

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

	Japanese Yen						US Dollars
	FY 2006	FY 2007	FY 2008	FY 2009	FY 2010		FY 2010
Operating income	39,628	40,512	53,261	40,699	42,115	Million	452,655 thousands
Ordinary income	5,012	6,656	4,184	-23,869	8,862	Million	95,249 thousands
Net income	2,096	4,477	2,268	-21,858	8,753	Million	94,078 thousands
Paid-in capital	10,662	10,662	10,662	10,662	14,697	Million	157,964 thousands
Number of issued shares	146,700	146,700	146,700	146,700	176,334	thousands	1,895 thousands
Net assets	92,116	98,057	85,875	59,737	86,071	Million	925,097 thousands
Total assets	1,738,240	1,837,846	1,849,790	1,846,297	1,943,733	Million	20,891,369 thousands
Bank account	1,501,331	1,558,504	1,601,081	1,635,187	1,714,403	Million	18,426,515 thousands
Loans outstanding	1,083,854	1,149,130	1,202,807	1,210,624	1,199,346	Million	12,890,649 thousands
Securities outstanding	516,539	568,509	476,163	548,333	608,262	Million	6,537,640 thousands
Net asset per share	629.54	668.56	585.73	407.68	488.63	Yen	5.25 Dollars
Dividend per share	5.00	6.00	6.00	6.00	6.00	Yen	0.06 Dollars
(including interim dividend per share)	2.50	2.50	3.00	3.00	3.00	Yen	0.03 Dollars
Net income per share	14.12	30.60	15.46	-149.14	56.47	Yen	0.61 Dollars
Net income per share after residual security adjustment	-	-	-	-	-		-
Capital adequacy ratio	-	5.33	4.64	3.23	4.42	%	4.42 %
Non-consolidated capital adequacy	10.84	10.78	10.67	9.52	12.00	%	12.00 %
Return on equity	2.27	4.70	2.46	-30.02	12.00	%	12.00 %
Price earnings ratio (times)	42.63	17.12	26.97	-	5.01	times	5.01 times
Payout ratio	34.88	19.63	38.80	-	10.62	%	10.62 %
No. of employees	1,279	1,238	1,298	1,450	1,486	persons	1,486 persons
(Average numbers of non-regular staff)	349	401	460	367	359	persons	359 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 2007, 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 2007, 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 2010 was decided by the Board of Directors on November 11, 2009.
- “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 2007, 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 2006, 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.