



Financial Results for FY2012 and Projections for FY2013

To be the best partner bank that grows with its customers



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◇ Financial Highlights for the FY2012 (1)



- ◇ Although interest income declined due to decreasing yields on loans, business profit, ordinary profit, and net income after tax increased year on year and exceeded forecasts due to higher fees and commissions and decreased credit costs

Financial highlights for the FY2012

(Billions of yen)

	FY2010	FY2011 ①	FY2012 ②	YoY change ②-①	change ratio (②-①) / ①	Target for FY2012 ③	Versus target ②-③
Gross business profit	115.8	112.9	111.4	(1.4)	(1.2%)	112.0	(0.5)
Net interest income	98.9	95.7	93.0	(2.7)	(2.8%)	93.5	(0.4)
Fees and commissions	11.3	11.3	13.1	+1.8	+16.2%	13.5	(0.3)
Net other operating profit	5.3	5.7	5.2	(0.5)	(8.8%)	5.0	+0.2
Gains/losses on bonds	4.4	4.2	3.9	(0.3)	(7.3%)	-	-
Expenses	69.6	69.1	68.7	(0.4)	(0.7%)	69.0	(0.2)
Net transfer to general reserve for possible loan losses (A)	4.1	1.7	(2.6)	(4.4)	(251.9%)	(1.0)	(1.6)
Business profit	41.9	41.9	45.4	+3.4	+8.3%	44.0	+1.4
Core business profit	41.7	39.4	38.8	(0.6)	(1.5%)	40.0	(1.1)
Net non-recurring gains(losses)	(23.0)	(11.9)	(13.7)	(1.7)	+14.5%	(13.0)	(0.7)
Disposal of non-performing loan	18.7	8.1	12.0	+3.9	+47.8%	11.0	+1.0
Gains/losses on stocks	(3.1)	(1.7)	(1.4)	+0.2	(13.8%)	(2.0)	+0.5
Ordinary profit	18.9	29.9	31.7	+1.7	+5.8%	31.0	+0.7
Net special gains (losses)	0.8	(0.7)	(0.8)	(0.0)	+13.4%	(0.5)	(0.3)
Net income before income taxes and others	19.7	29.2	30.8	+1.6	+5.6%	30.5	+0.3
Net income after tax	12.9	16.7	20.3	+3.5	+21.3%	20.0	+0.3
Net credit costs (A) + (B)	20.7	9.9	9.3	(0.5)	(5.3%)	10.0	(0.6)

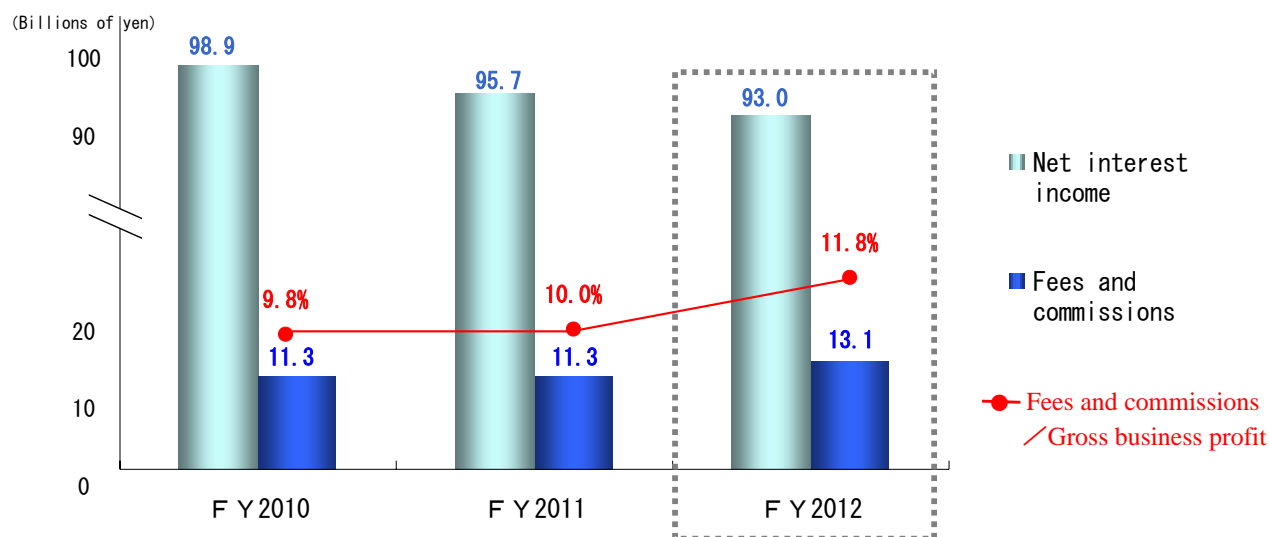
Breakdown of
Top-line is on the
next page

◇ Financial Highlights for the FY2012 (2)~Top-line~



◇ Net interest income declined by ¥2.7 billion (down 2.8% YoY), but fees and commissions increased by ¥1.8 billion (a 16.2% annual increase)

Breakdown of Top-line

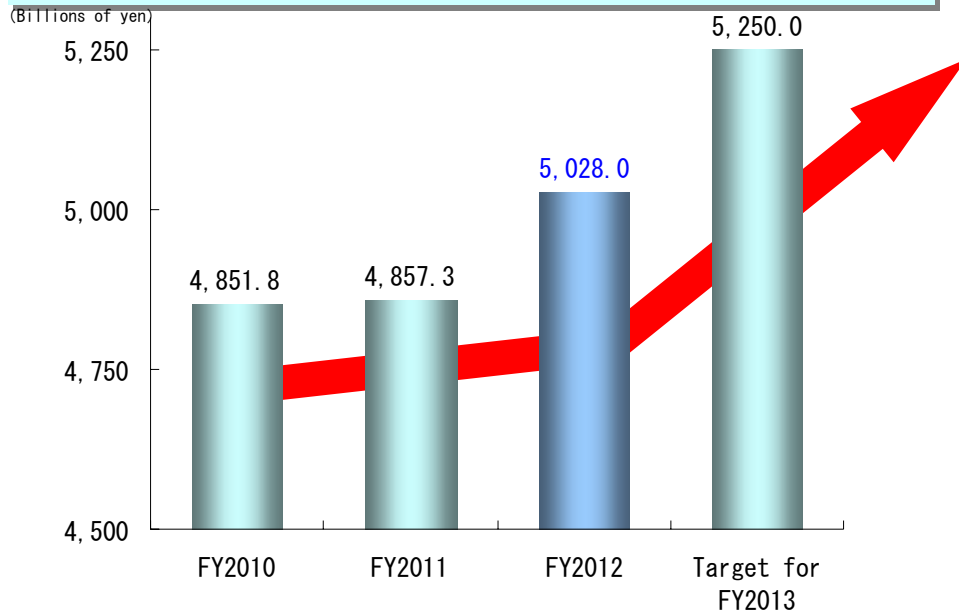


	FY2010	FY2011 ①	FY2012 ②	YoY change ②-①	change ratio (②-①) / ①	Target for FY2012 ③	Versus target ②-③
Net interest income	98.9	95.7	93.0	(2.7)	(2.8%)	93.5	(0.4)
Interest income on domestic loans	82.5	76.7	72.7	(3.9)	(5.1%)		
Interest income on securities	23.2	23.9	24.3	0.4	+2.0%		
Interest expenses on deposits ()	5.9	4.3	3.3	(0.9)	(22.1%)		
Fees and commissions	11.3	11.3	13.1	1.8	+16.2%	13.5	(0.3)
Investment trusts, annuities and whole-life insurance		4.2	5.2	0.9	+22.9%		
(Investment trusts)	2.3	2.5	2.8	0.3	+12.1%		
(annuities and whole-life insurance)	1.7	1.7	2.3	0.6	+38.9%		
Net interest income & Fees and commissions	110.2	107.1	106.2	(0.9)	(0.8%)	107.0	(0.7)

◇ Average Balance of Loans and Deposits

- ◇ Efforts to strengthen medical/health care fields and housing-related loans, the balance of loans and bills discounted increased year on year by ¥170.7 billion (a 3.5% annual increase)
- ◇ Deposits continued on an upward trend
The average balance increased by ¥184.1 billion (a 2.6% annual increase)

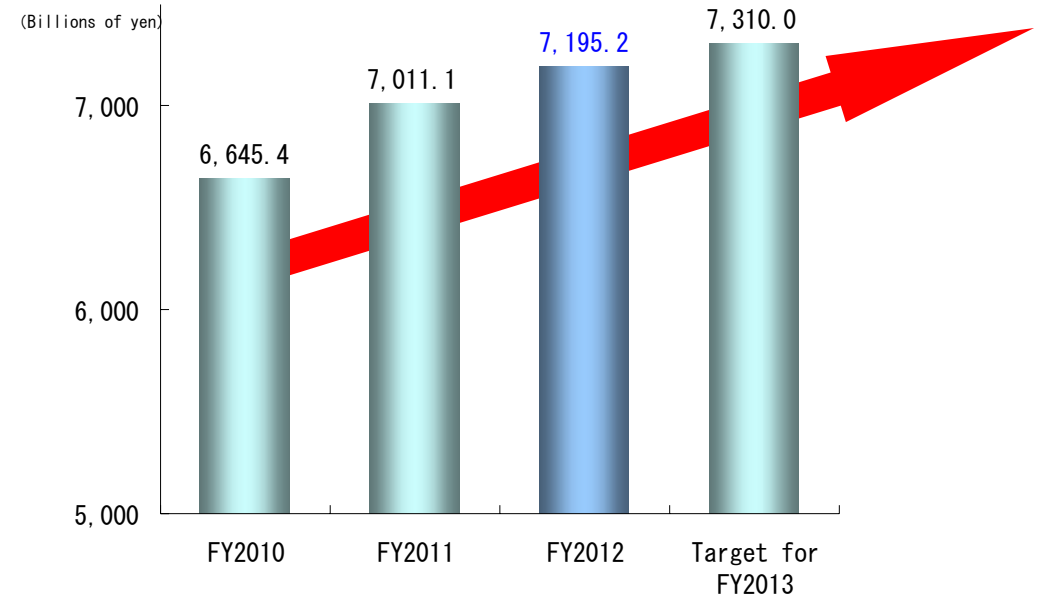
Average balance of loans and bills discounted (breakdown by customer type)



	FY2010	FY2011 ①	FY2012 ②	Target for FY2013 ③	YoY change ②-①	YoY change ③-②
Corporate	2,561.3	2,555.3	2,602.0	2,660.0	+46.7	+58.0
(Ibaraki and its adjoining area)	(1,404.3)	1,377.4	1,368.5	1,400.0	(8.9)	+31.5
(Tokyo, Osaka)	(1,157.0)	1,177.9	1,233.5	1,260.0	+55.6	+26.5
Individual	(1,522.9)	1,540.2	1,628.6	1,805.0	+88.4	+176.4
Public sector	(767.6)	761.8	797.4	785.0	+35.6	(12.4)
Total	(4,851.8)	4,857.3	5,028.0	5,250.0	+170.7	+222.0

*Refer to end-balance on appendix, P25-P26

Average balance of yen-denominated deposits (breakdown by customer type)



	FY2010	FY2011 ①	FY2012 ②	Target for FY2013 ③	YoY change ②-①	YoY change ③-②
Corporate	1,210.0	1,320.7	1,378.8	1,420.0	58.1	41.2
Individual	5,118.0	5,328.2	5,434.5	5,520.0	106.3	85.5
Public sector	317.4	362.2	381.9	370.0	19.7	(11.9)
Total	6,645.4	7,011.1	7,195.2	7,310.0	184.1	114.8
【Current deposit ratio】	【+57.2%】	【+59.1%】	【+60.1%】	【+60.8%】	【+0.9%】	【+0.7%】
【Time deposit ratio】	【+42.8%】	【+40.9%】	【+39.9%】	【+39.2%】	【(0.9%)】	【(0.7%)】

*Refer to end-balance on appendix, P27

◇ Loan-deposit Interest Margins/Average yields on Loans and bills discounted

◇ Average yield on loans and bills discounted: Result in FY2012: 1.44% (down 13bp YoY).

Projection in FY2013: 1.37% (down 7bp YoY)

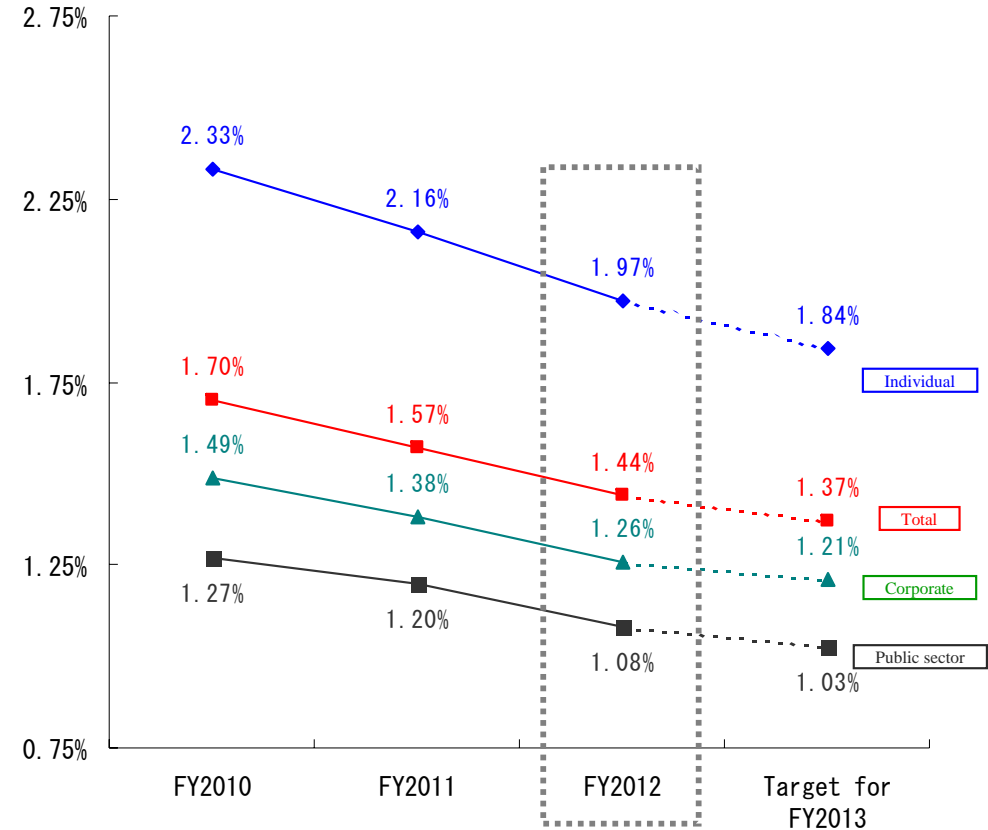
◇ Loan-deposit interest margins: Result in FY2012: 1.40% (down 11bp YoY).

Projection in FY2013: 1.34% (down 6bp YoY)

Loan-deposit interest margins, Total interest margin

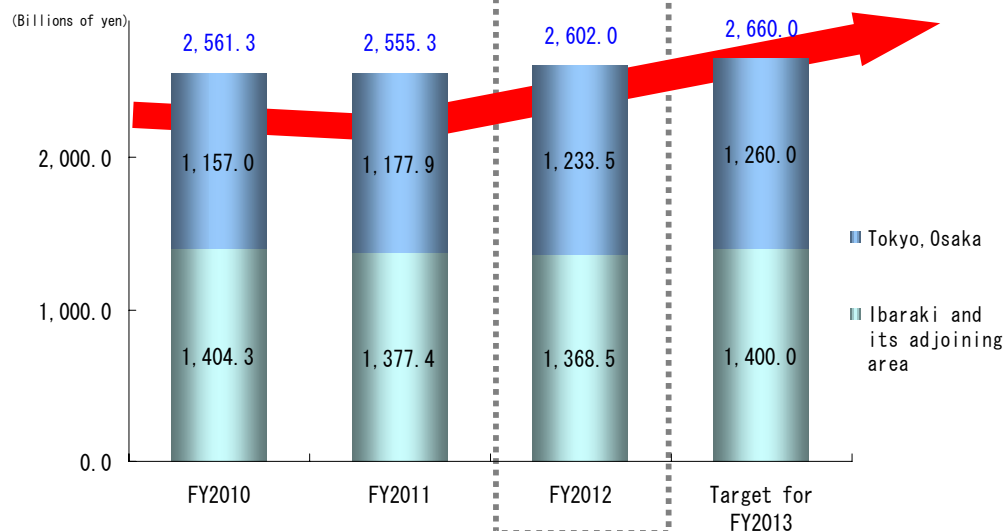
		FY2010	FY2011 ①	FY2012 ②	Target for FY2013 ③	YoY change ②-①	YoY chnage ③-②
Average yield on interest-earning assets	(A)	1.51%	1.37%	1.27%	-	(0.1%)	-
Average yield on loans and bills discounted	(B)	1.70%	1.57%	1.44%	1.37%	(0.13%)	(0.07%)
Average yield on securities		1.09%	1.05%	1.00%	0.92%	(0.05%)	(0.08%)
Funding cost	(C)	1.12%	1.04%	0.98%	-	(0.06%)	-
Average yield on deposits	(D)	0.08%	0.06%	0.04%	0.03%	(0.02%)	(0.01%)
Average yield on external liabilities		0.63%	0.50%	0.23%	-	(0.27%)	-
Loan-deposit interest margin: (B) - (D)		1.62%	1.51%	1.40%	1.34%	(0.11%)	(0.06%)
Total interest margin	(A) - (C)	0.39%	0.33%	0.29%	-	(0.04%)	-

Average yields on loans and bills discounted

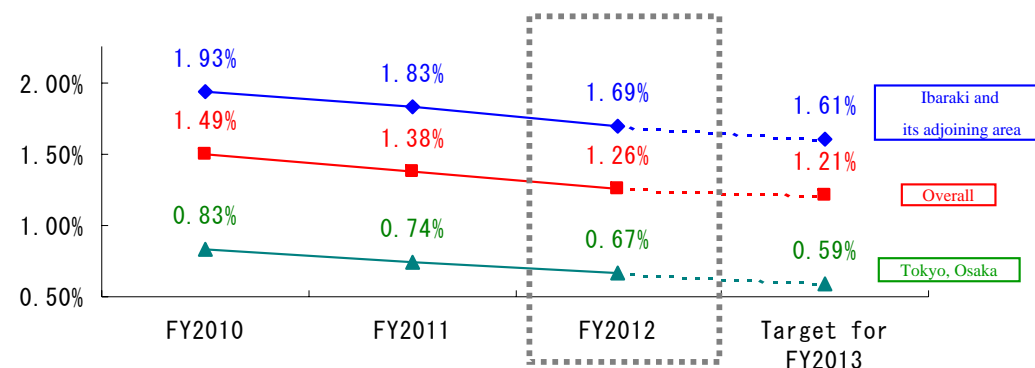


- ◇ Efforts in growth fields and corporate loans in Tokyo, the balance turned on an upward trend
- ◇ In FY2013, intensify efforts in growth fields and aim to reach a turning point to increase the balance of Ibaraki and its adjoining area

Average balance of corporate loans (Yen-denominated)



Yields on corporate loans



Efforts in growth fields

	Target for FY2012 ①	FY2012 ②	②/①	Target for FY2013
Medical/Health care	20.0	28.8	144.0%	30.0
New energy	10.0	6.3	63.0%	10.0

(Billions of yen)

	FY2010	FY2011 ①	FY2012 ②	Target for FY2013 ③	YoY change ②-①	YoY change ③-②
Major companies	1,100.0	1,103.2	1,137.5	-	34.3	-
Medium sized companies	127.3	120.9	120.4	-	(0.5)	-
SMEs	1,334.0	1,331.2	1,344.1	-	12.9	-
Corporate loans	2,561.3	2,555.3	2,602.0	2,660.0	46.7	58.0

(Billions of yen)

*Refer to end-balance on appendix, P25-P26

◇ Strategies in FY2013

- ◆ Medical/Health Care Fields
(Expand contact with medical professions, etc.)
- ◆ New Energy (Promote solar power generation systems for housing complexes, etc.)
- ◆ Agri-Business
(Support all combined business sectors (including agriculture), etc.)
- ◆ Giving support to prized plans in Joyo Business Award 2012

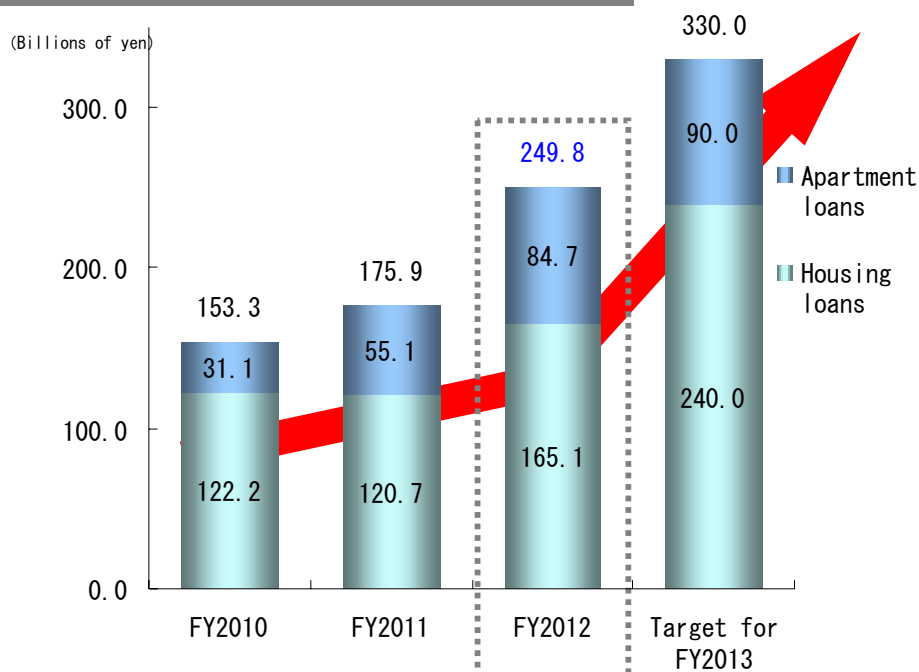
◇ Housing-Related Loans (1)

◇ Focus was on stronger relationships with major homebuilders and local homebuilding contractors

Housing-related loans executed are:

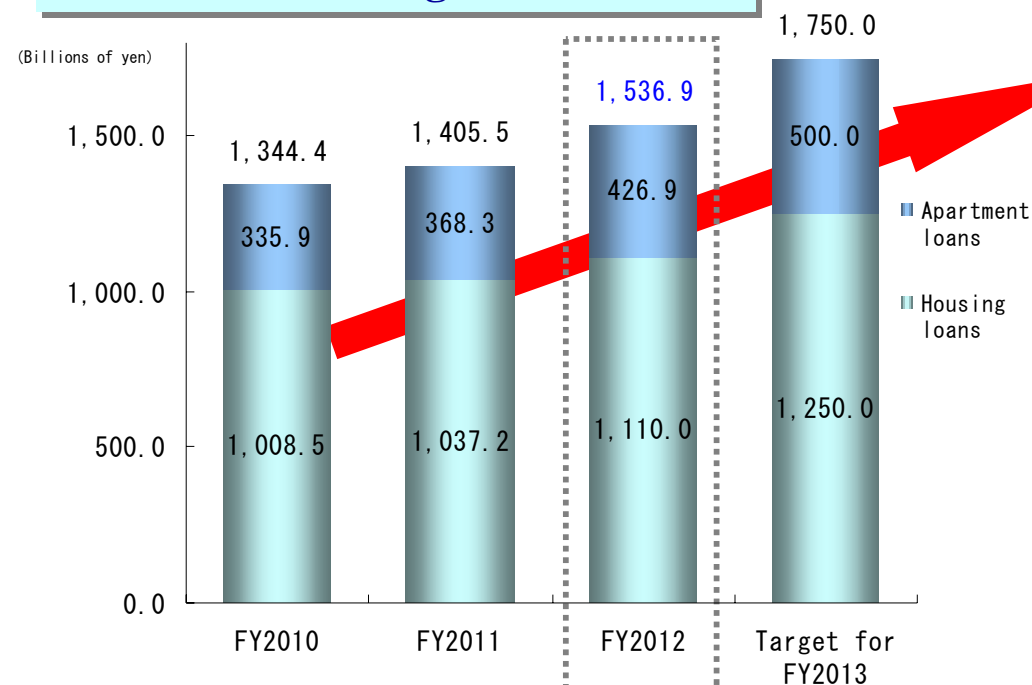
Result in FY2012: ¥249.8 billion (up ¥74 billion YoY) Target for FY2013: ¥330 billion (up ¥80.2 billion YoY)

Housing-related loans executed



	FY2010	FY2011 ①	FY2012 ②	Target for FY2013 ③	YoY change ②-①	YoY chnage ③-②
Housing loans	122.2	120.7	165.1	240.0	+44.4	+74.9
Ibaraki	0.0	40.3	63.2	-	+22.9	-
Other area	0.0	15.6	21.4	-	+5.8	-
Apartment loans	31.1	55.1	84.7	90.0	+29.6	+5.3
Ibaraki	24.0	40.1	54.5	-	+14.4	-
Other area	7.0	14.9	30.1	-	+15.2	-
Total	153.3	175.8	249.8	330.0	+74.0	+80.2

Balance of housing-related loans

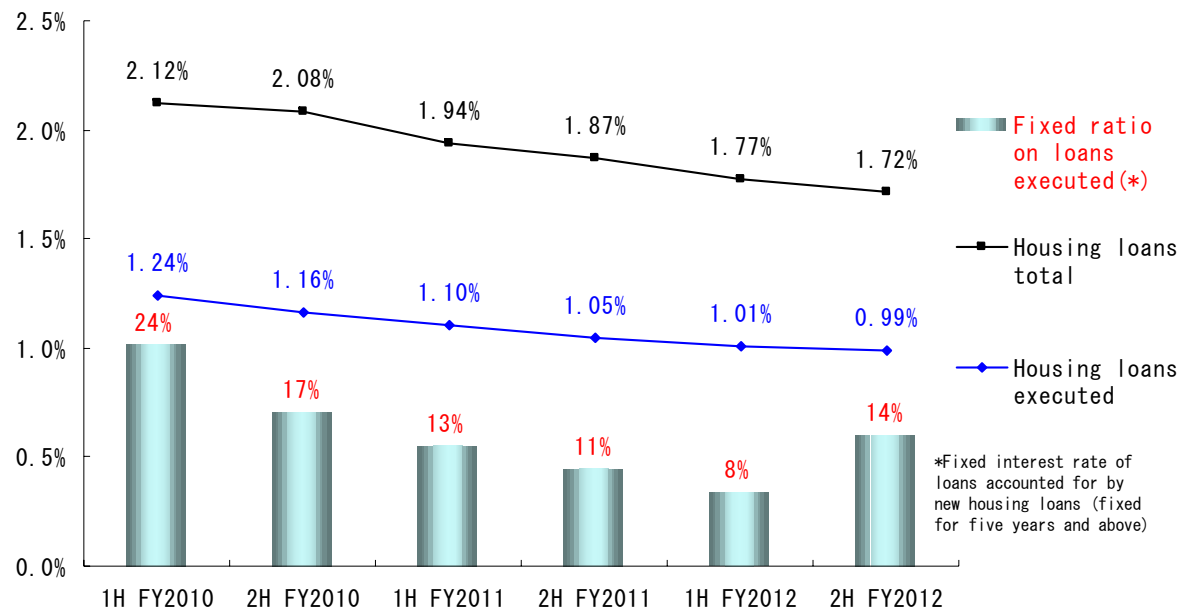


	FY2010	FY2011 ①	FY2012 ②	Target for FY2013 ③	YoY change ②-①	YoY chnage ③-②
Housing loans	+1,008.5	+1,037.2	+1,110.0	+1,250.0	+72.8	+140.0
Ibaraki	+8,913.0	+9,134.0	+9,601.0	-	+467.0	-
Other area	+1,171.0	+1,238.0	+1,499.0	-	+261.0	-
Apartment loans	+335.9	+368.3	+426.9	+500.0	+58.6	+73.1
Ibaraki	+2,752.0	+2,964.0	+3,315.0	-	+351.0	-
Other area	+606.0	+719.0	+954.0	-	+235.0	-
Total	+1,344.4	+1,405.5	+1,536.9	+1,750.0	+131.4	+213.1

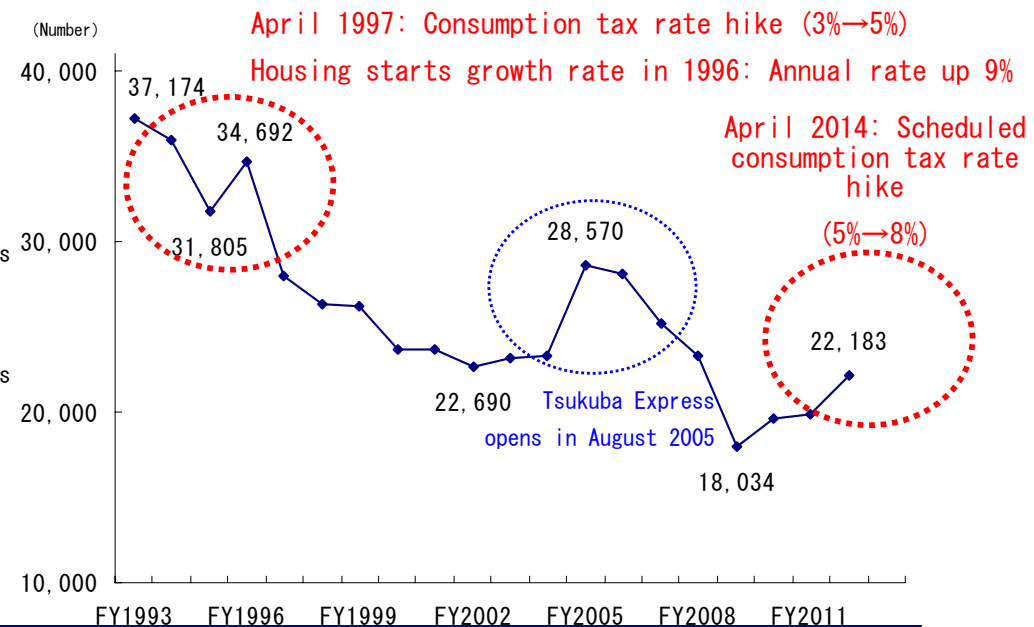
◇ Housing-Related Loans (2)

- ◇ Decrease of yields on housing loans are moderate due to a higher share of fixed interest rate on housing loans executed. In FY2013, boost screening speed and other areas to capture pre-consumption tax hike rush demand and increase loans executed

Yields on housing loans



Housing starts in Ibaraki Prefecture

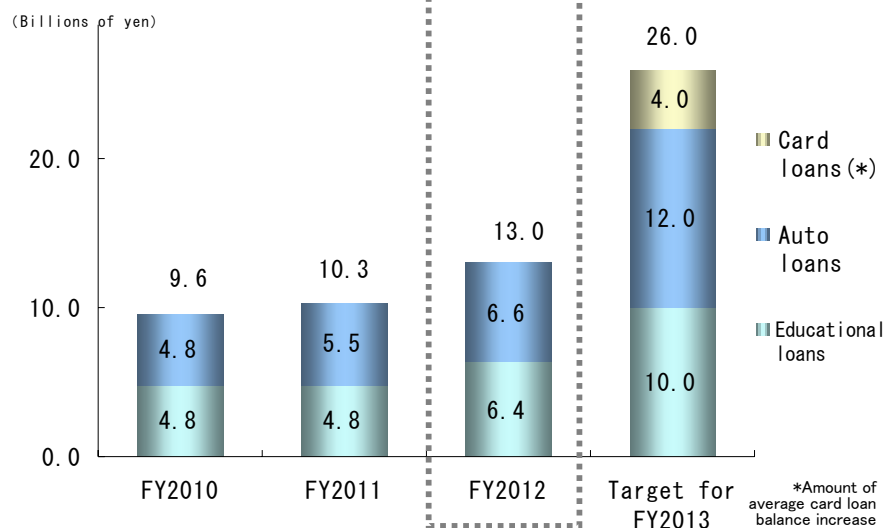


◇ Strategies in FY2013

- ◆ Boost screening speed and other areas (rearrange operational flow, redeploy Loan Plaza employees, etc.)
- ◆ Strengthen relationships with major homebuilders and local homebuilding contractors (increase business operator supervisors, manage progress using CRM, etc.)
- ◆ Strengthen renovation loan measures (HP renewal scheduled for the first half of FY2013, etc.)
- ◆ Address customers' needs for fixed interest rates

◆ Increase consumer loans executed mainly by promoting online loan application, advancing web-based service and further enhancing cross-selling. FY2012 loans executed: ¥13.0 billion (up ¥2.7 billion YoY); FY2013 target: ¥26.0 billion (up ¥13.0 billion YoY)

Consumer loans executed



Cross-selling

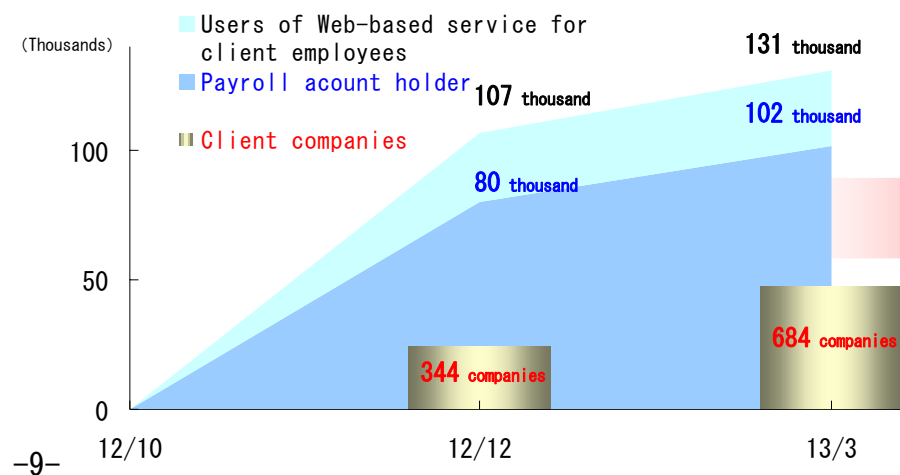
	12/9 ①	12/12	13/3 ②	②-①
Borrowers of housing loans	76,002	76,696	78,687	+2,685
Auto loans	3.6%	3.6%	3.7%	+0.1%
Educational loans	4.0%	4.1%	4.3%	+0.3%
Card loans	18.0%	19.5%	21.7%	+3.7%
[Reference] Credit cards	46.0%	46.0%	45.8%	(0.2%)

Online loan applications

[Online loan applications]

		FY2011 ①	FY2012 ②	②-①	(Number/Billions of yen) Applications through Web-based service for client employees (12/10~)
Auto loans	Number	2,018	4,595	2,577	244
	Amount	1.6	3.6	2.0	0.4
Educational loans	Number	485	1,153	668	214
	Amount	0.9	2.2	1.3	0.7
Total	Number	2,503	5,748	3,245	458
	Amount	2.5	5.8	3.3	1.1
[Reference] Housing loans	Number	368	904	536	-
	Amount	3.0	7.4	4.4	-

◆ Web-based service for client employees (as of March 31, 2013 clients/client employees)

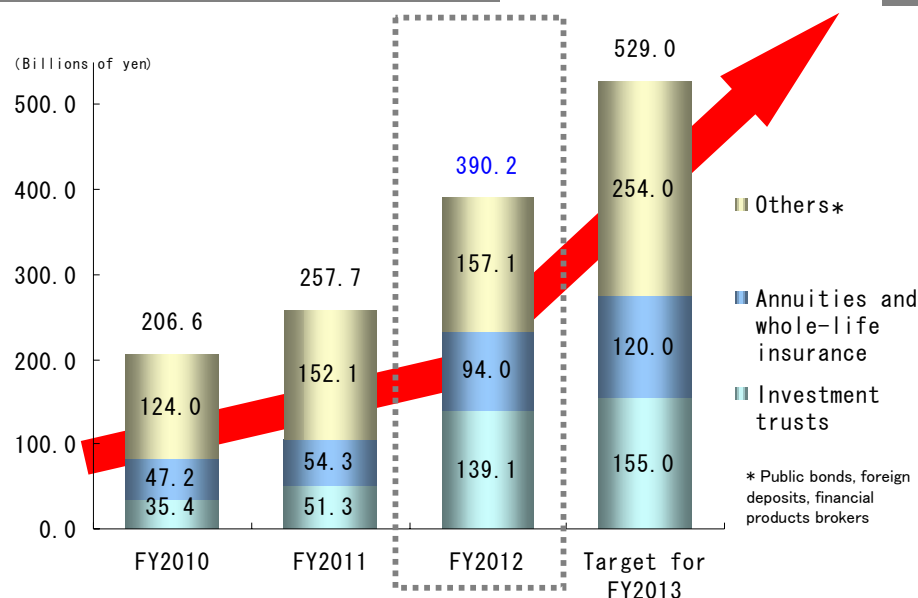


◇ Sales and fees of investment trust and annuities and whole-life insurance increased due to strengthening sales staff quantitatively and qualitatively

Sales of client assets: ¥390.2 billion (up ¥ 132.5 billion (a 51.4% annual increase))

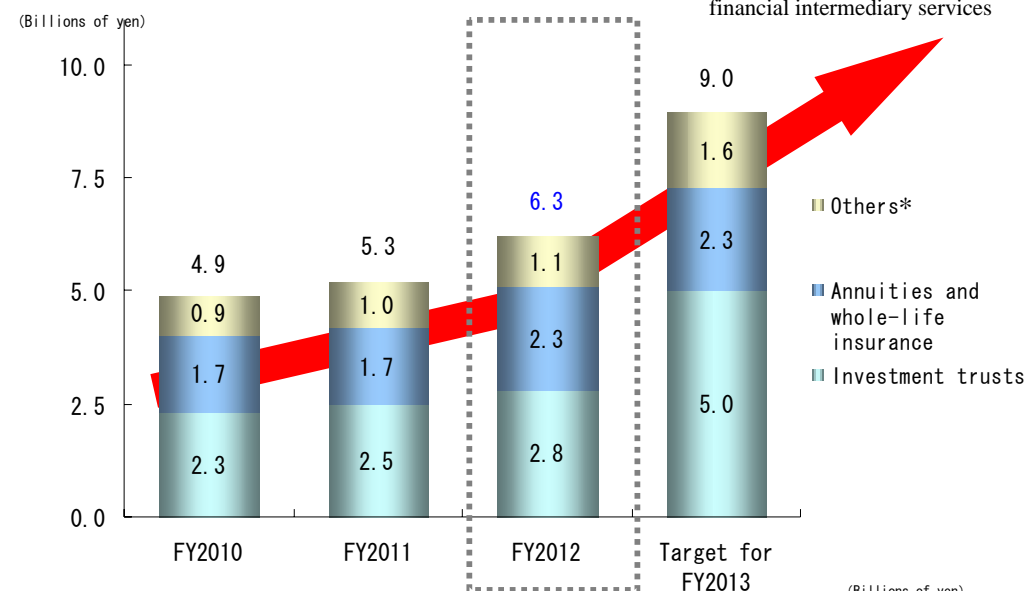
Fees from client assets: ¥6.3 billion (up ¥ 1 billion (a 18.9% annual increase))

Sales of client assets



	FY2010	FY2011 ①	FY2012 ②	Target for FY2013 ③	YoY change ②-①	YoY change ③-②
Investment trusts	35.4	51.3	139.1	155.0	+87.8	+15.9
Equity investment trusts	35.4	49.8	69.1	-	+19.3	-
MRF	0.0	0.5	70.0	-	+69.5	-
Annuities and whole-life insurance	47.2	54.3	94.0	120.0	+39.7	+26.0
Others	124.0	152.1	157.1	254.0	+5.0	+96.9
Public bond sales through OTC	61.6	59.3	56.1	70.0	(3.2)	+13.9
Foreign currency deposits	40.6	60.4	51.3	120.0	(9.1)	+68.7
Financial instruments intermediary services	21.7	32.4	49.4	64.0	+17.0	+14.6
Total	206.6	257.7	390.2	529.0	+132.5	+138.8
Balance of client assets	1,033.3	1,032.6	1,138.0	-	+105.4	-

Fees from client assets



	FY2010	FY2011 ①	FY2012 ②	Target for FY2013 ③	YoY change ②-①	YoY change ③-②
Investment trusts	2.3	2.5	2.8	5.0	+0.3	+2.2
Annuities and whole-life insurance	1.7	1.7	2.3	2.3	+0.6	+0.0
Others	0.9	1.0	1.1	1.6	+0.1	+0.5
Public bond sales through OTC	0.1	0.1	0.1	0.1	+0.0	+0.0
Foreign currency deposits	0.7	0.8	0.8	1.2	+0.0	+0.4
Financial instruments intermediary services	0.0	0.0	0.1	0.2	+0.1	+0.1
Total	4.9	5.3	6.3	9.0	+1.0	+2.7

*Amount of increase of fees and commissions among the ¥2.7 billion rise in fees from client assets: ¥2.3 billion (¥0.4 billion growth in net other operating profit)

◇ Client Assets (2)

- ◇ Further strengthen client assets by improving sales staff . Continue broadening while improving the level of sales staff who obtain fees from client asset sales. In FY2013, aim to significantly increase sales and fees mainly by strengthening investment trust measures and respond to Japan-version ISA

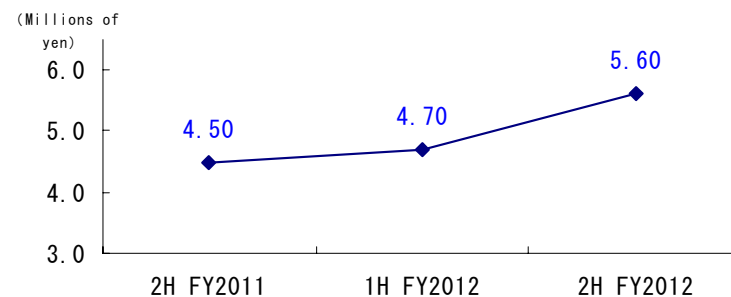
Improve sales staff for client assets quantitatively and qualitatively

【 Number of sales staff who obtain fees from client assets sales 】

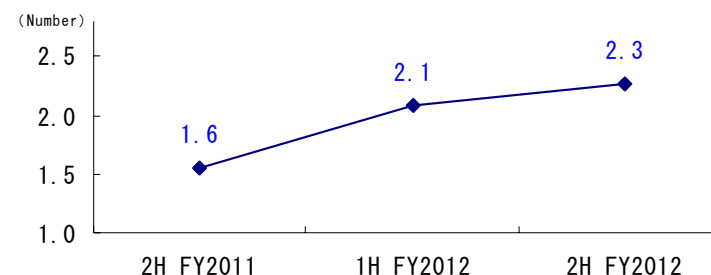
		(Number, Billions of yen)			
		FY2011 ①	FY2012 ②	YoY change ②-①	
Fees ¥1Million ~	【Raise】	53.2	68.7	15.6	+29.3%
Fees ~¥1Million	【Expand base】	51.3	58.5	7.3	+14.1%
Total	(A)	104.4	127.2	22.8	+21.8%
Number of sales staff	(B)	193.4	196.5	3.1	+1.6%
	(A) / (B)	54.0%	64.7%	10.8%	-
Sales of client assets		25.8	39.0	13.3	+51.4%
Fees from client assets		5.3	6.3	1.0	+18.9%

*Average value for the first and second half of each fiscal year

【Average transaction fees per sales staff member who obtain fees from client asset sales of ¥1 million and above (semi-annual acquisition amount)】



【Number of effective meetings per day with sales staff (Sales of client assets)】



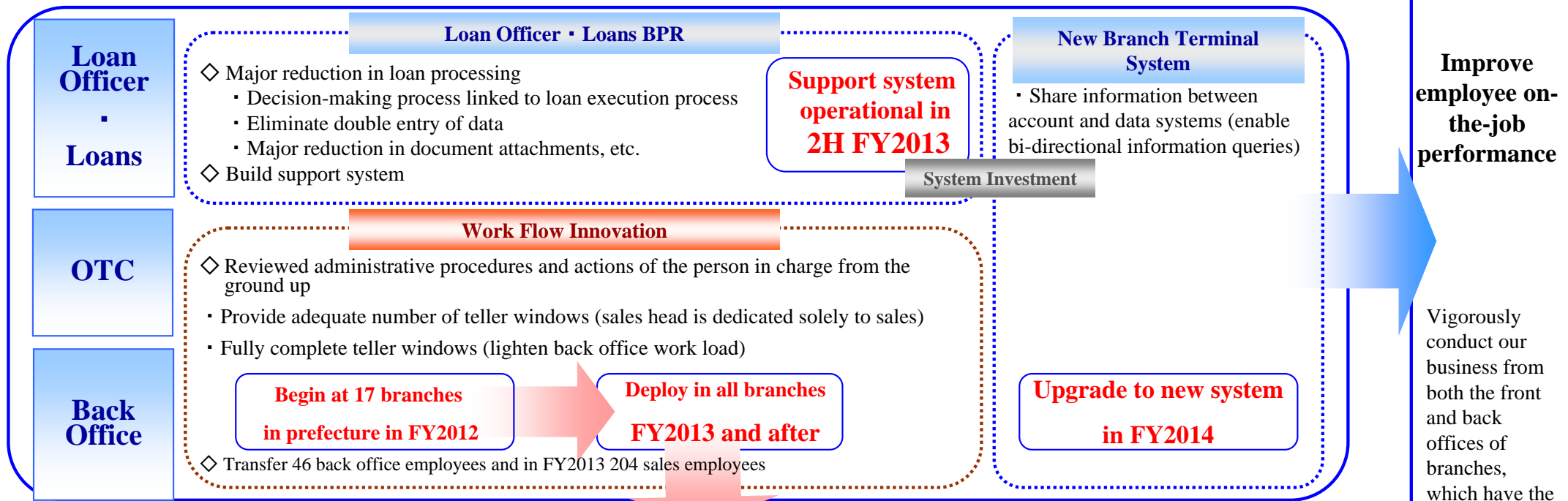
◇ Strategies in FY2013

- ◆ Strengthen investment trusts (focus on improving sales staff, increase FA staff in charge of high-net worth individuals, promote life plan consulting, undertake investment trust website renewal, etc.)
- ◆ Boost coordination with Joyo Securities (redouble expansion of brokerage branches (February 2013), send employees who manage client assets for additional securities management training (plan: 60 people annually), etc.)
- ◆ Respond to Japan-version ISA

◇ BPR Project 'ZERO'

- ◇ Develop Loan Officer/Loans BPR and a new branch terminal system and promote work flow innovation.
- ◇ 85 employees were transferred to sales staff mainly through work flow innovation. Transfer a further 215 to achieve a medium-term target of 300 employees

BPR Project 'ZERO'



【 Personnel Search 】

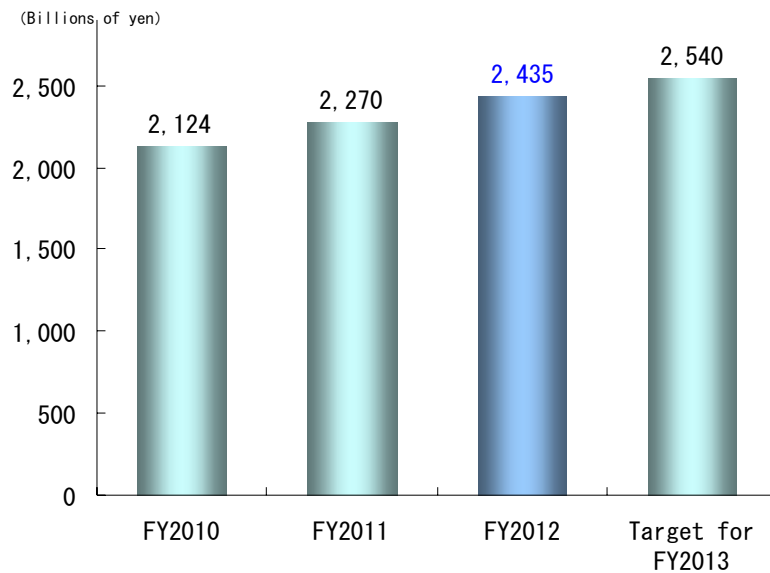
(Personnel Plan)	11/3 ①	12/3 ②	13/3 ③	③-①	Change in FY2013	Target for 14/3 ④	④-①
Front office (Loan Officer, Loans, OTC)	1,880	1,934	1,965	85	215	2,180	+300
Back office	690	665	644	(46)	(204)	440	(250)
Head office (including operation center, etc)	830	801	791	(39)	(11)	780	(50)
Total	3,400	3,400	3,400	0	0	3,400	0

Target of
11th Medium-Term
Business Plan
**Front office
+300**

*Apart from the head office, operation center, etc., we will introduce employees in project administration, including 11 in work flow innovation, four in Loan Office/Loans BPR and six in support overseas expansion (overseas branches, external trainees), while cutting staff overall

- ◆ The investment balance increased (up ¥164.2 billion YoY) because of an increase in the difference between deposits and loans. From the second half of FY2012, the investment balance of foreign bonds, ETF and REIT increased to disperse currency and interest risk, etc.

Average balance of securities

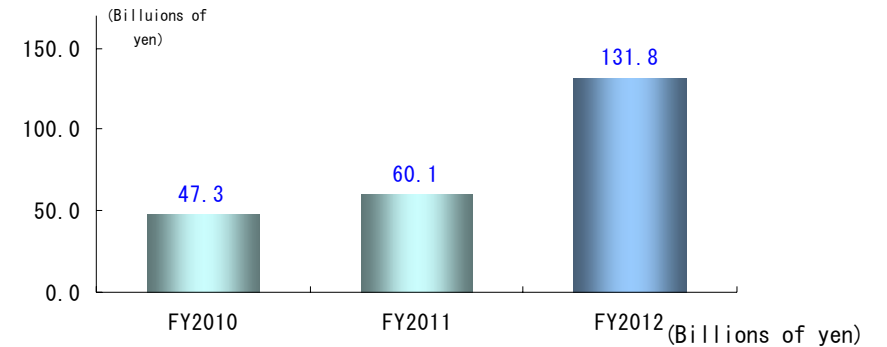


(Billions of yen)

	FY2010	FY2011 ①	FY2012 ②	Target for FY2013 ③	YoY change ②-①	YoY change ③-②
Domestic bonds	1,794.1	1,950.3	2,051.0	2,050.0	100.7	(1.0)
Foreign bonds	143.3	135.5	187.3	280.0	51.8	+92.7
Investment trusts	43.0	46.6	64.2	80.0	17.6	+15.8
Stock	143.3	138.1	132.1	130.0	(6.0)	(2.1)
Total	2,123.7	2,270.4	2,434.6	2,540.0	164.2	+105.4
【Duration】						
JPY bonds	3.6	3.8	4.0	4.0	+0.2	-
Foreign currency bonds	2.8	3.1	4.0	4.0	+0.9	-

*Refer to end-balance of securities on appendix, P29

Unrealized gains (losses) on available-for-sale securities



	FY2010	FY2011 ①	FY2012 ②	YoY change ②-①
Domestic bonds	21.5	27.0	43.8	16.8
Foreign bonds	(1.2)	2.0	4.3	2.3
Investment trusts	(3.1)	2.1	17.5	15.4
Stock	30.1	28.8	66.0	37.1
Total	47.3	60.1	131.8	71.6

Foreign bonds · ETF · REIT

(Billions of yen)

	Term-end balance			Unrealized gains (losses)		
	12/3 ①	13/3 ②	YoY change ②-①	12/2 ③	13/3 ④	YoY change ④-③
Foreign bonds	152.9	225.3	72.2	2.0	4.3	2.2
sovereign	57.1	102.1	44.9	1.0	2.7	1.6
Ginnie Mae	28.6	69.2	40.5	0.5	0.1	(0.3)
ETF	11.7	34.2	22.5	1.6	6.1	4.5
REIT	15.0	23.4	8.3	0.3	11.4	11.1
Yield	3.67%	4.69%	-	-	-	-
Total	179.7	282.9	103.1	4.0	21.9	17.9

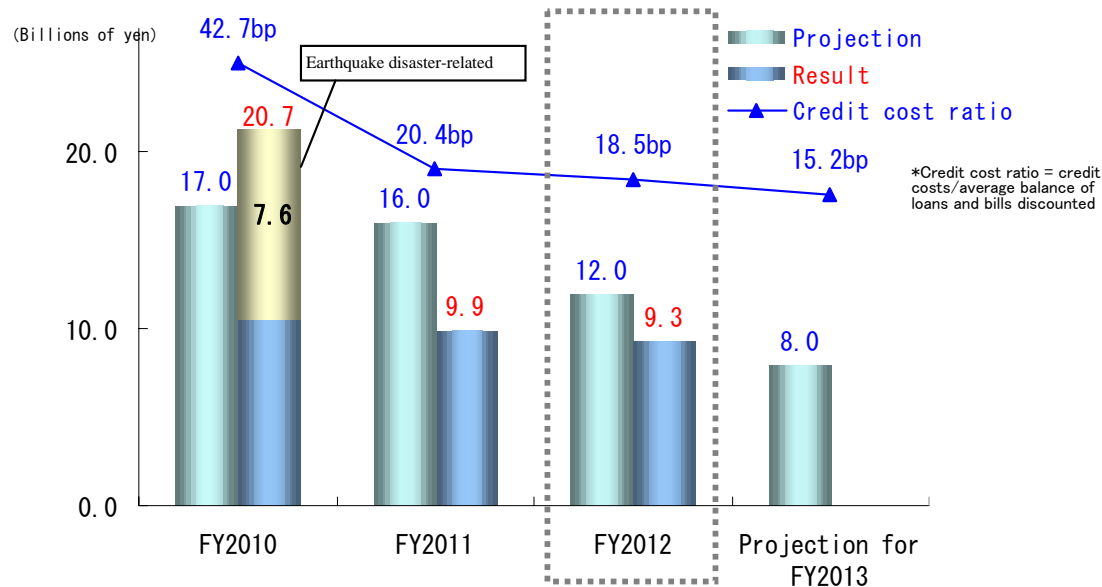
*Refer to foreign securities portfolio on appendix, P29

◇ Credit Costs (1)

- ◇ Credit costs decreased year on year due to fewer corporate bankruptcies, efforts to support of business improvement for customers, and other factors

Credit costs: ¥9.3 billion in FY2012 (down ¥0.5 billion YoY) / FY2013 projection: ¥8.0 billion (down ¥1.3 billion YoY)

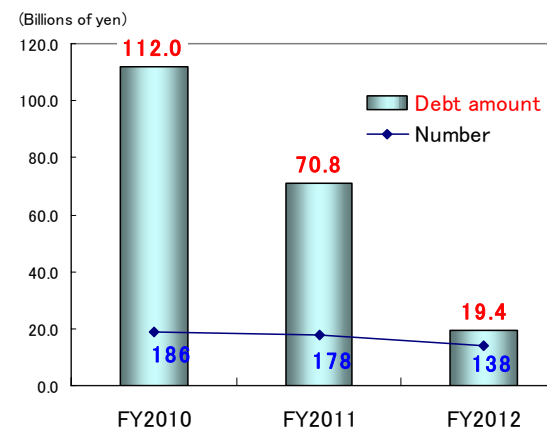
Net credit costs and credit cost ratio



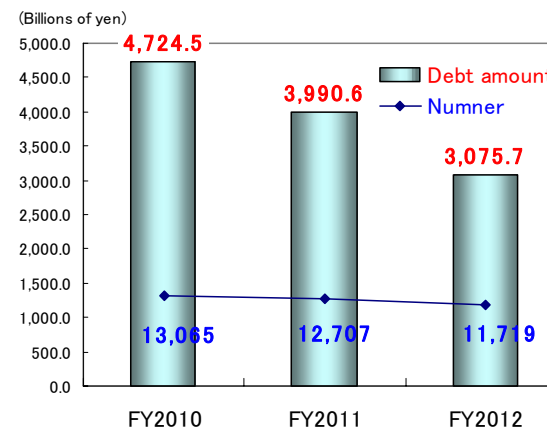
	FY2010	FY2011 ①	FY2012 ②	Projection for FY2013 ③	YoY change ②-①	YoY change ③-②
New downgrades	17.9	11.6	16.5	11.0	4.8	(5.5)
Decrease incollateral value	2.1	1.6	1.3		(0.3)	
Losses on bulk sale of loans etc.	0.1	0.4	0.1	3.0	(0.2)	0.9
Others	0.9	0.8	0.7		(0.1)	
Reversal of provision for specific reserves ()	2.4	4.1	4.5	5.0	0.4	(1.6)
Recoveries of written-off claims ()	2.1	2.2	2.1		0.2	
Net transfer to general reserve for possible loan losses	4.1	1.7	(2.6)	(1.0)	(4.4)	1.6
Net credit costs	20.7	9.9	9.3	8.0	(0.5)	(1.3)

Bankruptcies in Ibaraki

【Ibaraki】



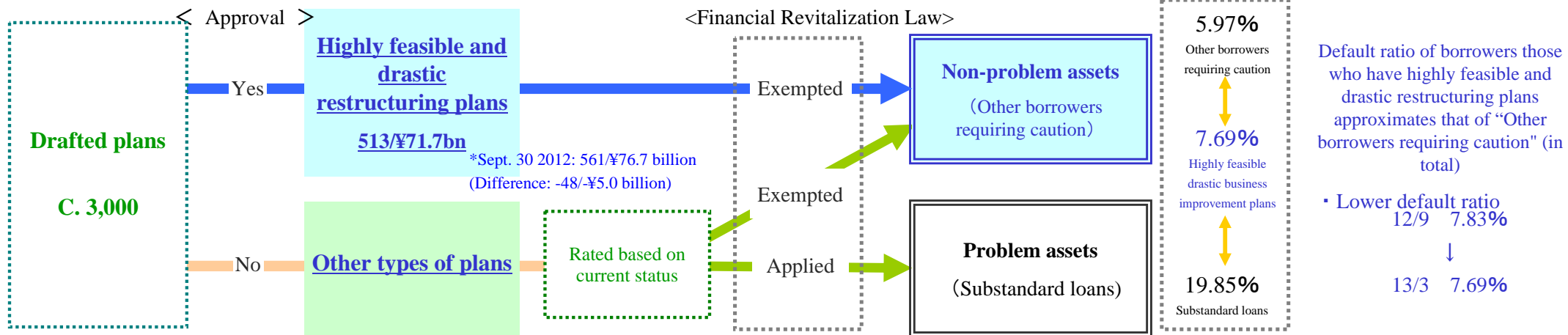
【Japan】



◇ Default ratio of borrowers those who have highly feasible drastic business improvement plans was on almost the same level as that of other borrowers requiring caution

◇ Exit strategies for 93% clients were decided upon in FY2012

Status of borrowers who has highly feasible and drastic restructuring plans (as of March 31, 2013)



Exit strategy

			12/9 ①	13/3 ②	Change from 12/9 ②-①
Target	(A)	March 2012	253	265	+12
Completed	(B)	Established	32	56	+24
In-progress of reconstruction	(C)	and	66	88	+22
Set policy	(D)	commenced	117	103	(14.0)
Borrowers decided reconstruction policies	(E) = (B) + (C) + (D)	operations of an SS team* in the head office	215	247	+32
	(E) / (A)		85.0%	93.2%	+0.075%
Policy undecided	(F)		38	18	(20)
	(F) / (A)		15.0%	6.8%	(0.075%)

	(Number)
Breakdown of procedures for reconstruction	
Our support	78
Support from public institution ¹	19
Reconstruction funds ²	29
DES · DDS	5
Others	116
Total	247

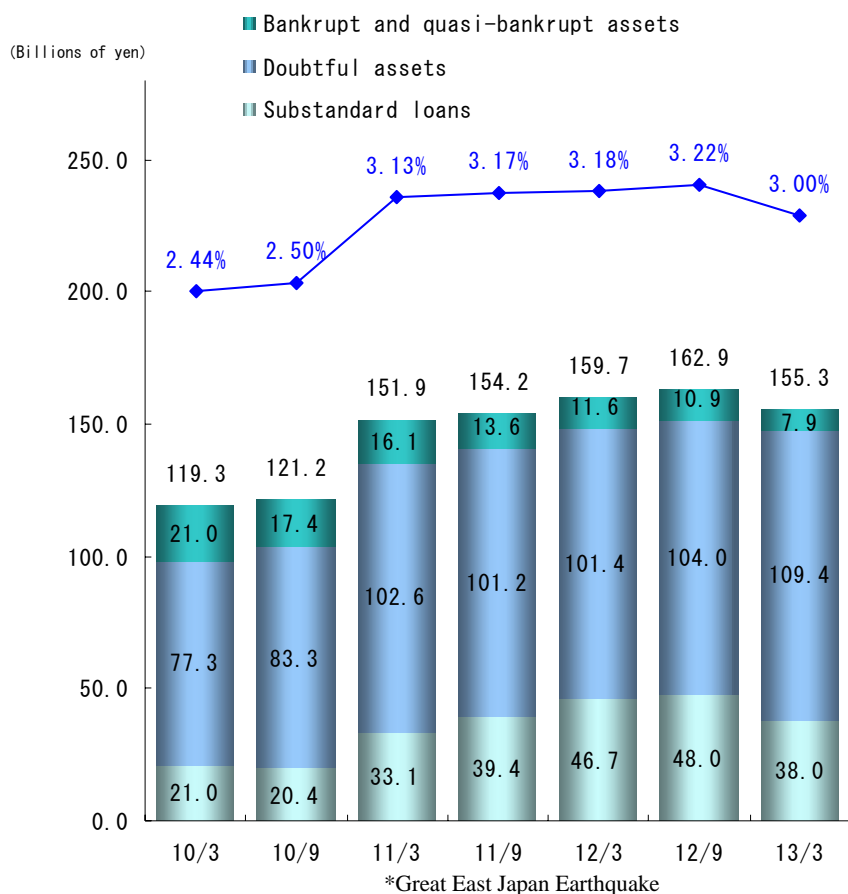
1. Assistance from Ibaraki Prefectural Industrial Revitalization Corporation, Great East Japan Earthquake Business Restoration Assistance Organization, etc.
2. Assistance from Ibaraki Iki-iki No. 2 Fund, Risa Partners Inc., etc.

*Solution support team

◇ Claims for Disclosure

- ◇ Claims for disclosure were decreased due to fewer corporate bankruptcies, efforts to support of operational reforms of customers, and other factors
- ◇ Claims for disclosure : ¥155.3 billion in FY2012 (down ¥4.3 billion). Percentage of claims for disclosure in the total amount of loans were down to 3.00% (down 0.18% YoY)

Problem assets under the Financial Revitalization Law



Credit amount breakdown by classification of borrowers

		(Billions of yen)					change from 12/9	YoY change
		Problem, non-problem assets	11/3 ※	12/3	12/9	13/3		
Legally bankrupt	Problem assets		4.7	2.0	1.6	1.5	(0.1)	(0.5)
		Substantially bankrupt	11.4	9.5	9.2	6.4	(2.8)	(3.1)
		Potentially bankrupt	102.6	101.4	103.9	109.4	5.4	8.0
Substandard loans			33.1	46.7	47.9	37.9	(9.9)	(8.8)
Borrowers requiring caution ①	Borrowers requiring monitoring		12.6	19.4	19.0	18.3	(0.6)	(1.1)
	Borrowers requiring monitoring excluding substandard loans							
Borrowers requiring caution excluding borrowers requiring monitoring		Non-problem assets	582.0	504.4	453.9	420.8	(33.0)	(83.6)
Normal assets ②			4,080.2	4,322.1	4,407.0	4,565.5	158.5	243.4
Total ③			4,826.8	5,005.7	5,042.9	5,160.1	117.2	154.4
Normal asset ratio ②/③			84.5%	86.3%	87.4%	88.5%	0.0	0.0
Borrowers requiring caution ratio ①/③			13.0%	11.4%	10.3%	9.2%	(1.1%)	(2.2%)

- ◇ Continuous management with emphasis on Tier I capital
- ◇ Verify possession of commensurate capital even based on the Basel III

Capital ratio, Tier I ratio

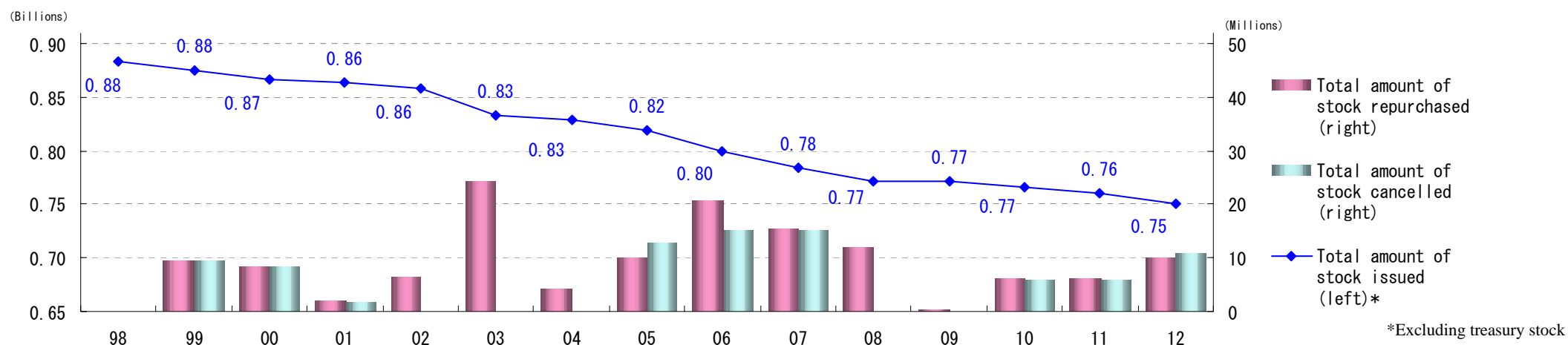
	Consolidated			Non-consolidated		
	11/3	12/3	13/3	11/3	12/3	13/3
Capital ratio	12.77%	12.78%	12.81%	12.45%	12.43%	12.40%
Tier I ratio	11.81%	12.11%	12.18%	11.62%	11.89%	11.88%

Basel III (Consolidated)

	Interim measure		Level Required
	Apply	Disapply	
Core capital ratio	c. 12.5%	c. 11.2%	4.00%
Core Tier I ratio	c. 11.2%	c. 13.6%	4.50%

*Based on international banking standards

Record of stock repurchased and retirement of treasury stock



- ◇ Returned profits to shareholders based on shareholder return policy
- ◇ In FY2013, projected a dividend increase for two consecutive fiscal years (annual dividend paid: ¥9.0 per share) and announce a repurchase stock (Max: 5million, ¥3.5 billion) in May

Shareholder return policy

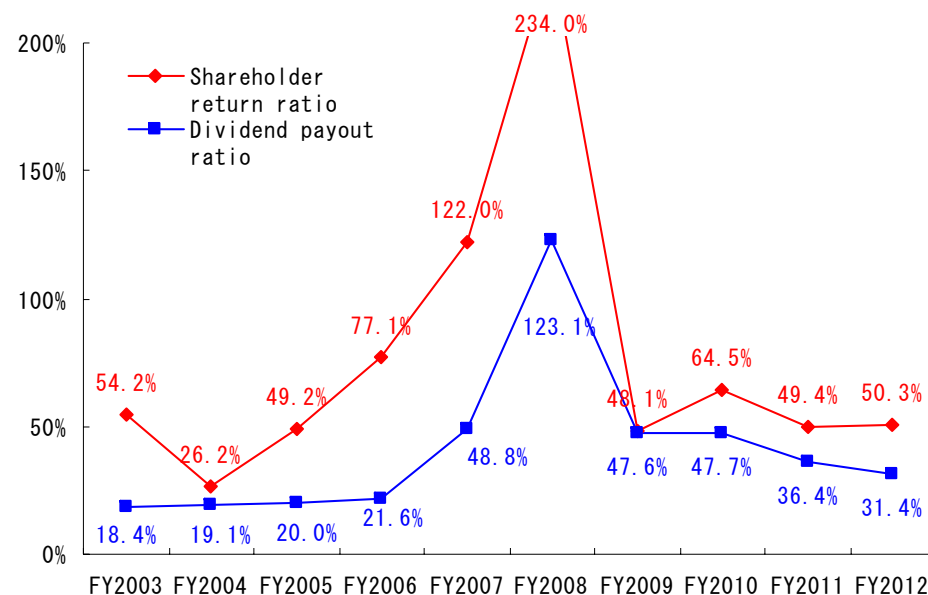
Targeting 40% or more of net income after tax (non-consolidated) as the shareholder return ratio (together with repurchased stock and cash dividend), and targeting 30% or more of net income after tax (non-consolidated) as the dividend payout ratio

Actual shareholder return in FY2012, FY2013

		FY2012	FY2013
Dividend	Annual dividend	¥8.50	¥9.00
	(YoY change)	(+¥0.5)	(+¥0.5)
Stock repurchased	Shares*	10 million	5 million
	Amount*	¥4 billion	¥3.5 billion
	Release	12/8	13/5
	Period	12/8-12/3	13/5-13/9
Write-off stock repurchased	Shares	11 million	10 million
	Period	12/9	13/7

* Number of acquirable upper-limit shares and sums at the time of announcement

Actual shareholder return [Shareholder return ratio, dividend payout ratio]



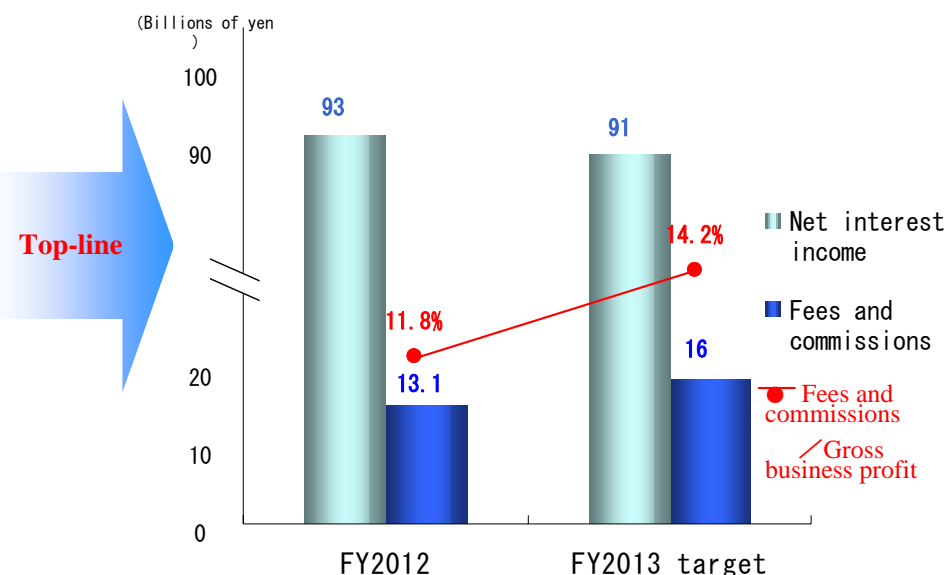
◇ Overview of the FY2013 Projections

- ◇ Expand top-line items by further strengthening measures for loans and bills discounted, client assets. Project increases in non-consolidated net income of ¥22.0 billion (up ¥1.6 billion YoY), consolidated net income of ¥24.0 billion (up ¥1.2 billion YoY) over three consecutive fiscal years

FY2013 Projections (Non-consolidated)

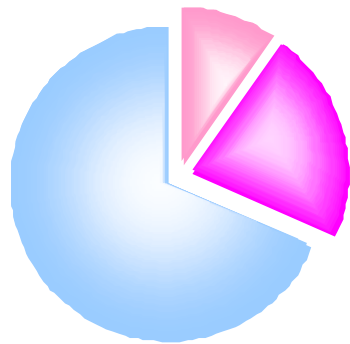
	FY2012 result ①	FY2013 target ②	YoY change ②-①	1H FY2012 ③	1H FY2013 target ④	Change from 1H FY2012
Gross business profit	111.4	113.0	1.5	57.3	57.0	(0.3)
Net interest income	93.0	91.0	(2.0)	47.1	45.5	(1.6)
Net interest on loans and deposits	69.4	69.5	0.0	34.9	34.5	(0.4)
Interest and dividends on securities	23.5	21.5	(2.0)	12.2	11.0	(1.2)
Fees and commissions	13.1	16.0	2.8	6.6	8.0	1.3
Net other operating profit	5.2	6.0	0.7	3.5	3.5	0.0
Gains(losses) on bonds	3.9	5.0	1.0	2.8	3.0	0.1
Expenses	68.7	70.0	1.2	35.2	36.0	0.7
Net transfer to general reserve for possible loan losses (A)	(2.6)	(1.0)	1.6	(0.7)	(0.5)	0.2
Business profit	45.4	44.0	(1.4)	22.8	21.5	(1.3)
Business profit (before transfer to general reserve for possible loan losses)	42.7	43.0	0.2	22.0	21.0	(1.0)
Core business profit	38.8	38.0	(0.8)	19.1	18.0	(1.1)
Net non-recurring gains(losses)	(13.7)	(10.0)	3.7	(6.9)	(4.5)	2.4
Disposal of non-performing loans (B)	12.0	9.0	(3.0)	5.0	4.5	(0.5)
Net gains/losses on equity securities	(1.4)	0.0	1.4	(2.0)	0.0	2.0
Ordinary profit	31.7	34.0	2.2	15.8	17.0	1.1
Net special gains(losses)	(0.8)	0.0	0.8	(0.2)	0.0	0.1
Net income before income taxes and others	30.8	34.0	3.1	15.6	17.0	1.3
Net income after tax	20.3	22.0	1.6	11.0	11.0	0.0
Net credit costs (A) + (B)	9.3	8.0	(1.3)	4.2	4.0	(0.2)

Top-line (Net interest income and fees and commissions)



◇ Joyo Bank is undertaking various initiatives to provide smooth financial functions to help customers and regions recover and grow following the Great East Japan Earthquake

Earthquake Disaster Reconstruction Support Loan “Kizuna”



Earthquake Disaster Reconstruction Support Loan “Kizuna”

¥108.6 billion

(Individual ¥33.5 billion)

(Business loans ¥75.1 billion)

Seido loans for Ibaraki Prefecture and general loans of Joyo Bank

¥234.2billion

Earthquake Disaster Reconstruction Support Loans *

Total ¥342.8 billion

*Sum total of loans executed between the disaster (March 11, 2011) and March 31, 2013

Earthquake Disaster Reconstruction Support Lease “Kizuna” ~Joyo Lease~

- Leases solely for disaster reconstruction

Cumulative lease value Total ¥4.1 billion

LALA Sunshine A loan product for the solar energy business

- Loan product for solar energy business (since June, 2012)
- Sponsored seminars for solar energy business in collaboration with Ibaraki Prefecture

Loans executed: ¥1.3 billion

(solar energy business usage sum total: ¥6.4 billion)



Solar panels (image)



Solar energy business seminar

Ibaraki “Kizuna” fund

- Jointly developed with the Development Bank of Japan to meet the financing needs of disaster-affected businesses
- Loans executed: ¥0.9 billion (Fund size: ¥5.0 billion)

Joyo Business Award 2012

- Solicited innovative and creative business plans in growth fields and presented award to superior business plan



Joyo Bank provides financial support

Expand sales channels using Joyo Bank's network
Cooperate to boost technological capabilities

Management experts offer suitable advice

Professional screening in each business field

【Number of plans entered】 261

【Award results】 Top Award 1

Development of complex 3-D casting technology using fracture/crimping processing technology in press working

Award for Excellence/Encouragement Award 16

Joyo Collaborative Fund

- Financing instruments mainly through treasury stock for new highly innovative and feasible business plans in growth fields

【Fund sum total】 ¥1.0 billion

【Investment and loan period】 Effective for 10 years

- For the plan awarded the Joyo Business Award 2012, aggressively provide financial support to enable its realization

“Face-to-Face Meetings” in collaboration with industry, academia and government

- Meet face-to-face (in small groups) with experts about technological and other problems faced by manufacturers, exchange views and get practical technical advice

【FY2012 Hosting Record】

1st Tsukuba July 2012
(Exchanged views with academics from Ibaraki, Utsunomiya, Gunma and Saitama universities)



2nd Iwaki October 2012
(Exchanged views with academics from Ibaraki, Fukushima, Iwaki Meisei universities and technical college teachers in Ibaraki and Fukushima)

3rd National Institute for Materials Science (NIMS) March 2013
(Exchanged views with academics associated with NIMS)

Technological Exhibitions: Joyo Manufacturing Forum

- Support manufacturer business expansion
- Hold regional manufacturer exhibitions and conferences for major corporations

【FY2012 Hosting Record】

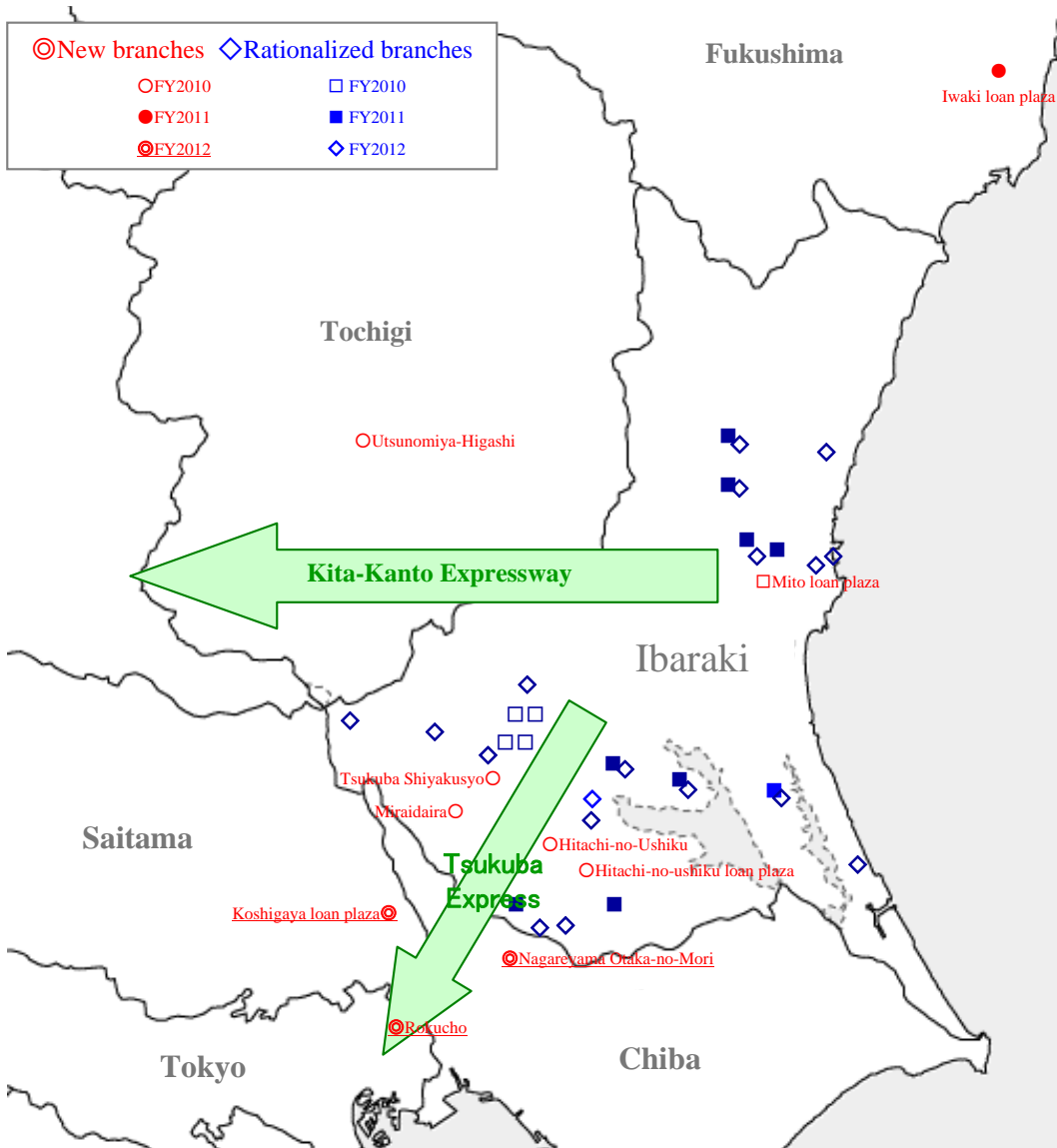
5th Tsukuba November 2012

700 participants
from 300 participating companies

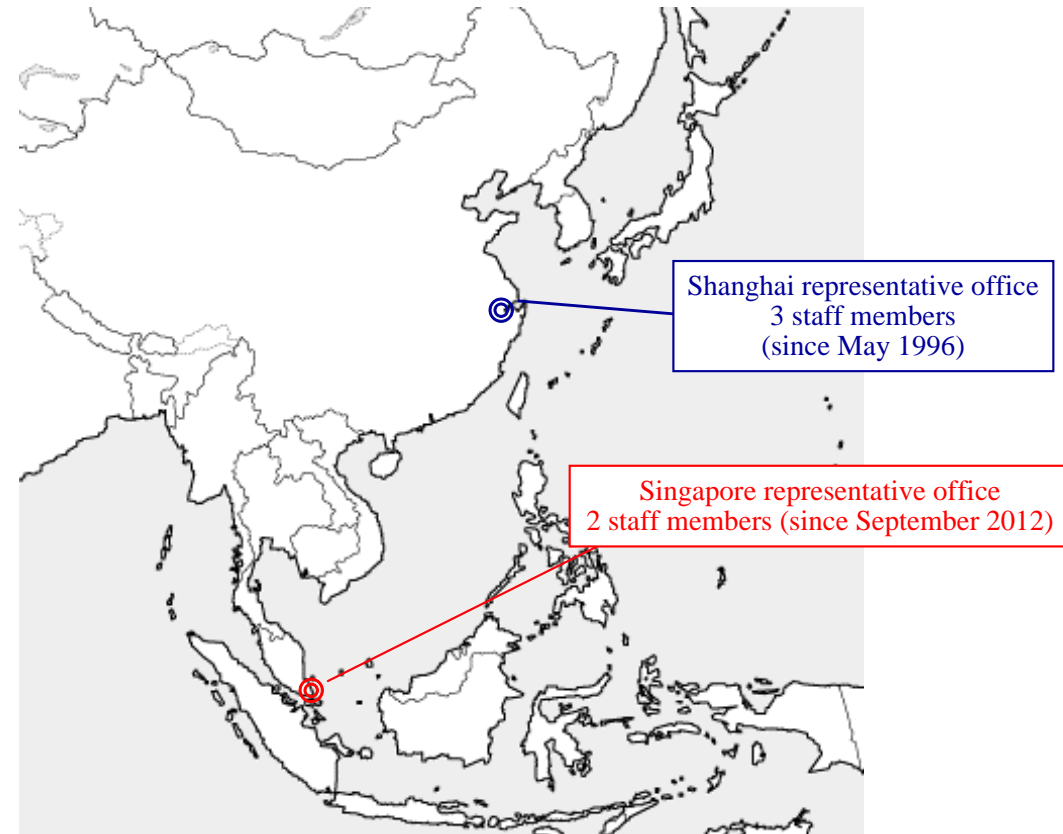


5th Joyo Manufacturing Forum

Expansion of branches in Ibaraki region



Overseas networks (as of March 31, 2013)



Trainee to foreign institutions

Three staff members

- Shanghai (Financial institution)
- Hanoi (Financial institution)
- Kuala Lumpur (JETRO)

Alliance with foreign financial institutions Total four institutions

- Kasikorn Bank (Thailand)
- Bangkok Bank (Thailand)
- Bank Negara Indonesia (Indonesia)
- State Bank of India (India)

【Appendix】 Average Balance of Interest-Earning Assets and Interest-Bearing Liabilities



Assets

(Average balance: Billions of yen, yield: %, interest income/expenses: millions of yen)

	FY2012			YoY change		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	5,044.3	1.44	72,781	179.4	(0.13)	(3,952)
JPY	5,026.3	1.44	72,629	171.1	(0.13)	(4,025)
Foreign currency	17.9	0.84	151	8.3	0.02	72
Securities	2,437.6	1.00	24,391	163.9	(0.05)	487
Bonds	2,051.0	0.73	15,000	100.8	(0.11)	(1,596)
Stocks	141.0	2.73	3,858	(3.9)	0.21	200
Foreign securities	189.5	1.80	3,425	53.0	(0.30)	556
Others	56.0	3.75	2,106	14.0	1.90	1,327
Call loans	12.7	1.02	130	8.2	(2.45)	(25)
JPY	89.0	0.11	10	89	0.11	10
Foreign currency	3.7	3.18	120	(0.7)	(0.29)	(36)
Bills purchased	—	—	—	—	—	—
Commercial paper and other debt purchased	29.2	0.44	130	(4.6)	0.00	(20)
Due from banks	187.1	0.25	484	(51.4)	(0.04)	(220)
NCDs	—	—	—	—	—	—
Foreign exchange	2.1	0.54	11	0.2	0.01	1
Others	—	—	279	—	—	(0)
Interest rate swaps	—	—	—	—	—	—
Interest-earning assets	7,713.3	1.27	98,209	295.8	(0.10)	(3,731)

Liabilities

(Average balance: Billions of yen, yield: %, interest income/expenses: millions of yen)

	FY2012			YoY change		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	7,261.5	0.04	3,350	184.3	(0.02)	(954)
JPY	7,195.1	0.04	3,050	184.1	(0.01)	(837)
Foreign currency	66.3	0.45	299	0.2	(0.18)	(118)
NCDs	16.2	0.04	7	3.0	(0.02)	(2)
Call money	27.3	0.33	91	20.4	(0.19)	56
JPY	2.00	0.10	0	2.00	0.10	0
Foreign currency	27.0	0.33	91	20.1	(0.19)	56
Payables under securities lending transactions	60.9	0.34	207	44.0	0.04	156
Bills sold	—	—	—	—	—	—
Borrowed money	99.5	0.21	209	19.2	(0.28)	(190)
Foreign exchange	0.2	0.00	0	0.0	(0.20)	(0)
Corporate bonds	15.0	1.68	253	8.3	(0.60)	100
Others	1.5	—	1,060	0.0	—	(130)
Interest rate swaps	—	—	949	—	—	8
Interest-bearing liabilities	7,482.3	0.06	5,180	279.4	(0.02)	(965)
Other expenses	—	—	—	—	—	—
Interest-bearing liabilities	7,482.3	0.06	5,180	279.4	(0.02)	(965)

【Appendix】Interest Yields and Spreads



Total account

	FY2008	FY2009	FY2010	FY2011	FY2012	YoY change (%)
Average yield on interest-earning assets (A)	1.83	1.61	1.51	1.37	1.27	(0.10)
Average yield on loans and bills discounted (B)	2.02	1.85	1.70	1.57	1.44	(0.13)
Average yield on securities	1.44	1.10	1.09	1.05	1.00	(0.05)
Average yield on interest-bearing liabilities	0.36	0.17	0.11	0.08	0.06	(0.02)
Average yield on deposits and NCDs (C)	0.25	0.14	0.08	0.06	0.04	(0.02)
Expense ratio	1.10	1.04	1.02	0.97	0.94	(0.03)
Deposit and securities cost (D)	1.35	1.18	1.11	1.03	0.98	(0.05)
Funding cost (E)	1.39	1.18	1.12	1.04	0.98	(0.06)
Loan-deposit interest margins (B)-(C)	1.77	1.71	1.62	1.51	1.40	(0.11)
Difference between average yield on loans and deposits (B)-(D)	0.67	0.67	0.59	0.54	0.46	(0.08)
Total interest margins (A)-(E)	0.44	0.43	0.39	0.33	0.29	(0.04)

Domestic account

	FY2008	FY2009	FY2010	FY2011	FY2012	YoY change (%)
Average yield on interest-earning assets (A)	1.71	1.57	1.48	1.34	1.24	(0.10)
Average yield on loans and bills discounted (B)	2.02	1.85	1.70	1.57	1.44	(0.13)
Average yield on securities	1.12	1.00	1.01	0.98	0.93	(0.05)
Average yield on interest-bearing liabilities	0.27	0.16	0.10	0.07	0.06	(0.01)
Average yield on deposits and NCDs (C)	0.24	0.14	0.08	0.05	0.04	(0.01)
Expense ratio	1.09	1.03	1.01	0.96	0.93	(0.03)
Deposit and securities cost (D)	1.33	1.17	1.10	1.02	0.97	(0.05)
Funding cost (E)	1.30	1.16	1.11	1.03	0.98	(0.05)
Loan-deposit interest margins (B)-(C)	1.78	1.71	1.62	1.52	1.40	(0.12)
Difference between average yield on loans and deposits (B)-(D)	0.69	0.68	0.60	0.55	0.47	(0.08)
Total interest margins (A)-(E)	0.41	0.41	0.37	0.31	0.26	(0.05)

[Appendix] Yen-Denominated Loans (1)

Breakdown by self-assessment classification of borrowers

(Billions of yen)

	10/3		10/9		11/3		11/9		12/3		12/9		13/3		Change from 12/9		Change from 12/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Yen-denominated loans (Total)	4,836.6	100.0%	4,794.7	100.0%	4,795.3	100.0%	4,802.5	100.0%	4,969.2	100.0%	5,006.0	100.0%	5,112.9	100.0%	106.9	2.1%	143.7	2.9%
Normal (including borrowers without a credit score)	4,111.0	85.0%	4,106.3	85.6%	4,052.1	84.5%	4,105.2	82.6%	4,287.9	85.7%	4,372.2	87.3%	4,520.3	88.4%	148.1	3.6%	232.4	5.4%
Ibaraki and its adjoining areas	3,054.7	63.2%	3,072.8	64.1%	3,038.7	63.4%	3,026.8	60.9%	3,172.7	63.4%	3,215.4	64.2%	3,365.7	65.8%	150.3	5.0%	193.0	6.1%
Ibaraki	2,578.5	53.3%	2,598.2	54.2%	2,567.8	53.5%	2,547.1	51.3%	2,671.4	53.4%	2,693.3	53.8%	2,810.6	55.0%	117.3	4.6%	139.2	5.2%
Miyagi, Fukushima and Tochigi	358.6	7.4%	354.8	7.4%	348.6	7.3%	351.8	7.1%	364.4	7.3%	376.7	7.5%	388.9	7.6%	12.2	3.5%	24.5	6.7%
Chiba and Saitama	117.6	2.4%	119.6	2.5%	122.3	2.6%	127.8	2.6%	136.9	2.7%	145.3	2.9%	166.2	3.3%	20.9	16.4%	29.3	21.4%
Tokyo and Osaka	1,056.2	21.8%	1,033.5	21.6%	1,013.3	21.1%	1,078.3	21.7%	1,115.1	22.3%	1,156.8	23.1%	1,154.5	22.6%	(2.3)	(0.2%)	39.4	3.5%
Other borrowers requiring caution	597.9	12.4%	562.4	11.7%	579.4	12.1%	527.5	10.6%	502.9	10.0%	452.4	9.0%	419.3	8.2%	(33.1)	(6.3%)	(83.6)	(16.6%)
Substandard borrowers	29.6	0.6%	25.5	0.5%	45.4	0.9%	55.5	1.1%	65.8	1.3%	66.6	1.3%	56.1	1.1%	(10.5)	(18.9%)	(9.7)	(14.7%)
Potentially bankrupt or worse	98.0	2.0%	100.4	2.1%	118.3	2.5%	114.2	2.3%	112.6	2.2%	114.7	2.3%	117.1	2.3%	2.4	2.1%	4.5	4.0%

Breakdown by geographic area

(Billions of yen)

	10/3		10/9		11/3		11/9		12/3		12/9		13/3		Change from 12/9		Change from 12/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Yen-denominated loans (Total)	4,837	100.0%	4,795	100.0%	4,795	100.0%	4,803	100.0%	4,969	99.3%	5,006	100.0%	5,113	100.0%	107	2.1%	144	2.9%
Ibaraki and its adjoining areas	3,725	77.0%	3,691	77.0%	3,697	77.1%	3,658	76.2%	3,785	75.6%	3,782	75.6%	3,879	75.9%	97	2.6%	94	2.5%
Ibaraki	3,115	64.4%	3,085	64.3%	3,088	64.4%	3,045	63.4%	3,155	63.0%	3,140	62.7%	3,203	62.6%	62	2.0%	47	1.5%
Miyagi, Fukushima and Tochigi	466	9.6%	461	9.6%	460	9.6%	461	9.6%	468	9.3%	471	9.4%	486	9.5%	16	3.3%	19	4.0%
Chiba and Saitama	144	3.0%	145	3.0%	149	3.1%	152	3.2%	162	3.2%	171	3.4%	190	3.7%	19	11.2%	28	17.1%
Tokyo and Osaka	1,112	23.0%	1,104	23.0%	1,099	22.9%	1,144	23.8%	1,184	23.7%	1,224	24.4%	1,234	24.1%	10	0.8%	50	4.2%

Number of medium sized companies and SMEs

(Number)

	10/3		10/9		11/3		11/9		12/3		12/9		13/3		Change from 12/3
	Number	Change from last term-end	Number	Change from last term-end	Number	Change from last term-end	Number	Change from last term-end	Number	Change from last term-end	Number	Change from last term-end	Number	Change from last term-end	Number
Number of medium sized companies and SMEs	33,662	162	33,634	(28)	33,565	(69)	33,242	(323)	33,235	(7)	33,000	(235)	33,143	143	(92)

【Appendix】Yen-Denominated Loans (2)



Breakdown by borrower type

(Billions of yen)

	10/3		10/9		11/3		11/9		12/3		12/9		13/3		Change from 12/9		Change from 12/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Yen denominated loans (Total)	4,836.6	100.0%	4,794.7	100.0%	4,795.3	100.0%	4,802.5	96.6%	4,969.2	100.0%	5,006.0	100.0%	5,112.9	100.0%	106.9	2.1%	143.7	2.9%
Individual loans	1,516.7	31.4%	1,531.4	31.9%	1,533.5	32.0%	1,541.1	31.0%	1,583.9	31.6%	1,632.6	32.6%	1,705.9	33.4%	73.3	4.8%	122.0	7.7%
Corporate loans	2,538.6	52.5%	2,490.1	51.9%	2,475.4	51.6%	2,513.9	50.6%	2,569.8	51.3%	2,588.3	51.7%	2,609.9	51.0%	21.6	0.9%	40.1	1.6%
Major companies	1,087.7	22.5%	1,063.7	22.2%	1,057.5	22.1%	1,087.6	21.9%	1,124.3	22.5%	1,143.8	22.8%	1,180.6	23.1%	36.8	3.4%	56.3	5.0%
Medium sized companies	128.1	2.6%	126.2	2.6%	124.1	2.6%	122.2	2.5%	123.4	2.5%	125.5	2.5%	121.1	2.4%	(4.4)	(3.6%)	(2.3)	(1.9%)
Small and medium sized companies	1,322.7	27.3%	1,300.0	27.1%	1,293.7	27.0%	1,304.1	26.2%	1,322.1	26.4%	1,318.9	26.3%	1,308.1	25.6%	(10.8)	(0.8%)	(14.0)	(1.1%)
Public sector	781.1	16.1%	773.1	16.1%	786.3	16.4%	747.5	15.0%	815.6	16.3%	785.0	15.7%	797.0	15.6%	12.0	1.6%	(18.6)	(2.3%)

Individual loans

(Billions of yen)

	10/3		10/9		11/3		11/9		12/3		12/9		13/3		Change from 12/9		Change from 12/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Individual loans (Total)	1,516.7	100.0%	1,531.4	100.0%	1,533.5	100.0%	1,541.1	100.0%	1,583.9	97.0%	1,632.6	100.0%	1,705.9	100.0%	73.3	4.5%	122.0	7.7%
Housing-related loans	1,315.5	86.7%	1,334.8	87.2%	1,344.5	87.7%	1,356.5	88.0%	1,405.6	86.1%	1,459.7	89.4%	1,537.0	90.1%	77.3	5.3%	131.4	9.3%
Consumer loans	77.4	5.1%	77.6	5.1%	76.1	5.0%	74.3	4.8%	72.9	4.5%	73.0	4.5%	73.2	4.3%	0.2	0.3%	0.3	0.4%
Loans to small businesses	123.8	8.2%	119.0	7.8%	112.9	7.4%	110.3	7.2%	105.4	6.5%	100.0	6.1%	95.7	5.6%	(4.3)	(4.3%)	(9.7)	(9.2%)

Corporate loans

(Billions of yen)

	10/3		10/9		11/3		11/9		12/3		12/9		13/3		Change from 12/9		Change from 12/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Corporate loans (Total)	2,538.6	100.0%	2,490.1	100.0%	2,475.4	100.0%	2,513.9	100.0%	2,569.7	99.3%	2,588.3	100.0%	2,609.9	100.0%	21.6	0.8%	40.2	1.6%
Ibaraki and its adjoining areas	1,429.7	56.3%	1,388.7	55.8%	1,379.0	55.7%	1,371.7	54.6%	1,387.8	53.6%	1,366.1	52.8%	1,378.1	52.8%	12.0	0.9%	(9.7)	(0.7%)
Ibaraki	1,026.4	40.4%	994.7	39.9%	985.7	39.8%	976.3	38.8%	988.2	38.2%	971.3	37.5%	976.6	37.4%	5.3	0.5%	(11.6)	(1.2%)
Miyagi, Fukushima and Tochigi	312.2	12.3%	303.9	12.2%	300.9	12.2%	301.0	12.0%	300.3	11.6%	293.7	11.3%	297.7	11.4%	4.0	1.4%	(2.6)	(0.9%)
Chiba and Saitama	91.0	3.6%	90.0	3.6%	92.4	3.7%	94.4	3.8%	99.3	3.8%	101.0	3.9%	103.8	4.0%	2.8	2.8%	4.5	4.5%
Tokyo and Osaka	1,108.9	43.7%	1,101.3	44.2%	1,096.4	44.3%	1,142.2	45.4%	1,181.9	45.7%	1,222.1	47.2%	1,231.7	47.2%	9.6	0.8%	49.8	4.2%

【Appendix】Deposits and Client Assets



Deposits

(Billions of yen)

	10/3		10/9		11/3		11/9		12/3		12/9		13/3		Change from 12/9		Change from 12/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	Change ratio	Term-end balance	Change ratio
Deposits (Total)	6,681.1	100.0%	6,677.6	100.0%	6,817.5	100.0%	7,070.0	100.0%	7,266.6	100.0%	7,243.7	100.0%	7,355.3	100.0%	111.6	1.5%	88.7	1.2%
Yen deposits	6,614.9	99.0%	6,604.6	98.9%	6,752.0	99.0%	7,004.4	99.1%	7,201.3	99.4%	7,181.6	99.1%	7,294.8	99.2%	113.2	1.6%	93.5	1.3%
Foreign deposits	66.2	1.0%	63.9	1.0%	65.4	1.0%	65.5	0.9%	65.2	0.9%	62.1	0.9%	60.5	0.8%	(1.6)	(2.4%)	(4.7)	(7.2%)
JOM deposits	0.0	0.0%	9.0	0.1%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%
Others	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%
NCDs		24.5		34.7		12.9		3.3		20.9		9.4		16.1	6.7	71.3%	(4.8)	(23.0%)

Yen deposits by customer type

(Billions of yen)

	10/3		10/9		11/3		11/9		12/3		12/9		13/3		Change from 12/9		Change from 12/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	Change ratio	Term-end balance	Change ratio
Yen deposits (Total)	6,614.9	100.0%	6,604.6	100.0%	6,752.0	100.0%	7,004.4	100.0%	7,201.3	100.3%	7,181.6	100.0%	7,294.8	100.0%	113.2	1.6%	93.5	1.3%
Individual	5,078.9	76.8%	5,126.5	77.6%	5,163.0	76.5%	5,305.7	75.7%	5,386.3	75.0%	5,410.0	75.3%	5,466.7	74.9%	56.7	1.0%	80.4	1.5%
Corporate	1,205.9	18.2%	1,160.3	17.6%	1,270.3	18.8%	1,325.1	18.9%	1,384.4	19.3%	1,395.8	19.4%	1,404.4	19.3%	8.6	0.6%	20.0	1.4%
Public sector	330.0	5.0%	317.7	4.8%	318.6	4.7%	373.4	5.3%	430.5	6.0%	375.6	5.2%	423.7	5.8%	48.1	12.8%	(6.8)	(1.6%)

Client assets

(Billions of yen)

	10/3		10/9		11/3		11/9		12/3		12/9		13/3		Change from 12/9		Change from 12/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	Change ratio	Term-end balance	Change ratio
Individual (Total)	6,139.4	100.0%	6,164.4	100.0%	6,196.3	100.0%	6,315.8	100.0%	6,418.9	99.3%	6,466.4	100.0%	6,604.7	100.0%	138.3	2.1%	185.8	2.9%
Current	2,700.8	44.0%	2,728.4	44.3%	2,794.2	45.1%	2,914.3	46.1%	3,006.3	46.5%	3,034.6	46.9%	3,125.7	47.3%	91.1	3.0%	119.4	4.0%
Time deposits	2,378.0	38.8%	2,398.1	38.9%	2,368.8	38.2%	2,391.6	37.9%	2,380.0	36.8%	2,375.4	36.7%	2,341.0	35.4%	(34.4)	(1.4%)	(39.0)	(1.6%)
Sub total	5,078.9	82.8%	5,126.5	83.2%	5,163.0	83.3%	5,305.7	84.0%	5,386.3	83.3%	5,410.0	83.7%	5,466.7	82.8%	56.7	1.0%	80.4	1.5%
Investment	1,060.5	17.2%	1,037.9	16.8%	1,033.3	16.7%	1,010.1	16.0%	1,032.6	16.0%	1,056.4	16.3%	1,138.0	17.2%	81.6	7.7%	105.4	10.2%

【Appendix】Investment Portfolio



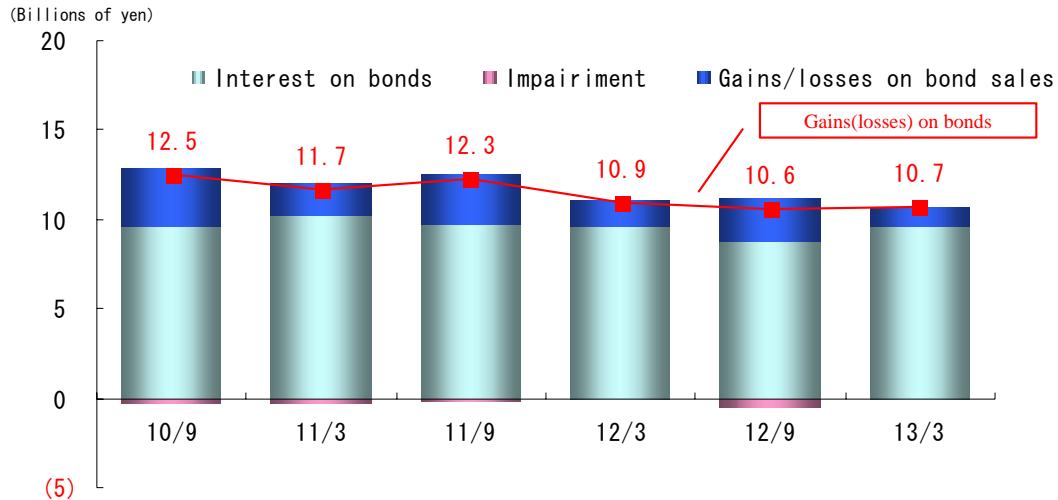
Balance of securities (booking price)

(Billions of yen)

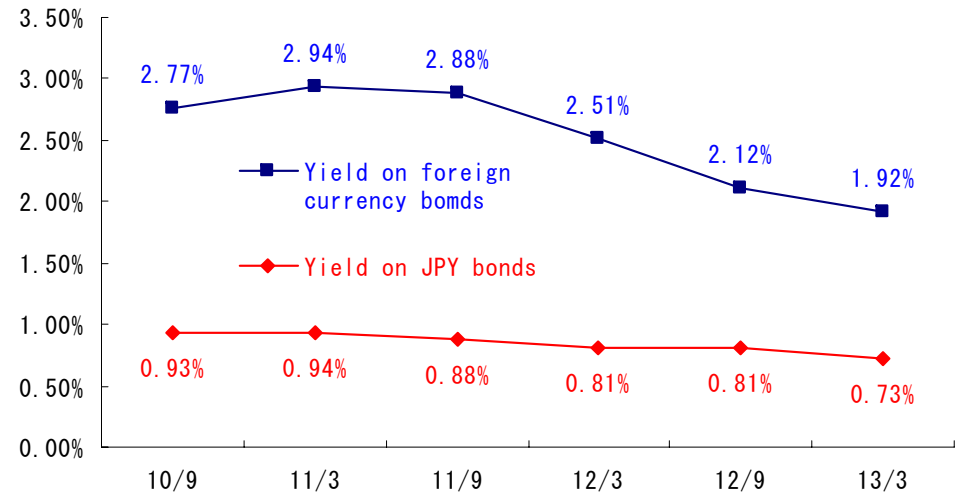
	10/3		10/9		11/3		11/9		12/3		12/9		13/3		Change from 12/9		Change from 12/3	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	Change ratio	Balance	Change ratio
Yen-denominated bonds	1,821.8	87.0%	1,859.2	87.0%	1,852.8	86.7%	2,038.5	88.4%	2,084.8	87.2%	2,154.8	86.1%	2,089.3	83.2%	(65.5)	(3.0%)	4.5	0.2%
Duration [years]	3.2	—	3.5	—	3.6	—	3.9	—	3.8	—	4.2	—	4.0	—	(0.2)	—	0.2	—
Fixed rate notes	1,590.0	75.9%	1,611.6	75.5%	1,625.3	76.0%	1,813.0	78.6%	1,863.3	77.9%	1,942.2	77.6%	1,883.1	75.0%	(59.1)	(3.0%)	19.8	1.1%
[Average yield : %]	1.00%	—	0.99%	—	1.00%	—	0.95%	—	0.87%	—	0.79%	—	0.79%	—	0.00%	—	(0.08%)	—
Floating rate notes	231.7	11.1%	247.6	11.6%	227.5	10.6%	225.4	9.8%	221.5	9.3%	212.6	8.5%	206.1	8.2%	(6.5)	(3.1%)	(15.4)	(7.5%)
[Average yield : %]	0.53%	—	0.46%	—	0.39%	—	0.39%	—	0.28%	—	0.16%	—	0.10%	—	(0.06%)	—	(0.18%)	—
Foreign-denominated bonds	83.7	4.0%	87.9	4.1%	99.7	4.7%	80.8	3.5%	115.8	4.8%	149.3	6.0%	204.1	8.1%	54.8	36.7%	88.3	43.3%
Duration [years]	1.5	—	2.5	—	2.8	—	1.9	—	3.1	—	3.4	—	4.0	—	0.6	—	1.0	—
[Average yield spread : %]	2.18%	—	2.51%	—	2.45%	—	2.28%	—	2.05%	—	1.75%	—	1.29%	—	(0.46%)	—	(0.76%)	—
Fixed rate notes	49.5	2.4%	66.9	3.1%	81.4	3.8%	68.1	3.0%	104.5	4.4%	138.6	5.5%	196.6	7.8%	58.0	41.8%	92.1	46.8%
[Average yield : %]	4.28%	—	3.76%	—	3.61%	—	3.35%	—	2.75%	—	2.24%	—	2.00%	—	(0.24%)	—	(0.75%)	—
[Average yield spread : %]	3.54%	—	3.20%	—	2.97%	—	2.69%	—	2.23%	—	1.85%	—	1.67%	—	(0.18%)	—	(0.56%)	—
Floating rate notes	34.2	1.6%	20.9	1.0%	18.2	0.9%	12.7	0.6%	11.3	0.5%	10.6	0.4%	7.4	0.3%	(3.2)	(30.2%)	(3.9)	(52.7%)
[Average yield : %]	0.69%	—	0.74%	—	0.72%	—	0.66%	—	0.83%	—	0.86%	—	0.73%	—	(0.13%)	—	(0.10%)	—
[Average yield spread : %]	0.15%	—	0.34%	—	0.32%	—	0.31%	—	0.43%	—	0.48%	—	0.35%	—	(0.13%)	—	(0.08%)	—
Stock	148.7	7.1%	149.6	7.0%	145.2	6.8%	144.4	6.3%	143.3	6.0%	137.1	5.5%	137.7	5.5%	0.6	0.4%	(5.6)	(4.1%)
Tier I ratio	—	40.4%	—	39.0%	—	39.2%	—	38.3%	—	38.2%	—	36.1%	—	35.8%	—	(0.3%)	—	(2.4%)
Investment trusts and others	39.9	1.9%	39.0	1.8%	39.6	1.9%	41.7	1.8%	47.4	2.0%	59.9	2.4%	80.3	3.2%	20.4	34.1%	32.9	41.0%
Total	2,094.2	100.0%	2,135.8	100.0%	2,137.5	100.0%	2,305.5	100.0%	2,391.4	100.0%	2,501.3	100.0%	2,511.5	100.0%	10.2	0.4%	120.1	4.8%
[Average yield : %]	1.10%	—	1.10%	—	1.09%	—	1.12%	—	1.05%	—	1.06%	—	0.94%	—	(0.12%)	(11.3%)	(0.11%)	(11.7%)
Unrealized gains/(losses)	61.5	—	53.9	—	47.3	—	38.0	—	60.1	—	53.9	—	131.8	—	77.9	—	71.7	—

[Appendix] Gains (Losses) on Bonds, Foreign Securities Portfolio

Gains (losses) on bonds



Yields on bonds (JPY bonds, Foreign bonds)



Securities portfolio

(Billions of yen)

	12/3		12/9		13/3		Change from 12/9		Change from 12/3	
	Balance	Unrealized gains (losses)	Balance	Unrealized gains (losses)	Balance	Unrealized gains (losses)	Balance	Unrealized gains (losses)	Balance	Unrealized gains (losses)
Domestic bonds	2047.6	27.0	2129.1	35.5	2068.2	43.8	(60.9)	8.2	20.5	16.7
Foreign bonds	152.9	2.0	175.1	4.3	225.2	4.3	50.0	0.0	72.2	2.2
Stocks	143.3	28.8	137.1	13.3	137.7	66.0	0.5	52.6	(5.6)	37.1
Investment trusts & Others	47.4	2.2	59.9	0.7	80.3	17.5	20.3	16.7	32.8	15.2
Trust beneficiary rights	16.1	0.0	14.0	0.0	11.7	0.0	(2.3)	0.0	(4.4)	0.0
Total	2407.5	60.1	2515.4	53.9	2523.2	131.8	7.7	77.8	115.6	71.6

*Balance including to Trust beneficiary rights. Unrealized gains(losses) in available-for-sale securities.

Foreign bonds

(Billions of yen)

	12/3		12/9		13/3		Change from 12/9		Change from 12/3	
	Balance	Unrealized gains (losses)	Balance	Unrealized gains (losses)	Balance	Unrealized gains (losses)	Balance	Unrealized gains (losses)	Balance	Unrealized gains (losses)
Sovereign	57.1	1.0	69.8	2.2	102.1	2.7	32.3	0.4	44.9	1.6
Corporate	49.9	0.5	39.9	0.9	43.0	1.3	3.1	0.4	(6.8)	0.7
Pass through (Ginze Mae)	28.6	0.5	50.0	1.1	69.2	0.1	19.1	(1.0)	40.5	(0.3)
Securitization	17.2	(0.1)	15.3	0.0	10.9	0.0	(4.4)	0.1	(6.2)	0.2
Total	152.9	2.0	175.9	4.3	225.3	4.3	49.3	0.0	72.3	2.2

*Unrealized gains(losses) in available-for-sale securities

【Appendix】 Changes in Borrower Classification

Based on number of borrowers

(Number)

		12/2						Total
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	
1 3 / 3	Normal borrowers	9,664	807	17	1	0	0	10,489
	Borrowers requiring caution	603	5,411	74	92	0	0	6,180
	Borrower requiring monitoring	23	162	348	12	0	0	545
	Potentially bankrupt	9	333	74	1,698	2	0	2,116
	Substantially bankrupt	3	67	12	173	251	0	506
	Legally bankrupt	6	15	5	35	16	59	136
	Others	317	172	15	35	0	0	539
	Total	10,625	6,967	545	2,046	269	59	20,511

(Number)

Upgraded	1,005
Unchanged	17,431
Downgraded	1,536
Others	539
Total	20,511

Based on borrowed amount

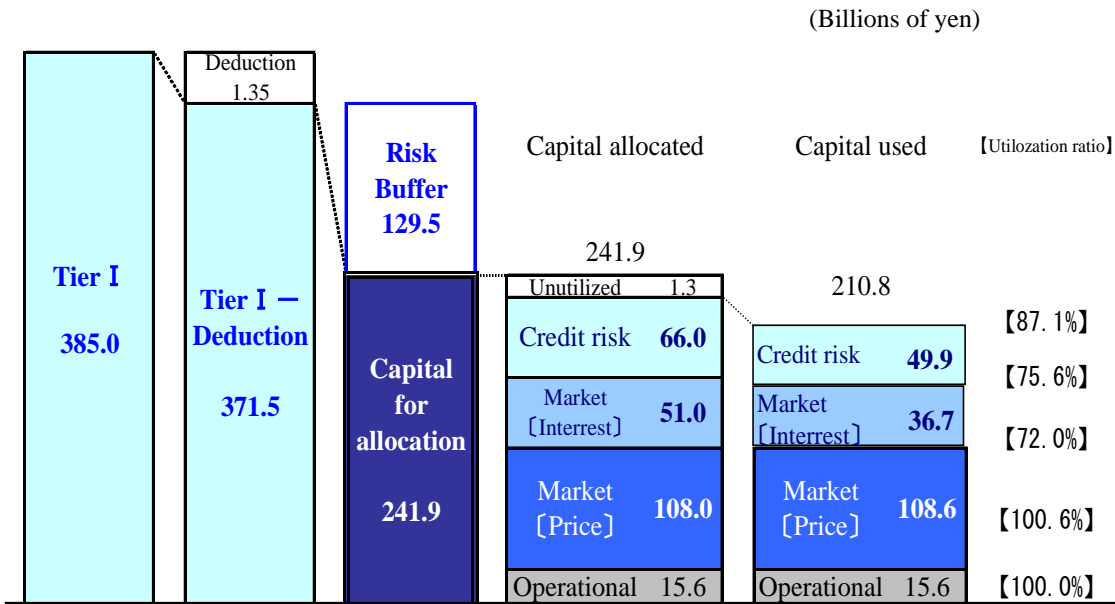
(Millions of yen)

		12/2						Total
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	
1 3 / 3	Normal borrowers	2,222,238	68,645	3,710	9	0	0	2,294,602
	Borrowers requiring caution	89,366	364,877	5,459	7,597	0	0	467,299
	Borrower requiring monitoring	3,305	14,405	39,774	527	0	0	58,011
	Potentially bankrupt	2,100	17,431	14,775	73,792	66	0	108,163
	Substantially bankrupt	513	1,847	392	9,327	6,428	0	18,508
	Legally bankrupt	778	1,034	98	2,858	520	1,235	6,522
	Others	10,170	3,127	204	918	0	0	14,420
	Total	2,328,470	471,367	64,412	95,026	7,015	1,235	2,967,525

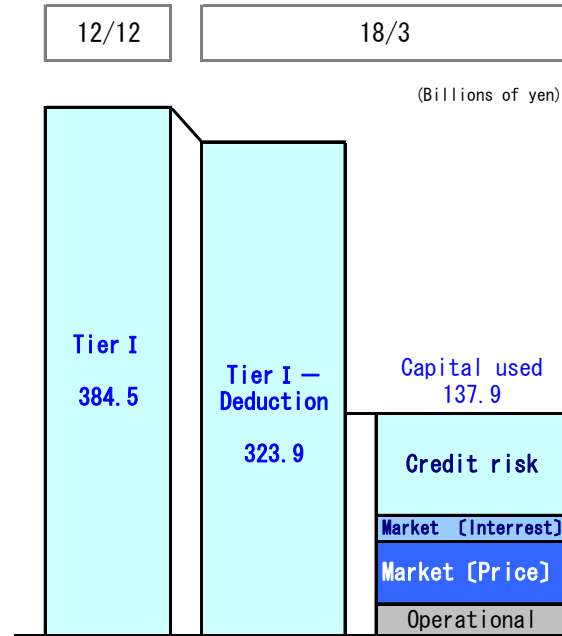
(Millions of yen)

Upgraded	86,013
Unchanged	2,708,344
Downgraded	158,748
Others	14,420
Total	2,967,525

Risk capital allocation as of March 31, 2013



Stress test as of December 31, 2012



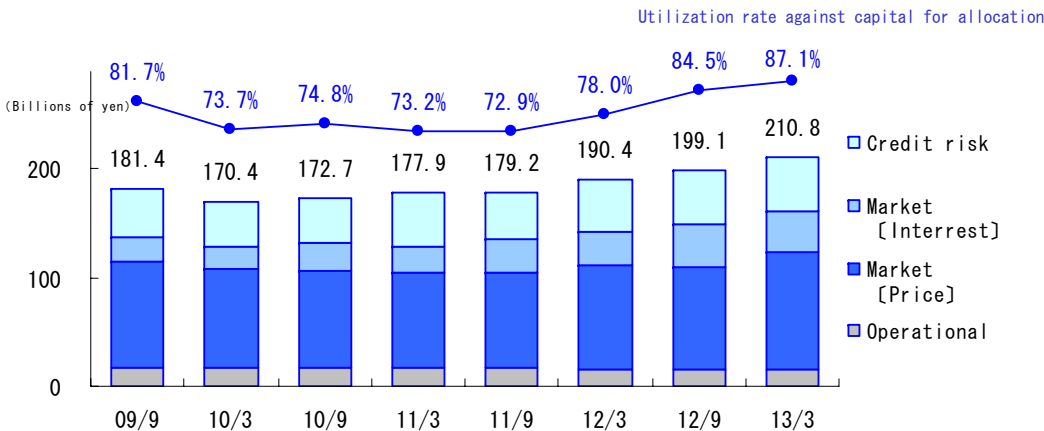
[Assumptions]

- Reference date: December, 2012
- Risk scenario: JGB 10y yields: 5.80%

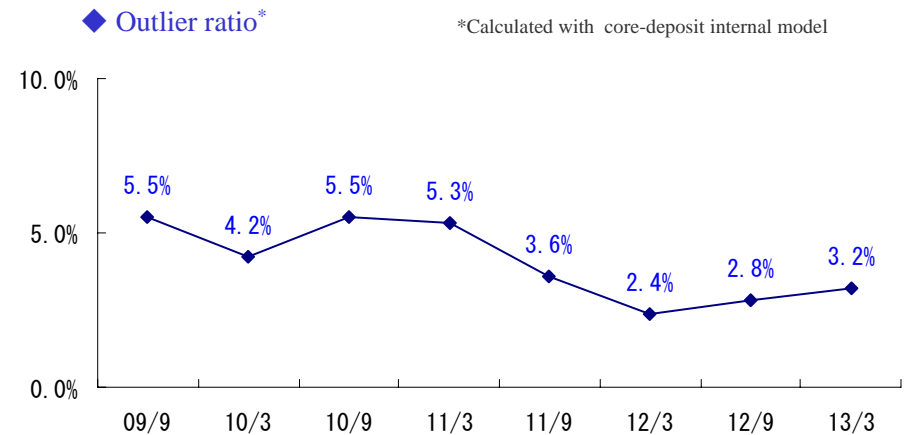
[consolidated]

- Capital ratio: c. 10% (As of March 31, 2018)

Capital used



Market risk (interest)



【Appendix】 Balance of Loans by Industry/Risk-Monitored Loans



Balance of loans by industry

(Millions of yen)

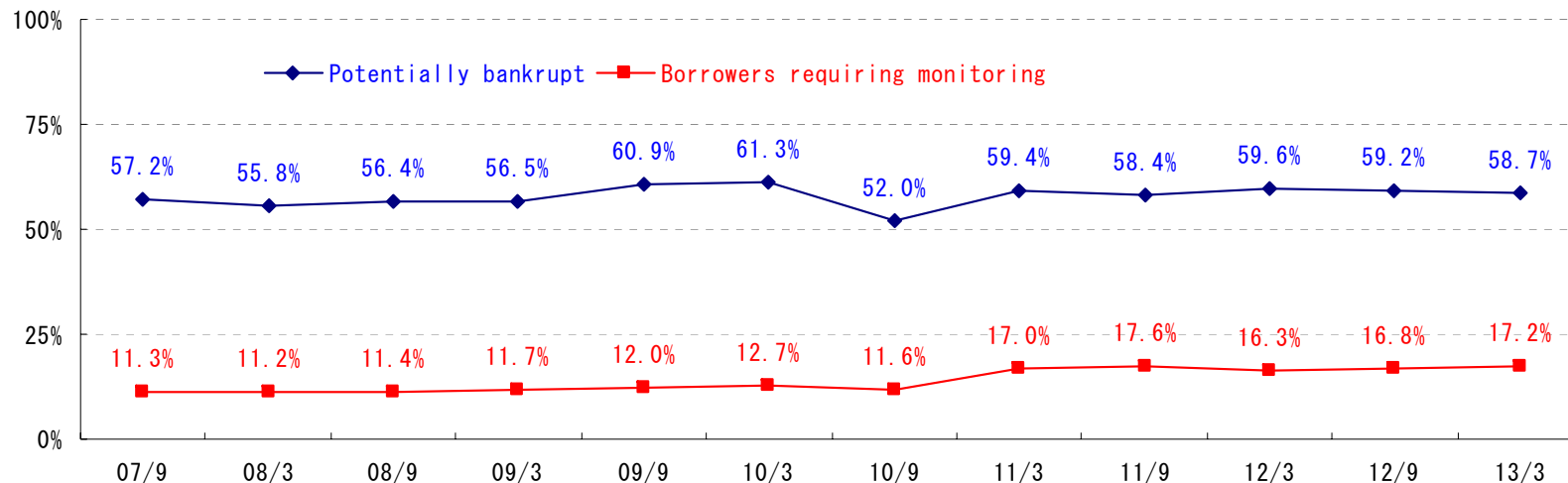
	12/3		13/3		Change from 12/3	
	Balance	(%)	Balance	(%)	Balance	(%)
Corporate loans	310,842.1	61.9%	316,242.8	61.5%	5400.7	(0.4%)
Manufacturing	74,305.3	14.8%	76,697.8	14.9%	2392.5	0.1%
Farming & Forestry	1,406.7	0.3%	1,452.6	0.3%	45.9	0.0%
Fishery	344.0	0.1%	337.7	0.1%	(6.3)	(0.0%)
Mining & quarrying of stone and gravel	1,796.6	0.4%	1,894.6	0.4%	98.0	0.0%
Construction	14,780.2	2.9%	15,029.8	2.9%	249.6	(0.0%)
Electric & gas utilities, water service	5,098.3	1.0%	4,550.7	0.9%	(547.6)	(0.1%)
Information communication	4,058.1	0.8%	4,283.0	0.8%	224.9	0.0%
Transport & postal activities	15,642.5	3.1%	14,184.2	2.8%	(1458.3)	(0.4%)
Wholesaling & retailing	59,901.4	11.9%	60,115.3	11.7%	213.9	(0.2%)
Financial & insurance	16,150.6	3.2%	19,694.3	3.8%	3543.7	0.6%
Real estate, goods rental & leasing	80,250.6	16.0%	80,211.1	15.6%	(39.5)	(0.4%)
Miscellaneous services	37,107.8	7.4%	37,791.7	7.4%	683.9	(0.0%)
Public sector	74,266.7	14.8%	76,290.3	14.8%	2023.6	0.1%
Others (including individual loans)	117,016.8	23.3%	121,463.5	23.6%	4446.7	0.3%
Total	502,126.5	100.0%	513,997.3	100.0%	11870.8	-

Risk-monitored loans

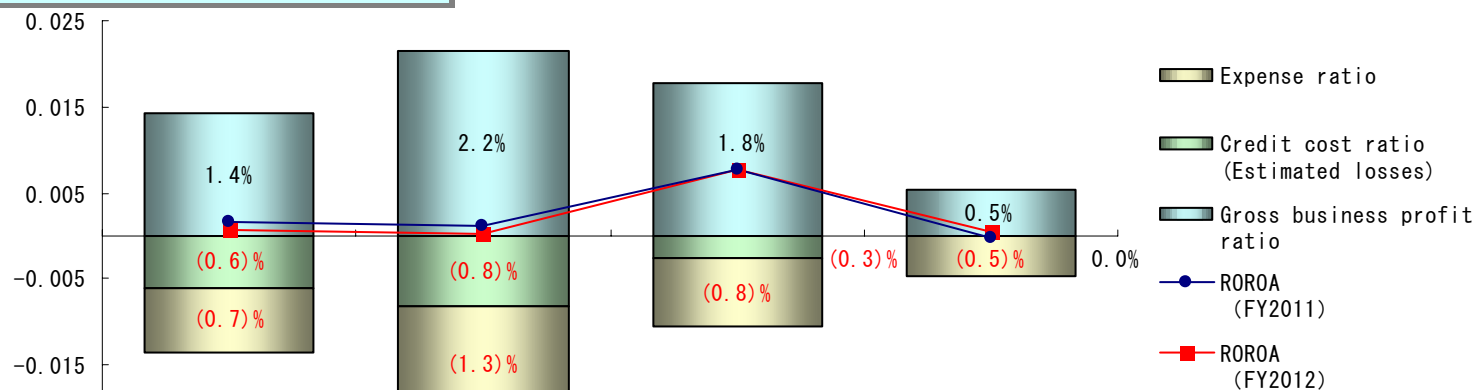
(Millions of yen)

	12/3		13/3		Change from 12/3	
	Balance	(%)	Balance	(%)	Balance	(%)
Corporate loans	15,300.2	94.1%	14,633.3	94.3%	(666.9)	0.3%
Manufacturing	3,396.0	20.9%	3,319.0	21.4%	(77.0)	0.5%
Farming & Forestry	156.1	1.0%	188.6	1.2%	32.5	0.3%
Fishery	36.6	0.2%	35.5	0.2%	(1.1)	0.0%
Mining & quarrying of stone and gravel	12.1	0.1%	12.1	0.1%	0.0	0.0%
Construction	1,925.1	11.8%	1,830.5	11.8%	(94.6)	(0.0%)
Electric & gas utilities, water service	4.1	0.0%	1.5	0.0%	(2.6)	(0.0%)
Information communication	184.9	1.1%	217.8	1.4%	32.9	0.3%
Transport & postal activities	505.8	3.1%	492.8	3.2%	(13.0)	0.1%
Wholesaling & retailing	3,415.4	21.0%	3,492.2	22.5%	76.8	1.5%
Financial & insurance	54.3	0.3%	53.8	0.3%	(0.5)	0.0%
Real estate, goods rental & leasing	2,250.3	13.8%	1,962.2	12.6%	(288.1)	(1.2%)
Miscellaneous services	3,359.5	20.7%	3,027.3	19.5%	(332.2)	(1.1%)
Public sector	-	-	-	-	-	-
Others (including individual loans)	966.6	5.9%	880.8	5.7%	(85.8)	(0.3%)
Total	16,267.5	100.0%	15,514.6	100.0%	-	-

Reserve ratio (potentially bankrupt, borrowers requiring monitoring)



Status of earnings by principal operation (FY2012)



	Corporate	Corporate (Ibaraki and its adjoining area)	Housing-related loans	Client assets
RAROA (FY2012)	0.1%	0.0%	0.8%	0.1%
RAROA (FY2011)	0.2%	0.1%	0.8%	0.0%
Balance (trillion)	2.7	1.5	1.4	1.1

Breakdown of expenses

(Billions of yen)

	FY2009	1H FY2010	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	YoY change
Total expenses	69.9	35.4	69.6	35.3	69.1	35.2	68.7	(0.4)
Personnel expenses	35.5	17.5	35.1	17.6	35.0	17.7	35.1	0.1
Non-Personnel expenses	31.6	15.5	31.4	15.6	31.3	15.4	30.6	(0.7)
Depreciation ①	5.3	2.7	5.8	3.0	5.9	2.4	5.1	(0.8)
Deposit insurance cost ②	5.2	2.7	5.4	2.7	5.5	2.9	4.8	(0.6)
Others (Excluding ① & ②)	21.0	10.1	20.1	9.7	19.8	10.0	20.5	0.7
Tax	2.8	2.1	3.0	2.1	2.8	2.0	2.9	—
OHR (Core net business income basis)	63.1%	63.1%	62.5%	64.6%	63.7%	64.8%	63.9%	0.2%

Number of employees/branches

(Number)

	10/3	10/9	11/3	11/9	12/3	12/9	13/3	YoY change
Number of employees	3,442	3,443	3,360	3,457	3,358	3,417	3,332	(26)
Network	397	397	400	402	403	409	410	7
Domestic	173	174	176	176	176	177	177	1
Overseas	1	1	1	1	1	2	2	1
ATM spot	223	222	223	225	226	230	231	5
ATM	25,718	26,591	27,307	28,143	29,104	30,277	31,713	2,609
Own	871	875	888	891	876	878	878	2
E-net (alliance)	10,256	10,761	11,056	11,247	11,596	12,069	12,714	1,118
Seven bank (alliance)	14,591	14,955	15,363	16,005	16,632	17,330	18,123	1,491

【Appendix】 Management Indices (Non-consolidated)



Management indices (non-consolidated)

	FY2009	1H FY2009	FY2010	1H FY2011	FY2011	1H FY2012	FY2012	YoY change
EPS (Yen)*1	16.81	13.77	16.74	11.32	21.91	14.54	26.95	5.04
BPS (Yen)	536.20	548.70	544.70	544.12	575.02	580.91	659.16	84.14
ROE (Net income basis: %)*2	3.27%	5.01%	3.07%	4.14%	3.92%	5.03%	4.37%	0.45%
OHR (Core business profit basis: %)	60.60%	63.10%	62.50%	64.60%	63.70%	64.80%	63.90%	0.20%
ROA (Core business profit basis: %)	0.61%	0.56%	0.57%	0.50%	0.51%	0.48%	0.49%	(0.02%)

1 The denominator of the equation for EPS is the average number of shares outstanding,

and the denominator of the equation for BPS is the number of shares outstanding at end of fiscal year (both excluding treasury stock)

2 ROE figures are on top: net income ÷ (balance of net assets at end of previous fiscal year

+ balance of net assets at end of period) ÷ 2

Reference indices

	10/3	10/9	11/3	11/9	12/3	12/9	YoY change
Loans and bills discounted	43.24%	43.13%	43.25%	43.03%	44.17%	44.12%	(0.05%)
Deposits	42.75%	42.23%	42.71%	42.86%	43.32%	42.82%	(0.50%)

*Share of deposits and loans in Ibaraki Prefecture, final figures for September 30, 2012

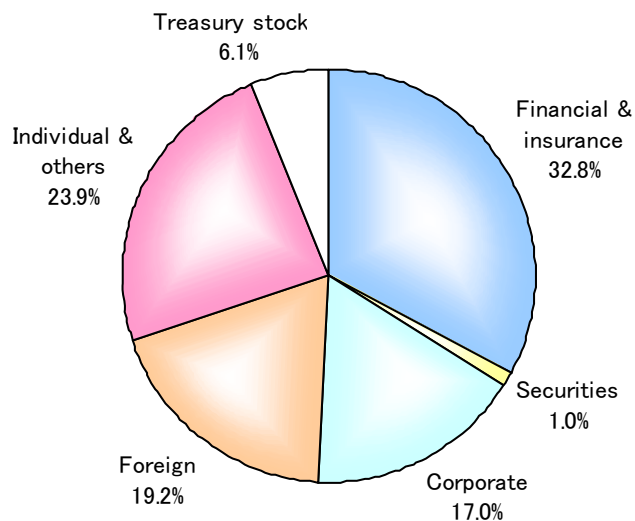
【Appendix】 Shareholder Composition



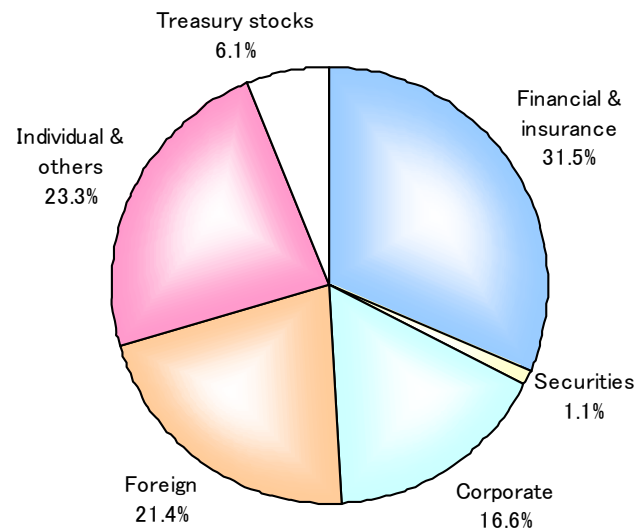
Shareholder composition

	11/3			11/9			12/3			12/9			13/3			change from 12/3		
	Stockholders	Stock (Thousands)	%	Stockholders	Stock (Thousands)	%	Stockholders	Stock (Thousands)	%	Stockholders	Stock (Thousands)	%	Stockholders	Stock (Thousands)	%	Stockholders	Stock (Thousands)	%
Public sector	3	297	0.0%	3	297	0.0%	3	297	0.0%	3	297	0.0%	3	297	0.0%	0	0	0.0%
Financial & insurance	70	270,162	33.1%	64	267,760	32.8%	65	265,761	32.8%	57	260,229	32.6%	55	251,390	31.5%	(10)	(14,371)	(1.3%)
Securities	46	7,737	0.9%	40	5,810	0.7%	38	7,944	1.0%	38	6,862	0.9%	37	8,853	1.1%	(1)	909	0.1%
Corporate	1,044	138,425	17.0%	1,030	139,121	17.0%	1,001	137,701	17.0%	985	136,554	17.1%	959	132,793	16.6%	(42)	(4,908)	(0.4%)
Foreign	316	151,982	18.6%	294	157,031	19.2%	289	155,269	19.2%	297	161,553	20.2%	308	171,226	21.4%	19	15,957	2.3%
Individual & others	29,674	198,209	24.3%	29,245	196,880	24.1%	28,339	193,886	23.9%	28,367	190,936	23.9%	27,468	186,214	23.3%	(871)	(7,672)	(0.6%)
Treasury stocks	1	49,416	6.1%	1	49,329	6.0%	1	49,370	6.1%	1	42,798	5.4%	1	48,455	6.1%	0	(915)	(0.0%)
Total	31,154	816,231	100.0%	30,677	816,231	100.0%	29,736	810,231	100.0%	29,748	799,231	100.0%	28,831	799,231	100.0%	(905)	(11,000)	-

As of March 31, 2012



As of March 31, 2013



(Thousands)

Increase

Foreign	+15,957
Securities	+909

Decrease

Financial & insurance	(14,371)
Individual	(7,672)
Corporate	(4,908)
Treasury stock*	(915)

*11 million shares cancelled in Sept. 2012

【Appendix】 Affiliated Companies



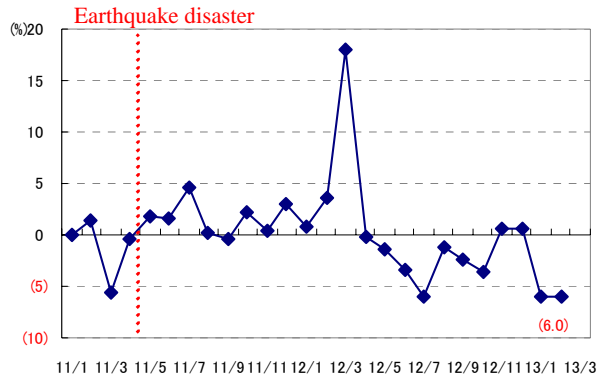
(Millions of yen)

	Business Description	Ordinary revenue		Ordinary profit		Net income after tax	
			YoY change		YoY change		YoY change
The Joyo Lease Co., Ltd.	Leasing of machinery and equipment, and claim acquisition	16,357	(153)	1,222	(648)	719	(389)
The Joyo Credit Guarantee Co., Ltd.	Credit guarantee of housing loans from Joyo Bank	3,116	224	1,740	501	1,022	426
The Joyo Computer Service Co., Ltd.	Development and sales of software and other products, and contract data	1,323	(78)	68	37	39	25
The Joyo Credit Co., Ltd.	Credit card services	1,208	(44)	236	(19)	145	(27)
The Joyo Equipment Management Co., Ltd.	Maintenance and management of business property and equipment of the	1,162	(24)	302	(13)	101	676
The Joyo Cash Service Co., Ltd.	Maintenance and management of Joyo Bank ATMs	1,041	67	2	(0)	0	(0)
The Joyo Securities Co., Ltd.	Trading of securities and mediation, commission and proxy trading of	1,207	481	257	332	233	314
The Joyo Business Service Co., Ltd.	Agent in charge of administrative work for Joyo Bank	855	56	2	2	0	(4)
The Joyo Industrial Research Institute, Ltd.	Consulting services and contract investigation and research services	414	(17)	17	(22)	11	(13)
Total		26,688	510	3,852	169	2,274	1,008

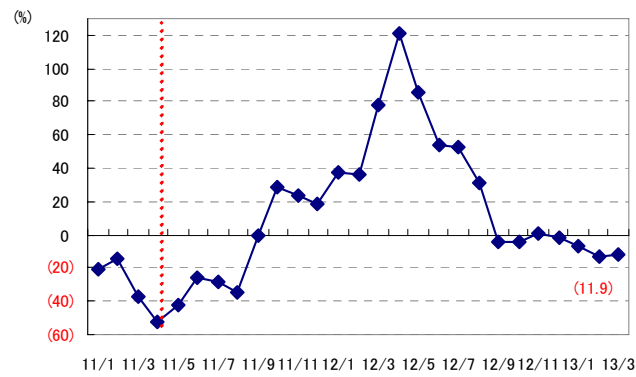
【Appendix】Economic Indicators for Ibaraki Prefecture (11/1-13/3)



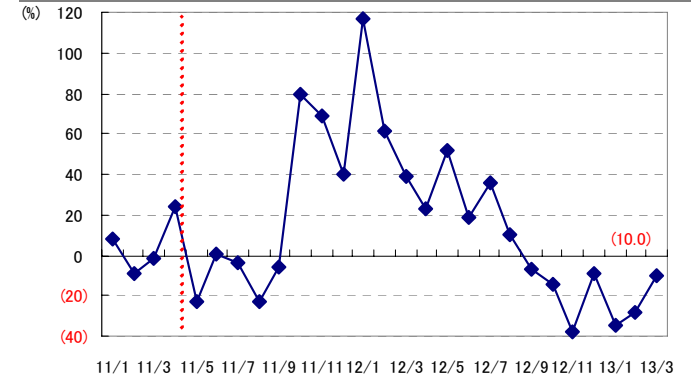
Large-scale retail store sales (YoY)



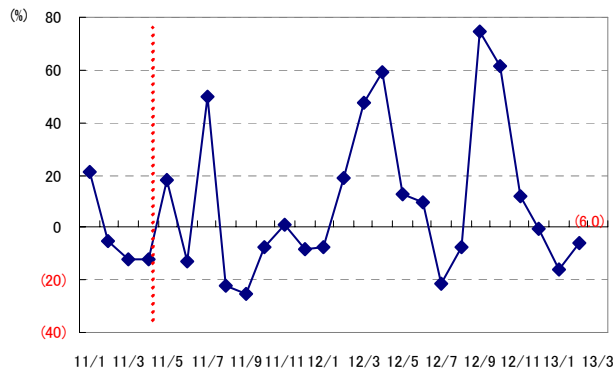
Total number of registered new automobiles (YoY)



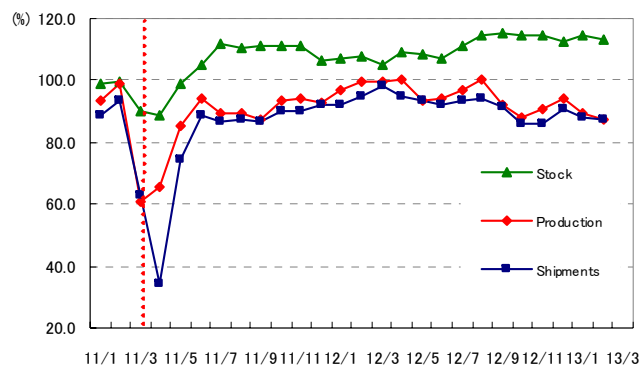
Value of public construction starts by order (YoY)



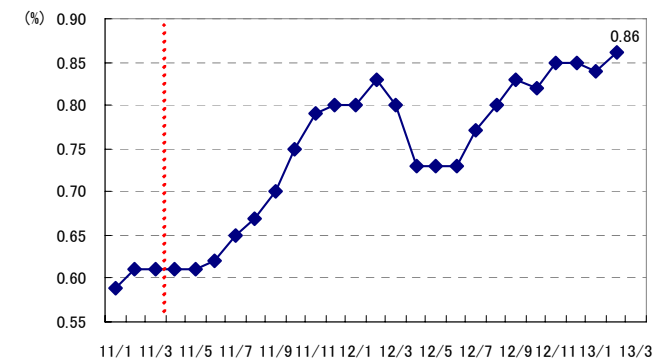
New housing starts (YoY)



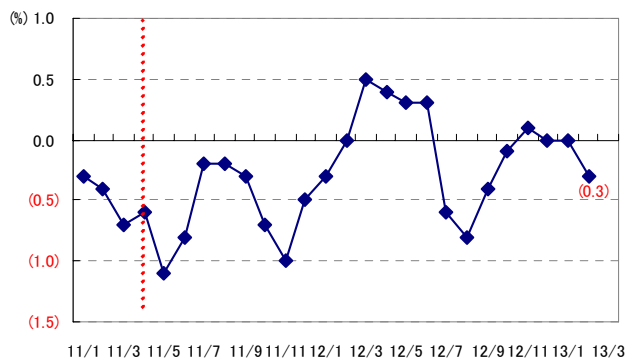
Industrial production (2005=100)



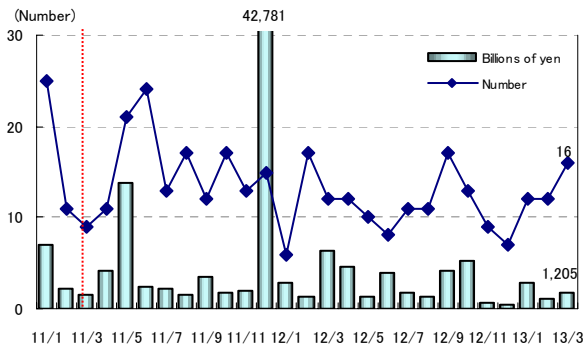
Ratio of job offers to job seekers



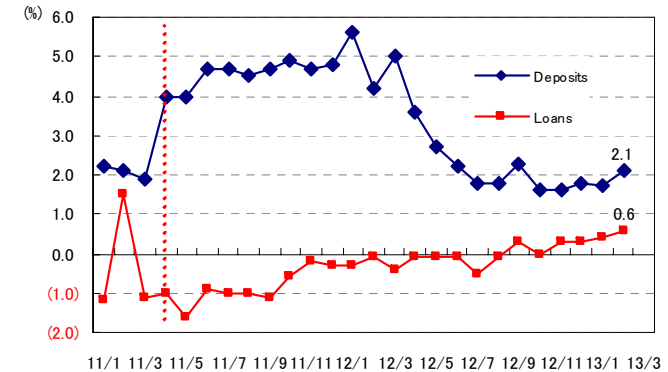
Consumer prices (YoY)



Business bankruptcies (number and value)



Deposits, loans and bills discounted (YoY)





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