

## Financial Statements

Financial statements for the previous fiscal year was audited and certified by Deloitte Touche Tohmatsu, an independent accounting firm, and for the current fiscal year was audited and certified by Deloitte Touche Tohmatsu LLC under the provisions of Article 193-2-1 of the Financial Instruments and Exchange Act.

### Non-Consolidated Balance Sheets

#### (Assets)

	Millions of Japanese Yen		Thousands of US Dollars
	FY 2009	FY 2010	FY 2010
Cash and due from banks	41,525	35,805	384,834
Cash	26,684	22,147	238,037
Due from banks	14,841	13,658	146,797
Call loans	–	62,046	666,874
Other debt purchased	3,658	2,268	24,377
Trading account securities	45	38	408
Trading account government bonds	35	26	279
Local government bonds	10	11	118
Money held in trust	2,000	2,000	21,496
Securities	548,333	608,262	6,537,640
Government bonds	240,712	281,213	3,022,496
Local government bonds	57,564	105,736	1,136,457
Corporate bonds	149,898	159,528	1,714,617
Shares	43,613	35,327	379,697
Other kinds of securities	56,544	26,457	284,362
Loans	1,210,624	1,199,346	12,890,649
Bills discounted	12,147	10,352	111,264
Loans by bills	72,683	65,135	700,075
Loans on deed	970,738	1,018,666	10,948,689
Cash credit	155,054	105,191	1,130,600
Foreign exchange	981	1,261	13,553
Due to foreign banks	944	1,215	13,059
Foreign exchange purchased	12	28	301
Foreign exchange receivable	24	18	193
Other assets	9,807	6,920	74,377
Prepaid expense	18	22	236
Accrued income	2,863	3,045	32,728
Derivatives	5	–	–
Other assets	6,919	3,852	41,402
Tangible fixed assets	24,391	23,624	253,912
Buildings	7,138	7,315	78,622
Land	14,350	13,979	150,247
Lease assets	729	618	6,642
Construction in progress	537	220	2,365
Other tangible fixed assets	1,634	1,490	16,015

Intangible fixed assets	1,625	2,665	28,644
Software	1,562	1,250	13,435
Other intangible fixed assets	63	1,415	15,209
Deferred income tax asset	19,571	15,709	168,841
Guaranty endorsement	4,270	4,469	48,033
Allowance for bad debts	-20,445	-20,602	-221,432
Reserve against investment losses	-93	-83	-892
Total assets	1,846,297	1,943,733	20,891,369

**(Liabilities and Shareholders' Equity)**  
**(Total liabilities and net assets)**

	Millions of Japanese Yen		Thousands of US Dollars
	FY 2009	FY 2010	FY 2010
Deposits	1,635,187	1,714,403	18,426,515
Demand	28,789	34,497	370,776
Ordinary	933,616	999,036	10,737,704
Savings	23,802	22,204	238,650
At notice	1,852	731	7,857
Time	574,063	625,640	6,724,420
Installment savings	3,248	3,602	38,715
Others	69,815	28,691	308,373
Negotiable deposit	67,610	84,119	904,117
Call money	25,189	-	-
Borrowed Money	18,277	20,379	219,035
Loans	18,277	20,379	219,035
Foreign exchange	14	37	398
Foreign exchange sold	11	23	247
Foreign exchange payable	2	13	140
Corporate bonds	15,000	15,000	161,221
Other liabilities	9,606	7,839	84,254
Domestic exchange settlement	117	57	613
Accrued income tax and others	30	70	752
Accrued expenses payable	2,713	2,865	30,793
Unearned revenue	1,145	1,051	11,296
Deposits received from employees	383	-	-
Benefit and coverage reserve	2	3	32
Derivatives	3,957	2,537	27,268
Lease obligations	745	647	6,954
Other liabilities	512	604	6,492
Reserve for bonus for directors and corporate auditors	-	20	215
Reserve for retirement allowances	6,936	7,102	76,333
Reserve for officers' retirement bonuses	484	501	5,385
Reserve for losses from sleeping account withdrawal	310	200	2,150
Reserve for contingent losses	104	214	2,300
Revaluation deferred tax liabilities	3,567	3,375	36,275
Acceptances and guarantees	4,270	4,469	48,033
Total liabilities	1,786,559	1,857,662	19,966,273

Common stock	10,662	14,697	157,964
Capital surplus	4,761	8,795	94,529
Capital reserve	4,737	8,771	94,271
Other capital surplus	23	23	247
Earned surplus	47,046	55,189	593,175
Profit reserve	6,473	6,473	69,572
Other retained earnings	40,572	48,715	523,592
Contingent reserve	61,801	39,101	420,260
Earned surplus brought forward	-21,228	9,614	103,332
Common stock held in treasury	-71	-76	-817
Total owners' equity	62,398	78,605	844,852
Other securities revaluation excess	-5,516	4,865	52,289
Net deferred gains (losses) on hedging instruments, net of taxes	-16	-2	-21
Land revaluation excess	2,871	2,602	27,966
Total valuation and translation adjustments	-2,661	7,465	80,234
Total net assets	59,737	86,071	925,097
Total liabilities and net assets	1,846,297	1,943,733	20,891,369

## Non-Consolidated Statements of Income and Retained Earnings

	Millions of Japanese Yen		Thousands of US Dollars
	FY 2009	FY 2010	FY 2010
Income	40,699	42,115	452,655
Capital investment income	32,777	31,139	334,684
Loan interest	25,838	24,402	262,274
Interest and dividend on marketable securities	6,644	6,641	71,378
Interest on call loan	229	33	355
Interest on deposits	7	0	0
Other interest receivable	57	62	666
Service revenue	6,877	6,803	73,119
Charges for remittance received	2,425	2,350	25,258
Other service revenue	4,451	4,452	47,850
Other transaction revenue	343	2,115	22,732
Profit on foreign exchange transactions	27	56	602
Profit on securities	9	8	86
Profit on government bonds	306	1,554	16,702
Profit on derivatives	–	496	5,331
Other transaction revenue	0	0	0
Other operating income	700	2,056	22,098
Profit from sales of stocks	237	1,550	16,660
Profit from money trust	–	34	365
Other income	462	471	5,062
Expenses	64,568	33,252	357,395
Cost of raising funds	4,912	3,544	38,091
Interest on deposits	3,779	2,383	25,613
Interest on negotiable deposits	278	205	2,203
Interest on call money	479	13	140
Interest on borrowed funds	23	289	3,106
Interest on bonds	230	231	2,483
Interest-swap transaction	62	373	4,009
Other interest payable	57	48	516
Expenses on service revenue	1,853	1,797	19,314
Charges for remittance paid	469	446	4,794
Other service expenses	1,384	1,350	14,510
Other transaction expenses	13,797	550	5,911
Loss from government bonds sold	900	–	–
Loss from government bonds repaid	407	414	4,450
Amortization of national bonds and other bonds	9,449	136	1,462
Loss from derivatives	3,039	–	–
Sales expenses	24,169	23,746	255,224
Other operating expenses	19,835	3,614	38,844

Transfer to allowance for bad debt	8,434	2,351	25,269
Loan money charged off	8,923	818	8,792
Loss from stocks sold	353	74	795
Stocks charged off	1,690	80	860
Loss on money held in trust	132	14	150
Other expenses	300	275	2,956
Ordinary income	-23,869	8,862	95,249
Extraordinary income	305	791	8,502
Gains on dispositions of fixed assets	6	4	43
Recoveries of written off	270	724	7,782
Gain on reversal of reserves for possible losses on investments	28	10	107
Provision to reserve for losses from sleeping account withdrawal	-	51	548
Extraordinary loss	45	526	5,653
Loss on dispositions of fixed assets	45	258	2,773
Impairment losses	-	267	2,870
Income before income taxes	-23,609	9,127	98,098
Income, inhabitant and business taxes	26	39	419
Income and other tax adjustments	-1,776	335	3,601
Income taxes-current	-1,750	374	4,020
Net income	-21,858	8,753	94,078