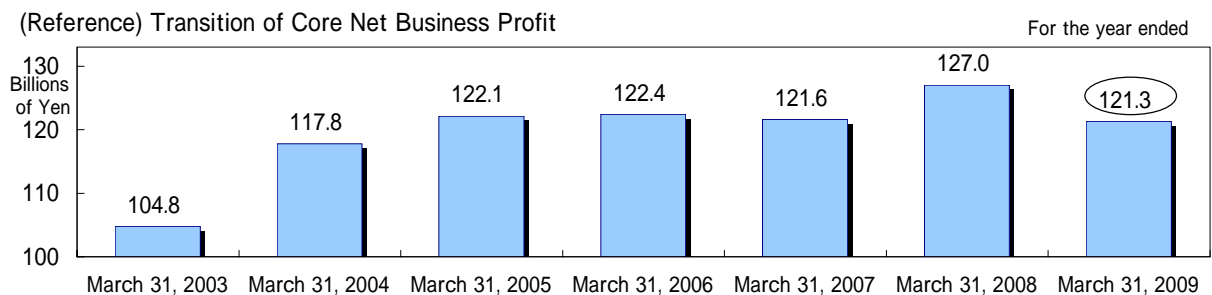


**(2) Expenses : OHR maintained a low level at 45.9%.**

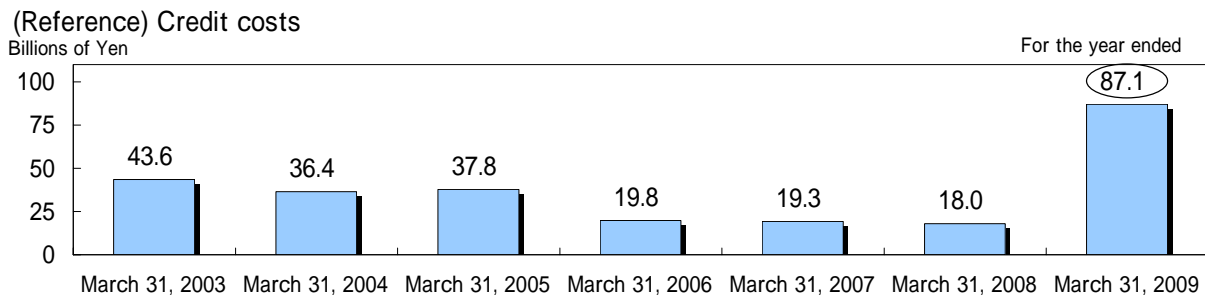
As the Bank increased investment in human assets, stores and systems for the future, expenses increased by 6.0 billion yen as compared to the previous term to 103.1 billion yen, but OHR (overhead ratio) continued to remain low at 45.9%.

**(3) Core Net Business Profit : Core net business profit reached a high level of 121.3 billion yen.**

Although gross operating income increased by 0.4 billion yen as compared to the previous term, expenses increased by 6.0 billion yen, and as a result, core net business profit decreased by 5.7 billion yen to 121.3 billion yen.

**(4) Credit Costs : Increased mainly for real estate and construction sectors.**

Due to an increase in customer bankruptcies and deterioration in business conditions mainly in real estate and construction sectors, credit costs increased by 69.1 billion yen as compared to the previous term to 87.1 billion yen.

**(5) Losses on devaluation of stocks and other securities : Due to a deterioration in the stock market, devalued securities holdings by 28.9 billion yen.**

Due to a deterioration in the stock market accompanying the global turmoil in the financial markets, impairment charges increased significantly, and the bank recorded 28.9 billion yen in losses on the devaluation of stocks and other securities.

**(6) Ordinary Profit and Net Income : Both ordinary profit and net income decreased.**

From the above, ordinary profit decreased by 91.2% as compared to the previous term to 9.6 billion yen, net income decreased by 86.9% as compared to the previous term to 8.6 billion yen.  
In accordance with the dividend policy, dividend of 10.0 yen was paid (out of which the year end dividend was paid 5.0 yen).

## 2. Assets and Liabilities

### (1) Loans : Individual loans steadily increased due mainly to housing loans.

As a result of focusing on the regional retailing business, the term-end outstanding balance of loans to small and medium sized businesses, etc. increased by 191.3 billion yen (+2.7%) as compared to the end of the previous term, centering on individual loans. The term-end average balance of loans to small and medium sized businesses, etc. continued to grow by 247.2 billion yen (+3.6%) from the previous term.

(Reference 1) Transition of outstanding loan balance

(Unit: Billions of Yen)

	As of March 31, 2007 (A)	As of March 31, 2008 (B)	(B)-(A)	As of March 31, 2009 (C)	(C)-(B)
Loans < outstanding balance >	8,114.4	8,578.9	[5.7%] 464.5	9,008.3	[5.0%] 429.4
Loans to small and medium-sized businesses, etc	6,627.1	6,926.3	[4.5%] 299.2	7,117.6	[2.7%] 191.3
Loans to small and medium-sized businesses	3,184.8	3,202.2	[0.5%] 17.4	3,167.6	[(1.0%)] (34.6)
Loans to Individuals	3,442.3	3,724.0	[8.1%] 281.7	3,950.0	[6.0%] 226.0
Residential loans	3,108.0	3,383.2	[8.8%] 275.2	3,600.1	[6.4%] 216.9
Housing loans	2,030.3	2,254.1	[11.0%] 223.8	2,422.3	[7.4%] 168.2
Apartment loans	1,077.6	1,129.1	[4.7%] 51.5	1,177.7	[4.3%] 48.6
Ratio of loans to small and medium-sized businesses, etc	81.6%	80.7%	(0.9%)	79.0%	(1.7%)
Ratio of loans to individuals	42.4%	43.4%	1.0%	43.8%	0.4%

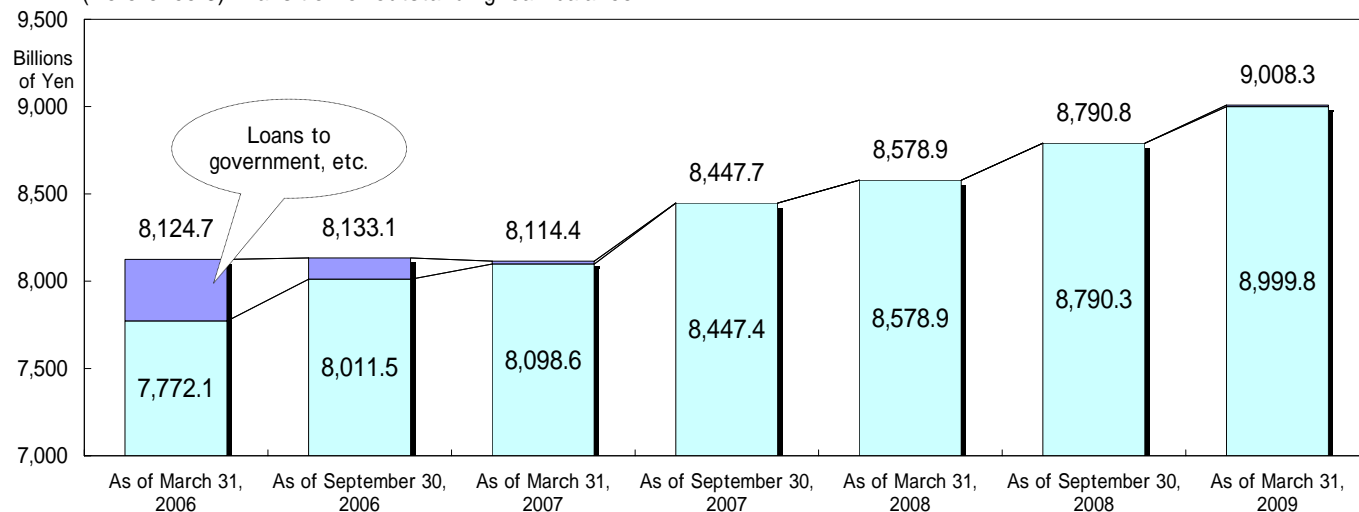
(Reference 2) Transition of average loan balance

For the year ended

(Unit: Billions of Yen)

	March 31, 2007 (A)	March 31, 2008 (B)	(B)-(A)	March 31, 2009 (C)	(C)-(B)
Loans < average balance >	8,206.5	8,415.8	[2.5%] 209.3	8,845.5	[5.1%] 429.7
Loans to small and medium-sized businesses, etc	6,519.1	6,786.0	[4.0%] 266.9	7,033.2	[3.6%] 247.2
Loans to small and medium-sized businesses	3,148.1	3,218.4	[2.2%] 70.3	3,201.0	[(0.5%)] (17.4)
Loans to Individuals	3,371.0	3,567.5	[5.8%] 196.5	3,832.1	[7.4%] 264.6
Residential loans	3,045.6	3,233.2	[6.1%] 187.6	3,486.3	[7.8%] 253.1
Housing loans	1,997.0	2,135.7	[6.9%] 138.7	2,336.3	[9.3%] 200.6
Apartment loans	1,048.6	1,097.5	[4.6%] 48.9	1,149.9	[4.7%] 52.4

(Reference 3) Transition of outstanding loan balance



**(2) Deposits : Individual deposits on steady increase, reached the level of 10 trillion yen.**

As a result of our efforts to enhance accessibility to customers and to improve convenience, the term-end balance of individual deposits increased steadily mainly in Kanagawa prefecture by 150.4 billion yen (+1.9%) as compared to the end of the previous term to 7,709.4 billion yen.  
The term-end balance of all deposits increased by 178.2 billion yen (+1.7%) as compared to the end of the previous term to 10,175.0 billion yen.

**(Reference 1) Transition of outstanding deposit balance**

(Unit: Billions of Yen)

	As of March 31, 2007 (A)	As of March 31, 2008 (B)	(B)-(A)	As of March 31, 2009 (C)	(C)-(B)
Deposits < outstanding balance >	9,827.0	9,996.8	[1.7%] 169.8	10,175.0	[1.7%] 178.2
Of which, individual	7,325.8	7,559.0	[3.1%] 233.2	7,709.4	[1.9%] 150.4
Of which, in Kanagawa Prefecture	6,950.9	7,176.0	[3.2%] 225.1	7,316.9	[1.9%] 140.9
Of which, corporate	1,908.6	1,830.3	[(4.1%)] (78.3)	1,854.0	[1.2%] 23.7

**(Reference 2) Transition of average deposit balance**

For the year ended

(Unit: Billions of Yen)

	March 31, 2007 (A)	March 31, 2008 (B)	(B)-(A)	March 31, 2009 (C)	(C)-(B)
Deposits < average balance >	9,358.8	9,712.9	[3.7%] 354.1	9,913.4	[2.0%] 200.5
Of which, individual	7,224.7	7,474.7	[3.4%] 250.0	7,684.0	[2.8%] 209.3
Of which, corporate	1,791.0	1,854.4	[3.5%] 63.4	1,830.9	[(1.2%)] (23.5)

**(3) Individual deposit assets : Outstanding balance of individual deposit assets steadily increased.**

The balance of investment trusts declined due to factors such as drop in investment trust prices as market activity slumped, individual deposit assets increased by 78.8 billion yen as compared to the end of the previous term to 8,969 billion yen, as a result of an increase in the balance of individual deposits and annuity insurance.

**(Reference 1) Balance of individual deposit assets**

(Unit: Billions of Yen)

	As of March 31, 2007 (A)	As of March 31, 2008 (B)	(B)-(A)	As of March 31, 2009 (C)	(C)-(B)
Investment trusts	450.2	441.1	(9.1)	336.6	(104.5)
Annuity insurance, etc	313.2	354.7	41.5	414.2	59.5
Foreign currency deposits	33.4	40.4	7.0	46.6	6.2
Public bonds	545.6	535.1	(10.5)	508.6	(26.5)
Total balance of non-deposit products for individuals A	1,342.4	1,371.5	29.1	1,306.2	(65.3)
Individual deposits (deposits in yen)	7,292.3	7,518.6	226.3	7,662.7	144.1
Total individual deposit assets B	8,634.8	8,890.2	255.4	8,969.0	78.8
Ratio of non-deposit products for individuals (A/B)	15.5%	15.4%	( 0.1%)	14.5%	( 0.9%)

**(Reference 2) Factor of increase (decrease) in investment trust**

For the year ended

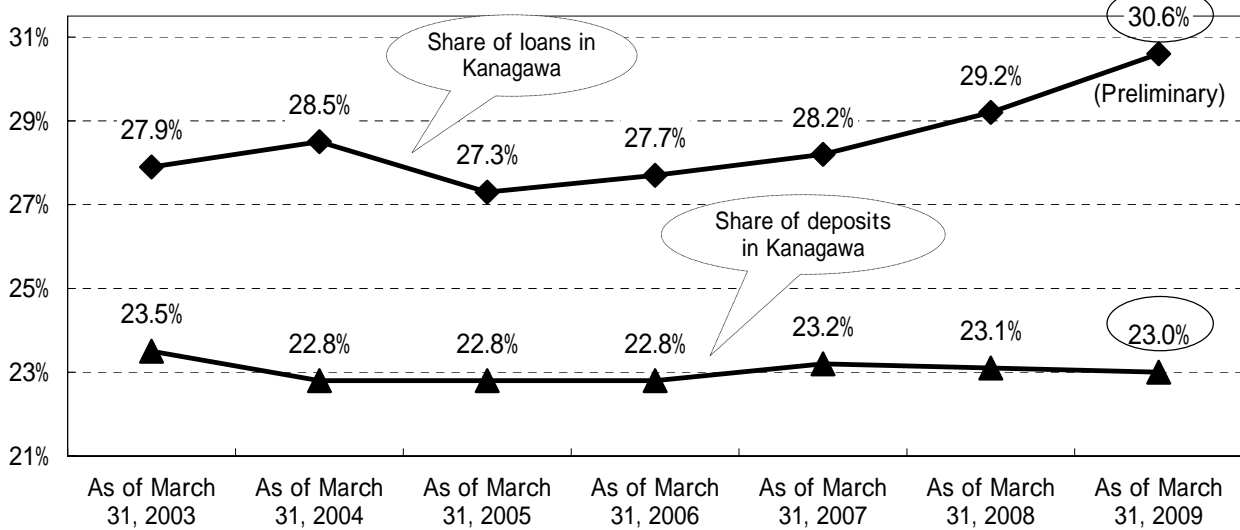
(Unit: Billions of Yen)

	March 31, 2007 (A)	March 31, 2008 (B)	(B)-(A)	March 31, 2009 (C)	(C)-(B)
Increase (decrease) in investment trust as compared to the end of the previous term	74.8	(9.1)		(104.5)	
[Factor] "Sales" -	69.8	78.2	8.4	51.1	(27.1)
"Cancel, Repurchase, Redemption"					
Change in net asset value per share, etc.	4.9	(87.2)	(92.1)	(155.6)	(68.4)

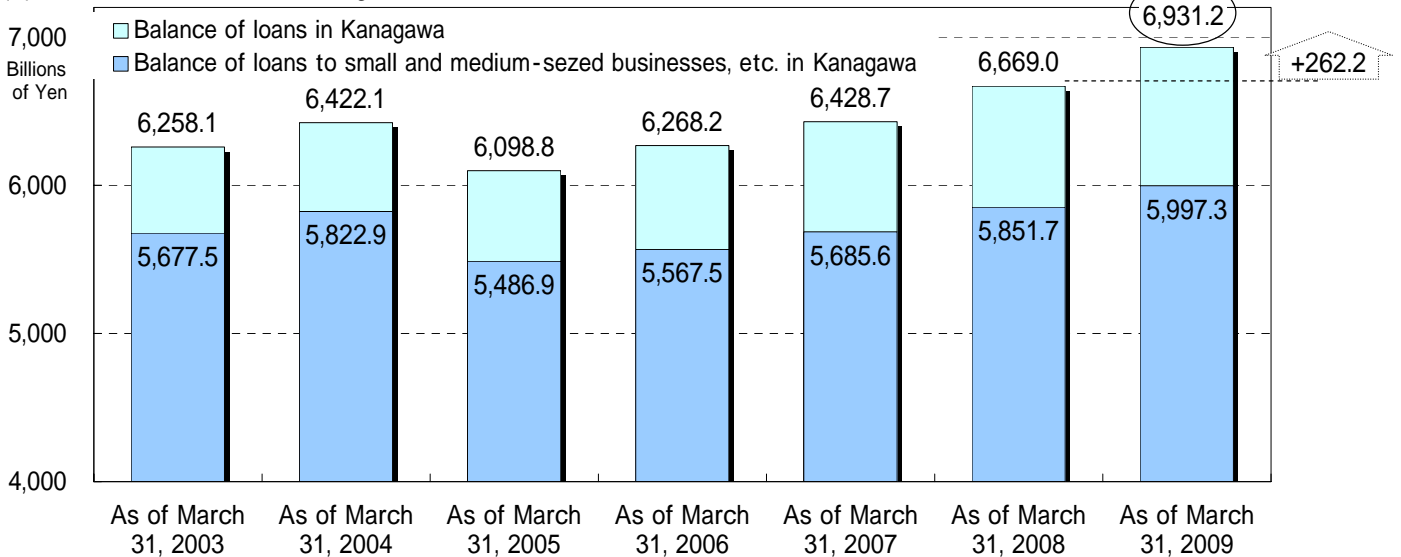
### 3. Conditions in Kanagawa Prefecture : Share of loans in Kanagawa Prefecture reached 30%.

In Kanagawa Prefecture, as a result of active efforts to expand financial transaction along with the strategy of specializing in regional retailing, loans in Kanagawa reached 6,931.2 billion yen, an increase of 262.2 billion yen from the end of the previous term and the share in Kanagawa become 30.6%. Deposits in Kanagawa steadily increased as well and the balance was 9,432.0 billion yen, an increase of 200.5 billion yen from the end of the previous term.

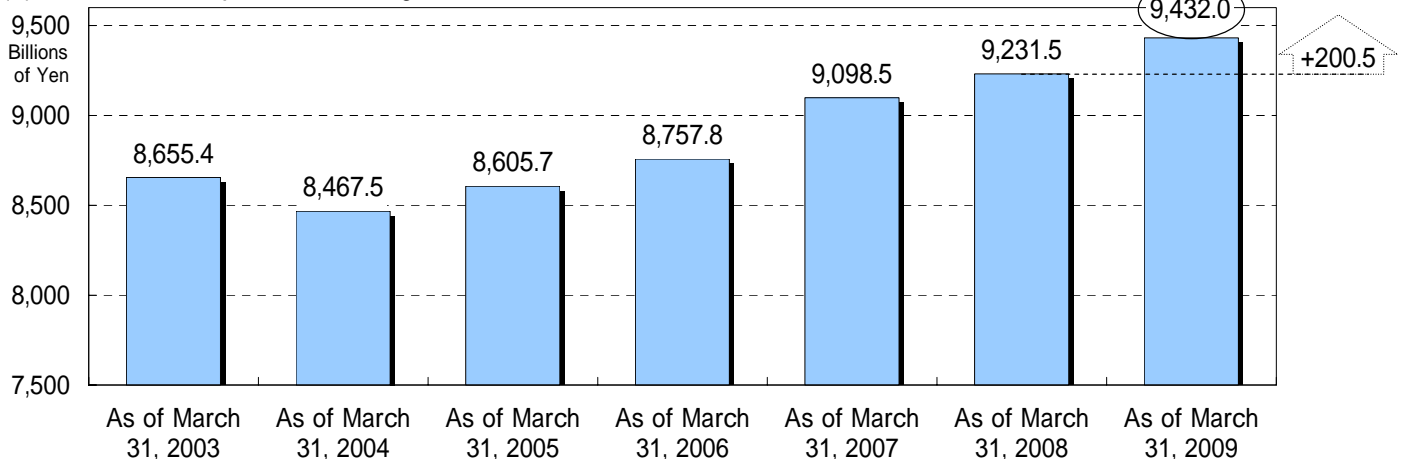
(1) Market shares in Kanagawa Prefecture



(2) Balance of loans in Kanagawa Prefecture



(3) Balance of Deposits in Kanagawa Prefecture

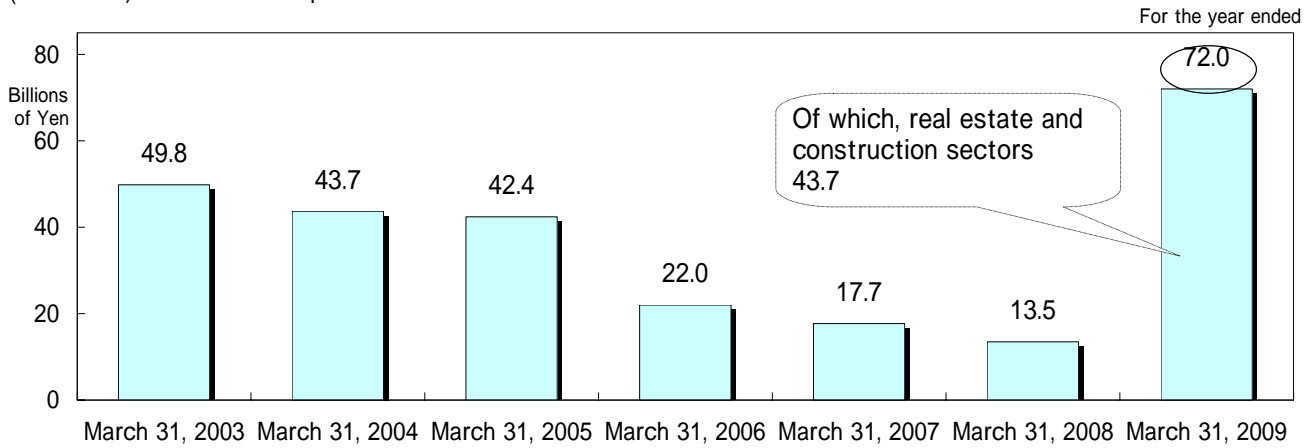


#### 4. State of Bad debts

##### (1) Disposal of bad debts : Disposal of bad debts from real estate and construction sectors.

Disposal of bad debts from the real estate and construction sectors amounted to 43.7 billion yen as customers fell into bankruptcy and conditions in these sectors deteriorated, and our total disposal of bad debts therefore reached 72.0 billion yen. In addition, due to an increase in the percentage set aside as an allowance for possible loan losses, the amount transferred to the general allowance for possible loan losses was 15.1 billion yen, resulting in total credit costs increasing by 69.1 billion yen from the previous term to 87.1 billion yen.

##### (Reference) Transition of disposal of bad debts



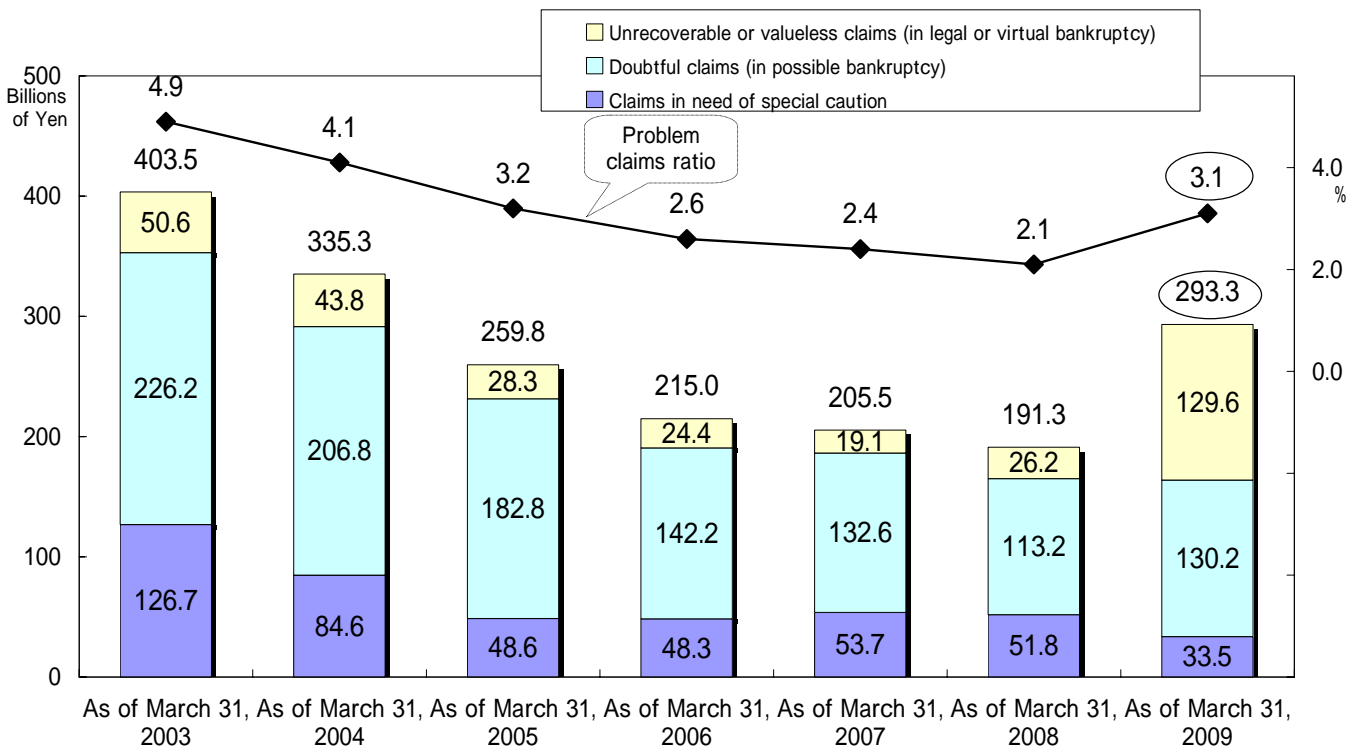
##### (Reference) Transition of credit costs

						(Unit: Billions of Yen)
43.6	36.4	37.8	19.8	19.3	18.0	87.1

##### (2) Amount of bad debts : Amount of bad debts increased by 102.0 billion yen.

Amount of bad debts increased mainly in real estate and construction sectors by 102.0 billion yen as compared to the end of the previous term to 293.3 billion yen. Problem claims ratio increased by 1.0 point as compared to the end of the previous term to 3.1%.

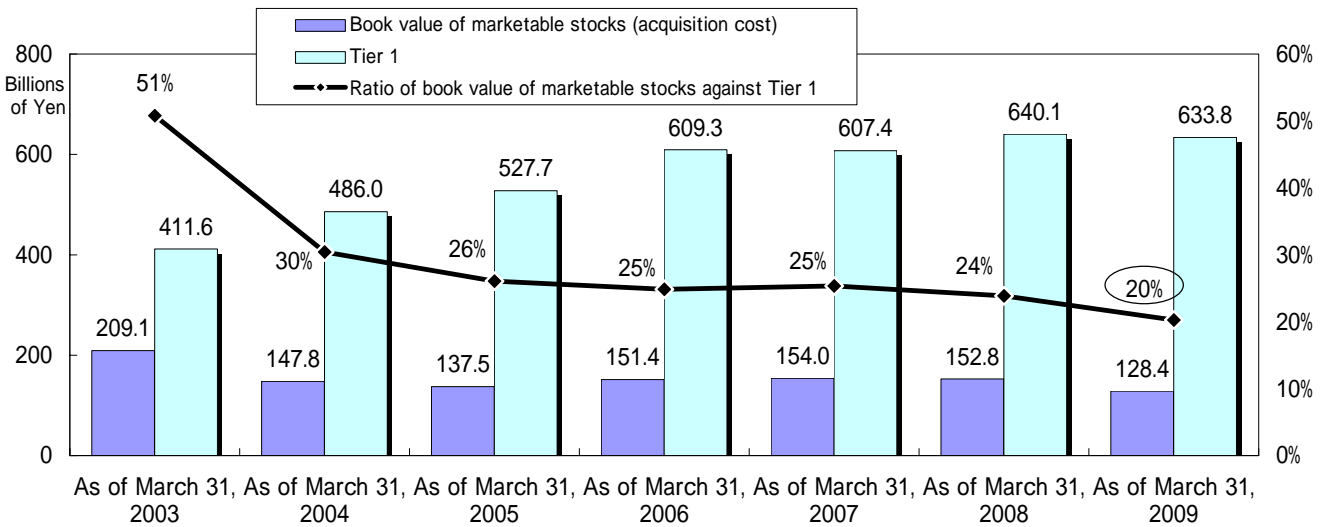
##### (Reference) Transition of claims disclosed under the Financial Revitalization Law



### 5. State of Stocks : Book decline value 24.4 billion yen due to factors such as loss on impairment of long-lived assets

The book value of shares with market value declined by 24.4 billion yen from the previous term due to the taking of impairment charges on such shares, the sale of such shares, etc. accompanying a deterioration in the stock market. In addition, holdings of such shares as a percentage of Tier 1 capital (non-consolidated) dropped 4 points to 20%.

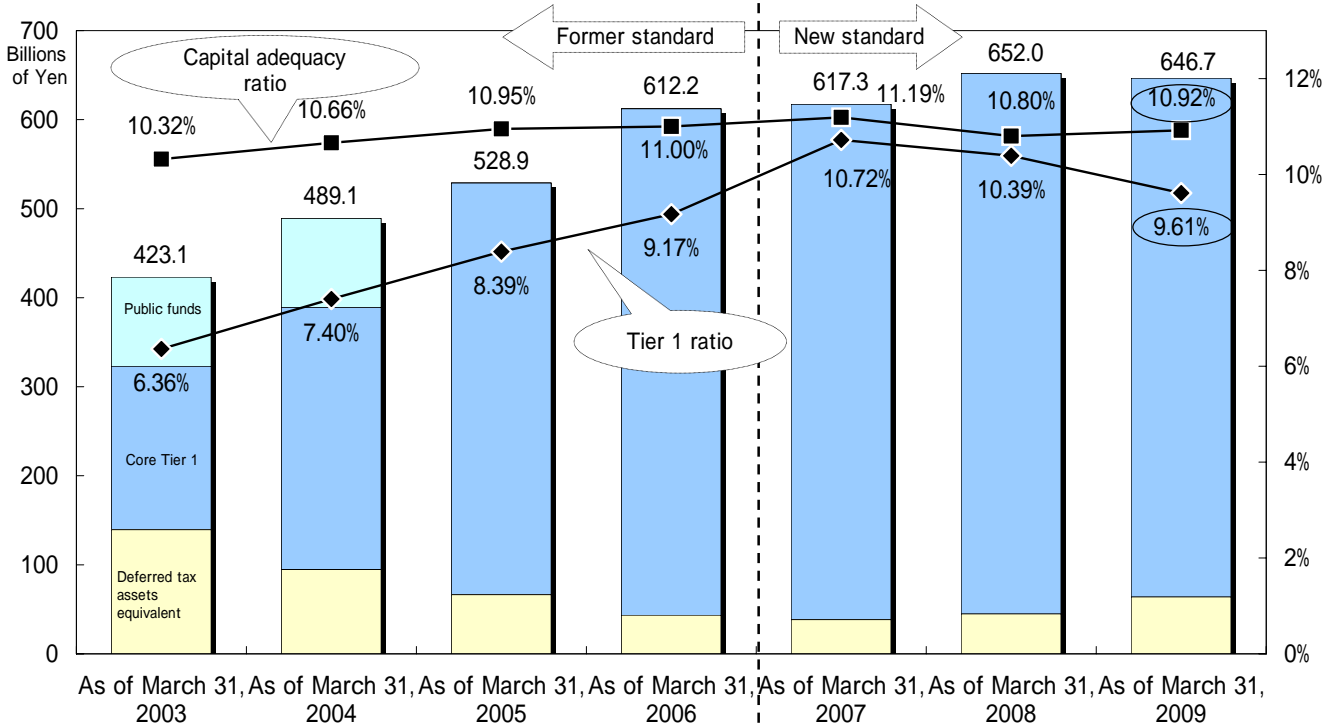
(Reference) Transition of book value of marketable stocks and Tier 1 ratio (non-consolidated)



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

Although risk assets, particularly loans, increased, factors such as the procurement of subordinated funds allowed us to maintain a strong capital adequacy ratio of 10.92%. In addition, the Tier 1 ratio was 9.61%, which is a sufficient level.

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



Risk assets ,etc	6,650.3	6,610.0	6,299.8	6,676.3	5,757.4	6,272.4	6,728.6
Core Tier 1 ratio	2.76%	4.45%	7.33%	8.51%	10.05%	9.67%	8.65%

(Note1) From the end of March, 2007, the Capital Adequacy Ratio (domestic standards) has been calculated in accordance with the new standards (Basel II). (Calculation method: [Of risk assets adopted credit risk] FIRB , [Amount equivalent to operational risk] TSA)

(Note2) Core Tier 1 is calculated by deducting the amount equivalent to public funds and the amount equivalent to deferred tax assets (excluding the amount corresponding to unrealized gains (losses) on available-for-sale securities) from Tier 1.

## 7. Forecasts for Fiscal Year 2009 : Both operating income and net income are expected to increase.

Gross operating income will remain at a high level despite a decline from the previous term is expected because of factors such as a drop in interest income due to the impact of falling interest rates. Core net business profit is also expected to be at a high level of 112.5 billion yen due to a reduction in expenses.  
In accordance with our dividend policy, we are forecasting an ordinary dividend per share of 10 yen per annum.

### < Non-consolidated >

(Unit: Billions of yen)

	Forecasts for the six months ending September 30, 2009	Previous six months ended September 30, 2008 Increase/(Decrease)	Forecasts for fiscal year 2009	Previous fiscal year 2008 Increase/(Decrease)	
1	Gross operating income	107.5	(5.4)	212.0	(12.5)
2	Gross operating income from domestic operations	106.0	(4.7)	209.0	(11.3)
3	Of which, Interest income	90.4	(2.4)	178.5	(9.3)
4	Of which, Fees and commissions	14.4	(2.1)	28.5	(1.9)
5	Of which, Other ordinary income	0.9	0.0	1.4	0.4
6	Gross operating income from international operations	1.5	(0.6)	3.0	(1.2)
7	Expenses	49.5	(1.9)	99.5	(3.6)
8	Core net business profit	58.0	(3.4)	112.5	(8.8)
9	Ordinary profit	17.5	(8.3)	38.5	28.9
10	Net income	10.5	(5.5)	22.0	13.4
11	Credit costs	37.0	(1.7)	67.0	(20.1)
12	Forecasts for the cash dividend par share	¥5.00	¥0.00	¥10.00	¥0.00

### < Consolidated >

(Unit: Billions of yen)

	Forecasts for the six months ending September 30, 2009	Previous six months ended September 30, 2008 Increase/(Decrease)	Forecasts for fiscal year 2009	Previous fiscal year 2008 Increase/(Decrease)	
13	Ordinary profit	17.5	(6.6)	39.0	30.6
14	Net income	10.0	(5.1)	21.5	14.2

### (Reference 1) Forecast of average balance of funds for fiscal year 2009 (Domestic operations)

(Unit: Billions of yen)

<average balance>	Forecasts for the six months ending September 30, 2009	Previous six months ended September 30, 2008 Increase/(Decrease)	Forecasts for fiscal year 2009	Previous fiscal year 2008 Increase/(Decrease)
Interest-earning assets	10,960.0	279.7	11,060.0	349.5
Loans and bills discounted	9,100.0	388.1	9,130.0	297.1
Securities	1,340.0	(10.7)	1,410.0	50.3
Interest-bearing liabilities	10,640.0	243.5	10,690.0	268.9
Deposits	9,930.0	140.4	9,940.0	145.6

### (Reference 2) Forecast of yield and interest margin for fiscal year 2009 (Domestic operations)

(Unit:%)

	Forecasts for the six months ending September 30, 2009	Previous six months ended September 30, 2008 Increase/(Decrease)	Forecasts for fiscal year 2009	Previous fiscal year 2008 Increase/(Decrease)
Yield on interest-earning assets A	1.82	(0.17)	1.79	(0.18)
Loans and bills discounted	2.00	(0.18)	1.97	(0.18)
Securities	0.97	(0.25)	0.96	(0.18)
Yield on interest-bearing liabilities B	0.18	(0.08)	0.18	(0.05)
Deposits	0.15	(0.09)	0.14	(0.07)
Expenses ratio	0.93	(0.06)	0.94	(0.05)
Total funding cost C	1.07	(0.15)	1.08	(0.11)
Yield spread A-B	1.64	(0.09)	1.61	(0.13)
Interest margin between loans and deposits	0.91	(0.02)	0.88	(0.06)
Net interest margin A-C	0.75	(0.02)	0.71	(0.07)

SELECTED FINANCIAL INFORMATION  
決算説明資料

## A. SUMMARY OF FINANCIAL RESULTS

## A. 平成21年3月期決算の概況

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

For the year ended

(Unit: Millions of Yen)

		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)
Gross operating income	業務粗利益	224,563	419	224,144
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	232,265	7,747	224,518
Gross operating income from domestic operations	国内業務粗利益	220,318	1,381	218,937
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	227,785	8,570	219,215
Interest income	資金利益	187,802	5,949	181,853
Fees and commissions	役務取引等利益	30,421	(3,867)	34,288
Trading income	特定取引利益	1,028	47	981
Other ordinary income	その他業務利益	1,066	(748)	1,814
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(7,466)	(7,188)	(278)
Gross operating income from international operations	国際業務粗利益	4,244	(963)	5,207
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	4,480	(823)	5,303
Interest income	資金利益	2,046	457	1,589
Fees and commissions	役務取引等利益	428	40	388
Trading income	特定取引利益	(56)	(32)	(24)
Other ordinary income	その他業務利益	1,826	(1,427)	3,253
(Of which, gains (losses) on bonds)	(うち国債等債券損益)	(235)	(140)	(95)
Expenses	経費(除く臨時処理分)	( )	103,182	6,073
Personnel	人件費	( )	38,974	2,796
Facilities	物件費	( )	57,758	3,411
Taxes	税金	( )	6,450	(133)
Core net business Profit	実質業務純益	121,380	(5,655)	127,035
(Excluding gains (losses) on bonds)	(除く国債等債券損益(5勘定戻))	129,083	1,674	127,409
Provision of allowance for general loan losses	一般貸倒引当金繰入額	( )	15,161	10,659
Net business profit	業務純益	106,219	(16,313)	122,532
(Of which, gains (losses) on bonds)	(うち国債等債券損益(5勘定戻))	(7,702)	(7,328)	(374)
Non-recurring gains (losses)	臨時損益	(96,589)	(83,931)	(12,658)
Disposal of bad debts	不良債権処理額	( )	72,003	58,473
Written-off of loans	貸出金償却	( )	22,849	8,630
Provision of allowance for specific loan losses	個別貸倒引当金繰入額	( )	48,750	49,732
Loss on sales of non-performing loans	延滞債権等売却損	( )	27	(149)
Other	その他	( )	375	259
(Credit costs + )	(与信費用 + )	( )	87,164	69,132
Gains or losses on stocks and other securities	株式等関係損益	(19,783)	(23,150)	3,367
Gains on sales of stocks and other securities	株式等売却益	9,277	2,381	6,896
Losses on sales of stocks and other securities	株式等売却損	( )	121	36
Losses on devaluation of stocks and other securities	株式等償却	( )	28,939	25,495
Other non-recurring gains (losses)	その他の臨時損益	(4,802)	(2,307)	(2,495)
Ordinary profit	経常利益	9,629	(100,245)	109,874
Extraordinary income (loss)	特別損益	735	76	659
Gain (loss) on disposal of noncurrent assets	固定資産処分損益	(1,354)	(1,052)	(302)
Gain on disposal of noncurrent assets	固定資産処分益	140	(213)	353
Loss on disposal of noncurrent assets	固定資産処分損	( )	1,494	838
Recoveries of written-off claims	償却債権取立益	2,089	(535)	2,624
Other	その他	-	1,662	(1,662)
Income before income taxes	税引前当期純利益	10,365	(100,168)	110,533
Income taxes - current	法人税、住民税及び事業税	( )	19,533	(28,907)
Income taxes - deferred	法人税等調整額	( )	(17,821)	(13,446)
Total income taxes	法人税等合計	( )	1,711	(42,354)
Net income	当期純利益	8,653	(57,815)	66,468
Real credit costs ( - )	実質与信費用 ( - )	( )	85,075	69,667
			15,408	

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

【Consolidated】		【連結】		For the year ended		(Unit: Millions of Yen)	
				March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	
Consolidated gross operating income	連結粗利益	238,532	3,623	234,909			
Interest income	資金利益	190,781	6,299	184,482			
Fees and commissions	役務取引等利益	38,304	(2,917)	41,221			
Trading income	特定取引利益	1,113	157	956			
Other ordinary income	その他業務利益	8,332	84	8,248			
General and administrative expenses	営業経費 ( )	111,378	8,880	102,498			
Credit costs	与信費用 ( )	96,837	72,736	24,101			
Written-off of loans	貸出金償却 ( )	27,201	9,554	17,647			
Provision of allowance for specific loan losses	個別貸倒引当金繰入額 ( )	51,868	50,937	931			
Provision of allowance for general loan losses	一般貸倒引当金繰入額 ( )	17,363	12,170	5,193			
Other	その他 ( )	403	74	329			
Gains or losses on stocks and other securities	株式等関係損益	(20,229)	(23,335)	3,106			
Equity in earnings of associated companies	持分法による投資損益	-	(215)	215			
Other	その他	(1,637)	(1,816)	179			
Ordinary profit	経常利益	8,449	(103,361)	111,810			
Extraordinary income (loss)	特別損益	1,720	(804)	2,524			
Income before income taxes	税金等調整前当期純利益	10,170	(104,165)	114,335			
Income taxes - current	法人税、住民税及び事業税 ( )	21,586	(28,434)	50,020			
Income taxes - deferred	法人税等調整額 ( )	(19,464)	(13,822)	(5,642)			
Minority interests in income	少数株主利益 ( )	703	(983)	1,686			
Net income	当期純利益	7,344	(60,926)	68,270			
Real credit costs (including recoveries of written-off claims)	実質与信費用 (償却債権取立益含む)	93,758	74,129	19,629			

(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 - Fees and commissions payments)  
+ (Trading income - Trading expenses) + (Other ordinary income - Other ordinary expenses)

【Reference】		【参考】		For the year ended		(Unit: Millions of Yen)	
		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)			
Consolidated net business profit	連結業務純益	131,660	(4,986)	136,646			

(注) 1. 連結業務純益 = 単体実質業務純益 + 子会社経常利益 (与信費用控除前) + 関連会社経常利益 × 持分割合 - 内部取引(配当等)  
2. 当期より、子会社の経常利益から与信費用を控除しております。なお、従前の基準で算出した場合の「連結業務純益」は、つぎのとおり  
であります。

(Note1) Consolidated net business Profit = Non-consolidated core net business profit + Ordinary profit of consolidated subsidiaries (excluding Credit costs) + Ordinary profit of equity-method affiliates × share of stockholders equity - internal trade (dividend, etc)

(Note2) Credit costs are deducted from ordinary profit of consolidated subsidiaries from the fiscal year ended March 31, 2009. Consolidated net business profit calculated on the former standard is shown below.

		For the year ended		(Unit: Millions of Yen)	
		March 31, 2009 (A)	(A)-(B)	March 31, 2008 (B)	
Consolidated net business profit	連結業務純益	124,169	(7,066)	131,235	

【Number of Consolidated Subsidiaries】		【連結対象会社数】		(Unit: Number of Companies)	
		As of March 31, 2009 (A)	(A)-(B)	As of March 31, 2008 (B)	
Number of consolidated subsidiaries	連結子会社数	11	2	9	
Number of companies accounted for by the equity method	持分法適用会社数	0	0	0	