# Financial Statements

For the Year Ended March 31, 2009

THE JOYO BANK, LTD.

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#### (Note)

Information presented herein has been extracted from the original material, solely for the convenience of the readers outside Japan.

The amounts presented herein have not been audited.

### CONSOLIDATED FINANCIAL INFORMATION

### 1. Consolidated Balance Sheet

(Millions of yen)

		(Initiality of J off)
	As of Mar.31,2008	As of Mar.31,2009
Assets		
Cash and due from banks	136,252	179,030
Call loans and bills bought	3,885	26,729
Monetary claims bought	65,725	54,063
Trading assets	26,063	
Money held in trust	3,281	· <del>-</del>
Securities	2,301,379	1,975,080
Loans and bills discounted	4,635,216	
Foreign exchanges	1,037	
Lease receivables and investment assets	, <u> </u>	31,742
Other assets	69,531	70,500
Tangible fixed assets	122,929	
Buildings, net	25,113	
Land	55,447	
Construction in progress	5,669	·
Other tangible fixed assets	36,698	
Intangible fixed assets	10,500	
Software	5,619	· ·
Other intangible fixed assets	4,881	3,003
Deferred tax assets	19,330	
Customers' liabilities for acceptances and guarantees	28,363	
Allowance for loan losses	△38,879	
Allowance for investment loss	∆48	
Total assets	7,384,570	
Liabilities	7,001,070	7,111,200
Deposits	6,340,119	6,547,452
Negotiable certificates of deposit	45,411	99,360
Call money and bills sold	162,682	
Payables under securities lending transactions	166,230	
Trading liabilities	203	
Borrowed money	71,445	
Foreign exchanges	303	
Bonds payable	15,000	
Borrowed money from trust account	17	14
Other liabilities	98,483	
Provision for retirement benefits	4,173	
Provision for directors' retirement benefits	650	
Provision for reimbursement of deposits	1,223	
Provision for point card certificates	160	•
Provision for loss on interest repayment	8	
Provision for contingent loss	1,093	=
Reserves under the special laws	1,000	0
Deferred tax liabilities for land revaluation	14,061	14,007
Negative goodwill	2,923	
Acceptances and guarantees	28,363	
Total liabilities	6,952,553	
i otal nabilitios	0,332,333	7,000,404

# (Millions of yen)

	As of Mar.31,2008 As	of Mar.31,2009
Net assets		
Capital stock	85,113	85,113
Capital surplus	58,574	58,574
Retained earnings	255,255	254,154
Treasury stock	△21,671	△26,804
Total shareholders' equity	377,271	371,036
Valuation difference on available-for-sale securities	43,833	△6,397
Deferred gains or losses on hedges	△1,130	△1,868
Revaluation reserve for land	10,819	10,739
Total valuation and translation adjustments	53,521	2,474
Minority interests	1,222	1,369
Total net assets	432,016	374,881
Total liabilities and net assets	7,384,570	7,414,285

### 2. Consolidated Statement of Income

For FY 2007 ended   For FY 2008 ended   Mar.31,2008   Mar.31,2009   M			(Millions of yen)
Ordinary income         226,793         193,394           Interest income         145,058         130,243           Interest on loans and discounts         95,268         97,043           Interest and dividends on securities         46,606         31,371           Interest and dividends on securities borrowing         620         409           Interest on call loans and bills bought         620         409           Interest on deposits with banks         1,698         695           Other interest income         865         722           Trust fees         25         22           Fees and commissions         25,268         23,194           Other ordinary income         474         580           Other ordinary income         23,148         3,914           Other ordinary income         23,816         35,438           Ordinary expenses         37,749         25,137           Interest expenses         37,749         25,137           Interest on deposits         16,771         15,992           Interest on payables certificates of deposit         402         509           Interest on payables under securities lending         16,771         15,992           Interest on porrowings and rediscounts         964<		For FY 2007 ended	For FY 2008 ended
Interest income         145,058         130,243           Interest on loans and discounts         95,268         97,043           Interest and dividends on securities         46,606         31,371           Interest on call loans and bills bought         620         409           Interest on receivables under securities borrowing         —         0           Interest on deposits with banks         1,698         695           Other interest income         865         722           Trust fees         25         22           Fees and commissions         25,268         23,194           Other ordinary income         474         580           Other ordinary income         32,816         35,438           Ordinary expenses         200,538         191,398           Interest on deposits         16,771         15,992           Interest on deposits         16,771         15,992           Interest on negotiable certificates of deposit         402         509           Interest on payables under securities lending         16,771         15,992           Interest on borrowings and rediscounts         964         985           Interest on borrowings and rediscounts         964         985           Interest on borrowings and		Mar.31,2008	Mar.31,2009
Interest income         145,058         130,243           Interest on loans and discounts         95,268         97,043           Interest and dividends on securities         46,606         31,371           Interest on call loans and bills bought         620         409           Interest on receivables under securities borrowing         —         0           Interest on deposits with banks         1,698         695           Other interest income         865         722           Trust fees         25         22           Fees and commissions         25,268         23,194           Other ordinary income         474         580           Other ordinary income         32,816         35,438           Ordinary expenses         200,538         191,398           Interest on deposits         16,771         15,992           Interest on deposits         16,771         15,992           Interest on negotiable certificates of deposit         402         509           Interest on payables under securities lending         16,771         15,992           Interest on borrowings and rediscounts         964         985           Interest on borrowings and rediscounts         964         985           Interest on borrowings and	Ordinary income	226 793	193 394
Interest on loans and discounts		· ·	· ·
Interest and dividends on securities         46,606         31,371           Interest on call loans and bills bought         620         409           Interest on receivables under securities borrowing         −         0           Iransactions         −         0           Interest on deposits with banks         1,698         695           Other interest income         865         722           Trust fees         25         22           Fees and commissions         25,268         23,194           Trading income         474         580           Other ordinary income         32,816         35,438           Ordinary expenses         200,538         191,398           Interest expenses         37,749         25,137           Interest expenses         37,749         25,137           Interest on negotiable certificates of deposit         402         509           Interest on payables under securities lending         1,597         791           Interest on payables under securities lending         1,597         791           Interest on borrowings and rediscounts         964         985           Interest on borrowings and rediscounts         984         985           Interest on borrowings and rediscounts		· ·	
Interest on call loans and bills bought Interest on receivables under securities borrowing         620         409           Interest on deposits with banks         1,698         695           Other interest income         865         725           Trust fees         25         22           Fees and commissions         25,268         23,194           Trading income         474         580           Other ordinary income         32,148         3,914           Other income         32,816         35,438           Ordinary expenses         200,538         191,398           Interest on deposits         16,771         15,992           Interest on negotiable certificates of deposit         402         509           Interest on payables under securities lending         1,597         791           Interest on borrowings and rediscounts         964         985           Interest on borrowings         47,258         42,81           Fe			· ·
Interest on receivables under securities borrowing transactions			·
transactions         —         0           Interest on deposits with banks         1,698         695           Other interest income         865         722           Trust fees         25         22           Fees and commissions         25,268         23,194           Trading income         474         580           Other ordinary income         32,148         3,914           Other income         32,816         35,438           Ordinary expenses         200,538         191,398           Interest on deposits         16,771         15,992           Interest on negotiable certificates of deposit         402         509           Interest on payables under securities lending         1,597         791           Interest on payables under securities lending         1,597         791           Interest on borrowings and rediscounts         964         985           Interest on borrowings and rediscounts         964         985           Interest on bonds         334         333           Other interest expenses         11,580         4,873           Fees and commissions payments         6,998         6,806           Other ordinary expenses         7,258         42,811	_	020	100
Interest on deposits with banks         1,698         695           Other interest income         865         722           Trust fees         25         22           Fees and commissions         25,268         23,194           Trading income         474         580           Other ordinary income         32,816         35,438           Ordinary expenses         200,538         191,398           Interest expenses         37,749         22,171           Interest on deposits         16,771         15,992           Interest on call money and bills sold         6,096         1,651           Interest on payables under securities lending         1,597         791           Interest on borrowings and rediscounts         964         985           Interest on borrowings         334	<u> </u>	_	0
Other interest income         865 / 722 / 725 / 725 / 722 / 725 / 725 / 725 / 725 / 725 / 725 / 725 / 725 / 726 / 72		1 698	
Trust fees         25         22           Fees and commissions         25,268         23,194           Trading income         474         580           Other ordinary income         32,816         35,438           Ordinary expenses         200,538         191,398           Interest on deposits         16,771         15,992           Interest on negotiable certificates of deposit         402         509           Interest on payables under securities lending         1,597         791           Interest on borrowings and rediscounts         964         985           Interest on borrowings and rediscounts         985         1,808 <td< td=""><td>· · · · · · · · · · · · · · · · · · ·</td><td></td><td></td></td<>	· · · · · · · · · · · · · · · · · · ·		
Fees and commissions         25,268         23,194           Trading income         474         580           Other ordinary income         32,3148         3,914           Other income         32,816         35,438           Ordinary expenses         200,538         191,398           Interest expenses         37,749         25,137           Interest on deposits         16,771         15,992           Interest on negotiable certificates of deposit         402         509           Interest on longe and bills sold         6,996         1,651           Interest on bords         964         985           Interest on borrowings and rediscounts         984         985           Interest on borrowings and rediscounts<			
Trading income         474         580           Other ordinary income         23,148         3,914           Other income         32,816         35,438           Ordinary expenses         200,538         191,398           Interest expenses         37,749         25,137           Interest on deposits         16,771         15,992           Interest on negotiable certificates of deposit         402         509           Interest on payables under securities lending         1,597         791           Interest on borrowings and rediscounts         964         985           Interest on borrowings and rediscounts         986         4985           Interest on borrowings and rediscounts         334         253			
Other ordinary income         23,148         3,914           Other income         32,816         35,438           Ordinary expenses         200,538         191,398           Interest expenses         37,749         25,137           Interest on deposits         402         509           Interest on negotiable certificates of deposit         402         509           Interest on payables under securities lending         1,597         791           Interest on borrowings and rediscounts         964         985           Interest on borrowings and rediscounts         986         986           Interest on borrowings and rediscounts         985         1885           Interest on borrowings and rediscounts         985         1886           Interest on borrowings and rediscounts         985         1886           Interest on borrowings and rediscounts         9885         1896			· ·
Other income         32,816         35,438           Ordinary expenses         200,538         191,398           Interest expenses         37,749         25,137           Interest on deposits         16,771         15,992           Interest on negotiable certificates of deposit         402         509           Interest on call money and bills sold         6,096         1,651           Interest on payables under securities lending         1,597         791           Interest on borrowings and rediscounts         964         985           Interest on borrowings and rediscounts         98         4868           Interest on borrowings and rediscounts         1,597         791           Interest on borrowings         40         885	_		
Ordinary expenses         200,538         191,398           Interest expenses         37,749         25,137           Interest on deposits         16,771         15,992           Interest on negotiable certificates of deposit         402         509           Interest on call money and bills sold         6,096         1,651           Interest on payables under securities lending         1,597         791           Interest on borrowings and rediscounts         964         985           Interest on bonds         334         333           Other interest expenses         11,580         4,873           Fees and commissions payments         6,998         6,806           Other ordinary expenses         47,258         42,631           General and administrative expenses         71,903         74,589           Other expenses         36,628         42,233           Provision of allowance for loan losses         2,377         2,190           Other         34,251         40,042           Ordinary profit         26,254         1,995           Extraordinary income         2,285         2,423           Gain on disposal of noncurrent assets         8         47           Recoveries of written-off claims         2,37		· ·	
Interest expenses   37,749   25,137     Interest on deposits   16,771   15,992     Interest on negotiable certificates of deposit   402   509     Interest on call money and bills sold   6,096   1,651     Interest on payables under securities lending     Interest on payables under securities lending     Interest on borrowings and rediscounts   964   985     Interest on borrowings and rediscounts   334   333     Other interest expenses   11,580   4,873     Fees and commissions payments   6,998   6,806     Other ordinary expenses   47,258   42,631     General and administrative expenses   71,903   74,589     Other expenses   36,628   42,233     Provision of allowance for loan losses   2,377   2,190     Other   34,251   40,042     Ordinary profit   26,254   1,995     Extraordinary income   2,285   2,423     Gain on disposal of noncurrent assets   8   47     Recoveries of written-off claims   2,277   2,357     Other   18     Extraordinary loss   2,370   1,539     Loss on disposal of noncurrent assets   373   736     Impairment loss   1,597   1,599     Loss on disposal of noncurrent assets   1,094   —     Provision for directors' retirement benefits   692   —     Provision for reimbursement of deposits   1,094   —     Provision for point card certificates   94   —     Other   0   779     Income before income taxes and minority interests   26,169   2,879     Income taxes-current   13,331   2,725     Income taxes-deferred   △1,218   △5,177     Total income taxes   —   △2,451   △2,451   □		· ·	
Interest on deposits   16,771   15,992   Interest on negotiable certificates of deposit   402   509   Interest on call money and bills sold   6,096   1,651   Interest on payables under securities lending   Interest on borrowings and rediscounts   1,597   791   Interest on borrowings and rediscounts   964   985   Interest on bonds   334   333   Other interest expenses   11,580   4,873   Fees and commissions payments   6,998   6,806   Other ordinary expenses   47,258   42,631   General and administrative expenses   71,903   74,589   Other expenses   36,628   42,233   Provision of allowance for loan losses   2,377   2,190   Other Other   34,251   40,042   Ordinary profit   26,254   1,995   Extraordinary income   2,285   2,423   Gain on disposal of noncurrent assets   8   47   Recoveries of written-off claims   2,277   2,357   Other   — 18   Extraordinary loss   2,370   1,539   Loss on disposal of noncurrent assets   373   736   Impairment loss   115   233   Transfer to reserve for financial products transaction   liabilities   — 0   Provision for directors' retirement benefits   692   —   Provision for reimbursement of deposits   1,094   —   Provision for point card certificates   94   —   Other   0   779   Income before income taxes and minority interests   26,169   2,879   Income taxes-current   13,331   2,725   Income taxes-deferred   △1,218   △5,177   Total income taxes   — 6,24,51   4,044   —   Otal income taxes   4,725   4,044   Otal income taxes   4,725   4,044   Otal income taxes   4,725   4,044   Otal income taxes   4,725   Otal income			
Interest on negotiable certificates of deposit         402         509           Interest on call money and bills sold         6,096         1,651           Interest on payables under securities lending         1,597         791           Interest on borrowings and rediscounts         964         985           Interest on bonds         334         333           Other interest expenses         11,580         4,873           Fees and commissions payments         6,998         6,806           Other ordinary expenses         47,258         42,631           General and administrative expenses         71,903         74,589           Other expenses         36,628         42,233           Provision of allowance for loan losses         2,377         2,190           Other         34,251         40,042           Ordinary profit         26,254         1,995           Extraordinary income         2,285         2,423           Gain on disposal of noncurrent assets         8         47           Recoveries of written-off claims         2,277         2,357           Other         —         18           Extraordinary loss         373         736           Loss on disposal of noncurrent assets         373		· ·	
Interest on call money and bills sold Interest on payables under securities lending transactions         1,597         791           Interest on borrowings and rediscounts         964         985           Interest on borrowings and rediscounts         964         985           Interest on bonds         334         333           Other interest expenses         11,580         4,873           Fees and commissions payments         6,998         6,806           Other ordinary expenses         47,258         42,631           General and administrative expenses         71,903         74,589           Other expenses         36,628         42,233           Provision of allowance for loan losses         2,377         2,190           Other         34,251         40,042           Ordinary profit         26,254         1,995           Extraordinary income         2,285         2,423           Gain on disposal of noncurrent assets         8         47           Recoveries of written-off claims         2,277         2,357           Other         —         18           Extraordinary loss         2,370         1,539           Loss on disposal of noncurrent assets         373         736           Impairment loss	•	· ·	
Interest on payables under securities lending   1,597   791     Interest on borrowings and rediscounts   964   985     Interest on borrowings and rediscounts   334   333     Other interest expenses   11,580   4,873     Fees and commissions payments   6,998   6,806     Other ordinary expenses   47,258   42,631     General and administrative expenses   71,903   74,589     Other expenses   36,628   42,233     Provision of allowance for loan losses   2,377   2,190     Other official of the composition of the composition of allowance for loan losses   2,377   2,190     Other   34,251   40,042     Ordinary profit   26,254   1,995     Extraordinary income   2,285   2,423     Gain on disposal of noncurrent assets   8   47     Recoveries of written-off claims   2,277   2,357     Other   - 18     Extraordinary loss   2,370   1,539     Loss on disposal of noncurrent assets   373   736     Impairment loss   115   23     Transfer to reserve for financial products transaction     Iabilities   - 0     Provision for directors' retirement benefits   692   -			
transactions         1,597         791           Interest on borrowings and rediscounts         964         985           Interest on bonds         334         333           Other interest expenses         11,580         4,873           Fees and commissions payments         6,998         6,806           Other ordinary expenses         47,258         42,631           General and administrative expenses         71,903         74,589           Other expenses         36,628         42,233           Provision of allowance for loan losses         2,377         2,190           Other         34,251         40,042           Ordinary profit         26,254         1,995           Extraordinary income         2,285         2,423           Gain on disposal of noncurrent assets         8         47           Recoveries of written—off claims         2,277         2,357           Other         2,370         1,539           Loss on disposal of noncurrent assets         373         736           Impairment loss         115         23           Transfer to reserve for financial products transaction         1         1           liabilities         —         0         0           <		-,	.,
Interest on borrowings and rediscounts         964         985           Interest on bonds         334         333           Other interest expenses         11,580         4,873           Fees and commissions payments         6,998         6,806           Other ordinary expenses         47,258         42,631           General and administrative expenses         71,903         74,589           Other expenses         36,628         42,233           Provision of allowance for loan losses         2,377         2,190           Other         34,251         40,042           Ordinary profit         26,254         1,995           Extraordinary income         2,285         2,423           Gain on disposal of noncurrent assets         8         47           Recoveries of written-off claims         2,277         2,357           Other         —         18           Extraordinary loss         2,370         1,539           Loss on disposal of noncurrent assets         373         736           Impairment loss         115         23           Transfer to reserve for financial products transaction         1         9           Isabilities         —         0           Provision for di		1,597	791
Interest on bonds         334         333           Other interest expenses         11,580         4,873           Fees and commissions payments         6,998         6,806           Other ordinary expenses         47,258         42,631           General and administrative expenses         71,903         74,589           Other expenses         36,628         42,233           Provision of allowance for loan losses         2,377         2,190           Other         34,251         40,042           Ordinary profit         26,254         1,995           Extraordinary income         2,285         2,423           Gain on disposal of noncurrent assets         8         47           Recoveries of written-off claims         2,277         2,357           Other         —         18           Extraordinary loss         2,370         1,539           Loss on disposal of noncurrent assets         373         736           Impairment loss         115         23           Transfer to reserve for financial products transaction         1         2           liabilities         —         0           Provision for directors' retirement benefits         692         —           Provision fo		•	985
Other interest expenses         11,580         4,873           Fees and commissions payments         6,998         6,806           Other ordinary expenses         47,258         42,631           General and administrative expenses         71,903         74,589           Other expenses         36,628         42,233           Provision of allowance for loan losses         2,377         2,190           Other         34,251         40,042           Ordinary profit         26,254         1,995           Extraordinary income         2,285         2,423           Gain on disposal of noncurrent assets         8         47           Recoveries of written-off claims         2,277         2,357           Other         —         18           Extraordinary loss         2,370         1,539           Loss on disposal of noncurrent assets         373         736           Impairment loss         115         23           Transfer to reserve for financial products transaction         115         23           Provision for directors' retirement benefits         692         —           Provision for point card certificates         94         —           Other         0         779		334	333
Fees and commissions payments         6,998         6,806           Other ordinary expenses         47,258         42,631           General and administrative expenses         71,903         74,589           Other expenses         36,628         42,233           Provision of allowance for loan losses         2,377         2,190           Other         34,251         40,042           Ordinary profit         26,254         1,995           Extraordinary income         2,285         2,423           Gain on disposal of noncurrent assets         8         47           Recoveries of written-off claims         2,277         2,357           Other         —         18           Extraordinary loss         2,370         1,539           Loss on disposal of noncurrent assets         373         736           Impairment loss         115         23           Transfer to reserve for financial products transaction         115         23           Iransfer to reserve for deposits         9         —           Provision for directors' retirement benefits         692         —           Provision for point card certificates         94         —           Other         0         779		11,580	
Other ordinary expenses         47,258         42,631           General and administrative expenses         71,903         74,589           Other expenses         36,628         42,233           Provision of allowance for loan losses         2,377         2,190           Other         34,251         40,042           Ordinary profit         26,254         1,995           Extraordinary income         2,285         2,423           Gain on disposal of noncurrent assets         8         47           Recoveries of written-off claims         2,277         2,357           Other         —         18           Extraordinary loss         2,370         1,539           Loss on disposal of noncurrent assets         373         736           Impairment loss         115         23           Transfer to reserve for financial products transaction         1         2           liabilities         —         0           Provision for directors' retirement benefits         692         —           Provision for reimbursement of deposits         1,094         —           Provision for point card certificates         94         —           Other         0         779           Income taxes—c		· ·	·
General and administrative expenses       71,903       74,589         Other expenses       36,628       42,233         Provision of allowance for loan losses       2,377       2,190         Other       34,251       40,042         Ordinary profit       26,254       1,995         Extraordinary income       2,285       2,423         Gain on disposal of noncurrent assets       8       47         Recoveries of written−off claims       2,277       2,357         Other       −       18         Extraordinary loss       2,370       1,539         Loss on disposal of noncurrent assets       373       736         Impairment loss       115       23         Transfer to reserve for financial products transaction       115       23         Isabilities       −       0         Provision for directors' retirement benefits       692       −         Provision for point card certificates       94       −         Other       0       779         Income before income taxes and minority interests       26,169       2,879         Income taxes−current       13,331       2,725         Income taxes−deferred       △1,218       △5,177         Total		47,258	42,631
Other expenses       36,628       42,233         Provision of allowance for loan losses       2,377       2,190         Other       34,251       40,042         Ordinary profit       26,254       1,995         Extraordinary income       2,285       2,423         Gain on disposal of noncurrent assets       8       47         Recoveries of written−off claims       2,277       2,357         Other       −       18         Extraordinary loss       2,370       1,539         Loss on disposal of noncurrent assets       373       736         Impairment loss       115       23         Transfer to reserve for financial products transaction       115       23         Transfer to reserve for financial products transaction       692       −         liabilities       −       0         Provision for directors' retirement benefits       692       −         Provision for point card certificates       94       −         Other       0       779         Income before income taxes and minority interests       26,169       2,879         Income taxes−deferred       △1,218       △5,177         Total income taxes       −       △2,451		71,903	· ·
Other         34,251         40,042           Ordinary profit         26,254         1,995           Extraordinary income         2,285         2,423           Gain on disposal of noncurrent assets         8         47           Recoveries of written−off claims         2,277         2,357           Other         —         18           Extraordinary loss         2,370         1,539           Loss on disposal of noncurrent assets         373         736           Impairment loss         315         23           Transfer to reserve for financial products transaction         115         23           Provision for directors' retirement benefits         692         —           Provision for reimbursement of deposits         1,094         —           Provision for point card certificates         94         —           Other         0         779           Income before income taxes and minority interests         26,169         2,879           Income taxes-current         13,331         2,725           Income taxes-deferred         △1,218         △5,177           Total income taxes         —         △2,451	Other expenses	36,628	42,233
Ordinary profit         26,254         1,995           Extraordinary income         2,285         2,423           Gain on disposal of noncurrent assets         8         47           Recoveries of written-off claims         2,277         2,357           Other         —         18           Extraordinary loss         2,370         1,539           Loss on disposal of noncurrent assets         373         736           Impairment loss         115         23           Transfer to reserve for financial products transaction         —         0           liabilities         —         0           Provision for directors' retirement benefits         692         —           Provision for reimbursement of deposits         1,094         —           Provision for point card certificates         94         —           Other         0         779           Income before income taxes and minority interests         26,169         2,879           Income taxes-current         13,331         2,725           Income taxes-deferred         △1,218         △5,177           Total income taxes         —         △2,451	Provision of allowance for loan losses	2,377	2,190
Extraordinary income         2,285         2,423           Gain on disposal of noncurrent assets         8         47           Recoveries of written-off claims         2,277         2,357           Other         —         18           Extraordinary loss         2,370         1,539           Loss on disposal of noncurrent assets         373         736           Impairment loss         315         23           Transfer to reserve for financial products transaction         —         0           liabilities         —         0           Provision for directors' retirement benefits         692         —           Provision for reimbursement of deposits         1,094         —           Provision for point card certificates         94         —           Other         0         779           Income before income taxes and minority interests         26,169         2,879           Income taxes-deferred         Δ1,218         Δ5,177           Total income taxes         —         Δ2,451	Other	34,251	40,042
Gain on disposal of noncurrent assets       8       47         Recoveries of written-off claims       2,277       2,357         Other       —       18         Extraordinary loss       2,370       1,539         Loss on disposal of noncurrent assets       373       736         Impairment loss       115       23         Transfer to reserve for financial products transaction       —       0         liabilities       —       0         Provision for directors' retirement benefits       692       —         Provision for reimbursement of deposits       1,094       —         Provision for point card certificates       94       —         Other       0       779         Income before income taxes and minority interests       26,169       2,879         Income taxes-current       13,331       2,725         Income taxes-deferred       Δ1,218       Δ5,177         Total income taxes       —       Δ2,451	Ordinary profit	26,254	1,995
Gain on disposal of noncurrent assets847Recoveries of written-off claims $2,277$ $2,357$ Other—18Extraordinary loss $2,370$ $1,539$ Loss on disposal of noncurrent assets $373$ $736$ Impairment loss $115$ $23$ Transfer to reserve for financial products transaction $ 0$ liabilities— $0$ Provision for directors' retirement benefits $692$ —Provision for reimbursement of deposits $1,094$ —Provision for point card certificates $94$ —Other $0$ $779$ Income before income taxes and minority interests $26,169$ $2,879$ Income taxes—current $13,331$ $2,725$ Income taxes—deferred $\Delta 1,218$ $\Delta 5,177$ Total income taxes— $\Delta 2,451$	Extraordinary income	2,285	2,423
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		8	47
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Recoveries of written-off claims	2,277	2,357
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Other	_	18
Impairment loss11523Transfer to reserve for financial products transaction—0liabilities—0Provision for directors' retirement benefits692—Provision for reimbursement of deposits1,094—Provision for point card certificates94—Other0779Income before income taxes and minority interests26,1692,879Income taxes—current13,3312,725Income taxes—deferred $\Delta$ 1,218 $\Delta$ 5,177Total income taxes— $\Delta$ 2,451	Extraordinary loss	2,370	1,539
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	Loss on disposal of noncurrent assets	373	736
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	Impairment loss	115	23
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Transfer to reserve for financial products transaction		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	liabilities	_	0
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Provision for directors' retirement benefits	692	_
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Provision for reimbursement of deposits	1,094	_
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Provision for point card certificates	94	_
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Other	0	
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Income before income taxes and minority interests	26,169	2,879
Total income taxes — $\Delta$ 2,451			· ·
	Income taxes-deferred	△1,218	
Minority interests in income 131 153		_	
·	Minority interests in income	131	153
Net income 13,924 5,178	Net income	13,924	5,178

## 3. Consolidated Statements of Changes in Net Asset

		(Millions of yen)
	For FY 2007	For FY 2008
	ended	ended
	Mar.31,2008	Mar.31,2009
Shareholders' equity		
Capital stock		
Balance at the end of previous period	85,113	85,113
Changes of items during the period		
Total changes of items during the period	_	_
Balance at the end of current period	85,113	85,113
Capital surplus		
Balance at the end of previous period	58,574	58,574
Changes of items during the period		
Disposal of treasury stock	0	_
Retirement of treasury stock	0	_
Total changes of items during the period	_	_
Balance at the end of current period	58,574	58,574
Retained earnings		
Balance at the end of previous period	256,069	255,255
Changes of items during the period		
Dividends from surplus	△5,970	△6,262
Net income	13,924	
Disposal of treasury stock	· —	△96
Retirement of treasury stock	△8,901	_
Reversal of revaluation reserve for land	134	79
Total changes of items during the period	△813	△1,101
Balance at the end of current period	255,255	
Treasury stock		
Balance at the end of previous period	△21,174	△21,671
Changes of items during the period		
Purchase of treasury stock	△9,482	△5,602
Disposal of treasury stock	83	468
Retirement of treasury stock	8,901	_
Total changes of items during the period	△496	△5,133
Balance at the end of current period	△21,671	△26,804
Total shareholders' equity		
Balance at the end of previous period	378,581	377,271
Changes of items during the period		
Dividends from surplus	△5,970	△6,262
Net income	13,924	5,178
Purchase of treasury stock	△9,482	△5,602
Disposal of treasury stock	84	371
Reversal of revaluation reserve for land	134	79
Total changes of items during the period	△1,309	△6,235
Balance at the end of current period	377,271	371,036
Valuation and translation adjustments		
Valuation difference on available-for-sale securities		
Balance at the end of previous period	128,938	43,833
Changes of items during the period		
Net changes of items other than shareholders' equity	△85,104	
Total changes of items during the period	△85,104	△50,230
Balance at the end of current period	43,833	△6,397
Deferred gains or losses on hedges		
Balance at the end of previous period	△791	△1,130

(Mil	lions	ωf	ven	)
(TATIT	110118	$o_{\mathbf{I}}$	y C11/	•

For FY 2007	E EV 0000
	For FY 2008
ended	ended
Mar.31,2008	Mar.31,2009
△339	△737
△339	△737
△1,130	△1,868
10,953	10,819
△134	△79
△134	△79
10,819	10,739
139,100	53,521
△85,578	△51,047
△85,578	△51,047
53,521	2,474
1,128	1,222
1,222	1,369
518,810	432,016
•	△6,262
•	
	371
	79
•	
•	△57,135
432,016	374,881
	ended Mar.31,2008  \$\triangle 339 \\ \triangle 339 \\ \triangle 1,130 \\ \$10,953  \$\triangle 134 \\ \triangle 134 \\ 10,819 \\ \$139,100  \$\triangle 85,578 \\ \triangle 85,578 \\ 53,521

### 4. Consolidated Statement of Cash Flows

		(Millions of yen)
	For FY 2007 ended Mar.31,2008	For FY 2008 ended Mar.31,2009
	War.51,2006	War.51,2009
Net cash provided by (used in) operating activities		
Income before income taxes and minority interests	26,169	2,879
Depreciation and amortization	17,242	5,129
Impairment loss	115	23
Amortization of negative goodwill	△181	△158
Increase (decrease) in allowance for loan losses	△4,868	△2,457
Increase (decrease) in allowance for investment loss	△25	Δ0
Increase (decrease) in provision for directors' retirement		
benefits	650	92
Increase (decrease) in provision for reimbursement of	4 000	440
deposits	1,223	110
Increase (decrease) in provision for point card certificates	160	△58
Increase (decrease) in provision for contingent loss	541	530
Increase (decrease) in provision for loss on interest		
repayment	3	0
Increase (decrease) in provision for directors' bonuses	△50	_
Increase (decrease) in provision for retirement benefits	△1,112	45
Gain on fund management	△147,803	△132,976
Financing expenses	37,749	· ·
Loss (gain) related to securities	17,553	
Loss (gain) on money held in trust	△9	54
Foreign exchange losses (gains)	35,953	23,225
Loss (gain) on disposal of noncurrent assets	365	689
Net decrease (increase) in trading assets	3,106	16,485
Net increase (decrease) in trading liabilities	114	66
Decrease (increase) in lease investment assets	_	484
Net decrease (increase) in loans and bills discounted	△232,636	△276,771
Net increase (decrease) in deposit	66,891	207,332
Net increase (decrease) in negotiable certificates of deposi	it 9,020	53,949
Net increase (decrease) in borrowed money (excluding	3,020	30,343
subordinated borrowings)	3,895	9,440
Net decrease (increase) in deposit (excluding cash	0,000	0,440
equivalent)	1,407	△2,953
Net decrease (increase) in call loans	19,167	
Net increase (decrease) in call money	54,235	
Net increase (decrease) in payables under securities lendin		
transactions	△37,023	△92,580
Net decrease (increase) in foreign exchanges-assets	△53	

		(Millions of yen)
	For FY 2007	For FY 2008
	ended	ended
	Mar.31,2008	Mar.31,2009
Net increase (decrease) in foreign exchanges-liabilities	△46	Δ118
Net increase (decrease) in borrowed money from trust		
account	1	△2
Proceeds from fund management	150,314	133,648
Payments for finance	△34,773	△24,271
Other, net	△19,448	△21,651
Subtotal	△32,153	△102,943
Income taxes paid	△23,634	△9,993
Net cash provided by (used in) operating activities	△55,787	△112,937
Net cash provided by (used in) investing activities		
Purchase of securities	△1,567,160	△530,475
Proceeds from sales of securities	1,388,788	380,243
Proceeds from redemption of securities	273,855	320,424
Increase in money held in trust	△1,500	△25,000
Decrease in money held in trust	·	28,500
Purchase of tangible fixed assets	△18,669	
Proceeds from sales of tangible fixed assets	217	190
Purchase of intangible fixed assets	_	△224
Net cash provided by (used in) investing activities	75,531	164,271
Net cash provided by (used in) financing activities		
Decrease in subordinated borrowings	△7,000	_
Cash dividends paid	△5,970	△6,262
Cash dividends paid to minority shareholders	Δ0	$\Delta 0$
Purchase of treasury stock	△9,482	△5,602
Proceeds from sales of treasury stock	84	371
Net cash provided by (used in) financing activities	△22,368	△11,493
Effect of exchange rate change on cash and cash equivalents	Δ29	△15
Net increase (decrease) in cash and cash equivalents	△2,653	39,825
Cash and cash equivalents at beginning of period	116,379	113,725
Cash and cash equivalents at end of period	113,725	153,550

### B. NON-CONSOLIDATED FINANCIAL INFORMATION

### 1. Non-Consolidated Balance Sheet

		(Millions of yen)
	As of Mar.31,2008	As of Mar.31,2009
Assets		
Cash and due from banks	136,038	178,906
Cash	65,812	64,010
Due from banks	70,225	114,895
Call loans	3,885	26,729
Monetary claims bought	65,725	54,063
Trading assets	26,063	9,578
Trading account securities	2,685	2,106
Derivatives of trading securities	_	1
Trading-related financial derivatives	397	
Other trading assets	22,981	6,994
Money held in trust	3,281	_
Securities	2,306,788	1,980,906
Government bonds	877,253	788,617
Local government bonds	375,864	397,326
Corporate bonds	393,882	400,381
Stocks	221,823	151,478
Other securities	437,964	243,102
Loans and bills discounted	4,669,468	4,945,900
Bills discounted	42,993	33,834
Loans on bills	497,440	477,721
Loans on deeds	3,482,000	3,812,996
Overdrafts	647,033	621,347
Foreign exchanges	1,037	1,316
Due from foreign banks (our accounts)	581	957
Foreign bills bought	79	17
Foreign bills receivable	377	340
Other assets	58,775	59,888
Domestic exchange settlement account, debit	107	
Prepaid expenses	1,503	1,331
Accrued income	11,760	10,871
Initial margins of futures markets	160	160
Variation margins of futures markets	6	
Derivatives other than for trading-assets	15,153	
Other	30,084	
Tangible fixed assets	82,892	
Buildings, net	23,262	
Land	50,533	
Lease assets, net	_	987
Construction in progress	5,373	
Other tangible fixed assets	3,722	
Intangible fixed assets	8,150	
Software	5,619	
Lease assets	_	189
Other intangible fixed assets	2,531	
Deferred tax assets	15,135	
Customers' liabilities for acceptances and	28,363	
Allowance for loan losses	△34,293	
Allowance for investment loss	△48	
Total assets	7,371,265	7,401,837

### (Millions of yen)

Deposits         6,355,871         6,562,737           Current deposits         127,607         128,046           Ordinary deposits         3,302,101         3,416,808           Saving deposits         53,691         50,651           Deposits at notice         70,967         51,265           Time deposits         2,655,718         2,779,603           Other deposits         145,783         136,362           Negotiable certificates of deposit         50,091         104,040           Call money         162,682         111,947           Payables under securities lending transactions         166,230         73,649           Payables under securities lending transactions         168,030         74,000           Borrowed money         64,000         74,000           Borrowed money         64,000         74,000 <th></th> <th>As of Mar.31,2008</th> <th>As of Mar.31,2009</th>		As of Mar.31,2008	As of Mar.31,2009
Current deposits         127,607         128,046           Ordinary deposits         3,302,101         3,416,808           Saving deposits         53,691         50,651           Deposits at notice         70,967         51,265           Time deposits         2,655,718         2,779,603           Other deposits         145,783         136,362           Negotiable certificates of deposit         50,091         104,040           Call money         162,682         111,947           Payables under securities lending transactions         166,230         73,649           Trading liabilities         203         270           Derivatives of trading securities—assets         5         —           Trading related financial derivatives         198         270           Borrowed money         64,000         74,000           Borrowed money         64,000         74,000           Foreign exchanges         303         185           Foreign bills sold         249         147           Foreign bills payable         53         37           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlem	Liabilities		
Ordinary deposits         3,302,101         3,416,808           Saving deposits         53,691         50,651           Deposits at notice         70,967         51,265           Time deposits         2,655,718         2,779,603           Other deposits         145,783         136,362           Negotiable certificates of deposit         50,091         104,040           Call money         162,682         111,947           Payables under securities lending transactions         166,230         73,649           Trading liabilities         203         270           Derivatives of trading securities—assets         5         —           Trading-related financial derivatives         198         270           Borrowed money         64,000         74,000           Borrowings from other banks         64,000         74,000           Foreign bills sold         249         147           Foreign bills payable         53         37           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172	Deposits	6,355,871	6,562,737
Saving deposits         53,691         50,651           Deposits at notice         70,967         51,265           Time deposits         2,655,718         2,779,603           Other deposits         145,783         136,362           Negotiable certificates of deposit         50,091         104,040           Call money         162,682         111,947           Payables under securities lending transactions         166,230         73,649           Trading liabilities         203         270           Derivatives of trading securities—assets         5         —           Trading-related financial derivatives         198         270           Borrowed money         64,000         74,000           Borrowed money from other banks         64,000         74,000           Foreign bills sold         249         147           Foreign bills sold         249         147           Foreign bills payable         53         37           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172	Current deposits	127,607	128,046
Deposits at notice         70,967         51,265           Time deposits         2,655,718         2,779,603           Other deposits         145,783         136,362           Negotiable certificates of deposit         50,091         104,040           Call money         162,682         111,947           Payables under securities lending transactions         166,230         73,649           Trading liabilities         203         270           Derivatives of trading securities—assets         5         —           Trading—related financial derivatives         198         270           Borrowed money         64,000         74,000           Borrowed money of money         64,000         74,000           Foreign bills sold         249         147           Foreign bills payable         53         37           Bonds payable         15,000         15,000           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         8         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Une	Ordinary deposits	3,302,101	3,416,808
Time deposits         2,655,718         2,779,603           Other deposits         145,783         136,362           Negotiable certificates of deposit         50,091         104,040           Call money         162,682         111,947           Payables under securities lending transactions         166,230         73,649           Trading liabilities         203         270           Derivatives of trading securities—assets         5         —           Trading—related financial derivatives         198         270           Borrowed money         64,000         74,000           Borrowings from other banks         64,000         74,000           Foreign exchanges         303         185           Foreign bills payable         53         37           Bonds payable         15,000         15,000           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearmed revenue         3,604         3,293           Der	Saving deposits	53,691	50,651
Other deposits         145,783         136,362           Negotiable certificates of deposit         50,091         104,040           Call money         162,682         111,947           Payables under securities lending transactions         166,230         73,649           Trading liabilities         203         270           Derivatives of trading securities—assets         5         —           Trading—related financial derivatives         198         270           Borrowed money         64,000         74,000           Borrowed money         64,000         74,000           Foreign exchanges         303         185           Foreign bills sold         249         147           Foreign bills payable         53         37           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variat	Deposits at notice	70,967	51,265
Negotiable certificates of deposit         50,091         104,040           Call money         162,682         111,947           Payables under securities lending transactions         166,230         73,649           Trading liabilities         203         270           Derivatives of trading securities—assets         5         —           Trading—related financial derivatives         198         270           Borrowed money         64,000         74,000           Borrowed money from other banks         64,000         74,000           Foreign exchanges         303         185           Foreign bills sold         249         147           Foreign bills payable         53         37           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,415           Variation margins of futures markets         —         0	Time deposits	2,655,718	2,779,603
Call money         162,682         111,947           Payables under securities lending transactions         166,230         73,649           Trading liabilities         203         270           Derivatives of trading securities—assets         5         —           Trading—related financial derivatives         198         270           Borrowed money         64,000         74,000           Borrowings from other banks         64,000         74,000           Foreign exchanges         303         185           Foreign bills sold         249         147           Foreign bills payable         53         37           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading—liabilities         17,144         6,723	Other deposits	145,783	136,362
Payables under securities lending transactions         166,230         73,649           Trading liabilities         203         270           Derivatives of trading securities—assets         5         —           Trading—related financial derivatives         198         270           Borrowed money         64,000         74,000           Borrowings from other banks         64,000         74,000           Foreign exchanges         303         185           Foreign bills sold         249         147           Foreign bills payable         53         37           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading—liabilities         17,144         6,723           Lease obligations         —         1,181     <	Negotiable certificates of deposit	50,091	104,040
Trading liabilities         203         270           Derivatives of trading securities—assets         5         —           Trading—related financial derivatives         198         270           Borrowed money         64,000         74,000           Borrowings from other banks         64,000         74,000           Foreign exchanges         303         185           Foreign bills sold         249         147           Foreign bills payable         53         37           Bonds payable         15,000         15,000           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading—liabilities         17,144         6,723           Lease obligations         —         1,181           Other <td></td> <td>162,682</td> <td>111,947</td>		162,682	111,947
Derivatives of trading securities—assets         5         —           Trading—related financial derivatives         198         270           Borrowed money         64,000         74,000           Borrowings from other banks         64,000         74,000           Foreign exchanges         303         185           Foreign bills sold         249         147           Foreign bills payable         53         37           Bonds payable         15,000         15,000           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading—liabilities         17,144         6,723           Lease obligations         —         1,181           Other         41,490         15,746           Provision for re	Payables under securities lending transactions	166,230	73,649
Trading-related financial derivatives         198         270           Borrowed money         64,000         74,000           Borrowings from other banks         64,000         74,000           Foreign exchanges         303         185           Foreign bills sold         249         147           Foreign bills payable         53         37           Bonds payable         15,000         15,000           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading-liabilities         17,144         6,723           Lease obligations         —         1,181           Other         41,490         15,746           Provision for retirement benefits         3,831         3,853           Provision for g	Trading liabilities	203	270
Borrowed money         64,000         74,000           Borrowings from other banks         64,000         74,000           Foreign exchanges         303         185           Foreign bills sold         249         147           Foreign bills payable         53         37           Bonds payable         15,000         15,000           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading-liabilities         17,144         6,723           Lease obligations         —         1,181           Other         41,490         15,746           Provision for retirement benefits         635         721           Provision for reimbursement of deposits         1,223         1,333           Provision for	Derivatives of trading securities-assets	5	_
Borrowings from other banks         64,000         74,000           Foreign exchanges         303         185           Foreign bills sold         249         147           Foreign bills payable         53         37           Bonds payable         15,000         15,000           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading-liabilities         17,144         6,723           Lease obligations         —         1,181           Other         41,490         15,746           Provision for retirement benefits         3,831         3,853           Provision for point card certificates         635         721           Provision for contingent loss         1,093         1,623           De		198	270
Foreign exchanges         303         185           Foreign bills sold         249         147           Foreign bills payable         53         37           Bonds payable         15,000         15,000           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading-liabilities         17,144         6,723           Lease obligations         —         1,181           Other         41,490         15,746           Provision for retirement benefits         3,831         3,853           Provision for directors' retirement benefits         635         721           Provision for point card certificates         61         70           Provision for contingent loss         1,093         1,623	Borrowed money	64,000	74,000
Foreign exchanges         303         185           Foreign bills sold         249         147           Foreign bills payable         53         37           Bonds payable         15,000         15,000           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading-liabilities         17,144         6,723           Lease obligations         —         1,181           Other         41,490         15,746           Provision for retirement benefits         3,831         3,853           Provision for directors' retirement benefits         635         721           Provision for point card certificates         61         70           Provision for contingent loss         1,093         1,623	Borrowings from other banks	64,000	74,000
Foreign bills sold         249         147           Foreign bills payable         53         37           Bonds payable         15,000         15,000           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading-liabilities         17,144         6,723           Lease obligations         —         1,181           Other         41,490         15,746           Provision for retirement benefits         3,831         3,853           Provision for directors' retirement benefits         635         721           Provision for point card certificates         61         70           Provision for contingent loss         1,093         1,623           Deferred tax liabilities for land revaluation         12,921         12		303	185
Foreign bills payable         53         37           Bonds payable         15,000         15,000           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading-liabilities         17,144         6,723           Lease obligations         —         1,181           Other         41,490         15,746           Provision for retirement benefits         3,831         3,853           Provision for directors' retirement benefits         635         721           Provision for point card certificates         61         70           Provision for contingent loss         1,093         1,623           Deferred tax liabilities for land revaluation         12,921         12,867           Acceptances and guarantees         28,363		249	147
Bonds payable         15,000         15,000           Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading-liabilities         17,144         6,723           Lease obligations         —         1,181           Other         41,490         15,746           Provision for retirement benefits         3,831         3,853           Provision for directors' retirement benefits         635         721           Provision for point card certificates         61         70           Provision for contingent loss         1,093         1,623           Deferred tax liabilities for land revaluation         12,921         12,867           Acceptances and guarantees         28,363         28,552	=	53	37
Borrowed money from trust account         17         14           Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading-liabilities         17,144         6,723           Lease obligations         —         1,181           Other         41,490         15,746           Provision for retirement benefits         3,831         3,853           Provision for directors' retirement benefits         635         721           Provision for point card certificates         61         70           Provision for contingent loss         1,093         1,623           Deferred tax liabilities for land revaluation         12,921         12,867           Acceptances and guarantees         28,363         28,552		15,000	15,000
Other liabilities         81,072         40,688           Domestic exchange settlement account, credit         88         44           Income taxes payable         5,621         172           Accrued expenses         11,708         12,108           Unearned revenue         3,604         3,293           Deposits received from employees         1,415         1,417           Variation margins of futures markets         —         0           Derivatives other than for trading-liabilities         17,144         6,723           Lease obligations         —         1,181           Other         41,490         15,746           Provision for retirement benefits         3,831         3,853           Provision for directors' retirement benefits         635         721           Provision for point card certificates         61         70           Provision for contingent loss         1,093         1,623           Deferred tax liabilities for land revaluation         12,921         12,867           Acceptances and guarantees         28,363         28,552	Borrowed money from trust account	17	14
Income taxes payable       5,621       172         Accrued expenses       11,708       12,108         Unearned revenue       3,604       3,293         Deposits received from employees       1,415       1,417         Variation margins of futures markets       —       0         Derivatives other than for trading-liabilities       17,144       6,723         Lease obligations       —       1,181         Other       41,490       15,746         Provision for retirement benefits       3,831       3,853         Provision for directors' retirement benefits       635       721         Provision for reimbursement of deposits       1,223       1,333         Provision for point card certificates       61       70         Provision for contingent loss       1,093       1,623         Deferred tax liabilities for land revaluation       12,921       12,867         Acceptances and guarantees       28,363       28,552		81,072	40,688
Income taxes payable       5,621       172         Accrued expenses       11,708       12,108         Unearned revenue       3,604       3,293         Deposits received from employees       1,415       1,417         Variation margins of futures markets       —       0         Derivatives other than for trading-liabilities       17,144       6,723         Lease obligations       —       1,181         Other       41,490       15,746         Provision for retirement benefits       3,831       3,853         Provision for directors' retirement benefits       635       721         Provision for reimbursement of deposits       1,223       1,333         Provision for point card certificates       61       70         Provision for contingent loss       1,093       1,623         Deferred tax liabilities for land revaluation       12,921       12,867         Acceptances and guarantees       28,363       28,552	Domestic exchange settlement account, credit	88	44
Accrued expenses       11,708       12,108         Unearned revenue       3,604       3,293         Deposits received from employees       1,415       1,417         Variation margins of futures markets       —       0         Derivatives other than for trading-liabilities       17,144       6,723         Lease obligations       —       1,181         Other       41,490       15,746         Provision for retirement benefits       3,831       3,853         Provision for directors' retirement benefits       635       721         Provision for reimbursement of deposits       1,223       1,333         Provision for point card certificates       61       70         Provision for contingent loss       1,093       1,623         Deferred tax liabilities for land revaluation       12,921       12,867         Acceptances and guarantees       28,363       28,552		5,621	172
Unearned revenue       3,604       3,293         Deposits received from employees       1,415       1,417         Variation margins of futures markets       —       0         Derivatives other than for trading-liabilities       17,144       6,723         Lease obligations       —       1,181         Other       41,490       15,746         Provision for retirement benefits       3,831       3,853         Provision for directors' retirement benefits       635       721         Provision for reimbursement of deposits       1,223       1,333         Provision for point card certificates       61       70         Provision for contingent loss       1,093       1,623         Deferred tax liabilities for land revaluation       12,921       12,867         Acceptances and guarantees       28,363       28,552			12,108
Deposits received from employees1,4151,417Variation margins of futures markets—0Derivatives other than for trading-liabilities17,1446,723Lease obligations—1,181Other41,49015,746Provision for retirement benefits3,8313,853Provision for directors' retirement benefits635721Provision for reimbursement of deposits1,2231,333Provision for point card certificates6170Provision for contingent loss1,0931,623Deferred tax liabilities for land revaluation12,92112,867Acceptances and guarantees28,36328,552	•	· · · · · · · · · · · · · · · · · · ·	· ·
Variation margins of futures markets—0Derivatives other than for trading-liabilities17,1446,723Lease obligations—1,181Other41,49015,746Provision for retirement benefits3,8313,853Provision for directors' retirement benefits635721Provision for reimbursement of deposits1,2231,333Provision for point card certificates6170Provision for contingent loss1,0931,623Deferred tax liabilities for land revaluation12,92112,867Acceptances and guarantees28,36328,552	Deposits received from employees	· · · · · · · · · · · · · · · · · · ·	· ·
Derivatives other than for trading-liabilities17,1446,723Lease obligations—1,181Other41,49015,746Provision for retirement benefits3,8313,853Provision for directors' retirement benefits635721Provision for reimbursement of deposits1,2231,333Provision for point card certificates6170Provision for contingent loss1,0931,623Deferred tax liabilities for land revaluation12,92112,867Acceptances and guarantees28,36328,552		· —	0
Lease obligations—1,181Other41,49015,746Provision for retirement benefits3,8313,853Provision for directors' retirement benefits635721Provision for reimbursement of deposits1,2231,333Provision for point card certificates6170Provision for contingent loss1,0931,623Deferred tax liabilities for land revaluation12,92112,867Acceptances and guarantees28,36328,552	Derivatives other than for trading-liabilities	17,144	6,723
Other41,49015,746Provision for retirement benefits3,8313,853Provision for directors' retirement benefits635721Provision for reimbursement of deposits1,2231,333Provision for point card certificates6170Provision for contingent loss1,0931,623Deferred tax liabilities for land revaluation12,92112,867Acceptances and guarantees28,36328,552		· <del>_</del>	·
Provision for retirement benefits3,8313,853Provision for directors' retirement benefits635721Provision for reimbursement of deposits1,2231,333Provision for point card certificates6170Provision for contingent loss1,0931,623Deferred tax liabilities for land revaluation12,92112,867Acceptances and guarantees28,36328,552		41,490	The state of the s
Provision for directors' retirement benefits635721Provision for reimbursement of deposits1,2231,333Provision for point card certificates6170Provision for contingent loss1,0931,623Deferred tax liabilities for land revaluation12,92112,867Acceptances and guarantees28,36328,552	Provision for retirement benefits	· · · · · · · · · · · · · · · · · · ·	· ·
Provision for point card certificates6170Provision for contingent loss1,0931,623Deferred tax liabilities for land revaluation12,92112,867Acceptances and guarantees28,36328,552	Provision for directors' retirement benefits	635	· ·
Provision for point card certificates6170Provision for contingent loss1,0931,623Deferred tax liabilities for land revaluation12,92112,867Acceptances and guarantees28,36328,552			
Provision for contingent loss 1,093 1,623 Deferred tax liabilities for land revaluation 12,921 12,867 Acceptances and guarantees 28,363 28,552		61	70
Deferred tax liabilities for land revaluation 12,921 12,867 Acceptances and guarantees 28,363 28,552		1,093	1,623
Acceptances and guarantees 28,363 28,552	<u> </u>	•	,
	Acceptances and guarantees		· · · · · · · · · · · · · · · · · · ·
		6,943,603	,

	As of Mar.31,2008	As of Mar.31,2009
Net assets		
Capital stock	85,113	85,113
Capital surplus	58,574	58,574
Legal capital surplus	58,574	58,574
Retained earnings	255,169	253,940
Legal retained earnings	55,317	55,317
Other retained earnings	199,852	198,623
Reserve for advanced depreciation of		
noncurrent assets	115	254
Reserve for special account for advanced		
depreciation of noncurrent assets	140	_
General reserve	185,432	188,432
Retained earnings brought forward	14,163	9,936
Treasury stock	△22,899	△28,032
Total shareholders' equity	375,957	369,595
Valuation difference on available-for-sale securities	43,704	△6,500
Deferred gains or losses on hedges	△1,130	△1,868
Revaluation reserve for land	9,132	9,052
Total valuation and translation adjustments	51,705	684
Total net assets	427,662	370,279
Total liabilities and net assets	7,371,265	7,401,837

### 2. Non-Consolidated Statement of Income

		(Millions of yen)
	For FY 2007	For FY 2008
	ended	ended
	Mar.31,2008	Mar.31,2009
Ordinary income	205,500	172,939
Interest income	145,309	
Interest on loans and discounts	95,497	97,311
Interest and dividends on securities	46,589	
Interest on call loans	620	
Interest on receivables under securities borrowing transactions	1 007	0
Interest on deposits with banks	1,697	694
Other interest income	905	762
Trust fees	25	22 20,297
Fees and commissions	22,294	6,823
Fees and commissions on domestic and foreign exchanges Other fees and commissions	7,108	13,473
Trading income	15,185 474	558
Gains on trading account securities transactions	187	225
Income from trading-related financial derivatives transactions	116	104
Other trading income	170	228
Other ordinary income	23,148	3,913
Gains on foreign exchange transactions	818	872
Gains on foreign exchange transactions  Gains on sales of bonds	21,784	2,703
Income from derivatives other than for trading or hedging	543	336
Other	2	1
Other income	14,247	17,498
Gain on sales of stocks and other securities	10,583	15,468
Gain on money held in trust	9	3
Other	3,653	2,025
Ordinary expenses	180,678	171,501
Interest expenses	37,671	25,076
Interest on deposits	16,813	16,045
Interest on negotiable certificates of deposit	419	526
Interest on call money	6,096	1,651
Interest on payables under securities lending transactions	1,597	791
Interest on borrowings and rediscounts	964	985
Interest on bonds	334	333
Interest on interest swaps	11,434	4,726
Other interest expenses	11	16
Fees and commissions payments	7,707	7,606
Fees and commissions on domestic and foreign exchanges	1,361	1,344
Other fees and commissions	6,345	6,261
Other ordinary expenses	47,258	42,631
Loss on sales of bonds	30,664	
Loss on devaluation of bonds	16,594	
General and administrative expenses	72,087	74,033
Other expenses	15,953	
Provision of allowance for loan losses	1,849	1,671
Provision for contingent loss	911	1,083
Provision for reimbursement of deposits	337	317
Provision for point card certificates	52	
Written-off of loans	10,689	11,904
Losses on sales of stocks and other securities	572	25
Losses on devaluation of stocks and other securities	322	
Loss on money held in trust	1 017	58
Other	1,217	872
Ordinary profit	24,822	1,437

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Extraordinary income         1,978 ended Mar.31,2008         For FY 2007 ended ended Mar.31,2009           Extraordinary income         1,978 2,083           Gain on disposal of noncurrent assets         8 47           Recoveries of written-off claims         1,970 2,036           Extraordinary loss         2,257 1,453           Loss on disposal of noncurrent assets         356 650           Impairment loss         115 23           Provision for directors' retirement benefits         666 —           Provision for reimbursement of deposits         1,094 —           Provision for point card certificates         23 —           Other         — 779           Income before income taxes         24,543 2,067           Income taxes—current         12,859 2,142           Income taxes—deferred         Δ1,256 Δ5,127           Total income taxes         — Δ2,984           Net income         12,940 5,051			(TITITIONS OF JOH)
Extraordinary income         1,978         2,083           Gain on disposal of noncurrent assets         8         47           Recoveries of written-off claims         1,970         2,036           Extraordinary loss         2,257         1,453           Loss on disposal of noncurrent assets         356         650           Impairment loss         115         23           Provision for directors' retirement benefits         666         —           Provision for reimbursement of deposits         1,094         —           Provision for point card certificates         23         —           Other         —         779           Income before income taxes         24,543         2,067           Income taxes-current         12,859         2,142           Income taxes-deferred         Δ1,256         Δ5,127           Total income taxes         —         Δ2,984		For FY 2007	For FY 2008
Extraordinary income       1,978       2,083         Gain on disposal of noncurrent assets       8       47         Recoveries of written-off claims       1,970       2,036         Extraordinary loss       2,257       1,453         Loss on disposal of noncurrent assets       356       650         Impairment loss       115       23         Provision for directors' retirement benefits       666       —         Provision for reimbursement of deposits       1,094       —         Provision for point card certificates       23       —         Other       —       779         Income before income taxes       24,543       2,067         Income taxes-current       12,859       2,142         Income taxes-deferred       Δ1,256       Δ5,127         Total income taxes       —       Δ2,984		ended	ended
Gain on disposal of noncurrent assets847Recoveries of written-off claims $1,970$ $2,036$ Extraordinary loss $2,257$ $1,453$ Loss on disposal of noncurrent assets $356$ $650$ Impairment loss $115$ $23$ Provision for directors' retirement benefits $666$ —Provision for reimbursement of deposits $1,094$ —Provision for point card certificates $23$ —Other— $779$ Income before income taxes $24,543$ $2,067$ Income taxes-current $12,859$ $2,142$ Income taxes-deferred $\Delta 1,256$ $\Delta 5,127$ Total income taxes— $\Delta 2,984$		Mar.31,2008	Mar.31,2009
Recoveries of written-off claims1,9702,036Extraordinary loss2,2571,453Loss on disposal of noncurrent assets356650Impairment loss11523Provision for directors' retirement benefits666—Provision for reimbursement of deposits1,094—Provision for point card certificates23—Other—779Income before income taxes24,5432,067Income taxes-current12,8592,142Income taxes-deferred $\Delta$ 1,256 $\Delta$ 5,127Total income taxes— $\Delta$ 2,984	Extraordinary income	1,978	2,083
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Gain on disposal of noncurrent assets	8	47
Loss on disposal of noncurrent assets356650Impairment loss11523Provision for directors' retirement benefits666—Provision for reimbursement of deposits1,094—Provision for point card certificates23—Other—779Income before income taxes24,5432,067Income taxes—current12,8592,142Income taxes—deferred $\Delta$ 1,256 $\Delta$ 5,127Total income taxes— $\Delta$ 2,984	Recoveries of written-off claims	1,970	2,036
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Extraordinary loss	2,257	1,453
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Loss on disposal of noncurrent assets	356	650
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Impairment loss	115	23
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Provision for directors' retirement benefits	666	<b>—</b>
$\begin{array}{cccc} \text{Other} & & - & 779 \\ \text{Income before income taxes} & 24,543 & 2,067 \\ \text{Income taxes-current} & 12,859 & 2,142 \\ \text{Income taxes-deferred} & \Delta1,256 & \Delta5,127 \\ \text{Total income taxes} & & - & \Delta2,984 \\ \end{array}$	Provision for reimbursement of deposits	1,094	<del>-</del>
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Provision for point card certificates	23	_
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Other	_	- 779
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	Income before income taxes	24,543	2,067
Total income taxes — $\Delta 2,984$	Income taxes-current	12,859	2,142
·	Income taxes-deferred	△1,256	∆5,127
Net income 12,940 5,051	Total income taxes	_	- △2,984
	Net income	12,940	5,051

## 3. Statements of Changes in Net Asset

		(Millions of yen)
	For FY 2007 ended Mar.31,2008	For FY 2008 ended Mar.31,2009
Shareholders' equity		
Capital stock		
Balance at the end of previous period	85,113	85,113
Changes of items during the period	,	•
Total changes of items during the period	_	_
Balance at the end of current period	85,113	85,113
Capital surplus		
Legal capital surplus		
Balance at the end of previous period	58,574	58,574
Changes of items during the period		
Total changes of items during the period	_	_
Balance at the end of current period	58,574	58,574
Other capital surplus		
Balance at the end of previous period	_	_
Changes of items during the period		
Disposal of treasury stock	0	_
Retirement of treasury stock	0	_
Total changes of items during the period	_	_
Balance at the end of current period	_	_
Total capital surplus		
Balance at the end of previous period	58,574	58,574
Changes of items during the period		
Disposal of treasury stock	0	_
Retirement of treasury stock	0	_
Total changes of items during the period	_	_
Balance at the end of current period	58,574	58,574
Retained earnings		
Legal retained earnings		
Balance at the end of previous period	55,317	55,317
Changes of items during the period		
Total changes of items during the period		
Balance at the end of current period	55,317	55,317
Other retained earnings		
Reserve for advanced depreciation of noncurrent assets	446	445
Balance at the end of previous period	115	115
Changes of items during the period		
Provision of reserve for advanced depreciation of		140
noncurrent assets	_	140
Reversal of reserve for advanced depreciation of		۸ 1
noncurrent assets	_	Δ1
Total changes of items during the period	<u> </u>	139 254
Balance at the end of current period		204
Reserve for special account for advanced depreciation of noncurrent assets		
Balance at the end of previous period		140
Changes of items during the period	_	140
Provision of reserve for special account for advanced		
depreciation of noncurrent assets	140	_
Reversal of reserve for special account for advanced	140	_
depreciation of noncurrent assets	_	△140
doprodiation of honourrent assets		△ 140

		(Millions of yen)	
	For FY 2007	For FY 2008	
	ended	ended	
	Mar.31,2008	Mar.31,2009	
Total changes of items during the period	140		
Balance at the end of current period	140	_	
General reserve			
Balance at the end of previous period	173,432	185,432	
Changes of items during the period	40.000		
Provision of general reserve	12,000	· ·	
Total changes of items during the period	12,000	· · · · · · · · · · · · · · · · · · ·	
Balance at the end of current period	185,432	188,432	
Retained earnings brought forward	22.422	4.4.00	
Balance at the end of previous period	28,102	14,163	
Changes of items during the period	4 = 0 = 0	4 0 000	
Dividends from surplus	△5,970	,	
Net income	12,940	5,051	
Reversal of reserve for advanced depreciation of			
noncurrent assets	<del></del>	1	
Provision of reserve for special account for advanced			
depreciation of noncurrent assets	△140		
Provision of general reserve	△12,000		
Disposal of treasury stock	<u> </u>	△96	
Retirement of treasury stock	△8,901	_	
Reversal of revaluation reserve for land	134		
Total changes of items during the period	△13,938		
Balance at the end of current period	14,163	9,936	
Total retained earnings	252.227	055 400	
Balance at the end of previous period	256,967	255,169	
Changes of items during the period	A F 070	4 0 000	
Dividends from surplus	△5,970		
Net income	12,940	5,051	
Disposal of treasury stock		△96	
Retirement of treasury stock	△8,901	70	
Reversal of revaluation reserve for land	134	79	
Total changes of items during the period	△1,797	△1,228	
Balance at the end of current period	255,169	253,940	
Treasury stock	۸ ۵۵ ۸۵۵	۸ ۵۵ ۵۵۵	
Balance at the end of previous period	△22,403	△22,899	
Changes of items during the period	۸ ۵ 400	Λ E 600	
Purchase of treasury stock	△9,482	·	
Disposal of treasury stock	83	468	
Retirement of treasury stock	8,901	 Λ E 100	
Total changes of items during the period	△496	·	
Balance at the end of current period	△22,899	△28,032	
Total shareholders' equity	270.051	275.057	
Balance at the end of previous period	378,251	375,957	
Changes of items during the period	A E 0.70	A e 000	
Dividends from surplus	△5,970		
Net income	12,940	· ·	
Purchase of treasury stock	△9,482		
Disposal of treasury stock	84		
Reversal of revaluation reserve for land	134		
	134 △2,293 375,957	△6,362	

		(Millions of yen) For FY 2008 ended Mar.31,2009	
	For FY 2007		
	ended		
	Mar.31,2008		
Valuation and translation adjustments			
Valuation difference on available-for-sale securities			
Balance at the end of previous period	128,905	43,704	
Changes of items during the period			
Net changes of items other than shareholders' equity	△85,201	△50,204	
Total changes of items during the period	△85,201	△50,204	
Balance at the end of current period	43,704	△6,500	
Deferred gains or losses on hedges			
Balance at the end of previous period	△791	△1,130	
Changes of items during the period			
Net changes of items other than shareholders' equity	△339	△737	
Total changes of items during the period	△339	△737	
Balance at the end of current period	△1,130	△1,868	
Revaluation reserve for land			
Balance at the end of previous period	9,266	9,132	
Changes of items during the period			
Net changes of items other than shareholders' equity	△134	△79	
Total changes of items during the period	△134	△79	
Balance at the end of current period	9,132	9,052	
Total valuation and translation adjustments			
Balance at the end of previous period	137,380	51,705	
Changes of items during the period			
Net changes of items other than shareholders' equity	△85,675	△51,020	
Total changes of items during the period	△85,675	•	
Balance at the end of current period	51,705	684	
Total net assets			
Balance at the end of previous period	515,631	427,662	
Changes of items during the period			
Dividends from surplus	△5,970		
Net income	12,940		
Purchase of treasury stock	△9,482	△5,602	
Disposal of treasury stock	84		
Reversal of revaluation reserve for land	134	79	
Net changes of items other than shareholders' equity	△85,675	△51,020	
Total changes of items during the period	△87,969	·	
Balance at the end of current period	427,662	370,279	