

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

	Japanese Yen						US Dollars
	FY 2005	FY 2006	FY 2007	FY 2008	FY 2009		FY 2009
Operating income	41,038	39,628	40,512	53,261	40,699	Million	414,324 thousands
Ordinary income	3,092	5,012	6,656	4,184	-23,869	Million	-242,991 thousands
Net income	2,321	2,096	4,477	2,268	-21,858	Million	-222,519 thousands
Paid-in capital	10,662	10,662	10,662	10,662	10,662	Million	108,541 thousands
Number of issued shares	146,700	146,700	146,700	146,700	146,700	thousands	1,493 thousands
Net assets	92,103	92,116	98,057	85,875	59,737	Million	608,134 thousands
Total assets	1,713,853	1,738,240	1,837,846	1,849,790	1,846,297	Million	18,795,653 thousands
Bank account	1,506,535	1,501,331	1,558,504	1,601,081	1,635,187	Million	16,646,513 thousands
Loans outstanding	1,045,181	1,083,854	1,149,130	1,202,807	1,210,624	Million	12,324,382 thousands
Securities outstanding	519,654	516,539	568,509	476,163	548,333	Million	5,582,134 thousands
Net asset per share	629.30	629.54	668.56	585.73	407.68	Yen	4.15 Dollars
Dividend per share	5.00	5.00	6.00	6.00	6.00	Yen	0.06 Dollars
(including interim dividend per share)	2.50	2.50	2.50	3.00	3.00	Yen	0.03 Dollars
Net income per share	15.71	14.12	30.60	15.46	-149.14	Yen	-1.52 Dollars
Net income per share after residual security adjustment	—	—	—	—	—		—
Capital adequacy ratio	—	—	5.33	4.64	3.23	%	3.23 %
Non-consolidated capital adequacy	9.74	10.84	10.78	10.67	9.52	%	9.52 %
Return on equity	2.55	2.27	4.70	2.46	-30.02	%	-30.02 %
Price earnings ratio (times)	29.21	42.63	17.12	26.97	—	times	— times
Payout ratio	31.51	34.88	19.63	38.80	—	%	— %
No. of employees	1,288	1,279	1,238	1,298	1,450	persons	1,450 persons
(Average numbers of non-regular staff)	312	349	401	460	367	persons	367 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 2008 was decided by the Board of Directors on November 14, 2008.
- 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.