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

	T	1		(Milli	ons 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 用 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

		(M1111	ons 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	役員退職慰労引当金繰入額	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		13, 924

3. Consolidated statements of changes in net assets 3. 連結株主資本等変動計算書

				(111111	ons or 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		
前連結会計年度末残高	85,113	58,574	256,069	△ 21,174	378,581		
当連結会計年度変動額							
剰余金の配当			△ 5,970		△ 5,970		
当期純利益			13,924		13,924		
自己株式の取得				△ 9,482	△ 9,482		
自己株式の処分		0		83	84		
自己株式の消却		0	△ 8,901	8,901	-		
土地再評価差額金取崩			134		134		
株主資本以外の項目の当連結会計年度 変動額(純額)							
当連結会計年度変動額合計	_	_	△ 813	△ 496	Δ 1,309		
当連結会計年度末残高	85,113	58,574	255,255	△ 21,671	377,271		
	当連結会計年度変動額 利余金の配当 当期純利益 自己株式の取得 自己株式の処分 自己株式の消却 土地再評価差額金取崩 株主資本以外の項目の当連結会計年度 変動額(純額) 当連結会計年度変動額合計	資本金 前連結会計年度末残高 85,113 当連結会計年度変動額 剰余金の配当 当期純利益 自己株式の取得 自己株式の処分 自己株式の処分 自己株式の拠分 は大地再評価差額金取崩 株主資本以外の項目の当連結会計年度変動額(純額) 当連結会計年度変動額(純額)	Capital stock Capital surplus 資本金 資本剰余金 前連結会計年度末残高 85,113 58,574 当連結会計年度変動額 利余金の配当 当期純利益 自己株式の取得 自己株式の処分 0 自己株式の過分 0 生地再評価差額金取崩 株主資本以外の項目の当連結会計年度変動額(純額) 当連結会計年度変動額(純額) 一 当連結会計年度変動額(計) 一	株主資本 Capital stock Capital surplus Retained earnings 資本金 資本剰余金 利益剰余金 前連結会計年度末残高 85,113 58,574 256,069 当連結会計年度変動額 △ 5,970 当期純利益 13,924 自己株式の取得 ○ ○ 自己株式の処分 ○ ○ 自己株式の別却 ○ △ 8,901 土地再評価差額金取崩 134 株主資本以外の項目の当連結会計年度変動額(純額) 一 △ 813	Shareholders' equity 株主資本		

	Valuation and translation adjustments 評価·換算差額等				Minority interests 少数株主持分	Total net assets 純資産合計	
		Valuation difference on available-for- sale securities	Deferred losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments		
		その他有価証券 評価差額金	繰延ヘッジ 損益	土地再評価 差額金	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	Δ 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

I. Cash flows from operating activities Income before income taxes and minority interests Depreciation Impairment loss (金金製造部門線利金			lions of yen)
Income before income taxes and minority interests 投金等機器問題規模性 26, 169 179 212 Impairment loss 技術物味 115 44, 868 Accordance for loan losses Act decreases in allowance for devaluation of investment securities Act 868 Act		(Japanese only)	
Income before income taxes and minority interests 投金等機器問題規模性 26, 169 179 212 Impairment loss 技術物味 115 44, 868 Accordance for loan losses Act decreases in allowance for devaluation of investment securities Act 868 Act	I . Cash flows from operating activities	I 営業活動によるキャッシュ・フロー	
Depreciation			26 160
Impairment loss Amortization of regative goodwill Net decrease in allowance for loan losses Net decrease in allowance for devaluation of investment securities Net increase in provision for developeration A.4, 868 A.5, 868 Net decrease in provision for repayment for prescribed deposits Net increase in provision for repayment for prescribed deposits Net increase in provision for frequent users services Net increase in provision for frequent boses Net decrease in provision for frequent boses A.5, 112 Net decrease in trading assests Net decrease in loans and bills discounted Net increase in loans and bills bought and others Net decrease in loans and bills bought and others Net decrease in loans and bills bought and others Net decrease in foreign exchange (lashifites) Net	•		
Amortization of negative goodwill Net decrease in allowance for loan losses Net decrease in allowance for loan losses Net increase in provision for directors' retriement benefits Net increase in provision for frequent users services Net increase in provision for forequent serviced Net decrease in provision for retriement benefits Net decrease in trading labilities of Net decrease in trading lability of Net decrease in trading lability of Net decrease in loans and bills discounted Net Increase in negatible certificates of deposit Net Increase in loans and bills bought and others Net Increase in Increase in magnitable certificates of deposit Net Increase in Increase in Net Increase in Net Increase in Increase in Net Increas			
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Net increase in provision for frequent users services Net increase in provision for frequent users services Net increase in provision for other contingent losses Net decrease in provision for places on interest refunded Net decrease in provision for directors' bonus Net decrease in provision for retirement benefits Interest and dividend income Interest and dividend income Interest and dividend income Interest expenses Provision for the provision for directors' bonus Net decrease in provision for retirement benefits Interest and dividend income Interest appears Provision for directors' bonus Net decrease in provision for retirement benefits Interest expenses Provision for the provision for directors' bonus Net decrease in trading assets Net decrease in loans and bills discounted Brakewald (A)	Net decrease in allowance for devaluation of investment securities	投資損失引当金の増加額	$\triangle 25$
Net increase in provision for frequent users services Net increase in provision for other contingent losses Net increase in provision for losses on interest refunded Net decrease in provision for directors's bours Net decrease in provision for directors's bours Net decrease in provision for retirement benefits Interest and dividend income Registry of the provision for retirement benefits Interest and dividend income Registry of the provision for retirement benefits Interest and dividend income Registry of the provision for retirement benefits Net losses related to securities transactions Net increase in disposal of tangible fixed assets Net decrease in floans and bills discounted Net increase in loans and bills discounted Net increase in loans and bills discounted Net decrease in in all loans and bills bought and others Net increase in all loans and bills bought and others Net increase in all loans and bills bought and others Net increase in foreign exchange (lashities) Net decrease in foreign exchange (lashities) Net increase in foreign exchange (lashities) Net decrease in foreign exchange (lashities) Net decrease in foreign exchange (lashities) Net decrease in foreign exchange (lashities) Net increase in foreign exchange (lashities) Net decrease in foreign exchange (lashities) Net increase in foreign exchange (lashities) Net decrease in forei	Net increase in provision for directors' retirement benefits	役員退職慰労引当金の増加額	650
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Net losses related to securities transactions Net gains on money held in trust			
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Foreign exchange Goses, net 人の表記	Net losses related to securities transactions	有価証券関係損益(△)	17, 553
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VII. Cash and cash equivalents at end of year WI現金及び現金同等物の期末残高 113,725			
	VII. Cash and cash equivalents at end of year	Ⅷ現金及び現金同等物の期末残高 	<u>113, 725</u>

${\bf 5}$. Comparison of consolidated balance sheets

5. 比較連結貸借対照表(主要内訳)

			_	
(Mi	ш	inns	nt	ven)

			(M)	illions 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)			(1)
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)	.,,	7,001,070	
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 用 金	74, 550	71. 445	△3, 105
Foreign exchanges	外 国 為 替	350	303	△46
Bonds payable	社	15, 000	15, 000	0
Due to trust account	信託勘定借	16	17	1
Other liabilities	その他負債	120, 259	98, 483	△21, 776
Provision for directors' bonuses	役員賞与引当金	50	30, 1 00	△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	o, 200 —	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	1,033	△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)	0, 320, 320	0, 302, 000	20, 027
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	265, 576 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
. J. C.	2. 0. 0. 0 pc 11. 0 Hr H H H	1, 777, 100	7,007,070	۵۵۵, ۱۵۵

6. Comparison of consolidated statements of income

6. 比較連結損益計算書(主要内訳)

(Millions of yen)

			(Mil	lions of yen)
	(Japanese only)	As of Mar.	As of Mar.	Increase/ (Decrease)
	(Jupunoso on1)	31,2007(A)	31,2008(B)	(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	Δ1, 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

- 1	M	1	ш	ions	nΤ	ven)

			_	(Millions of yen)
	(Japanese only)	As of Mar.	As of Mar.	Increase/ (Decrease)
		31, 2007 (A)	31, 2008 (B)	(B) — (A)
I . Cash flows from operating activities	I 営業活動によるキャッシュ・フロー	F0 00F	00 100	4 07 515
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 Net decrease (increase) in allowance for devaluation of	貸倒引当金の増加額	△11,063	△4, 868	6, 194
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(△)	Δ1	△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 △10. 913	114	143
Net increase in loans and bills discounted Net increase in deposits	貸出金の純増(△)減 預金の純増減(△)	137, 168	△232, 636 66, 891	△221, 722 △70, 276
Net increase in deposits Net increase in negotiable certificates of deposit	頂金の杷増減(△) 譲渡性預金の純増減(△)	6, 441	9, 020	2, 579
Net increase in hegotiable certificates of deposit Net increase in borrowed money (excluding subordinated debt)	(当成立の配項の(△) 借用金(劣後特約付借入金を除く)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(△)	Δ1	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	劣後特約付借入による収入	10, 000	_	△10, 000
Repayment of subordinated debt	劣後特約付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	Δ0	Δ0	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	Δ7
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	Δ1, 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
Ⅷ. 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

	(Iononos1)		Т		lions of yen)
Assets:	(Japanese only) (資産の部)		Liabilities:	(Japanese only) (負債の部)	
Assets: Cash and due from banks		126 020		預 金	C 255 071
		136, 038	Deposits Current deposits		6, 355, 87
Cash	· ·	65, 812	Current deposits	当座預金	127, 60'
Due from banks Call loans	預け金コールローン	70, 225	Ordinary deposits	普通預金	3, 302, 10
		3, 885	Savings deposits		53, 69
Monetary claims bought	買入金銭債権	65, 725	Deposits at notice	通知預金	70, 96
Trading assets	特定取引資産	26, 063	Time deposits	定期預金	2, 655, 718
Trading account securities	商品有価証券	2, 685	Other deposits	その他の預金	145, 78
Trading-related financial derivatives	特定金融派生商品	397	Negotiable certificates of deposit	譲渡性預金コールマネー	50, 09
Other trading assets	その他の特定取引資産	22, 981	Call money	コールマネー債券貸借取引	162, 683
Money held in trust	金銭の信託	3, 281	Payables under securities lending transactions	受入担保金	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	!
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 用 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	その他負債	81, 072
Foreign exchanges	外 国 為 替	1,037	Domestic exchange settlement account,	未決済為替借	88
Due from foreign banks (our accounts)	外国他店預け	581	credit 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,		107	Derivatives other than for trading-liabilities	金融派生商品	,
debit					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 その他の偶発	63
Other	その他の資産	30, 084	Provision for other contingent losses	損失引当金	1, 093
Tangible fixed assets	有 形 固 定 資 産	82, 892	Deferred tax liabilities for land revaluation	再評価に係る操延税金負債	12, 921
Buildings	建物	23, 262	Acceptances and guarantees	操延税金負債支払承諾	28, 363
Land	土地	50, 533		負債の部合計	6, 943, 603
	1		(Net assets)	(純資産の部)	0, 940, 000
Construction in progress	建 設 仮 勘 定 その他の有形固定資産	5, 373	Capital stock	資 本 金	85, 113
Other tangible fixed assets Intangible fixed assets	無 形 固 定 資 産	3, 722 8, 150	Capital strock Capital surplus	資本剰余金	,
Software	悪 形 回 足 質 座	8, 150	Legal capital surplus	資本準備金	58, 57
Other intangible assets	ク ノ ト リ ェ ノ その他の無形固定資産	5, 619 2, 531	Retained earnings	利益剰余金	58, 574 255, 169
Deferred tax assets	繰延税金資産		Legal retained earnings	利益準備金	
Customers' liabilities		15, 135			55, 317
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	113
Allowance for devaluation of investment	投資損失引当金	△ 48	Special reserve for dispositions of fixed	圧縮特別勘定積立金	14
securities		△ 40	assets		
			Voluntary reserves	別途積立金繰越利益剰余金	185, 433
			Retained earnings brought forward		14, 163
			Treasury stock	自 己 株 式	△ 22, 89
			Shareholders' equity	株主資本合計	375, 95
			Valuation difference on available-for-sale	その他有価証券	43, 70
			securities Deferred losses on hedges	評価差額金繰延ヘッジ損益	
			Revaluation reserve for land	土 地 再 評 価 差 額 金	△ 1, 13
				工地中計画左领金 評価·換算差額等	9, 13
			Valuation and translation adjustments	合 新	51, 70
			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, 26

${f 2}$. 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 on	ly)			
Ordinary income:	経		常	収	益		205, 500
Interest income	3	資	金 運	用 収	益	145, 309	
Interest on loans and discounts			貸 出 金	全 利	息	95, 497	
Interest and dividends on securities			有 価 証 券 利	川 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	1	言	託	報	酬	25	
Fees and commissions	1	役	務 取 引	等 収	益	22, 294	
Fees and commissions on domestic and foreign exchanges			受 入 為 替	手	料	7, 108	
Other fees and commissions			その他の	役 務 収	益	15, 185	
Trading income	!	持	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 幇	序	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	100.070
Ordinary expenses:	経、、	(fert	常	費	用	07.074	180, 678
Interest expenses	5	資		達費	用	37, 671	
Interest on deposits			預 金	利	息	16, 813	
Interest on negotiable certificates of deposit			譲 渡 性 預		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	Δ 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						(Millions of yen)					
		Capital surplus Retained earnings										
	Capital stock						Other Retain	ned earnings		-	Treasury	Total shareholder
		Legal capital surplus	Other capital surplus	Total Capital surplus	Legal retained earnings	Reserve for dispositions of fixed assets	Special reserve for dispositions of fixed assets	Voluntary reserves	Retained earnings brought forward	Total Retained earnings	stock	shareholder s' equity
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						1	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		14, 163		△22, 899	

	Vali	Valuation and translation adjustments					
	Valuation difference on available–for– sale securities	Deferred losses on hedges	Revaluation reserve for land	Total valuation and translation adjustments	Total net assets		
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			
Total changes of items during the period	△85, 201	△339	△134				
Balance at the end of the current period	43, 704	△1, 130	9, 132	51, 705	427, 662		

- ${\bf 4}\,.$ Comparison of Non-Consolidated Balance sheets
- 4. 比較貸借対照表(主要内訳)

				(Millions of yen)
	(7	As of Mar	As of Mar	Increase/ (Decrease)
	(Japanese only)	31, 2007 (A)	31, 2008 (B)	(B) — (A)
Assets:	(資産の部)	01, 2007 (A)	31, 2000 (b)	(D) (A)
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	债 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 用 金	67, 000	64, 000	△3, 000
Foreign exchanges	外 国 為 替	350	303	△46
Bonds payable	社	15, 000	15, 000	0
Due to trust account	信 託 勘 定 借	16	17	1
Other liabilities	その他負債	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	l	△791	ı Λ1 120	△339
9	繰延ヘッジ損益		△1, 130	
Revaluation reserve for land	土地再評価差額金	9, 266	9, 132	△134
Revaluation reserve for land Valuation and translation adjustments	土 地 再 評 価 差 額 金 評 価・換 算 差 額 等 合 計	9, 266 137, 380	9, 132 51, 705	△134 △85, 675
Revaluation reserve for land	土地再評価差額金	9, 266	9, 132	△134

- 5. Comparison of Non-Consolidated Statements of Income
- 5. 比較損益計算書(主要内訳)

(Millions of yen)

		For EV 2006		Millions of yen)
	科目	For FY 2006 ended Mar.	For FY 2007 ended Mar.	Increase/ (Decrease)
		31, 2007 (A)	31, 2008 (B)	(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