

Financial Statements

For the Year Ended March 31, 2008

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.

A. CONSOLIDATED FINANCIAL INFORMATION

A. 連結決算情報

1. Consolidated balance sheets

1. 連結貸借対照表

March 31, 2008
(Millions of yen)

	(Japanese only)			(Japanese only)	
Assets:	(資産の部)		Liabilities:	(負債の部)	
Cash and due from banks	現金預け金	136,252	Deposits	預金	6,340,119
Call loans and bills bought	コールローン 及び買入手形	3,885	Negotiable certificates of deposit	譲渡性預金	45,411
Monetary claims bought	買入金銭債権	65,725	Call money and bills sold	コールマネー 及び売渡手形	162,682
Trading assets	特定取引資産	26,063	Payables under securities lending transactions	債券貸借取引 受入担保金	166,230
Money held in trust	金銭の信託	3,281	Trading liabilities	特定取引負債	203
Securities	有価証券	2,301,379	Borrowed money	借入金	71,445
Loans and bills discounted	貸出金	4,635,216	Foreign exchanges	外国為替	303
Foreign exchanges	外国為替	1,037	Bonds payable	社債	15,000
Other assets	その他資産	69,531	Due to trust account	信託勘定借	17
Tangible fixed assets	有形固定資産	122,929	Other liabilities	その他負債	98,483
Buildings	建物	25,113	Provision for retirement benefits	退職給付引当金	4,173
Land	土地	55,447	Provision for directors' retirement benefits	役員退職慰労引当金	650
Construction in progress	建設仮勘定	5,669	Provision for repayment for prescribed deposits	休眠預金払戻 損失引当金	1,223
Other tangible fixed assets	その他の 有形固定資産	36,698	Provision for frequent users services	ポイント引当金	160
Intangible fixed assets	無形固定資産	10,500	Provision for losses on interest refunded	利息返還 損失引当金	8
Software	ソフトウェア	5,619	Provision for other contingent losses	その他の偶発 損失引当金	1,093
Other intangible assets	その他の 無形固定資産	4,881	Deferred tax liabilities for land revaluation	再評価に係る 繰延税金負債	14,061
Deferred tax assets	繰延税金資産	19,330	Negative goodwill	負ののれん	2,923
Customers' liabilities for acceptances and guarantees	支払承諾見返	28,363	Acceptances and guarantees	支払承諾	28,363
Allowance for loan losses	貸倒引当金	△ 38,879	Total liabilities	負債の部合計	6,952,553
Allowance for devaluation of investment securities	投資損失引当金	△ 48	(Net assets)	(純資産の部)	
			Capital stock	資本金	85,113
			Capital surplus	資本剰余金	58,574
			Retained earnings	利益剰余金	255,255
			Treasury stock	自己株式	△ 21,671
			Shareholders' equity	株主資本合計	377,271
			Valuation difference on available-for- sale securities	その他有価証券 評価差額金	43,833
			Deferred losses on hedges	繰延ヘッジ損益	△ 1,130
			Revaluation reserve for land	土地再評価差額金	10,819
			Valuation and translation adjustments	評価・換算差額 合計	53,521
			Minority interests	少数株主持分	1,222
			Total net assets	純資産の部合計	432,016
Total assets	資産の部合計	7,384,570	Total liabilities and net assets	負債及び純資産の部 合計	7,384,570

2. Consolidated statements of income

2. 連結損益計算書

March 31, 2008

(Millions of yen)

	(Japanese only)	
Ordinary income:	経 常 収 益	226,793
Interest income	資 金 運 用 収 益	145,058
Interest on loans and discounts	貸 出 金 利 息	95,268
Interest and dividends on securities	有 価 証 券 利 息 配 当 金	46,606
Interest on call loans and bills bought	コ ー ル ロ ー ン 利 息 及 び 買 入 手 形 利 息	620
Interest on deposits with banks	預 け 金 利 息	1,698
Other interest income	そ の 他 の 受 入 利 息	865
Trust fees	信 託 報 酬	25
Fees and commissions	役 務 取 引 等 収 益	25,268
Trading income	特 定 取 引 収 益	474
Other ordinary income	そ の 他 業 務 収 益	23,148
Other income	そ の 他 経 常 収 益	32,816
Ordinary expenses:	経 常 費 用	200,538
Interest expenses	資 金 調 達 費 用	37,749
Interest on deposits	預 金 利 息	16,771
Interest on negotiable certificates of deposit	譲 渡 性 預 金 利 息	402
Interest on call money and bills sold	コ ー ル マ ネ ー 利 息 及 び 売 渡 手 形 利 息	6,096
Interest on payables under securities lending transactions	債 券 貸 借 取 引 支 払 利 息	1,597
Interest on borrowings and rediscounts	借 用 金 利 息	964
Interest on bonds	社 債 利 息	334
Other interest expenses	そ の 他 の 支 払 利 息	11,580
Fees and commissions payments	役 務 取 引 等 費 用	6,998
Other ordinary expenses	そ の 他 業 務 費 用	47,258
General and administrative expenses	営 業 経 費	71,903
Other expenses	そ の 他 経 常 費 用	36,628
Provision of allowance for loan losses	貸 倒 引 当 金 繰 入 額	2,377
Other	そ の 他 の 経 常 費 用	34,251
Ordinary profit	経 常 利 益	26,254

	(Japanese only)	
Extraordinary income	特 別 利 益	2,285
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	8
Recoveries of written-off claims	償 却 債 権 取 立 益	2,277
Extraordinary loss	特 別 損 失	2,370
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	373
Impairment loss	減 損 損 失	115
Transfer to provision for directors' retirement benefits	役 員 退 職 慰 勞 引 当 金 繰 入 額	692
Transfer to provision for repayment for prescribed deposits	休 眠 預 金 払 戻 損 失 引 当 金 繰 入 額	1,094
Transfer to provision for frequent users services	ポ イ ン ト 引 当 金 繰 入 額	94
Other	そ の 他 の 特 別 損 失	0
Income before income taxes	税 金 等 調 整 前 当 期 純 利 益	26,169
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	13,331
Income taxes-deferred	法 人 税 等 調 整 額	△ 1,218
Minority interests in income	少 数 株 主 利 益	131
Net income	当 期 純 利 益	<u>13,924</u>

3. Consolidated statements of changes in net assets

3. 連結株主資本等変動計算書

March 31, 2008
(Millions of yen)

		Shareholders' equity				
		株主資本				
		Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at the end of previous period	前連結会計年度末残高	85,113	58,574	256,069	△ 21,174	378,581
Changes of items during the period	当連結会計年度変動額					
Cash dividends	剰余金の配当			△ 5,970		△ 5,970
Net income	当期純利益			13,924		13,924
Purchase of treasury stock	自己株式の取得				△ 9,482	△ 9,482
Disposal of treasury stock	自己株式の処分		0		83	84
Retirement of treasury stock	自己株式の消却		0	△ 8,901	8,901	—
Increase in retained earnings due to transfer from land revaluation excess	土地再評価差額金取崩			134		134
Net changes of items other than shareholders' equity	株主資本以外の項目の当連結会計年度変動額(純額)					
Total changes of items during the period	当連結会計年度変動額合計	—	—	△ 813	△ 496	△ 1,309
Balance at the end of the current period	当連結会計年度末残高	85,113	58,574	255,255	△ 21,671	377,271

		Valuation and translation adjustments				Minority interests 少数株主持分	Total net assets 純資産合計
		評価・換算差額等					
		Valuation difference on available-for-sale securities その他有価証券評価差額金	Deferred losses on hedges 繰延ヘッジ損益	Revaluation reserve for land 土地再評価差額金	Total valuation and translation adjustments 評価・換算差額等合計		
Balance at the end of previous period	前連結会計年度末残高	128,938	△ 791	10,953	139,100	1,128	518,810
Changes of items during the period	当連結会計年度変動額						
Cash dividends	剰余金の配当						△ 5,970
Net income	当期純利益						13,924
Purchase of treasury stock	自己株式の取得						△ 9,482
Disposal of treasury stock	自己株式の処分						84
Retirement of treasury stock	自己株式の消却						—
Increase in retained earnings due to transfer from land revaluation excess	土地再評価差額金取崩						134
Net changes of items other than shareholders' equity	株主資本以外の項目の当連結会計年度変動額(純額)	△ 85,104	△ 339	△ 134	△ 85,578	94	△ 85,484
Total changes of items during the period	当連結会計年度変動額合計	△ 85,104	△ 339	△ 134	△ 85,578	94	△ 86,793
Balance at the end of the current period	当連結会計年度末残高	43,833	△ 1,130	10,819	53,521	1,222	432,016

4. Consolidated statements of cash flows

4. 連結キャッシュ・フロー計算書

March 31, 2008
(Millions of yen)

	(Japanese only)	
I. Cash flows from operating activities	I 営業活動によるキャッシュ・フロー	
Income before income taxes and minority interests	税金等調整前当期純利益	26,169
Depreciation	減価償却費	17,242
Impairment loss	減損損失	115
Amortization of negative goodwill	負のれん償却額	△181
Net decrease in allowance for loan losses	貸倒引当金の増加額	△4,868
Net decrease in allowance for devaluation of investment securities	投資損失引当金の増加額	△25
Net increase in provision for directors' retirement benefits	役員退職慰労引当金の増加額	650
Net increase in provision for repayment for prescribed deposits	休眠預金払戻損失引当金の増加額	1,223
Net increase in provision for frequent users services	ポイント引当金の増加額	160
Net increase in provision for other contingent losses	その他の偶発損失引当金の増加額	541
Net increase in provision for losses on interest refunded	利息返還損失引当金の増加額	3
Net decrease in provision for directors' bonus	役員賞与引当金の増加額	△50
Net decrease in provision for retirement benefits	退職給付引当金の増加額	△1,112
Interest and dividend income	資金運用収益	△147,803
Interest expenses	資金調達費用	37,749
Net losses related to securities transactions	有価証券関係損益(△)	17,553
Net gains on money held in trust	金銭の信託の運用損益(△)	△9
Foreign exchange losses, net	為替差損益(△)	35,953
Losses on disposal of tangible fixed assets	固定資産処分損益(△)	365
Net decrease in trading assets	特定取引資産の純増(△)減	3,106
Net increase in trading liabilities	特定取引負債の純増減(△)	114
Net increase in loans and bills discounted	貸出金の純増(△)減	△232,636
Net increase in deposits	預金の純増減(△)	66,891
Net increase in negotiable certificates of deposit	譲渡性預金の純増減(△)	9,020
Net increase in borrowed money(excluding subordinated debt)	借入金(劣後特約付借入金を除く)の純増減(△)	3,895
Net decrease in due from banks (excluding cash equivalents)	預け金(現金同等物を除く)の純増(△)減	1,407
Net decrease in call loans and bills bought and others	コールローン等の純増(△)減	19,167
Net increase in call money and bills sold	コールマネー等の純増減(△)	54,235
Net decrease in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	△37,023
Net increase in foreign exchange (assets)	外国為替(資産)の純増(△)減	△53
Net decrease in foreign exchange (liabilities)	外国為替(負債)の純増減(△)	△46
Net increase in due to trust account	信託勘定借の純増減(△)	1
Interest and dividends received	資金運用による収入	150,314
Interest paid	資金調達による支出	△34,773
Others, net	その他	△19,448
Subtotal	小計	△32,153
Income taxes paid	法人税等の支払額	△23,634
Net cash used in operating activities	営業活動によるキャッシュ・フロー	△55,787
II. Cash flows from investing activities	II 投資活動によるキャッシュ・フロー	
Purchases of securities	有価証券の取得による支出	△1,567,160
Proceeds from sales of securities	有価証券の売却等による収入	1,388,788
Proceeds from redemption of securities	有価証券の償還による収入	273,855
Increase in money held in trust	金銭の信託の増加による支出	△1,500
Purchases of tangible fixed assets	有形固定資産の取得による支出	△18,669
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	217
Net cash provided by investing activities	投資活動によるキャッシュ・フロー	75,531
III. Cash flows from financing activities	III 財務活動によるキャッシュ・フロー	
Repayment of subordinated debt	劣後特約付借入金の返済による支出	△7,000
Cash dividends paid	配当金支払額	△5,970
Cash dividends paid to minority interests	少数株主への配当金支払額	△0
Purchase of treasury stock	自己株式の取得による支出	△9,482
Proceeds from sales of treasury stock	自己株式の売却による収入	84
Net cash used in financing activities	財務活動によるキャッシュ・フロー	△22,368
IV. Translation adjustment for cash and cash equivalents	IV 現金及び現金同等物に係る換算差額	△29
V. Net decrease in cash and cash equivalents	V 現金及び現金同等物の増加額	△2,653
VI. Cash and cash equivalents at beginning of year	VI 現金及び現金同等物の期首残高	116,379
VII. Cash and cash equivalents at end of year	VII 現金及び現金同等物の期末残高	113,725

5. Comparison of consolidated balance sheets

5. 比較連結貸借対照表（主要内訳）

(Millions of yen)

	(Japanese only)	As of Mar. 31,2007 (A)	As of Mar. 31,2008 (B)	Increase/ (Decrease) (B) - (A)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	140,313	136,252	△4,061
Call loans and bills bought	コールローン及び買入手形	3,541	3,885	344
Monetary claims bought	買入金銭債権	85,237	65,725	△19,511
Trading assets	特定取引資産	29,170	26,063	△3,106
Money held in trust	金銭の信託	2,591	3,281	689
Securities	有価証券	2,605,232	2,301,379	△303,853
Loans and bills discounted	貸出金	4,402,579	4,635,216	232,636
Foreign exchanges	外国為替	984	1,037	53
Other assets	その他の資産	51,557	69,531	17,974
Tangible fixed assets	有形固定資産	119,927	122,929	3,002
Intangible fixed assets	無形固定資産	11,826	10,500	△1,325
Deferred tax assets	繰延税金資産	2,733	19,330	16,597
Customers' liabilities for acceptances and guarantees	支払承諾見返	32,862	28,363	△4,499
Allowance for loan losses	貸倒引当金	△43,748	△38,879	4,868
Allowance for devaluation of investment securities	投資損失引当金	△74	△48	25
Total assets	資産の部合計	7,444,736	7,384,570	△60,166
Liabilities:	(負債の部)			
Deposits	預金	6,273,228	6,340,119	66,891
Negotiable certificates of deposit	譲渡性預金	36,390	45,411	9,020
Call money and bills sold	コールマネー及び売渡手形	108,447	162,682	54,235
Payables under securities lending transactions	債券貸借取引受入担保金	203,254	166,230	△37,023
Trading liabilities	特定取引負債	89	203	114
Borrowed money	借入金	74,550	71,445	△3,105
Foreign exchanges	外国為替	350	303	△46
Bonds payable	社債	15,000	15,000	0
Due to trust account	信託勘定借	16	17	1
Other liabilities	その他の負債	120,259	98,483	△21,776
Provision for directors' bonuses	役員賞与引当金	50	—	△50
Provision for retirement benefits	退職給付引当金	5,286	4,173	△1,112
Provision for directors' retirement benefits	役員退職慰労引当金	—	650	650
Provision for repayment for prescribed deposits	休眠預金払戻損失引当金	—	1,223	1,223
Provision for frequent users services	ポイント引当金	—	160	160
Provision for losses on interest refunded	利息返還損失引当金	5	8	3
Provision for other contingent losses	その他の偶発損失引当金	551	1,093	541
Deferred tax liabilities	繰延税金負債	38,307	—	△38,307
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	14,196	14,061	△135
Negative goodwill	負ののれん	3,081	2,923	△157
Acceptances and guarantees	支払承諾	32,862	28,363	△4,499
Total liabilities	負債の部合計	6,925,926	6,952,553	26,627
(Net assets)	(純資産の部)			
Capital stock	資本金	85,113	85,113	0
Capital surplus	資本剰余金	58,574	58,574	0
Retained earnings	利益剰余金	256,069	255,255	△813
Treasury stock	自己株式	△21,174	△21,671	△496
Shareholders' equity	株主資本合計	378,581	377,271	△1,309
Valuation difference on available-for-sale securities	その他有価証券評価差額金	128,938	43,833	△85,104
Deferred losses on hedges	繰延ヘッジ損益	△791	△1,130	△339
Revaluation reserve for land	土地再評価差額金	10,953	10,819	△134
Valuation and translation adjustments	評価・換算差額等合計	139,100	53,521	△85,578
Minority interests	少数株主持分	1,128	1,222	94
Total net assets	純資産の部合計	518,810	432,016	△86,793
Total liabilities and net assets	負債及び資本の部合計	7,444,736	7,384,570	△60,166

6. Comparison of consolidated statements of income

6. 比較連結損益計算書(主要内訳)

(Millions of yen)

	(Japanese only)	As of Mar. 31.2007(A)	As of Mar. 31.2008(B)	Increase/ (Decrease) (B)-(A)
Ordinary income:	経常収益	192,025	226,793	34,767
Interest income	資金運用収益	134,116	145,058	10,942
Interest on loans and discounts	(うち貸出金利息)	(84,508)	(95,268)	(10,760)
Interest and dividends on securities	(うち有価証券利息配当金)	(47,351)	(46,606)	(△745)
Trust fees	信託報酬	25	25	0
Fees and commissions	役務取引等収益	26,353	25,268	△1,084
Trading income	特定取引収益	473	474	0
Other ordinary income	その他業務収益	8,957	23,148	14,191
Other income	その他経常収益	22,099	32,816	10,717
Ordinary expenses:	経常費用	142,276	200,538	58,262
Interest expenses	資金調達費用	28,771	37,749	8,978
Interest on deposits	(うち預金利息)	(7,819)	(16,771)	(8,952)
Fees and commissions payments	役務取引等費用	6,555	6,998	443
Other ordinary expenses	その他業務費用	7,504	47,258	39,754
General and administrative expenses	営業経費	70,167	71,903	1,736
Other expenses	その他経常費用	29,278	36,628	7,350
Ordinary profit	経常利益	49,748	26,254	△23,494
Extraordinary income	特別利益	5,628	2,285	△3,342
Extraordinary loss	特別損失	1,691	2,370	678
Income before income taxes	税金等調整前当期純利益	53,685	26,169	△27,515
Income taxes-current	法人税、住民税及び事業税	16,790	13,331	△3,458
Income taxes-deferred	法人税等調整額	9,840	△1,218	△11,058
Minority interests in income	少数株主利益	735	131	△604
Net income	当期純利益	26,319	13,924	△12,394

7. Comparison of consolidated statements of cash flows

7. 比較連結キャッシュフロー計算書

(Millions of yen)

	(Japanese only)	As of Mar. 31, 2007 (A)	As of Mar. 31, 2008 (B)	Increase/ (Decrease) (B) - (A)
I. Cash flows from operating activities	I 営業活動によるキャッシュ・フロー			
Income before income taxes and minority interests	税金等調整前当期純利益	53,685	26,169	△27,515
Depreciation	減価償却費	16,305	17,242	937
Impairment loss	減損損失	72	115	42
Amortization of negative goodwill	負ののれん償却額	△79	△181	△102
Net decrease in allowance for loan losses	貸倒引当金の増加額	△11,063	△4,868	6,194
Net decrease (increase) in allowance for devaluation of investment securities	投資損失引当金の増加額	0	△25	△26
Net increase in provision for directors' retirement benefits	役員退職慰労引当金の増加額	—	650	650
Net increase in provision for repayment for prescribed deposits	休眠預金払戻損失引当金の増加額	—	1,223	1,223
Net increase in provision for frequent users services	ポイント引当金の増加額	—	160	160
Net increase in provision for other contingent losses	その他の偶発損失引当金の増加額	138	541	403
Net increase in provision for losses on interest refunded	利息返還損失引当金の増加額	5	3	△2
Net decrease (increase) in provision for directors' bonuses	役員賞与引当金の増加額	50	△50	△100
Net decrease in provision for retirement benefits	退職給付引当金の増加額	△1,354	△1,112	242
Interest and dividend income	資金運用収益	△138,374	△147,803	△9,428
Interest expenses	資金調達費用	28,771	37,749	8,978
Net losses related to securities transactions	有価証券関係損益(△)	3,863	17,553	13,689
Net gains on money held in trust	金銭の信託の運用損益(△)	△1	△9	△8
Foreign exchange losses (gains), net	為替差損益(△)	△27,982	35,953	63,936
Losses on disposal of tangible fixed assets	固定資産処分損益(△)	1,295	365	△929
Net decrease in trading assets	特定取引資産の純増(△)減	171	3,106	2,935
Net increase (decrease) in trading liabilities	特定取引負債の純増(△)減	△28	114	143
Net increase in loans and bills discounted	貸出金の純増(△)減	△10,913	△232,636	△221,722
Net increase in deposits	預金の純増減(△)	137,168	66,891	△70,276
Net increase in negotiable certificates of deposit	譲渡性預金の純増減(△)	6,441	9,020	2,579
Net increase in borrowed money (excluding subordinated debt)	借入金(劣後特約借入金を除く)の純増減(△)	2,210	3,895	1,685
Net decrease in due from banks (excluding cash equivalents)	預け金(現金同等物を除く)の純増(△)減	12,968	1,407	△11,561
Net decrease in call loans and bills bought and others	コールローン等の純増(△)減	18,417	19,167	749
Net increase (decrease) in call money and bills sold	コールマネー等の純増減(△)	△48,671	54,235	102,906
Net decrease in payables under securities lending transactions	債券貸借取引受入担保金の純増減(△)	△77,505	△37,023	40,481
Net increase (decrease) in foreign exchange (assets)	外国為替(資産)の純増(△)減	100	△53	△153
Net decrease in foreign exchange (liabilities)	外国為替(負債)の純増減(△)	△2,185	△46	2,138
Net increase (decrease) in due to trust account	信託勘定の純増減(△)	△1	1	2
Interest and dividends received	資金運用による収入	137,452	150,314	12,862
Interest paid	資金調達による支出	△26,792	△34,773	△7,981
Others, net	その他	19,232	△19,448	△38,681
Subtotal	小計	93,395	△32,153	△125,548
Income taxes paid	法人税等の支払額	△1,298	△23,634	△22,335
Net cash (used in) provided by operating activities	営業活動によるキャッシュ・フロー	92,097	△55,787	△147,884
II. Cash flows from investing activities	II 投資活動によるキャッシュ・フロー			
Purchases of securities	有価証券の取得による支出	△880,914	△1,567,160	△686,245
Proceeds from sales of securities	有価証券の売却等による収入	523,727	1,388,788	865,061
Proceeds from redemption of securities	有価証券の償還による収入	316,141	273,855	△42,286
Increase in money held in trust	金銭の信託の増加による支出	—	△1,500	△1,500
Purchases of tangible fixed assets	有形固定資産の取得による支出	△16,513	△18,669	△2,156
Proceeds from sales of tangible fixed assets	有形固定資産の売却による収入	1,194	217	△976
Purchases of intangible fixed assets	無形固定資産の取得による支出	△2,325	—	2,325
Net cash provided by (used in) investing activities	投資活動によるキャッシュ・フロー	△58,690	75,531	134,222
III. Cash flows from financing activities	III 財務活動によるキャッシュ・フロー			
Proceeds from issuance of subordinated debt	劣後特約借入による収入	10,000	—	△10,000
Repayment of subordinated debt	劣後特約借入金の返済による支出	△25,000	△7,000	18,000
Cash dividends paid	配当金支払額	△5,306	△5,970	△664
Cash dividends paid to minority interests	少数株主への配当金支払額	△0	△0	0
Purchase of treasury stock	自己株式の取得による支出	△14,509	△9,482	5,027
Proceeds from sales of treasury stock	自己株式の売却による収入	92	84	△7
Net cash used in financing activities	財務活動によるキャッシュ・フロー	△34,724	△22,368	12,355
IV. Translation adjustment for cash and cash equivalents	IV 現金及び現金同等物に係る換算差額	3	△29	△33
V. Net decrease in cash and cash equivalents	V 現金及び現金同等物の増加額	△1,314	△2,653	△1,339
VI. Cash and cash equivalents at beginning of year	VI 現金及び現金同等物の期首残高	117,694	116,379	△1,314
VII. Cash and cash equivalents at end of year	VII 現金及び現金同等物の期末残高	116,379	113,725	△2,653

B. NON-CONSOLIDATED FINANCIAL INFORMATION

B. 単体決算情報

1. Non-Consolidated Balance sheets

1. 第117期貸借対照表

March 31, 2008
(Millions of yen)

	(Japanese only)		(Japanese only)		
Assets:	(資産の部)		Liabilities:	(負債の部)	
Cash and due from banks	現金預け金	136,038	Deposits	預当座預金	6,355,871
Cash	現金	65,812	Current deposits	普通預金	127,607
Due from banks	預け金	70,225	Ordinary deposits	貯蓄預金	3,302,101
Call loans	コールローン	3,885	Savings deposits	通知預金	53,691
Monetary claims bought	買入金銭債権	65,725	Deposits at notice	定期預金	70,967
Trading assets	特定取引資産	26,063	Time deposits	その他の預金	2,655,718
Trading account securities	商品有価証券	2,685	Other deposits	譲渡性預金	145,783
Trading-related financial derivatives	特定金融派生商品	397	Negotiable certificates of deposit	コールマネー	50,091
Other trading assets	その他の特定取引資産	22,981	Call money	債券貸借取引金	162,682
Money held in trust	金銭の信託	3,281	Payables under securities lending transactions	特定取引負債	166,230
Securities	有価証券	2,306,788	Trading liabilities	特定取引負債	203
Government bonds	国債	877,253	Derivatives of trading securities-assets	商品有価証券派生商品	5
Local government bonds	地方債	375,864	Trading-related financial derivatives	特定金融派生商品	198
Corporate bonds	社債	393,882	Borrowed money	借入金	64,000
Stocks	株式	221,823	Borrowings from other banks	借入金	64,000
Other securities	その他の証券	437,964	Foreign exchanges	外国為替	303
Loans and bills discounted	貸出金	4,669,468	Foreign bills sold	売渡外国為替	249
Bills discounted	割引手形	42,993	Foreign bills payable	未払外国為替	53
Loans on bills	手形貸付	497,440	Bonds payable	社債	15,000
Loans on deeds	証書貸付	3,482,000	Due to trust account	信託勘定借	17
Overdrafts	当座貸越	647,033	Other liabilities	その他の負債	81,072
Foreign exchanges	外国為替	1,037	Domestic exchange settlement account, credit	未決済為替借	88
Due from foreign banks (our accounts)	外国他店預け	581	Income taxes payable	未払法人税等	5,621
Foreign bills bought	買入外国為替	79	Accrued expenses	未払費用	11,708
Foreign bills receivable	取立外国為替	377	Unearned revenue	前受収益	3,604
Other assets	その他資産	58,775	Deposits received from employees	従業員預り金	1,415
Domestic exchange settlement account, debit	未決済為替貸	107	Derivatives other than for trading-liabilities	金融派生商品	17,144
Prepaid expenses	前払費用	1,503	Other	その他の負債	41,490
Accrued income	未収収益	11,760	Provision for retirement benefits	退職給付引当金	3,831
Initial margins of futures markets	先物取引差入証拠金	160	Provision for directors' retirement benefits	役員退職慰労引当金	635
Variation margins of futures markets	先物取引差金勘定	6	Provision for repayment for prescribed deposits	休眠預金払戻損失引当金	1,223
Derivatives other than for trading-assets	金融派生商品	15,153	Provision for frequent users services	ポイント引当金	61
Other	その他の資産	30,084	Provision for other contingent losses	その他の偶発金	1,093
Tangible fixed assets	有形固定資産	82,892	Deferred tax liabilities for land revaluation	再評価に係る負債	12,921
Buildings	建物	23,262	Acceptances and guarantees	支払承諾	28,363
Land	土地	50,533	Total liabilities	負債の部合計	6,943,603
Construction in progress	建設仮勘定	5,373	(Net assets)	(純資産の部)	
Other tangible fixed assets	その他の有形固定資産	3,722	Capital stock	資本金	85,113
Intangible fixed assets	無形固定資産	8,150	Capital surplus	資本剰余金	58,574
Software	ソフトウェア	5,619	Legal capital surplus	資本準備金	58,574
Other intangible assets	その他の無形固定資産	2,531	Retained earnings	利益剰余金	255,169
Deferred tax assets	繰延税金資産	15,135	Legal retained earnings	利益準備金	55,317
Customers' liabilities for acceptances and guarantees	支払承諾見返	28,363	Other retained earnings	その他利益剰余金	199,852
Allowance for loan losses	貸倒引当金	△ 34,293	Reserve for dispositions of fixed assets	固定資産圧縮積立金	115
Allowance for devaluation of investment securities	投資損失引当金	△ 48	Special reserve for dispositions of fixed assets	圧縮特別勘定積立金	140
			Voluntary reserves	別途積立金	185,432
			Retained earnings brought forward	繰越利益剰余金	14,163
			Treasury stock	自己株式	△ 22,899
			Shareholders' equity	株主資本合計	375,957
			Valuation difference on available-for-sale securities	その他有価証券評価差額	43,704
			Deferred losses on hedges	繰延ヘッジ損益	△ 1,130
			Revaluation reserve for land	土地再評価差額金	9,132
			Valuation and translation adjustments	評価・換算差額等計	51,705
			Total net assets	純資産の部合計	427,662
Total assets	資産の部合計	7,371,265	Total liabilities and net assets	負債及び純資産の部合計	7,371,265

2. Non-Consolidated statements of income

2. 第117期損益計算書

For FY 2007 ended Mar. 31, 2008
(Millions of yen)

	(Japanese only)	
Ordinary income:	経 常 収 益	205,500
Interest income	資 金 運 用 収 益	145,309
Interest on loans and discounts	貸 出 金 利 息	95,497
Interest and dividends on securities	有 価 証 券 利 息 配 当 金	46,589
Interest on call loans	コ ー ル ロ ー ン 利 息	620
Interest on deposits with banks	預 け 金 利 息	1,697
Other interest income	そ の 他 の 受 入 利 息	905
Trust fees	信 託 報 酬	25
Fees and commissions	役 務 取 引 等 収 益	22,294
Fees and commissions on domestic and foreign exchanges	受 入 為 替 手 数 料	7,108
Other fees and commissions	そ の 他 の 役 務 収 益	15,185
Trading income	特 定 取 引 収 益	474
Gains on trading account securities transactions	商 品 有 価 証 券 収 益	187
Income from trading-related financial derivatives transactions	特 定 金 融 派 生 商 品 収 益	116
Other trading income	そ の 他 の 特 定 取 引 収 益	170
Other ordinary income	そ の 他 業 務 収 益	23,148
Gains on foreign exchange transactions	外 国 為 替 売 買 益	818
Gains on sales of bonds	国 債 等 債 券 売 却 益	21,784
Income from derivatives other than for trading or hedging	金 融 派 生 商 品 収 益	543
Other	そ の 他 の 業 務 収 益	2
Other income	そ の 他 経 常 収 益	14,247
Gains on sales of stocks and other securities	株 式 等 売 却 益	10,583
Gains on money held in trust	金 銭 の 信 託 運 用 益	9
Other	そ の 他 の 経 常 収 益	3,653
Ordinary expenses:	経 常 費 用	180,678
Interest expenses	資 金 調 達 費 用	37,671
Interest on deposits	預 金 利 息	16,813
Interest on negotiable certificates of deposit	譲 渡 性 預 金 利 息	419
Interest on call money	コ ー ル マ ネ ー 利 息	6,096
Interest on payables under securities lending transactions	債 券 貸 借 取 引 支 払 利 息	1,597
Interest on borrowings and rediscount	借 用 金 利 息	964
Interest on bonds	社 債 利 息	334
Interest on interest swaps	金 利 ス ワ ッ プ 支 払 利 息	11,434
Other interest expenses	そ の 他 の 支 払 利 息	11

	(Japanese only)		
Fees and commissions payments	役 務 取 引 等 費 用	7,707	
Fees and commissions on domestic and foreign exchanges	支 払 為 替 手 数 料	1,361	
Other fees and commissions	そ の 他 の 役 務 費 用	6,345	
Other ordinary expenses	そ の 他 業 務 費 用	47,258	
Loss on sales of bonds	国 債 等 債 券 売 却 損	30,664	
Loss on devaluation of bonds	国 債 等 債 券 償 却	16,594	
General and administrative expenses	営 業 経 費	72,087	
Other expenses	そ の 他 経 常 費 用	15,953	
Provision of allowance for loan losses	貸 倒 引 当 金 繰 入 額	1,849	
Transfer to provision for other contingent losses	そ の 他 の 偶 発 損 失 引 当 金 繰 入 額	911	
Transfer to provision for repayment for prescribed deposits	休 眠 預 金 払 戻 損 失 引 当 金 繰 入 額	337	
Transfer to provision for frequent users services	ポ イ ン ト 引 当 金 繰 入 額	52	
Written-off of loans	貸 出 金 償 却	10,689	
Losses on sales of stocks and other securities	株 式 等 売 却 損	572	
Losses on devaluation of stocks and other securities	株 式 等 償 却	322	
Other	そ の 他 の 経 常 費 用	1,217	
Ordinary profit	経 常 利 益		24,822
Extraordinary income	特 別 利 益		1,978
Gain on disposal of noncurrent assets	固 定 資 産 処 分 益	8	
Recoveries of written-off claims	償 却 債 権 取 立 益	1,970	
Extraordinary loss	特 別 損 失		2,257
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損	356	
Impairment loss	減 損 損 失	115	
Transfer to provision for directors' retirement benefits	役 員 退 職 慰 労 引 当 金 繰 入 額	666	
Transfer to provision for repayment for prescribed deposits	休 眠 預 金 払 戻 損 失 引 当 金 繰 入 額	1,094	
Transfer to provision for frequent users services	ポ イ ン ト 引 当 金 繰 入 額	23	
Income before income taxes	税 引 前 当 期 純 利 益		24,543
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税		12,859
Income taxes-deferred	法 人 税 等 調 整 額		△ 1,256
Net income	当 期 純 利 益		12,940

3. Statements of changes in net assets

3. 株主資本等変動計算書

For FY 2007 ended Mar. 31, 2008

(Millions of yen)

	Shareholders' equity											
	Capital stock	Capital surplus			Legal retained earnings	Retained earnings				Total Retained earnings	Treasury stock	Total shareholder's equity
		Legal capital surplus	Other capital surplus	Total Capital surplus		Other Retained earnings						
						Reserve for dispositions of fixed assets	Special reserve for dispositions of fixed assets	Voluntary reserves	Retained earnings brought forward			
Balance at the end of previous period	85,113	58,574	—	58,574	55,317	115	—	173,432	28,102	256,967	△22,403	378,251
Changes of items during the period												
Cash dividends									△5,970	△5,970		△5,970
Net income									12,940	12,940		12,940
Special reserve for dispositions of fixed assets							140		△140	—		—
Voluntary reserves								12,000	△12,000	—		—
Purchase of treasury stock										—	△9,482	△9,482
Disposal of treasury stock			0	0						—	83	84
Retirement of treasury stock			0	0					△8,901	△8,901	8,901	—
Increase in retained earnings due to transfer from land revaluation excess									134	134		134
Net changes of items other than shareholders' equity												
Total changes of items during the period	—	—	—	—	—	—	140	12,000	△13,938	△1,797	△496	△2,293
Balance at the end of the current period	85,113	58,574	—	58,574	55,317	115	140	185,432	14,163	255,169	△22,899	375,957

	Valuation and translation adjustments				Total net assets
	Valuation difference on available-for-sale securities	Deferred losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	
Balance at the end of previous period	128,905	△791	9,266	137,380	515,631
Changes of items during the period					
Cash dividends					△5,970
Net income					12,940
Special reserve for dispositions of fixed assets					—
Voluntary reserves					—
Purchase of treasury stock					△9,482
Disposal of treasury stock					84
Retirement of treasury stock					—
Increase in retained earnings due to transfer from land revaluation excess					134
Net changes of items other than shareholders' equity	△85,201	△339	△134	△85,675	△85,675
Total changes of items during the period	△85,201	△339	△134	△85,675	△87,969
Balance at the end of the current period	43,704	△1,130	9,132	51,705	427,662

4. Comparison of Non-Consolidated Balance sheets

4. 比較貸借対照表 (主要内訳)

March 31, 2008
(Millions of yen)

	(Japanese only)	As of Mar 31, 2007 (A)	As of Mar 31, 2008 (B)	Increase/ (Decrease) (B) - (A)
Assets:	(資産の部)			
Cash and due from banks	現金預け金	140,106	136,038	△4,068
Call loans	コールローン	3,541	3,885	344
Monetary claims bought	買入金銭債権	85,237	65,725	△19,511
Trading assets	特定取引資産	29,170	26,063	△3,106
Money held in trust	金銭の信託	2,591	3,281	689
Securities	有価証券	2,607,267	2,306,788	△300,479
Loans and bills discounted	貸出金	4,438,855	4,669,468	230,612
Foreign exchanges	外国為替	984	1,037	53
Other assets	その他の資産	40,332	58,775	18,443
Tangible fixed assets	有形固定資産	79,821	82,892	3,070
Intangible fixed assets	無形固定資産	9,657	8,150	△1,506
Deferred tax assets	繰延税金資産	—	15,135	15,135
Customers' liabilities for acceptances and guarantees	支払承諾見返	32,862	28,363	△4,498
Allowance for loan losses	貸倒引当金	△39,569	△34,293	5,276
Allowance for devaluation of investment securities	投資損失引当金	△53	△48	4
Total assets	資産の部合計	7,430,806	7,371,265	△59,541
Liabilities:	(負債の部)			
Deposits	預金	6,285,281	6,355,871	70,589
Negotiable certificates of deposit	譲渡性預金	41,020	50,091	9,070
Call money	コールマネー	108,447	162,682	54,235
Payables under securities lending transactions	債券貸借取引受入担保金	203,254	166,230	△37,023
Trading liabilities	特定取引負債	89	203	114
Borrowed money	借入金	67,000	64,000	△3,000
Foreign exchanges	外国為替	350	303	△46
Bonds payable	社債	15,000	15,000	0
Due to trust account	信託勘定借	16	17	1
Other liabilities	その他の負債	103,449	81,072	△22,376
Provision for directors' bonuses	役員賞与引当金	50	—	△50
Provision for retirement benefits	退職給付引当金	4,968	3,831	△1,137
Provision for directors' retirement benefits	役員退職慰労引当金	—	635	635
Provision for repayment for prescribed deposits	休眠預金払戻損失引当金	—	1,223	1,223
Provision for frequent users services	ポイント引当金	—	61	61
Provision for other contingent losses	その他の偶発損失引当金	551	1,093	541
Deferred tax liabilities	繰延税金負債	39,777	—	△39,777
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	13,056	12,921	△135
Acceptances and guarantees	支払承諾	32,862	28,363	△4,498
Total liabilities	負債の部合計	6,915,175	6,943,603	28,428
(Net assets)	(純資産の部)			
Capital stock	資本金	85,113	85,113	0
Capital surplus	資本剰余金	58,574	58,574	0
Legal capital surplus	資本準備金	58,574	58,574	0
Retained earnings	利益剰余金	256,967	255,169	△1,797
Legal retained earnings	利益準備金	55,317	55,317	0
Other retained earnings	その他利益剰余金	201,650	199,852	△1,797
Reserve for dispositions of fixed assets	固定資産圧縮積立金	115	115	0
Special reserve for dispositions of fixed assets	圧縮特別勘定積立金	—	140	140
Voluntary reserves	別途積立金	173,432	185,432	12,000
Retained earnings brought forward	繰越利益剰余金	28,102	14,163	△13,938
Treasury stock	自己株式	△22,403	△22,899	△496
Shareholders' equity	株主資本合計	378,251	375,957	△2,293
Valuation difference on available-for-sale securities	その他有価証券評価差額金	128,905	43,704	△85,201
Deferred losses on hedges	繰延ヘッジ損益	△791	△1,130	△339
Revaluation reserve for land	土地再評価差額金	9,266	9,132	△134
Valuation and translation adjustments	評価・換算差額等合計	137,380	51,705	△85,675
Total net assets	純資産の部合計	515,631	427,662	△87,969
Total liabilities and net assets	負債及び純資産の部合計	7,430,806	7,371,265	△59,541

5. Comparison of Non-Consolidated Statements of Income

5. 比較損益計算書（主要内訳）

(Millions of yen)

	科 目	For FY 2006 ended Mar. 31, 2007 (A)	For FY 2007 ended Mar. 31, 2008 (B)	Increase/ (Decrease) (B) - (A)
Ordinary income:	経 常 収 益	170,170	205,500	35,330
Interest income	資 金 運 用 収 益	134,314	145,309	10,995
Interest on loans and discounts	(うち貸出金利息)	(84,678)	(95,497)	(10,818)
Interest and dividends on securities	(うち有価証券利息配当金)	(47,339)	(46,589)	(△749)
Trust fees	信 託 報 酬	25	25	0
Fees and commissions	役 務 取 引 等 収 益	23,271	22,294	△976
Trading income	特 定 取 引 収 益	473	474	0
Other ordinary income	そ の 他 業 務 収 益	8,957	23,148	14,191
Other income	そ の 他 経 常 収 益	3,128	14,247	11,119
Ordinary expenses:	経 常 費 用	122,518	180,678	58,160
Interest expenses	資 金 調 達 費 用	28,660	37,671	9,010
Interest on deposits	(うち預金利息)	(7,827)	(16,813)	(8,985)
Fees and commissions payments	役 務 取 引 等 費 用	7,293	7,707	413
Other ordinary expenses	そ の 他 業 務 費 用	7,504	47,258	39,754
General and administrative expenses	営 業 経 費	70,559	72,087	1,528
Other expenses	そ の 他 経 常 費 用	8,500	15,953	7,453
Ordinary profit	経 常 利 益	47,652	24,822	△22,830
Extraordinary income	特 別 利 益	5,793	1,978	△3,814
Extraordinary loss	特 別 損 失	438	2,257	1,818
Income before income taxes	税 引 前 当 期 純 利 益	53,007	24,543	△28,464
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	16,368	12,859	△3,509
Income taxes-deferred	法 人 税 等 調 整 額	10,451	△1,256	△11,708
Net income	当 期 純 利 益	26,186	12,940	△13,246