

## Changes in Principal Management Indices in last 5 years (Non-Consolidated)

	Japanese Yen						US Dollars
	FY 2004	FY 2005	FY 2006	FY 2007	FY 2008		FY 2008
Operating income	39,491	41,038	39,628	40,512	53,261	Million	531,600 thousands
Ordinary income (losses)	2,449	3,092	5,012	6,656	4,184	Million	41,761 thousands
Net income (losses)	2,866	2,321	2,096	4,477	2,268	Million	22,637 thousands
Paid-in capital	10,662	10,662	10,662	10,662	10,662	Million	106,418 thousands
Number of issued shares	146,700	146,700	146,700	146,700	146,700	thousands	1,464 thousands
Net assets	89,864	92,103	92,116	98,057	85,875	Million	857,121 thousands
Total assets	1,667,782	1,713,853	1,738,240	1,837,846	1,849,790	Million	18,462,821 thousands
Bank account	1,461,105	1,506,535	1,501,331	1,558,504	1,601,081	Million	15,980,447 thousands
Loans outstanding	1,030,305	1,045,181	1,083,854	1,149,130	1,202,807	Million	12,005,260 thousands
Securities outstanding	483,883	519,654	516,539	568,509	476,163	Million	4,752,600 thousands
Net asset per share	612.68	629.30	629.54	668.56	585.73	Yen	5.85 Dollars
Dividend per share	5.00	5.00	5.00	6.00	6.00	Yen	0.06 Dollars
(including interim dividend per share)	2.50	2.50	2.50	2.50	3.00	Yen	0.03 Dollars
Net income (losses) per share	19.32	15.71	14.12	30.60	15.46	Yen	0.15 Dollars
Net income per share after residual security adjustment	-	-	-	-	-		-
Capital adequacy ratio	-	-	-	5.33	4.64	%	4.64 %
Non-consolidated capital adequacy	9.70	9.74	10.84	10.78	10.67	%	10.67 %
Return on equity	3.26	2.55	2.27	4.70	2.46	%	2.46 %
Price earnings ratio (times)	21.79	29.21	42.63	17.12	26.97	times	26.97 times
Payout ratio	25.64	31.51	34.88	19.63	38.80	%	38.80 %
No. of employees	1,309	1,288	1,279	1,238	1,298	persons	1,298 persons
(Average numbers of non-regular staff)	322	312	349	401	460	persons	460 persons

### (Notes)

- Both central and local consumption taxes are excluded in these accounting records.
- For the calculation of net assets and total assets, in fiscal 2006, rules stipulated in the Accounting Standards Concerning Presentation of Net Assets on Balance Sheet (Corporate Accounting Standards No. 5) and the Guideline for Adopting Accounting Standards Concerning Presentation of Net Assets on Balance Sheet (Corporate Accounting Standards Adoption Guideline No. 8) were applied.
- In fiscal 2006, in response to the revision of the Guideline for Adopting Accounting Standards Concerning Net Income Per Share (Corporate Accounting Standards Adoption Guideline No. 4), net deferred hedge profit/loss was included in the calculation of net assets per share.
- Interim dividend payment for FY 2007 was decided by the Board of Directors on November 22, 2007.
- In this report, net income per share for FY 2002 or earlier are based on computations using the average number of shares.  
“net assets per share” and “net income per share” (hereinafter collectively referred to as “data per share”) are listed under  
“accounting principle for net income per share” (Business Accounting Principle No. 2) and “Application guidelines of accounting principles for net income per share for the respective fiscal term” (Application Guideline of Business Accounting Principle No. 4), respectively.
- Net income per share after residual security adjustment is not given, since we have no residual securities.
- The capital adequacy ratio was calculated by subtracting year-end balance of equity warrants from year-end balance of total net assets and dividing the difference by year-end balance of total assets.
- In fiscal 2006, the non-consolidated capital adequacy ratio was calculated by the calculation method specified in the Financial Services Agency Announcement No. 19, 2006 in accordance with Article 14.2 of the Banking Act. The bank adopts the accounting standards generally accepted in Japan.  
In and prior to fiscal 2005, the non-consolidated capital adequacy ratio was calculated by the calculation method specified in the Ministry of Finance Announcement No. 55, 1993 in accordance with Article 14.2 of the Banking Act.
- Average numbers of non-regular staff are calculated by converting their working hours into those of regular bank employees.