

January 31, 2011

To the International Accounting Standards Board;

The Japanese Bankers Association

**Comments on the IASB Request for Views
"Effective Dates and Transition Methods"**

The Japanese Bankers Association is an organization that represents the banking industry in Japan; its members comprise banks and bank holding companies operating in Japan. The Association submits the following comments on Request for Views, "Effective Dates and Transition Methods"

We hope that the comments below will assist the Board in its further deliberation.

1. General comments

The introduction of all of the International Financial Reporting Standards (IFRS) covered in this request for views would require a great deal of time to readjust financial statement closing process, earnings management system and business models, both at head offices and at subsidiaries. There would also be time needed for employee education. In light of this, we request the following:

- (1) With respect to transition methods, we request the non-retrospective approach (response to Question 4)
- (2) With respect to adoption dates, we request early adoption be allowed, with mandatory adoption approximately after 5 years from publication (response to Questions 5 and 6)

We believe it would be preferable to group together several of the standards discussed in this request for views for sequential introduction and to make individual group of standards be effective on a gradual basis, but also think that it will be difficult to define proper groupings due to the differing circumstances in individual sectors. We therefore favor blanket introduction, provided that there is a sufficient preparatory period prior to the effective date and that there are allowances for early adoption. We also propose that early adoption be limited to 2 years in order to ensure comparability among enterprises.

In addition, we think that first-time adopters should be allowed adoption dates that differ from the proposed standards as well as the option of early adoption in order to mitigate the many burdens incurred in first-time adoption and also in light of Japan's allowance of voluntary adoption of IFRS and its plan to move to mandatory adoption in the future. (Response to Question 8)

2. Comments on individual "Questions" in the exposure draft

Q1. Please describe the entity (or the individual) responding to this Request for Views. For example:

- (a) Please state whether you are primarily a preparer of financial statements, an auditor, or an investor, creditor or other user of financial statements (including regulators and standard-setters). Please also say whether you primarily prepare, use or audit financial information prepared in accordance with IFRSs, US GAAP or both.
- (b) If you are a preparer of financial statements, please describe your primary business or businesses, their size (in terms of the number of employees or other relevant measure), and whether you have securities registered on a securities exchange.
- (e) Please describe the degree to which each of the proposed new IFRSs is likely to affect you and the factors driving that effect (for example, preparers of financial statements might explain the frequency or materiality of the transactions to their business and investors and creditors might explain the significance of the transactions to the particular industries or sectors they follow).

(Response)

The Japanese Bankers Association is an organization that represents the banking industry in Japan; its members consist of banks and bank holding companies doing business in Japan. It has approximately 120 member banksⁱ most of which are listed on the Tokyo Stock Exchange.

Member banks are financial statement preparers, and most of them prepare financial statements based on Japanese generally accepted accounting principle ("GAAP").ⁱⁱ Japan plans to make a decision on whether to mandatorily adopt IFRS for the consolidated financial statements of all listed companies during 2012, and if it decides to adopt IFRS, mandatory adoption will begin in 2015.

Some of the accounting standards covered in this request for views have a significant impact on bank operations, particularly those for financial instruments,

ⁱ Member banks have approximately 1,700 executive officers and 300,000 employees.

ⁱⁱ Some member banks prepare consolidated financial statements under US standards or IFRS in addition to Japanese GAAP so as to be able to create 20-F documentation for NYSE listing.

insurance contracts and leases. Among them, the largest impact is expected from the application of IFRS 9 to financial instruments, which account for the bulk of bank financial statements.

Table 1 contains the balance sheet titles for which the accounting standards in this request for views are expected to have the greatest impact on Japanese banks and estimations of the amount of impact. As one example, the loans covered by "amortized cost and impairment" in IFRS 9 are valued at 449 trillion yen (or at 5 trillion US dollars, converted at 85 yen to 1 US dollar), which is an enormous amount.

Table 1: Major balance sheet titles for Japanese banks (all banks in Japan, as at the end of March 2010)

Assets (Unit: trillions of yen)		Standards with major impact
Securities	232	IFRS 9: "Classification and measurement"
Of which, equities	21	Same
Loans	449	IFRS 9: "Classification and measurement," "amortized cost and impairment"
Allowance for loan losses	-6	
Financial derivatives assets	14	IFRS 9: "Hedge accounting"
Financial guarantees (Acceptances and guarantees)	17	IFRS 4: "Insurance contracts"

Liabilities		Standards with major impact
Deposits	588	IFRS 9: "Classification and measurement" (accounting treatment for hybrid financial instruments)
Bonds	14	IFRS 9: "Classification and measurement" (accounting treatment for hybrid financial instruments)
Financial derivatives liabilities	13	IFRS 9: "Hedge accounting"

(See Attachment for an overview of financial statements at Japanese banks.)

Q2. Focusing only on those projects included in the table in paragraph 18 above:
 (a) Which of the proposals are likely to require more time to learn about the proposal, train personnel, plan for, and implement or otherwise adapt?

(Response)

Japanese banks are investigating how to adapt to mandatory adoption of IFRS, but the switchover from Japanese GAAP to IFRS is an enormous undertaking in and of itself, and revisions to IFRS 9, etc., which are likely to have significant impact on bank operations, will pose further burdens. In our estimation, the cost and time required for preparation will be extremely large.

Below are some of the impacts and factors for which Japanese banks will require the most time to adapt to the accounting standard covered in this request for views, and particularly to IFRS 9, which will have the greatest impact on them.

(1) Impact on financial statement closing operations

- Review of measurement categories of all financial instruments based on IFRS 9 "classification and measurement" for the entire group, including subsidiary holdings
- Adaptation of computer systems and other preparations, including enhancements to data required for the calculation of allowance because IFRS 9 "amortized cost and impairment" differs from Japanese GAAP even though the details of the standard have yet to be finalized
- With respect to IFRS 9 "hedge accounting," investigation of the calculation logic for the non-effective portion for which calculation is not required under current Japanese GAAP, creation of hedge relationships, documentation and other preparations for the adoption of hedge accounting
- Adaptation of computer systems for the retrospective application to past years currently required under IFRS 9 "classification and measurement" and "amortized cost and impairment"
- With respect to IFRS 9 and other standards, fundamental reviews of consolidated financial statement closing operations and related computer systems, including those at subsidiaries
- IFRS is principles-based and has few interpretive guidelines; it will therefore require more time for consultation with auditors, and also more staff and time for financial statement closing operations

(2) Impacts on operations and management

- Review of contracts with customers (review of covenants, etc.), review of product designs
- Modification of risk management techniques in conjunction with the adoption of IFRS for customer financial statements

- Review of internal earnings management and risk management in conjunction with modifications to financial accounting approaches under IFRS 9 "classification and measurement" and "amortized cost and impairment"

(3) Other impacts

- Potential for a wide variety of impact on internal earnings management, risk management and other aspects of management, operational flows and systems, product design and other areas; increase in educational and training burdens because of lack of staff familiar with IFRS
- Increase in auditing time compared to traditional Japanese GAAP because of a lack of auditing firm staff familiar with IFRS (numbers are increasing but still small)
- Need for precise translation into native languages of the intent behind English documents and the guidance provided by auditing firms so that enterprises from countries where English is not the native language are able to adopt IFRS; this requires considerable time

Q2. Focusing only on those projects included in the table in paragraph 18 above:

(b) What are the types of costs you expect to incur in planning for and adapting to the new requirements and what are the primary drivers of those costs? What is the relative significance of each cost component?

(Response)

Below are the costs and major contributing factors for preparation and adaption of new requirements.

- Human resources development costs
(Contributing factors: Companywide IFRS training [education], etc.)
- System development costs
(Contributing factors: Adaptation to disclosure of "fair value measurement" (particularly disclosure by level); development of calculation logic for non-effective portion, including hypothetical derivative approaches, in adapting to "hedge accounting;" development of mechanisms to calculate expected losses in adapting to "amortized cost and impairment;" adaptation to retrospective application to past years for "classification and measurement" and "amortized cost and impairment," etc.)

- Auditing costs

(Contributing factors: Lack of staff able to perform audit of IFRS financial statements; increase in auditing time because of longer consultation times required by principles-based approach)

- Consulting costs

(Contributing factors: Inability of existing staff to cope with the sheer size of the burdens imposed; need to make effective use of outside expertise, etc.)

- Internal control restructuring costs

(Contributing factors: Fundamental review of documentation as a result of review of financial statement closing processes in conjunction with the adoption of IFRS, etc.)

- Operations restructuring costs

(Contributing factors: Review of product designs, etc. in conjunction with adoption of IFRS; related measures for customers, etc.)

Among the impacts detailed above, the system development costs will be extremely large, particularly the cost of adapting existing accounting systems to new accounting standards. If Japanese banks adopt IFRS, they will be required to create IFRS based financial statements in 30 days (for auditing purposes under the Japanese Companies Act) to 45 days (for the publication of results). These time constraints make it difficult to prepare IFRS financial statements by making journal entries that convert the differences between IFRS and Japanese GAAP while Japanese GAAP financial statements are currently only completed just prior to deadlines. The preparation of IFRS financial statements is highly likely to require financial statement closing operations that employ a separate framework from existing Japanese GAAP financial statements, and may even force banks to make fundamental revisions to their systems, including system wide modifications of existing accounting systems. The burdens for doing so will be extremely large.

Q3. Do you foresee other effects on the broader financial reporting system arising from these new IFRSs? For example, will the new financial reporting requirements conflict with other regulatory or tax reporting requirements? Will they give rise to a need for changes in auditing standards?

(Response)

The impact will depend upon how IFRS is applied and regulated in adopting jurisdictions. Japan is currently considering mandatory adoption of IFRS only for securities reports prepared under the Financial Instruments and Exchange Act. In all other cases, Japanese banks are required to prepare financial reports based on both the Japanese Companies Act and Japanese Banking Act. They are also subject to

regulations regarding tax compliance, regulatory reports and Basel rules, etc., and all of these are closely related to financial reporting, which will mean broad impact from adoption.

Q4. Do you agree with the transition method as proposed for each project, when considered in the context of a broad implementation plan covering all the new requirements? If not, what changes would you recommend, and why? In particular, please explain the primary advantages of your recommended changes and their effect on the cost of adapting to the new reporting requirements.

(Response)

We cannot agree to the requirement for retrospective application to past years in light of the costs etc. that would be incurred. We urge that new projects in principle be applied prospectively.

(Reasons)

Merely adapting to IFRS will impose significant burdens on enterprises. If retrospective application is also required, the cost of transitioning to IFRS will be extremely large and could result in delays.

The general perception is that retrospective application to past years would require the preparation of financial statements for the most recent 3 years. If there is a short period of time between the finalization of standards and the effective date, it will be extremely difficult to study the impact of the standards and then prepare financial statements for the past 3 years.

For example, were IFRS 9 "classification and measurement" and "amortized cost and impairment" to enter into effect from January 2013, as currently scheduled, Japanese banks would be required to retrospectively apply them to financial statements from the year ending March 2011. It is already the end of January 2011; there is little time for preparation and would be extremely difficult to comply.

It will also be difficult to prepare data, etc. for retrospective application to past years of "classification and measurement" based on the classification of the instruments outstanding at the transition of April 1, 2013. If, therefore, retrospective application to past years is required, as principle requires, we urge that the retrospective period and timing of adoption be rethought.

There is a proposal that "hedge accounting" be prospective, but "classification and measurement," which requires classification according to amortized cost and fair value, is subject to retrospective application to past years. "Classification and measurement" is closely related "to hedge accounting," and in terms of consistency with "hedge accounting," we think it is desirable for "classification and measurement" to also be prospective.

(Advantages of proposed modification and impact on cost)

Making application prospective will effectively ensure a longer preparatory period than if it is retrospective, and is likely to mitigate the burdens for system development and other transitional measures.

Q5. In thinking about an overall implementation plan covering all of the standards that are the subject of this Request for Views:

(a) Do you prefer the single date approach or the sequential approach? Why? What are the advantages and disadvantages of your preferred approach? How would your preferred approach minimise the cost of implementation or bring other benefits? Please describe the sources of those benefits (for example, economies of scale, minimising disruption, or other synergistic benefits).

(b) Under a single date approach and assuming the projects noted in the introduction are completed by June 2011, what should the mandatory effective date be and why?

(Response)

- (1) If the single date approach is adopted, enterprises will be required to adapt to multiple revisions of standards at the same time, and as already noted in Question 2 (a) and (b), this will result in simultaneous burdens for system development, reviews of auditing and operational practices and training of staff, etc. We think this will place excessive burdens on enterprises at a single point in time.

For example, enterprises have a limited number of staff who are involved in systems development, and given the lack of interpretive guidelines for IFRS, there will be considerable time required for defining details. There are practical difficulties involved with attempts to adapt to this kind of volume all at once. Similar difficulties are likely to be encountered in the reviews of auditing and operational practices too.

- (2) We therefore believe that enterprises will find it easier to accept the sequential approach than the single date approach. However, if the sequential approach is used, it will be extremely difficult to define a single set of groupings that is most appropriate for the sequence, because conditions differ for individual sectors and enterprises, as do the impacts of new accounting standards, the correlations of changes to standards and the burdens in transitioning from old to new standards.
- (3) In light of this, we believe that a revised single date approach that combines the strong points of both approaches would be the best solution. More specifically, the timing of adoption would be set after the elapse of approximately 5 years from the publication of the accounting standards

covered in this document and there would be allowances for early adoption. A single date approach that meets both of these conditions (revised single date approach) would in our view be appropriate. We also think that it would be desirable to limit early adoption to 2 years in order to ensure comparability among enterprises.

Under this approach, there would be no need for the accounting standard setter to create groupings; enterprises could define their own groupings and develop their own systems as warranted under individual circumstances. By allowing for a sufficient preparatory period and for early adoption, it is likely that more and more companies will opt for early adoption of standards as they are able to comply with them, which will have the same effect as the sequential approach.

(Mandatory effective date)

We think that the mandatory effective date should be roughly 5 years after publication of all relevant IFRS. Below is our rationale.

- (1) For the banking industry, financial instruments account for the bulk of financial statements, and the introduction of IFRS 9 would mean changing substantially all of banks' accounting policy. Overarching changes to accounting standards will have broad, deep impact on both management accounting and risk management. As reference, we would point to the mandatory adoption of IAS by the EU in 2005. In May 1999, the European Commission proposed adoption of IAS in its Financial Services Action Plan, which was agreed to at the EU Lisbon Summit in March 2000. In June 2000, the European Commission announced that all listed companies in the EU would be obligated to prepare IAS based reporting by 2005. Listed companies in the EU therefore had a preparatory period of more than 4 years until mandatory adoption in 2005.ⁱⁱⁱ Even still, that preparatory period was insufficient, in part because of ongoing revisions to standards thereafter. When the mandatory adoption date arrived, enterprises were reportedly forced to prepare financial statements manually and only later able to adapt their systems, etc. to achieve efficient financial statement closing and error prevention. What this example should indicate is that a minimum of 5 years is required for the preparatory period.
- (2) Many of the enterprises that will be obligated to adopt IFRS do not use English as a common internal language. These enterprises will require considerable time to translate accounting standards and to interpret them in

ⁱⁱⁱ"Shaky Common Accounting Standard (Part 2): 'Moving Targets,' Difficulty of Setting Targets Leads Some Companies to Adopt International Standards," *Nikkei Shimbun*, Morning Edition, December 25, 2010. This article cites Manfred Hannich of KPMG Berlin noting that even Europe required a preparatory period of 3-4 years for adoption of IFRS.

light of business practices that may differ from Europe and North America. Because of this, we believe that a longer preparatory period will be required than originally envisioned only for European and North American enterprises.

Q6. Should the IASB give entities the option of adopting some or all of the new IFRSs before their mandatory effective date? Why or why not? Which ones? What restrictions, if any, should there be on early adoption (for example, are there related requirements that should be adopted at the same time)?

(Response)

We think that there should be allowances for early adoption.

(Reasons)

In Japan, voluntary adoption of IFRS consolidated financial statements is already allowed. Using financial instrument accounting as an example, if early adoption is not allowed for enterprises in Japan that adopt IFRS early, they would be forced to first adopt IAS 39, and then within a few years again go through the process to adopt IFRS 9. This will impose significant system development burdens on financial statement preparers, and it is also likely to make it much more difficult for financial statement users to perform time series analyses, etc. on the financial statements.

It is also necessary to be able to adapt to revised accounting standards as adaptations become available in order to even out the burdens for system development, etc.

Therefore, from the perspective of practical feasibility and efficiency, we think that early adoption should be allowed, but we also recognize the need to ensure comparability among enterprises and therefore think it would be desirable to restrict early adoption to no more than 2 years.

Q7. Do you agree that the IASB and FASB should require the same effective dates and transition methods for their comparable standards? Why or why not?

(Response)

We think the same effective dates should be used for similar standards at IASB and FASB.

(Reasons)

Some Japanese enterprises use US GAAP as SEC registered enterprises. Many of these enterprises will use the mandatory adoption of IFRS scheduled for the United States as an opportunity to switch from US GAAP to IFRS.

As was the case with derecognition, the accounting standards covered in this request for views are likely to create variances between IFRS and US GAAP that are not completely resolved. If these US standards are adopted prior to IFRS, they will be reflected to US GAAP financial statements first and subsequently reflected to IFRS financial statements by adjusting US GAAP financial statements. For enterprises planning to move to IFRS, this will represent a two-stage preparation for IFRS, with duplicate burdens incurred.

In light of the points raised above, we think that the same effective dates should be used for similar IASB and FASB standards.

Q8. Should the IASB permit different adoption dates and early adoption requirements for first-time adopters of IFRSs? Why, or why not? If yes, what should those different adoption requirements be, and why?

(Response)

We think that different adoption dates and early adoption should be allowed for first-time adopters.

(Reasons)

Japan plans to mandate IFRS consolidated financial statements for some enterprises, and it is likely that some enterprises will be obligated to adopt IFRS in 2015 or 2016.

Even if only the accounting standards covered in this request for views are adopted, there will be significant impact on enterprises, as already discussed in Question 2 (a), and if all of the accounting standards are adopted, the scope of impact will be extraordinarily large.

In light of this, and in order to mitigate excessive impact from the adoption of IFRS, we believe that the partial or full adoption of new or revised IFRS should be deferred for a certain period of time for first-time adopters.

Conversely, Japan also allows voluntary adoption of IFRS consolidated financial statements. For enterprises that voluntarily adopt IFRS prior to mandatory adoption, failure to allow early adoption of all or a part of the proposed accounting standards would result in the impacts detailed in Question 6.

In light of this, we believe that first-time adopters should be provided with an adequate preparatory period and that enterprises should also have the option of early adoption according to their circumstances.

FINANCIAL STATEMENTS OF ALL BANKS

1. Balance sheets (March 31, 2010)

(Unit: million yen, %: Δ...dec.)

Title	Type of Banks (number of banks)	A. All Banks (120)				B. City Banks (6)				C. Regional Banks (64)			
		amount	share(%)	change from Mar.31,2009	change(%)	amount	share(%)	change from Mar.31,2009	change(%)	amount	share(%)	change from Mar.31,2009	change(%)
LIABILITIES													
Deposits		588,749,141	72.2	12,396,727	2.2	278,726,937	63.5	5,189,139	1.9	207,520,825	87.9	6,234,901	3.1
Current deposits		32,518,359		488,532	1.5	22,273,133		465,998	2.1	7,669,016		337,742	4.6
Ordinary deposits		251,936,126		10,273,808	4.3	131,241,448		5,404,556	4.3	92,828,800		3,648,765	4.1
Saving deposits		7,332,469	Δ	342,501	4.5	3,203,415	Δ	167,323	5.0	3,328,758	Δ	142,504	4.1
Deposits at notice		8,087,820	Δ	212,136	2.6	6,785,277	Δ	214,762	3.1	875,419	Δ	6,723	0.8
Time deposits		267,774,826		3,885,923	1.5	102,414,472		1,290,931	1.3	96,826,870		2,506,016	2.7
Installment savings		984,533	Δ	99,527	9.2	119		0	0.0	611,405	Δ	59,134	8.8
Other deposits		20,114,663	Δ	1,597,377	7.4	12,809,058	Δ	1,590,261	11.0	5,380,372	Δ	49,261	0.9
Negotiable certificates of deposit		40,454,046	5.0	5,017,553	14.2	28,400,149	6.5	3,888,491	15.9	5,678,932	2.4	805,738	16.5
Debentures		2,567,432	0.3	1,905,727	42.6	1,517,797	0.3	788,902	34.2	—		—	
Call money		19,134,604	2.3	2,664,298	12.2	16,483,546	3.8	1,714,184	9.4	820,674	0.3	720,086	46.7
Payables under repurchase agreements		13,526,375	1.7	1,266,712	8.6	10,245,152	2.3	1,933,623	15.9	152,132	0.1	49,738	24.6
Payables under securities lending transactions		14,532,184	1.8	569,543	3.8	10,060,388	2.3	1,566,370	13.5	1,584,043	0.7	388,931	32.5
Bills sold		—		—		—		—		—		—	
Commercial papers		310,787	0.0	310,787	—	310,787	0.1	310,787	—	—		—	
Trading liabilities		12,711,406	1.6	1,208,637	8.7	11,994,108	2.7	1,005,646	7.7	99,794	0.0	9,776	10.9
Trading securities sold for short sales		157,047		137,810	716.4	155,353		142,378	1097.3	1,694	Δ	4,568	72.9
Derivatives of trading securities-assets		17,065	Δ	4,212	19.8	16,905	Δ	4,371	20.5	33		32	3,200.0
Securities related to trading transactions sold for short sales		778,614		765,086	5,655.6	778,614		765,086	5655.6	—		—	
Derivatives of securities related to trading transactions		47,340	Δ	11,295	19.3	23,432	Δ	12,654	35.1	—		—	
Trading-related financial derivatives		11,711,328	Δ	2,096,030	15.2	11,019,797	Δ	1,896,088	14.7	98,065		14,311	17.1
Other trading liabilities		—		—		—		—		—		—	
Borrowed money		25,740,623	3.2	5,113,629	16.6	17,590,535	4.0	2,181,815	11.0	2,550,453	1.1	1,225,124	32.4
Bills rediscounted		—	Δ	8,521	100.0	—	Δ	8,521	100.0	—		—	
Borrowings from other banks		25,740,623	Δ	5,105,107	16.6	17,590,535	Δ	2,173,293	11.0	2,550,453	Δ	1,225,124	32.4
Foreign exchanges		1,189,385	0.1	559,528	32.0	1,178,314	0.3	561,108	32.3	9,314	0.0	1,571	20.3
Due to foreign banks (their accounts)		1,009,587	Δ	544,720	35.0	1,008,915	Δ	544,390	35.0	115		75	187.5
Due to foreign banks (our accounts)		74,619	Δ	12,040	13.9	73,966	Δ	12,455	14.4	231		117	102.6
Foreign bills sold		18,259		196	1.1	11,151	Δ	449	3.9	6,580		506	8.3
Foreign bills payable		86,876	Δ	2,963	3.3	84,276	Δ	3,813	4.3	2,361		873	58.7
Short-term bonds payable		648,234	0.1	74,133	12.9	309,378	0.1	20,736	7.2	—		—	
Bonds payable		14,467,640	1.8	1,603,761	12.5	11,757,318	2.7	1,481,394	14.4	982,190	0.4	4,824	0.5
Bonds with subscription rights to shares		77,176	0.0	9,781	11.2	—		—		70,076	0.0	9,781	12.2
Borrowed money from trust account		4,172,504	0.5	33,497	0.8	536,241	0.1	129,446	31.8	20,620	0.0	2,985	16.9
Other liabilities		20,280,683	2.5	5,027,256	19.9	16,218,747	3.7	4,409,206	21.4	1,935,903	0.8	2,527	0.1
Domestic exchange settlement account, credit		34,939	Δ	8,183	19.0	22,312	Δ	5,412	19.5	9,029	Δ	2,369	20.8
Income taxes payable		209,608		93,702	80.8	43,192		9,310	27.5	143,350		79,533	124.6
Accrued expenses		1,440,839	Δ	26,178	1.8	536,832	Δ	46,747	8.0	423,691		3,564	0.8
Unearned revenue		283,014	Δ	35,948	11.3	131,103	Δ	18,931	12.6	100,622	Δ	11,054	9.9
Deposits received from employees		81,888	Δ	1,518	1.8	45,200		1,193	2.7	27,183	Δ	2,112	7.2
Reserve for interest on installment savings		1,844	Δ	112	5.7	12		0	0.0	1,215	Δ	38	3.0
Initial margins of futures markets-liabilities		—		—		—		—		—		—	
Variation margins of futures markets		13,313	Δ	5,440	29.0	13,050	Δ	3,108	19.2	35		31	775.0
Trading account securities borrowed		70,248		14,386	25.8	70,248		14,386	25.8	—		—	
Borrowed securities related to trading transactions		—		—		—		—		—		—	
Securities borrowed		2,501	Δ	1,097	30.5	—		—		—		—	
Trading securities sold for short sales		—		—		—		—		—		—	
Bonds sold		—		—		—		—		—		—	
Derivatives other than for trading-liabilities		13,337,093	Δ	3,325,575	20.0	11,952,774	Δ	2,908,096	19.6	463,208	Δ	29,852	6.1
Lease obligations		113,280		23,014	25.5	54,153		2,364	4.6	44,133		18,266	70.6
Other		4,691,732	Δ	1,754,301	27.2	3,349,852	Δ	1,454,157	30.3	723,218	Δ	53,457	6.9
Provision for bonuses		114,623	0.0	4,337	3.6	53,481	0.0	2,137	3.8	23,376	0.0	205	0.9
Provision for directors' bonuses		2,323	0.0	1,010	76.9	566	0.0	566	—	1,077	0.0	456	73.4
Provision for retirement benefits		578,096	0.1	15,939	2.8	15,229	0.0	2,275	17.6	419,410	0.2	22,103	5.6
Provision for directors' retirement benefits		37,170	0.0	3,868	9.4	5,147	0.0	155	3.1	21,787	0.0	3,299	13.2
Other reserves		273,983	0.0	3,820	1.4	122,236	0.0	20,941	14.6	64,210	0.0	6,460	11.2
Reserves under the special laws		31	0.0	0	0.0	31	0.0	0	0.0	—		—	

Reserve for financial products transaction liabilities	31		0	0.0	31		0	0.0	—		—	
Deferred tax liabilities	159,986	0.0	135,164	544.5	—		—		148,827	0.1	124,005	499.6
Deferred tax liabilities for land revaluation	803,548	0.1	22,513	2.7	357,394	0.1	11,401	3.1	335,200	0.1	6,971	2.0
Negative goodwill	836	0.0	836	—	—		—		836	0.0	836	—
Acceptances and guarantees	17,015,861	2.1	1,542,159	8.3	14,649,057	3.3	1,090,354	6.9	1,402,899	0.6	176,644	11.2
Total liabilities	777,549,230	95.3	371,760	0.0	420,532,579	95.7	4,262,695	1.0	223,842,885	94.8	5,413,259	2.5
NET ASSETS												
Capital stock	11,675,655	1.4	1,983,530	20.5	5,936,947	1.4	1,994,773	50.6	2,575,715	1.1	50,622	1.9
Deposit for subscriptions to shares	—		—		—		—		—		—	
Capital surplus	11,358,018	1.4	2,001,053	21.4	8,173,877	1.9	1,883,861	30.0	1,503,011	0.6	33,910	2.3
Legal capital surplus	7,617,806		1,483,350	24.2	4,932,176		1,583,272	47.3	1,392,533		18,427	1.3
Other capital surplus	3,740,190		517,695	16.1	3,241,699		300,588	10.2	110,462		52,331	90.0
Retained earnings	12,286,738	1.5	1,419,928	13.1	3,027,143	0.7	920,274	43.7	6,947,494	2.9	291,680	4.4
Legal retained earnings	1,407,990		151,239	9.7	210,056		110,701	34.5	924,717		15,504	1.6
Other retained earnings	10,878,701		1,571,168	16.9	2,817,086		1,030,974	57.7	6,022,752		307,186	5.4
Voluntary reserves	7,225,211		376,954	5.0	942,129		0	0.0	5,154,139		191,623	3.6
Retained earnings brought forward	3,653,470		1,948,088	114.2	1,874,955		1,030,973	122.2	868,595		498,782	134.9
Treasury stock	211,601	0.0	2,919	—	—		—		107,884	0.0	934	—
Deposit for subscriptions to treasury stock	—		—		—		—		—		—	
Shareholders' equity	35,108,864	4.3	5,407,435	18.2	17,137,971	3.9	4,798,906	38.9	10,918,370	4.6	275,906	2.6
Valuation difference on available-for-sale securities	2,164,147	0.3	4,049,368	—	856,069	0.2	2,111,870	—	1,062,832	0.5	1,128,845	—
Deferred gains or losses on hedges	279,978	0.0	26,106	10.3	308,177	0.1	9,965	3.3	24,533	0.0	2,188	—
Revaluation reserve for land	871,087	0.1	23,552	2.6	417,896	0.1	16,428	3.8	377,190	0.2	6,050	1.6
Valuation and translation adjustments	3,315,220	0.4	4,051,929	—	1,582,146	0.4	2,105,409	—	1,415,493	0.6	1,124,990	387.3
Subscription rights to shares	3,827	0.0	893	30.4	—		—		1,707	0.0	846	98.3
Total net assets	38,427,961	4.7	9,460,308	32.7	18,720,121	4.3	6,904,318	58.4	12,335,596	5.2	1,401,764	12.8
Total liabilities and net assets	815,977,249	100.0	9,088,544	1.1	439,252,702	100.0	2,641,622	0.6	236,178,511	100.0	6,815,022	3.0
ASSETS												
Cash and due from banks	31,460,406	3.9	274,462	0.9	18,360,551	4.2	122,501	0.7	8,220,468	3.5	515,894	6.7
Cash	7,329,501		369,169	4.8	3,686,903		40,413	1.1	2,621,948		175,148	6.3
Due from banks	24,130,846		94,711	0.4	14,673,646		162,916	1.1	5,598,491		691,047	14.1
Call loans	16,254,002	2.0	2,591,511	19.0	10,715,783	2.4	751,943	7.5	3,939,687	1.7	1,322,374	50.5
Receivables under resale agreements	1,554,652	0.2	879,889	130.4	1,549,179	0.4	878,156	130.9	5,473	0.0	1,733	46.3
Receivables under securities borrowing transactions	8,329,422	1.0	1,590,070	16.0	8,181,218	1.9	1,203,003	12.8	27,147	0.0	35,064	56.4
Bills bought	27,197	0.0	17,219	172.6	17,197	0.0	17,219	172.6	—		—	
Monetary claims bought	6,723,313	0.8	1,288,657	16.1	4,238,932	1.0	800,365	15.9	1,145,621	0.5	212,172	15.6
Trading assets	20,037,702	2.5	4,531,255	18.4	17,844,851	4.1	3,932,359	18.1	517,349	0.2	151,225	22.6
Trading account securities	1,174,383		88,759	7.0	1,079,477		47,329	4.2	75,406		45,201	37.5
Derivatives of trading securities	16,645		14,574	46.7	16,287		5,154	24.0	15		9,735	99.8
Securities related to trading transactions	484,377		139,417	40.4	470,541		145,620	44.8	—		507	100.0
Derivatives of securities related to trading transactions	70,131		12,844	22.4	24,859		9,887	28.5	—		—	
Trading-related financial derivatives	12,606,213		2,582,417	17.0	11,651,520		2,317,765	16.6	106,723		22,987	27.5
Other trading assets	5,685,929		1,997,763	26.0	4,602,157		1,697,847	26.9	335,198		118,766	26.2
Trading account securities	136,200	0.0	18,342	15.6	49,189	0.0	33,174	207.1	69,978	0.0	14,512	17.2
Trading government bonds	46,963		4,075	8.0	4,675		2,043	77.6	33,292		3,542	9.6
Money held in trust	955,424	0.1	110,894	10.4	56,391	0.0	7,356	15.0	352,267	0.1	5,460	1.5
Securities	231,631,854	28.4	36,818,531	18.9	130,841,463	29.8	27,953,482	27.2	61,769,677	26.2	6,731,509	12.2
Government bonds	130,736,625		34,626,829	36.0	85,352,914		28,630,696	50.5	26,752,550		5,532,103	26.1
Local government bonds	10,860,474		1,080,438	11.0	1,049,438		83,505	8.6	8,716,124		777,278	9.8
Short-term corporate bonds	10,994		7,984	42.1	—		—		8,996		3,985	30.7
Corporate bonds	29,970,178		313,195	1.1	11,216,484		103,998	0.9	13,806,588		20,625	0.1
Stocks	21,086,283		2,691,354	14.6	12,145,759		1,749,661	16.8	4,738,098		436,208	10.1
Other securities	38,967,073		1,885,277	4.6	21,076,857		2,614,376	11.0	7,747,197		30,715	0.4
Allowance for investment loss	60,051	0.0	37,241	—	56,627	0.0	36,529	—	31	0.0	260	—
Loans and bills discounted	449,189,847	55.0	16,807,225	3.6	208,151,633	47.4	16,705,599	7.4	154,957,520	65.6	639,251	0.4
Bills discounted	2,378,488		682,202	22.3	701,526		208,534	22.9	1,201,280		373,228	23.7
Loans on bills	22,303,569		3,910,410	14.9	8,589,467		2,613,173	23.3	8,576,588		951,217	10.0
Loans on deeds	365,486,425		4,536,922	1.2	168,191,525		8,826,472	5.0	125,882,372		2,676,404	2.2
Overdrafts	59,021,180		7,677,684	11.5	30,669,102		5,057,422	14.2	19,297,183		1,991,201	9.4
Foreign exchanges	2,748,453	0.3	390,214	12.4	2,463,060	0.6	327,237	11.7	186,545	0.1	25,927	12.2
Due from foreign banks (our accounts)	460,925		68,426	12.9	246,097		20,997	7.9	136,890		15,580	10.2
Due from foreign banks (their accounts)	206,683		376,685	64.6	206,683		376,685	64.6	—		—	
Foreign bills bought	1,504,852		103,805	7.4	1,476,341		108,127	7.9	21,122		4,562	17.8
Foreign bills receivable	575,906		48,910	7.8	533,933		37,678	6.6	28,478		5,786	16.9
Other assets	24,802,848	3.0	3,027,995	10.9	19,680,467	4.5	2,297,339	10.5	1,824,688	0.8	1,557	0.1
Domestic exchange settlement account, debit	51,864		2,563	4.7	39,457		1,647	4.0	6,639		114	1.7
Prepaid expenses	157,542		9,279	6.3	41,742		10,888	35.3	92,226		2,352	2.5

Accrued income	1,252,637	△	183,240	△	12.8	636,711	△	149,339	△	19.0	310,911	△	9,052	△	2.8
Initial margins of futures markets	45,885	△	22,611	△	33.0	31,084	△	22,926	△	42.4	2,972	△	117	△	4.1
Variation margins of futures markets	2,011	△	16,873	△	89.4	1,341	△	16,929	△	92.7	21	△	98	△	82.4
Securities in custody	—		—			—		—			—		—		
Derivatives other than for trading-assets	14,471,811	△	3,271,061	△	18.4	12,965,574	△	2,959,227	△	18.6	510,204	△	40,761	△	7.4
Bond issuance cost	340	△	176	△	34.1	—		—			92	△	26	△	22.0
Other	8,820,547		459,235		5.5	5,964,540		841,839		16.4	901,515		50,729		6.0
Tangible fixed assets	6,548,676	0.8	3,747	△	0.1	2,706,199	0.6	29,819		1.1	2,574,423	1.1	14,416	△	0.6
Buildings	1,842,675		30,917		1.7	776,852		3,953		0.5	695,475		1,413		0.2
Land	4,035,849		13,151		0.3	1,626,781		34,908		2.2	1,623,698	△	3,319	△	0.2
Lease assets	67,735		19,975		41.8	16,655		1,939		13.2	38,212		15,881		71.1
Construction in progress	69,868	△	16,136	△	18.8	45,028		11,283		33.4	13,558	△	11,055	△	44.9
Other tangible fixed assets	532,349	△	51,640	△	8.8	240,873	△	22,265	△	8.5	203,367	△	17,323	△	7.8
Intangible fixed assets	1,248,894	0.2	64,437		5.4	749,909	0.2	28,205		3.9	265,091	0.1	26,288		11.0
Software	940,768	△	12,135	△	1.3	551,686	△	15,377	△	2.7	199,417		10,413		5.5
Goodwill	14,693		14,693		—	—		—		—	—		—		—
Lease assets	38,887		4,046		11.6	32,707		1,482		4.7	4,102		1,926		88.5
Other intangible assets	254,469		57,833		29.4	165,511		42,100		34.1	61,532		13,945		29.3
Deferred debenture discounts	274	0.0	154	△	36.0	—		—		—	—		—		—
Deferred tax assets	3,161,493	0.4	1,893,934	△	37.5	1,604,237	0.4	858,352	△	34.9	888,544	0.4	613,934	△	40.9
Deferred tax assets for land revaluation	—		—		—	—		—		—	—		—		—
Customers' liabilities for acceptances and guarantees	17,015,861	2.1	1,542,159	△	8.3	14,649,057	3.3	1,090,354	△	6.9	1,402,899	0.6	176,644	△	11.2
Allowance for loan losses	△ 5,693,164	△	173,246	—	—	△ 2,554,725	△	4,331	—	—	△ 1,953,851	△	100,309	—	—
Allowance for investment loss	△ 96,611	△	51,105	—	—	△ 5,302	△	2,176	—	—	△ 15,287	△	6,808	—	—
Total assets	815,977,249	100.0	9,088,544		1.1	439,252,702	100.0	2,641,622		0.6	236,178,511	100.0	6,815,022		3.0

2.Statements of income(April 1, 2009 / March 31,2010)

(Unit:million yen, %:△···dec.)

Title	Type of Banks(number of banks)	A. All Banks (120)				B. City Banks (6)				C. Regional Banks (64)			
		amount	share(%)	change from Mar.31,2009	change(%)	amount	share(%)	change from Mar.31,2009	change(%)	amount	share(%)	change from Mar.31,2009	change(%)
Ordinary income		16,172,982	100.0	△ 2,774,827	△ 14.6	8,030,794	100.0	△ 1,832,313	△ 18.6	4,828,362	100.0	△ 450,572	△ 8.5
Interest income		11,163,142	69.0	△ 2,066,321	△ 15.6	5,231,149	65.1	△ 1,419,759	△ 21.3	3,760,271	77.9	△ 356,087	△ 8.7
Interest on loans and discounts		8,144,866	50.4	△ 1,377,930	△ 14.5	3,606,161	44.9	△ 1,002,395	△ 21.8	2,976,372	61.6	△ 213,023	△ 6.7
Interest and dividends on securities		2,335,537	14.4	△ 398,538	△ 14.6	1,075,252	13.4	△ 199,262	△ 15.6	736,557	15.3	△ 82,246	△ 10.0
Interest on call loans		72,041	0.4	△ 63,274	△ 46.8	57,395	0.7	△ 24,648	△ 30.0	10,512	0.2	△ 23,816	△ 69.4
Interest on receivables under resale agreements		5,730	0.0	△ 28,737	△ 83.4	5,567	0.1	△ 27,837	△ 83.3	139	0.0	△ 515	△ 78.7
Interest on receivables under securities borrowing transactions		14,591	0.1	△ 28,639	△ 66.2	13,317	0.2	△ 24,454	△ 64.7	82	0.0	△ 434	△ 84.1
Interest on bills bought		1,266	0.0	△ 724	△ 36.4	1,266	0.0	△ 386	△ 23.4	—	—	△ 102	△ 100.0
Interest on deposits with banks		77,542	0.5	△ 209,961	△ 73.0	58,160	0.7	△ 168,501	△ 74.3	12,552	0.3	△ 18,625	△ 59.7
Interest on interest swaps		293,921	1.8	△ 212,833	△ 262.5	244,045	3.0	△ 170,372	△ 231.3	2,184	0.0	△ 188	△ 7.9
Other interest income		217,382	1.3	△ 171,327	△ 44.1	169,969	2.1	△ 142,646	△ 45.6	21,741	0.5	△ 17,107	△ 44.0
Fees and commissions		2,548,573	15.8	△ 48,797	△ 1.9	1,408,907	17.5	△ 12,118	△ 0.9	668,283	13.8	△ 15,662	△ 2.3
Fees and commissions on domestic and foreign exchanges		700,349	4.3	△ 32,183	△ 4.4	413,983	5.2	△ 15,014	△ 3.5	226,035	4.7	△ 11,876	△ 5.0
Other fees and commissions		1,848,168	11.4	△ 16,610	△ 0.9	994,922	12.4	△ 2,897	△ 0.3	442,219	9.2	△ 3,781	△ 0.8
Trading income		454,591	2.8	△ 126,737	△ 21.8	386,077	4.8	△ 128,740	△ 25.0	8,623	0.2	△ 4,411	△ 33.8
Gains on trading account securities transactions		12,170	0.1	△ 1,700	△ 12.3	9,139	0.1	△ 476	△ 5.0	2,648	0.1	△ 873	△ 24.8
Income from securities and derivatives related to trading transactions		23,980	0.1	△ 200	△ 0.8	18,727	0.2	△ 4,991	△ 21.0	10	0.0	△ 11	△ 52.4
Income from trading-related financial derivatives transactions		395,376	2.4	△ 83,866	△ 17.5	339,300	4.2	△ 91,132	△ 21.2	4,447	0.1	△ 496	△ 10.0
Other trading income		23,045	0.1	△ 40,973	△ 64.0	18,904	0.2	△ 32,143	△ 63.0	1,510	0.0	△ 3,031	△ 66.7
Other ordinary income		1,046,105	6.5	△ 396,890	△ 27.5	572,264	7.1	△ 284,469	△ 33.2	229,449	4.8	△ 12,698	△ 5.9
Gains on foreign exchange transactions		168,472	1.0	△ 43,914	△ 20.7	115,515	1.4	△ 14,722	△ 11.3	37,112	0.8	△ 5,889	△ 13.7
Gain on trading account securities transactions		1,090	0.0	△ 1,099	△ 50.2	—	—	△ 166	△ 100.0	899	0.0	△ 991	△ 52.4
Gains on sales of bonds		774,625	4.8	△ 294,644	△ 27.6	416,925	5.2	△ 200,860	△ 32.5	163,206	3.4	△ 18,058	△ 12.4
Gains on redemption of bonds		11,911	0.1	△ 8,938	△ 300.6	4	0.0	△ 53	△ 93.0	5,260	0.1	△ 3,281	△ 165.8
Income from derivatives other than for trading or hedging		34,498	0.2	△ 89,669	△ 72.2	4,802	0.1	△ 88,310	△ 94.8	21,704	0.4	△ 1,079	△ 4.7
Other		55,334	0.3	△ 23,486	△ 73.7	35,012	0.4	△ 19,642	△ 127.8	1,159	0.0	△ 689	△ 37.3
Other income		691,627	4.3	△ 90,174	△ 11.5	401,919	5.0	△ 19,800	△ 5.2	161,061	3.3	△ 86,961	△ 35.1
Gain on sales of stocks and other securities		452,448	2.8	△ 34,251	△ 8.2	291,138	3.6	△ 110,662	△ 61.3	86,205	1.8	△ 73,895	△ 46.2
Gain on money held in trust		10,453	0.1	△ 20,369	△ 66.1	166	0.0	△ 723	△ 81.3	3,781	0.1	△ 8,230	△ 68.5
Other		228,646	1.4	△ 104,045	△ 31.3	110,612	1.4	△ 90,136	△ 44.9	71,034	1.5	△ 4,826	△ 6.4
Trust fees		268,732	1.7	△ 45,915	△ 14.6	30,463	0.4	△ 7,024	△ 18.7	556	0.0	△ 164	△ 22.8
Ordinary expenses		13,727,251	100.0	△ 6,830,134	△ 33.2	6,727,307	100.0	△ 3,726,694	△ 35.6	4,021,751	100.0	△ 1,391,782	△ 25.7
Interest expenses		2,473,838	18.0	△ 2,051,911	△ 45.3	1,383,753	20.6	△ 1,509,392	△ 52.2	499,221	12.4	△ 255,611	△ 33.9
Interest on deposits		1,291,808	9.4	△ 922,180	△ 41.7	501,072	7.4	△ 656,811	△ 56.7	383,343	9.5	△ 180,520	△ 32.0
Interest on negotiable certificates of deposit		146,202	1.1	△ 156,849	△ 51.8	107,364	1.6	△ 103,065	△ 49.0	18,398	0.5	△ 13,587	△ 42.5
Interest on debentures		27,416	0.2	△ 16,917	△ 38.2	11,974	0.2	△ 5,685	△ 32.2	—	—	—	—
Interest on call money		74,884	0.5	△ 104,528	△ 58.3	65,384	1.0	△ 65,215	△ 49.9	5,198	0.1	△ 22,040	△ 80.9
Interest on payables under repurchase agreements		38,294	0.3	△ 176,123	△ 82.1	28,939	0.4	△ 137,699	△ 82.6	230	0.0	△ 390	△ 62.9
Interest on payables under securities lending transactions		25,380	0.2	△ 120,961	△ 82.7	16,089	0.2	△ 78,566	△ 83.0	3,751	0.1	△ 18,196	△ 82.9
Interest on bills sold		—	—	—	—	—	—	—	—	—	—	—	—
Interest on commercial papers		194	0.0	△ 194	—	194	0.0	△ 194	—	—	—	—	—
Interest on borrowings and rediscounts		437,943	3.2	△ 115,829	△ 20.9	357,466	5.3	△ 104,330	△ 22.6	30,727	0.8	△ 3,275	△ 9.6
Interest on short-term bonds		1,394	0.0	△ 4,745	△ 77.3	667	0.0	△ 2,407	△ 78.3	—	—	—	—
Interest on bonds		298,347	2.2	△ 19,624	△ 7.0	233,021	3.5	△ 22,491	△ 10.7	20,408	0.5	△ 422	△ 2.1
Interest on bonds with subscription rights to shares		240	0.0	△ 213	△ 47.0	—	—	—	—	133	0.0	△ 213	△ 61.6
Interest on interest swaps		39,304	0.3	△ 147,990	△ 79.0	135	0.0	△ 109,425	△ 99.9	30,096	0.7	△ 2,481	△ 7.6
Other interest expenses		92,131	0.7	△ 305,371	△ 76.8	61,423	0.9	△ 268,874	△ 81.4	6,766	0.2	△ 15,322	△ 69.4
Fees and commissions payments		900,496	6.6	△ 7,294	△ 0.8	408,885	6.1	△ 2,155	△ 0.5	288,667	7.2	△ 4,885	△ 1.7
Fees and commissions on domestic and foreign exchanges		165,760	1.2	△ 6,410	△ 3.7	104,773	1.6	△ 3,029	△ 2.8	46,670	1.2	△ 2,460	△ 5.0
Other fees and commissions		734,669	5.4	△ 889	△ 0.1	304,109	4.5	△ 5,185	△ 1.7	241,963	6.0	△ 7,343	△ 3.1
Trading expenses		492	0.0	△ 69,189	△ 99.3	196	0.0	△ 55	△ 21.9	72	0.0	△ 16	△ 28.6
Expenses on trading securities and derivatives		82	0.0	△ 82	—	—	—	—	—	—	—	—	—
Expenses on securities and derivatives related to trading transactions		234	0.0	△ 12,184	△ 98.1	196	0.0	△ 55	△ 21.9	—	—	—	—
Expenses on trading-related financial derivatives transactions		72	0.0	△ 56,949	△ 99.9	—	—	—	—	72	0.0	△ 16	△ 28.6
Other trading expenses		104	0.0	△ 136	△ 56.7	—	—	—	—	—	—	—	—
Other ordinary expenses		770,809	5.6	△ 1,324,800	△ 63.2	489,650	7.3	△ 394,518	△ 44.6	100,279	2.5	△ 455,587	△ 82.0
Loss on foreign exchange transactions		29,338	0.2	△ 9,513	△ 24.5	20,420	0.3	△ 13,165	△ 39.2	—	—	△ 775	△ 100.0
Loss on trading account securities transactions		54	0.0	△ 2	△ 3.6	26	0.0	△ 26	—	28	0.0	△ 19	△ 40.4
Loss on sales of bonds		307,851	2.2	△ 365,550	△ 54.3	205,338	3.1	△ 170,273	△ 45.3	43,350	1.1	△ 117,948	△ 73.1
Loss on redemption of bonds		127,805	0.9	△ 92,597	△ 42.0	38,140	0.6	△ 47,179	△ 55.3	38,274	1.0	△ 50,706	△ 57.0

Loss on devaluation of bonds	61,472	0.4	△	675,666	△	91.7	31,542	0.5	△	67,241	△	68.1	11,310	0.3	△	276,612	△	96.1
Amortization of debenture issuance cost	392	0.0	△	112	△	22.2	24	0.0	△	7	△	22.6	—	—	—	—	—	—
Amortization of bond issuance cost	6,602	0.0	△	2,657	△	67.4	6,264	0.1	△	2,854	△	83.7	102	0.0	△	17	△	20.0
Expenses on derivatives other than for trading or hedging	154,964	1.1	△	96,541	△	165.2	136,267	2.0	△	134,086	△	6,147.9	5,054	0.1	△	10,246	△	67.0
Other	82,235	0.6	△	280,515	△	77.3	51,618	0.8	△	233,620	△	81.9	2,120	0.1	△	733	△	52.8
General and administrative expenses	6,970,710	50.9	△	35,891	△	0.5	3,036,721	45.1	△	33,978	△	1.1	2,458,875	61.1	△	6,449	△	0.3
Personnel expenses	3,178,842	23.2	△	257,916	△	8.8	1,227,161	18.2	△	187,817	△	18.1	1,238,379	30.8	△	27,625	△	2.3
Non-personnel expenses	3,459,403	25.2	△	196,654	△	5.4	1,661,264	24.7	△	135,747	△	7.6	1,101,767	27.4	△	28,741	△	2.5
Taxes	332,346	2.4	△	25,366	△	7.1	148,291	2.2	△	18,088	△	10.9	118,667	3.0	△	5,330	△	4.3
Other expenses	2,610,672	19.0	△	3,412,815	△	56.7	1,408,090	20.9	△	1,858,862	△	56.9	674,509	16.8	△	679,026	△	50.2
Provision of allowance for loan losses	848,669	6.2	△	794,367	△	48.3	312,649	4.6	△	313,135	△	50.0	307,192	7.6	△	220,257	△	41.8
Written-off of loans	740,369	5.4	△	668,994	△	47.5	502,037	7.5	△	500,157	△	49.9	161,182	4.0	△	86,459	△	34.9
Losses on sales of stocks and other securities	182,183	1.3	△	194,505	△	51.6	101,085	1.5	△	625	△	0.6	56,922	1.4	△	35,759	△	38.6
Losses on devaluation of stocks and other securities	240,293	1.8	△	1,763,147	△	88.0	127,427	1.9	△	1,115,136	△	89.7	47,475	1.2	△	320,454	△	87.1
Loss on money held in trust	26,446	0.2	△	503	△	1.9	5,300	0.1	△	4,217	△	389.4	1,108	0.0	△	5,475	△	83.2
Other	572,477	4.2	△	7,714	△	1.4	359,579	5.3	△	64,728	△	22.0	100,499	2.5	△	10,604	△	9.5
Ordinary profit	2,445,676			4,055,253		—	1,303,484			1,894,379		—	806,577			941,175		—
Extraordinary income	318,531	100.0	△	280,478	△	46.8	164,606	100.0	△	191,678	△	53.8	72,207	100.0	△	485	△	0.7
Gain on disposal of noncurrent assets	31,213	9.8	△	91,744	△	74.6	16,636	10.1	△	98,614	△	85.6	2,811	3.9	△	2,156	△	43.4
Reversal of allowance for loan losses	34,359	10.8	△	45,210	△	56.8	—	—	△	14,675	△	100.0	12,160	16.8	△	4,601	△	27.5
Recoveries of written-off claims	171,540	53.9	△	51,226	△	42.6	102,259	62.1	△	37,121	△	57.0	48,209	66.8	△	8,716	△	22.1
Other	81,356	25.5	△	194,748	△	70.5	45,706	27.8	△	115,511	△	71.6	8,992	12.5	△	1,474	△	14.1
Extraordinary loss	212,772	100.0	△	74,310	△	25.9	62,957	100.0	△	78,981	△	55.6	40,098	100.0	△	4,305	△	9.7
Loss on disposal of noncurrent assets	50,536	23.8	△	16,501	△	24.6	29,806	47.3	△	5,876	△	16.5	13,448	33.5	△	4,168	△	23.7
Impairment loss	55,954	26.3	△	17,926	△	47.1	27,166	43.2	△	12,104	△	80.4	16,266	40.6	△	4,737	△	41.1
Other	106,210	49.9	△	75,745	△	41.6	5,983	9.5	△	85,205	△	93.4	10,345	25.8	△	4,880	△	32.1
Income before income taxes	2,551,432			3,849,082		—	1,405,133			1,781,681		—	838,685			945,965		—
Income taxes-current	364,774			23,285		6.8	127,438			16,046		14.4	203,428			36,456		21.8
Income taxes-deferred	375,003			18,621		5.2	204,993		△	403,469	△	66.3	82,499			286,366		—
Total income taxes	739,805			41,909		6.0	332,433		△	387,425	△	53.8	285,942			322,826		—
Net income	1,811,586			3,807,142		—	1,072,697			2,169,106		—	552,714			623,111		—
Statements of changes in net assets (Total shareholders' equity)																		
Dividends from surplus		△		699,284				△		299,758				△		322,332		
Directors' bonus				—						—						—		
Purchase of treasury stock		△		98,906						—				△		89,170		
Disposal of treasury stock				3,019						—						2,972		

1. Balance sheets(March 31,2010)

(Unit:million yen, %:△...dec.)

Title	Type of Banks(number of banks)	D. Member Banks of the Second Association of Regional Banks (42)				E. Trust Banks (6)			
		amount	share(%)	change from Mar.31,2009	change(%)	amount	share(%)	change from Mar.31,2009	change(%)
LIABILITIES									
Deposits		56,770,113	91.8	1,393,765	2.5	36,239,315	57.5	613,320	1.7
Current deposits		1,817,802		9,781	0.5	566,499		70,762	14.3
Ordinary deposits		20,540,993		530,603	2.7	5,350,277		350,492	7.0
Saving deposits		797,303	△	32,311	3.9	2,993	△	363	10.8
Deposits at notice		204,836	△	4,437	2.1	201,838		22,897	12.8
Time deposits		32,034,310		809,308	2.6	29,512,291	△	968,190	3.2
Installment savings		373,009	△	40,393	9.8	—		—	
Other deposits		1,001,732		121,214	13.8	605,403	△	88,924	12.8
Negotiable certificates of deposit		492,224	0.8	76,804	13.5	5,450,282	8.6	511,548	10.4
Debentures		—		—		—		—	
Call money		51,056	0.1	98,231	65.8	1,368,792	2.2	150,820	9.9
Payables under repurchase agreements		—		—		3,120,661	4.9	777,611	33.2
Payables under securities lending transactions		96,583	0.2	23,399	19.5	2,138,866	3.4	589,106	38.0
Bills sold		—		—		—		—	
Commercial papers		—		—		—		—	
Trading liabilities		—		—		235,931	0.4	31,532	11.8
Trading securities sold for short sales		—		—		—		—	
Derivatives of trading securities-assets		—		—		—		—	
Securities related to trading transactions sold for short sales		—		—		—		—	
Derivatives of securities related to trading transactions		—		—		5	△	38	88.4
Trading-related financial derivatives		—		—		235,924	△	31,495	11.8
Other trading liabilities		—		—		—		—	
Borrowed money		406,183	0.7	240,975	37.2	4,116,152	6.5	1,704,947	29.3
Bills rediscounted		—		—		—		—	
Borrowings from other banks		406,183	△	240,975	37.2	4,116,152	△	1,704,947	29.3
Foreign exchanges		779	0.0	60	8.3	755	0.0	47	5.9
Due to foreign banks (their accounts)		—		—		349	△	388	52.6
Due to foreign banks (our accounts)		41	△	44	51.8	381		342	876.9
Foreign bills sold		528		139	35.7	—		—	
Foreign bills payable		200	△	39	16.3	24		2	9.1
Short-term bonds payable		—		—		338,856	0.5	53,397	18.7
Bonds payable		250,972	0.4	12,328	4.7	1,043,450	1.7	195,298	23.0
Bonds with subscription rights to shares		7,100	0.0	0	0.0	—		—	
Borrowed money from trust account		—		—		3,615,643	5.7	165,928	4.4
Other liabilities		420,331	0.7	22,886	5.8	1,158,510	1.8	539,473	31.8
Domestic exchange settlement account, credit		3,265	△	282	8.0	333	△	120	26.5
Income taxes payable		14,421		3,891	37.0	7,696		210	2.8
Accrued expenses		158,692		1,446	0.9	238,896	△	4,148	1.7
Unearned revenue		35,977	△	3,642	9.2	13,996	△	1,766	11.2
Deposits received from employees		4,746	△	804	14.5	4,759		205	4.5
Reserve for interest on installment savings		617	△	74	10.7	—		—	
Initial margins of futures markets-liabilities		—		—		—		—	
Variation margins of futures markets		—		—		32	△	2,494	98.7
Trading account securities borrowed		—		—		—		—	
Borrowed securities related to trading transactions		—		—		—		—	
Securities borrowed		322	△	3,276	91.1	—		—	
Trading securities sold for short sales		—		—		—		—	
Bonds sold		—		—		—		—	
Derivatives other than for trading-liabilities		48,687		3,534	7.8	532,165	△	260,348	32.9
Lease obligations		13,003		3,218	32.9	442	△	368	45.4
Other		140,472		18,881	15.5	360,180	△	270,638	42.9
Provision for bonuses		17,306	0.0	1,116	6.1	13,190	0.0	310	2.4
Provision for directors' bonuses		521	0.0	171	24.7	159	0.0	159	—
Provision for retirement benefits		127,631	0.2	3,883	3.1	476	0.0	11,440	96.0
Provision for directors' retirement benefits		9,021	0.0	837	8.5	1,033	0.0	34	3.4
Other reserves		20,052	0.0	3,726	22.8	52,584	0.1	13,048	33.0
Reserves under the special laws		—		—		—		—	
Reserve for financial products transaction liabilities		—		—		—		—	
Deferred tax liabilities		6,130	0.0	6,130	—	4,284	0.0	4,284	—

Deferred tax liabilities for land revaluation	98,513	0.2	△	3,403	△	3.3	12,441	0.0	△	738	△	5.6
Negative goodwill	—	—	—	—	—	—	—	—	—	—	—	—
Acceptances and guarantees	288,526	0.5	△	37,138	△	11.4	639,051	1.0	△	235,548	△	26.9
Total liabilities	59,063,204	95.5		936,043		1.6	59,550,460	94.4	△	1,308,995	△	2.2
NET ASSETS												
Capital stock	912,643	1.5	△	15,150	△	1.6	1,354,273	2.1		54,529		4.2
Deposit for subscriptions to shares	—	—	—	—	—	—	—	—	—	—	—	—
Capital surplus	709,220	1.1		28,757		4.2	895,019	1.4		54,525		6.5
Legal capital surplus	537,380		△	81,523	△	13.2	678,826			28		0.0
Other capital surplus	171,838			110,280		179.1	216,191			54,496		33.7
Retained earnings	930,338	1.5		132,703		16.6	1,179,668	1.9		117,437		11.1
Legal retained earnings	77,451		△	27,390	△	26.1	176,845			1,923		1.1
Other retained earnings	852,869			160,094		23.1	1,002,822			115,514		13.0
Voluntary reserves	617,868		△	215,331	△	25.8	511,075			30,000		6.2
Retained earnings brought forward	235,001			375,419		—	491,747			85,514		21.1
Treasury stock	△ 14,907	△	0.0	2,000		—	△ 602	△	0.0	△ 15		—
Deposit for subscriptions to treasury stock	—	—	—	—	—	—	—	—	—	—	—	—
Shareholders' equity	2,537,308	4.1		148,313		6.2	3,428,360	5.4		226,476		7.1
Valuation difference on available-for-sale securities	112,332	0.2		280,926		—	129,689	0.2		486,004		—
Deferred gains or losses on hedges	691	0.0	△	225	△	24.6	△ 7,441	△	0.0	14,052		—
Revaluation reserve for land	103,050	0.2	△	3,113	△	2.9	△ 27,049	△	0.0	2,039		—
Valuation and translation adjustments	216,076	0.3		277,583		—	95,197	0.2		502,097		—
Subscription rights to shares	158	0.0		48		43.6	290	0.0		135		87.1
Total net assets	2,753,557	4.5		425,965		18.3	3,523,850	5.6		728,712		26.1
Total liabilities and net assets	61,816,783	100.0		1,362,007		2.3	63,074,313	100.0	△	580,284	△	0.9
ASSETS												
Cash and due from banks	1,955,296	3.2	△	619,464	△	24.1	2,380,960	3.8		234,571		10.9
Cash	851,099		△	132,172	△	13.4	146,269		△	4,000	△	2.7
Due from banks	1,104,174		△	487,294	△	30.6	2,234,687			238,571		12.0
Call loans	1,355,647	2.2		471,586		53.3	173,756	0.3		116,479		203.4
Receivables under resale agreements	—	—	—	—	—	—	—	—	—	—	—	—
Receivables under securities borrowing transactions	—	—	—	—	—	—	118,256	0.2	△	303,530	△	72.0
Bills bought	—	—	—	—	—	—	—	—	—	—	—	—
Monetary claims bought	59,113	0.1	△	7,143	△	10.8	618,541	1.0	△	206,321	△	25.0
Trading assets	—	—	—	—	—	—	1,164,832	1.8	△	257,595	△	18.1
Trading account securities	—	—	—	—	—	—	19,487			3,840		24.5
Derivatives of trading securities	—	—	—	—	—	—	46			18		64.3
Securities related to trading transactions	—	—	—	—	—	—	—	—	—	—	—	—
Derivatives of securities related to trading transactions	—	—	—	—	—	—	7		△	15	△	68.2
Trading-related financial derivatives	—	—	—	—	—	—	396,860		△	80,234	△	16.8
Other trading assets	—	—	—	—	—	—	748,428		△	181,203	△	19.5
Trading account securities	17,033	0.0	△	320	△	1.8	—	—	—	—	—	—
Trading government bonds	8,996		△	2,576	△	22.3	—	—	—	—	—	—
Money held in trust	48,238	0.1	△	4,664	△	8.8	29,301	0.0		221		0.8
Securities	13,611,262	22.0		1,209,293		9.8	20,409,884	32.4		30,706		0.2
Government bonds	6,944,942			739,510		11.9	8,531,171		△	1,521,105	△	15.1
Local government bonds	1,000,809			213,013		27.0	87,286			6,771		8.4
Short-term corporate bonds	1,998		△	3,999	△	66.7	—			—		—
Corporate bonds	3,129,007			262,067		9.1	1,379,312		△	21,142	△	1.5
Stocks	824,477			33,839		4.3	2,898,397			483,064		20.0
Other securities	1,709,952		△	35,118	△	2.0	7,513,707			1,083,115		16.8
Allowance for investment loss	△ 23	△	0.0	4		—	—	—	—	448		—
Loans and bills discounted	43,489,171	70.4		465,639		1.1	34,789,465	55.2		632,234		1.9
Bills discounted	464,434		△	94,658	△	16.9	10,532		△	5,921	△	36.0
Loans on bills	2,760,011		△	257,021	△	8.5	2,138,993			63,608		3.1
Loans on deeds	36,695,285			979,396		2.7	28,060,920			1,003,851		3.7
Overdrafts	3,569,377		△	162,077	△	4.3	4,579,013		△	429,304	△	8.6
Foreign exchanges	57,178	0.1		2,124		3.9	17,246	0.0	△	7,317	△	29.8
Due from foreign banks (our accounts)	37,378			4,398		13.3	16,591		△	4,085	△	19.8
Due from foreign banks (their accounts)	—	—	—	—	—	—	—	—	—	—	—	—
Foreign bills bought	6,935		△	64	△	0.9	—	—	—	—	—	—
Foreign bills receivable	12,840		△	2,216	△	14.7	655		△	3,230	△	83.1
Other assets	377,627	0.6	△	30,300	△	7.4	2,255,085	3.6	△	233,268	△	9.4
Domestic exchange settlement account, debit	5,333		△	790	△	12.9	435		△	12	△	2.7
Prepaid expenses	18,506			1,115		6.4	2,714		△	54	△	2.0
Accrued income	70,898		△	6,509	△	8.4	209,651		△	12,879	△	5.8
Initial margins of futures markets	5			5		—	11,619			131		1.1

Variation margins of futures markets	—		—		585		102		21.1
Securities in custody	—		—		—		—		—
Derivatives other than for trading-assets	50,137		9,750	24.1	655,948	△	138,132	△	17.4
Bond issuance cost	24	△	4	△	—		—		—
Other	232,660	△	33,872	△	1,374,116	△	82,432	△	5.7
Tangible fixed assets	812,520	1.3 △	5,887 △	0.7	414,337	0.7 △	11,376 △		2.7
Buildings	224,234		27,982	14.3	123,120	△	1,143	△	0.9
Land	518,972	△	14,747	△	257,149	△	3,845	△	1.5
Lease assets	10,395		2,366	29.5	286	△	149	△	34.3
Construction in progress	6,081	△	15,871	△	4,110	△	1,479	△	26.5
Other tangible fixed assets	52,771	△	5,617	△	29,664	△	4,760	△	13.8
Intangible fixed assets	74,087	0.1	9,270	14.3	139,678	0.2	4,858		3.6
Software	48,207	△	6,333	△	121,464		3,350		2.8
Goodwill	14,693		14,693	—	—		—		—
Lease assets	2,039		647	46.5	24	△	24	△	50.0
Other intangible assets	9,123		270	3.0	18,185		1,531		9.2
Deferred debenture discounts	—		—		—		—		—
Deferred tax assets	397,233	0.6 △	109,471	△	231,391	0.4 △	307,761	△	57.1
Deferred tax assets for land revaluation	—		—		—		—		—
Customers' liabilities for acceptances and guarantees	288,526	0.5 △	37,138	△	639,051	1.0 △	235,548	△	26.9
Allowance for loan losses	△ 724,642	△ 1.2	18,974	—	△ 241,500	△ 0.4	27,729	—	—
Allowance for investment loss	△ 1,662	△ 0.0 △	490	—	△ 65,993	△ 0.1 △	64,807	—	—
Total assets	61,816,783	100.0	1,362,007	2.3	63,074,313	100.0 △	580,284 △		0.9

2.Statements of income(April 1, 2009/ March 31,2010)

(Unit:million yen,%;△···dec.)

Title	Type of Banks(number of banks)	D. Member Banks of the Second Association of Regional Banks (42)				E. Trust Banks (6)			
		amount	share(%)	change from Mar.31,2009	change(%)	amount	share(%)	change from Mar.31,2009	change(%)
Ordinary income		1,398,806	100.0	△ 78,883	△ 5.3	1,556,368	100.0	△ 347,577	△ 18.3
Interest income		1,118,977	80.0	△ 73,181	△ 6.1	812,654	52.2	△ 152,147	△ 15.8
Interest on loans and discounts		936,327	66.9	△ 61,823	△ 6.2	479,872	30.8	△ 59,159	△ 11.0
Interest and dividends on securities		170,985	12.2	△ 4,634	△ 2.6	280,510	18.0	△ 87,283	△ 23.7
Interest on call loans		3,060	0.2	△ 6,196	△ 66.9	853	0.1	△ 7,175	△ 89.4
Interest on receivables under resale agreements		24	0.0	△ 378	△ 94.0	—	—	—	—
Interest on receivables under securities borrowing transactions		2	0.0	△ 6	△ 75.0	1,038	0.1	△ 2,368	△ 69.5
Interest on bills bought		—	—	△ 16	△ 100.0	—	—	△ 170	△ 100.0
Interest on deposits with banks		1,336	0.1	△ 36	△ 2.6	5,312	0.3	△ 20,635	△ 79.5
Interest on interest swaps		3,479	0.2	1,631	88.3	35,283	2.3	32,454	1,147.2
Other interest income		3,668	0.3	△ 1,729	△ 32.0	9,772	0.6	△ 7,815	△ 44.4
Fees and commissions		156,462	11.2	△ 8,801	△ 5.3	284,042	18.3	△ 13,722	△ 4.6
Fees and commissions on domestic and foreign exchanges		55,169	3.9	△ 4,418	△ 7.4	3,845	0.2	△ 751	△ 16.3
Other fees and commissions		101,270	7.2	△ 4,386	△ 4.2	280,196	18.0	△ 12,970	△ 4.4
Trading income		—	—	—	—	35,892	2.3	19,100	113.7
Gains on trading account securities transactions		—	—	—	—	383	0.0	△ 351	△ 47.8
Income from securities and derivatives related to trading transactions		—	—	—	—	786	0.1	345	78.2
Income from trading-related financial derivatives transactions		—	—	—	—	32,087	2.1	24,904	346.7
Other trading income		—	—	—	—	2,631	0.2	△ 5,799	△ 68.8
Other ordinary income		71,543	5.1	21,146	42.0	118,697	7.6	△ 171,978	△ 59.2
Gains on foreign exchange transactions		7,618	0.5	△ 255	△ 3.2	3,838	0.2	△ 14,101	△ 78.6
Gain on trading account securities transactions		191	0.0	58	43.6	—	—	—	—
Gains on sales of bonds		53,710	3.8	19,192	55.6	102,734	6.6	△ 162,318	△ 61.2
Gains on redemption of bonds		2,668	0.2	2,452	1,135.2	3,979	0.3	3,258	451.9
Income from derivatives other than for trading or hedging		4,096	0.3	△ 187	△ 4.4	3,744	0.2	227	6.5
Other		3,210	0.2	△ 114	△ 3.4	4,395	0.3	953	27.7
Other income		51,765	3.7	△ 18,042	△ 25.8	67,353	4.3	9,897	17.2
Gain on sales of stocks and other securities		28,311	2.0	△ 13,758	△ 32.7	44,285	2.8	13,996	46.2
Gain on money held in trust		1,535	0.1	358	30.4	525	0.0	△ 117	△ 18.2
Other		21,890	1.6	△ 4,646	△ 17.5	22,538	1.4	△ 3,981	△ 15.0
Trust fees		—	—	—	—	237,713	15.3	△ 38,727	△ 14.0
Ordinary expenses		1,315,533	100.0	△ 612,686	△ 31.8	1,264,813	100.0	△ 671,912	△ 34.7
Interest expenses		164,954	12.5	△ 43,521	△ 20.9	305,611	24.2	△ 200,173	△ 39.6
Interest on deposits		143,848	10.9	△ 38,009	△ 20.9	186,124	14.7	△ 55,885	△ 23.1
Interest on negotiable certificates of deposit		2,128	0.2	△ 2,830	△ 57.1	16,185	1.3	△ 30,671	△ 65.5
Interest on debentures		—	—	—	—	—	—	—	—
Interest on call money		131	0.0	△ 817	△ 86.2	3,706	0.3	△ 9,636	△ 72.2
Interest on payables under repurchase agreements		—	—	—	—	9,010	0.7	△ 37,429	△ 80.6
Interest on payables under securities lending transactions		93	0.0	△ 834	△ 90.0	4,559	0.4	△ 17,679	△ 79.5
Interest on bills sold		—	—	—	—	—	—	—	—
Interest on commercial papers		—	—	—	—	—	—	—	—
Interest on borrowings and rediscounts		10,503	0.8	1,336	14.6	35,065	2.8	△ 6,004	△ 14.6
Interest on short-term bonds		—	—	—	—	727	0.1	△ 2,338	△ 76.3
Interest on bonds		6,054	0.5	△ 950	△ 13.6	20,853	1.6	1,571	8.1
Interest on bonds with subscription rights to shares		107	0.0	—	0.0	—	—	—	—
Interest on interest swaps		1,531	0.1	△ 698	△ 31.3	6,545	0.5	△ 26,482	△ 80.2
Other interest expenses		479	0.0	△ 714	△ 59.8	22,820	1.8	△ 15,614	△ 40.6
Fees and commissions payments		95,872	7.3	△ 914	△ 0.9	96,238	7.6	△ 9,335	△ 8.8
Fees and commissions on domestic and foreign exchanges		10,633	0.8	△ 584	△ 5.2	2,012	0.2	△ 150	△ 6.9
Other fees and commissions		85,213	6.5	△ 335	△ 0.4	94,224	7.4	△ 9,183	△ 8.9
Trading expenses		—	—	—	—	—	—	△ 58,367	△ 100.0
Expenses on trading securities and derivatives		—	—	—	—	—	—	—	—
Expenses on securities and derivatives related to trading transactions		—	—	—	—	—	—	△ 1,401	△ 100.0
Expenses on trading-related financial derivatives transactions		—	—	—	—	—	—	△ 56,965	△ 100.0
Other trading expenses		—	—	—	—	—	—	—	—
Other ordinary expenses		28,016	2.1	△ 296,447	△ 91.4	107,965	8.5	△ 37,075	△ 25.6
Loss on foreign exchange transactions		31	0.0	△ 1,489	△ 98.0	3,891	0.3	3,891	—
Loss on trading account securities transactions		—	—	△ 9	△ 100.0	—	—	—	—
Loss on sales of bonds		12,227	0.9	△ 46,863	△ 79.3	46,062	3.6	△ 17,393	△ 27.4
Loss on redemption of bonds		6,286	0.5	△ 18,123	△ 74.2	45,105	3.6	23,411	107.9

Loss on devaluation of bonds	7,695	0.0	△	223,780	△	96.7	336	0.0	△	27,403	△	98.8
Amortization of debenture issuance cost	100	0.0		100		—	—			—		
Amortization of bond issuance cost	43	0.0		28		186.7	—			—		
Expenses on derivatives other than for trading or hedging	593	0.0	△	5,995	△	91.0	12,488	1.0	△	19,029	△	60.4
Other	1,009	0.1	△	299	△	22.9	76	0.0	△	556	△	88.0
General and administrative expenses	748,931	56.9	△	8,030	△	1.1	613,726	48.5		30,611		5.2
Personnel expenses	386,211	29.4	△	752	△	0.2	281,517	22.3		49,196		21.2
Non-personnel expenses	325,289	24.7	△	7,133	△	2.1	309,486	24.5	△	17,256	△	5.3
Taxes	37,387	2.8	△	150	△	0.4	22,717	1.8	△	1,327	△	5.5
Other expenses	277,682	21.1	△	263,766	△	48.7	141,261	11.2	△	397,574	△	73.8
Provision of allowance for loan losses	157,205	11.9	△	134,889	△	46.2	23,109	1.8	△	18,952	△	45.1
Written-off of loans	31,288	2.4	△	23,763	△	43.2	19,038	1.5	△	42,441	△	69.0
Losses on sales of stocks and other securities	16,433	1.2	△	3,339	△	16.9	7,618	0.6	△	120,629	△	94.1
Losses on devaluation of stocks and other securities	28,382	2.2	△	102,208	△	78.3	32,414	2.6	△	174,212	△	84.3
Loss on money held in trust	9	0.0	△	7,541	△	99.9	52	0.0	△	396	△	88.4
Other	44,286	3.4		7,971		21.9	59,022	4.7	△	40,945	△	41.0
Ordinary profit	83,259			533,790		—	291,550			324,331		—
Extraordinary income	28,959	100.0		11,694		67.7	25,636	100.0	△	51,067	△	66.6
Gain on disposal of noncurrent assets	10,145	35.0		9,172		942.7	1,620	6.3	△	147	△	8.3
Reversal of allowance for loan losses	6,425	22.2		2,815		78.0	15,774	61.5	△	28,749	△	64.6
Recoveries of written-off claims	10,430	36.0		1,183		12.8	7,409	28.9		2,164		41.3
Other	1,941	6.7	△	1,473	△	43.1	830	3.2	△	24,333	△	96.7
Extraordinary loss	15,813	100.0	△	8,073	△	33.8	72,882	100.0		62,608		609.4
Loss on disposal of noncurrent assets	2,756	17.4	△	2,088	△	43.1	4,070	5.6	△	2,247	△	35.6
Impairment loss	8,713	55.1		2,210		34.0	3,517	4.8		119		3.5
Other	4,318	27.3	△	8,204	△	65.5	65,291	89.6		64,736		11,664.1
Income before income taxes	96,403			553,555		—	244,304			210,657		626.1
Income taxes-current	19,748		△	2,010	△	9.2	14,130		△	31,465	△	69.0
Income taxes-deferred	15,312			119,259		—	65,323			25,829		65.4
Total income taxes	35,071			117,248		—	79,453		△	5,636	△	6.6
Net income	61,324			436,301		—	164,851			216,295		—
Statements of changes in net assets (Total shareholders' equity)												
Dividends from surplus		△		29,652				△		45,376		
Directors' bonus				—						—		
Purchase of treasury stock		△		9,714				△		22		
Disposal of treasury stock				44						3		

CONSOLIDATED FINANCIAL STATEMENTS OF ALL BANKS

1.Consolidated balance sheets(March 31,2010)

(Unit:million yen,%:△...dec.)

Title	Type of Banks(number of banks)	A. All Banks (112)				B. City Banks (5)				C. Regional Banks (64)			
		amount	share(%)	change from Mar.31,2009	change(%)	amount	share(%)	change from Mar.31,2009	change(%)	amount	share(%)	change from Mar.31,2009	change(%)
LIABILITIES													
Deposits		586,009,344	69.4	14,822,131	2.6	285,477,803	60.2	7,523,630	2.7	207,326,727	87.3	6,189,895	3.1
Negotiable certificates of deposit		39,111,319	4.6	4,869,937	14.2	27,554,698	5.8	3,700,183	15.5	5,513,369	2.3	788,987	16.7
Debentures		2,563,632	0.3	1,908,327	△ 42.7	1,517,797	0.3	788,902	△ 34.2	—	—	—	—
Call money and bills sold		19,637,815	2.3	2,407,697	△ 10.9	17,260,230	3.6	1,422,760	△ 7.6	820,674	0.3	720,086	△ 46.7
Payables under repurchase agreements		21,320,317	2.5	595,650	2.9	18,036,132	3.8	73,312	△ 0.4	152,132	0.1	49,738	△ 24.6
Payables under securities lending transactions		17,810,798	2.1	1,244,770	7.5	13,397,724	2.8	287,506	2.2	1,594,693	0.7	392,543	32.7
Commercial papers		507,716	0.1	366,082	258.5	507,716	0.1	366,280	259.0	—	—	—	—
Trading liabilities		18,670,491	2.2	320,599	△ 1.7	17,956,372	3.8	126,735	△ 0.7	99,791	0.0	9,775	10.9
Borrowed money		25,531,090	3.0	2,081,757	△ 7.5	17,034,131	3.6	855,649	5.3	2,681,612	1.1	1,254,861	△ 31.9
Foreign exchanges		1,127,260	0.1	580,632	△ 34.0	1,116,824	0.2	582,109	△ 34.3	9,307	0.0	1,570	20.3
Short-term bonds payable		1,430,306	0.2	487,546	51.7	953,539	0.2	393,040	70.1	—	—	—	—
Bonds payable		16,732,310	2.0	900,352	5.7	14,013,505	3.0	912,808	7.0	1,038,190	0.4	11,676	△ 1.1
Bonds with subscription rights to shares		77,176	0.0	9,781	△ 11.2	—	—	—	—	70,076	0.0	9,781	△ 12.2
Borrowed money from trust account		4,412,427	0.5	71,259	△ 1.6	536,241	0.1	129,446	31.8	20,620	0.0	2,985	16.9
Other liabilities		23,752,465	2.9	4,837,719	△ 16.9	18,794,413	4.0	4,159,487	△ 18.1	2,468,572	1.0	10,122	0.4
Provision for bonuses		179,386	0.0	19,211	12.0	107,887	0.0	18,108	20.2	25,088	0.0	269	△ 1.1
Provision for directors' bonuses		4,304	0.0	2,384	124.2	1,948	0.0	1,781	1,066.5	1,177	0.0	465	65.3
Provision for retirement benefits		660,091	0.1	18,405	△ 2.7	74,565	0.0	19,130	△ 20.4	431,360	0.2	23,043	5.6
Provision for directors' retirement benefits		42,137	0.0	3,996	△ 8.7	8,755	0.0	94	1.1	23,389	0.0	3,356	△ 12.5
Other reserves		355,402	0.0	116,607	△ 24.7	133,843	0.0	16,228	△ 10.8	66,772	0.0	6,110	10.1
Reserves under the special laws		3,494	0.0	177	5.3	3,419	0.0	195	6.0	72	0.0	17	△ 19.1
Deferred tax liabilities		233,193	0.0	147,068	170.8	65,555	0.0	7,423	12.8	149,601	0.1	124,287	491.0
Deferred tax liabilities for land revaluation		799,307	0.1	20,580	△ 2.5	358,008	0.1	11,405	△ 3.1	336,887	0.1	6,971	△ 2.0
Negative goodwill		7,269	0.0	495	△ 6.4	—	—	—	—	5,485	0.0	87	△ 1.6
Acceptances and guarantees		19,492,037	2.3	1,219,293	△ 5.9	15,845,546	3.3	707,220	△ 4.3	1,757,622	0.7	207,439	△ 10.6
Total liabilities		800,471,667	94.8	9,858,161	1.2	450,756,697	95.0	6,288,860	1.4	224,593,566	94.5	5,285,501	2.4
NET ASSETS													
Capital stock		11,452,375	1.4	2,045,180	21.7	5,866,947	1.2	2,004,773	51.9	2,575,715	1.1	50,622	△ 1.9
Deposit for subscriptions to shares		—	—	—	—	—	—	—	—	—	—	—	—
Capital surplus		11,394,017	1.3	1,989,277	21.2	8,362,201	1.8	1,898,830	29.4	1,510,595	0.6	34,053	2.3
Retained earnings		12,657,291	1.5	1,360,846	12.0	3,343,814	0.7	922,584	38.1	7,073,927	3.0	302,475	4.5
Treasury stock		△ 208,490	△ 0.0	2,760	—	—	—	—	—	△ 105,502	△ 0.0	433	—
Deposit for subscriptions to treasury stock		—	—	—	—	—	—	—	—	—	—	—	—
Shareholders' equity		35,295,250	4.2	5,398,074	18.1	17,572,968	3.7	4,826,188	37.9	11,054,771	4.7	286,352	2.7
Valuation difference on available-for-sale securities		2,133,010	0.3	4,057,206	—	800,841	0.2	2,118,201	—	1,064,904	0.4	1,132,760	—
Deferred gains or losses on hedges		136,946	0.0	15,865	△ 10.4	168,931	0.0	31,114	△ 15.6	△ 24,537	△ 0.0	2,189	—
Revaluation reserve for land		879,434	0.1	21,689	△ 2.4	431,258	0.1	16,492	△ 3.7	378,857	0.2	6,050	△ 1.6
Foreign currency translation adjustment		△ 436,903	△ 0.1	78,597	—	△ 399,253	△ 0.1	79,200	—	△ 2,572	△ 0.0	99	—
Valuation and translation adjustments		2,675,565	0.3	4,113,156	—	964,848	0.2	2,164,688	—	1,416,655	0.6	1,128,814	392.2
Subscription rights to shares		4,194	0.0	1,260	42.9	448	0.0	382	578.8	1,707	0.0	846	98.3
Minority interests		6,248,725	0.7	337,094	△ 5.1	5,135,467	1.1	238,865	△ 4.4	489,739	0.2	21,692	4.6
Total net assets		44,223,834	5.2	9,175,445	26.2	23,673,736	5.0	6,752,398	39.9	12,962,930	5.5	1,437,717	12.5
Total liabilities and net assets		844,695,548	100.0	19,033,597	2.3	474,430,436	100.0	13,041,257	2.8	237,556,523	100.0	6,723,215	2.9
ASSETS													
Cash and due from banks		32,748,222	3.9	1,100,748	3.5	19,416,330	4.1	1,498,617	8.4	8,260,279	3.5	518,687	6.7
Call loans and bills bought		16,862,065	2.0	3,040,442	22.0	11,362,037	2.4	1,142,803	11.2	3,944,187	1.7	1,319,874	50.3
Receivables under resale agreements		7,770,979	0.9	1,351,793	21.1	7,765,506	1.6	1,350,060	21.0	5,473	0.0	1,733	46.3
Receivables under securities borrowing transactions		16,092,274	1.9	3,357,509	26.4	16,013,929	3.4	3,908,628	32.3	27,147	0.0	35,064	△ 56.4
Monetary claims bought		8,197,844	1.0	1,342,791	△ 14.1	5,781,075	1.2	870,484	△ 13.1	1,215,849	0.5	216,544	△ 15.1
Trading assets		31,383,213	3.7	1,355,141	△ 4.1	29,225,201	6.2	676,505	△ 2.3	518,856	0.2	150,521	△ 22.5
Trading account securities		85,995	0.0	15,258	△ 15.1	—	—	—	—	69,996	0.0	14,536	△ 17.2
Money held in trust		1,139,270	0.1	46,926	4.3	403,895	0.1	112,429	38.6	356,349	0.2	5,010	△ 1.4
Securities		225,021,604	26.6	36,860,111	19.6	127,002,517	26.8	27,899,680	28.2	61,745,206	26.0	6,751,474	12.3
Allowance for investment loss		△ 54	△ 0.0	37,378	—	—	—	—	—	△ 33	△ 0.0	268	—
Loans and bills discounted		448,126,275	53.1	18,357,171	△ 3.9	214,920,929	45.3	17,880,344	△ 7.7	154,715,497	65.1	607,613	△ 0.4
Foreign exchanges		3,188,027	0.4	147,250	△ 4.4	2,918,482	0.6	79,058	△ 2.6	186,616	0.1	25,865	△ 12.2
Lease receivables and investment assets		1,779,255	0.2	80,603	△ 4.3	123,706	0.0	8,163	△ 6.2	701,570	0.3	27,502	△ 3.8
Other assets		26,729,809	3.2	2,864,552	△ 9.7	20,364,357	4.3	2,274,141	△ 10.0	2,364,026	1.0	42,845	△ 1.8
Tangible fixed assets		6,926,520	0.8	55,354	0.8	3,020,026	0.6	104,068	3.6	2,656,719	1.1	42,929	△ 1.6
Buildings		1,923,380	—	54,562	2.9	847,878	—	28,335	3.5	718,532	—	56	△ 0.0

Land	4,078,497		23,421	0.6	1,676,519		48,114	3.0	1,641,526	△	15,558	△	0.9							
Lease assets	66,578		19,311	40.9	21,500		4,396	25.7	20,733		9,586		86.0							
Construction in progress	72,213	△	17,508	△	47,843		11,144	30.4	13,669	△	12,046	△	46.8							
Other tangible fixed assets	785,656	△	24,448	△	426,277		12,081	2.9	262,143	△	24,869	△	8.7							
Intangible fixed assets	2,216,186	0.3	320,543	16.9	1,457,479	0.3	373,195	34.4	278,042	0.1	22,484		8.8							
Software	1,078,327		40,512	3.9	659,770		43,188	7.0	205,508		6,450		3.2							
Goodwill	663,503		120,198	22.1	462,553		170,587	58.4	2,343	△	784	△	25.1							
Lease assets	37,362		1,993	5.6	33,795		1,550	4.8	1,214		82		7.2							
Other intangible assets	436,915		157,836	56.6	301,353		157,869	110.0	68,938		16,734		32.1							
Deferred debenture discounts	274	0.0	154	△	—		—		—		—									
Deferred tax assets	3,548,528	0.4	1,810,204	△	33.8	1,925,787	0.4	△	788,622	△	29.1	985,546	0.4	△	609,607	△	38.2			
Deferred tax assets for land revaluation	—		—		—		—		—		—									
Customers' liabilities for acceptances and guarantees	19,492,037	2.3	△	1,219,293	△	5.9	15,845,546	3.3	△	707,220	△	4.3	1,757,622	0.7	△	207,439	△	10.6		
Allowance for loan losses	△	6,601,578	△	0.8	50,720	—	△	3,116,367	△	0.7	△	100,316	—	△	2,229,883	△	0.9	94,293	—	
Allowance for investment loss	△	11,728	△	0.0	4,509	—	△	28	△	0.0	△	26	—	△	2,856	△	0.0	△	112	—
Total assets	844,695,548	100.0	19,033,597	2.3	474,430,436	100.0	13,041,257	2.8	237,556,523	100.0	6,723,215	2.9								

2.Consolidated statements of income(April 1, 2009 / March 31,2010)

(Unit:million yen, %:△···dec.)

Title	Type of Banks(number of banks)	A. All Banks (112)				B. City Banks (5)				C. Regional Banks (64)			
		amount	share(%)	change from Mar.31,2009	change(%)	amount	share(%)	change from Mar.31,2009	change(%)	amount	share(%)	change from Mar.31,2009	change(%)
Ordinary income		18,652,870	100.0	△ 2,866,950	△ 13.3	9,315,769	100.0	△ 1,898,765	△ 16.9	5,429,711	100.0	△ 482,929	△ 8.2
Interest income		11,540,465	61.9	△ 2,327,777	△ 16.8	5,681,210	61.0	△ 1,673,781	△ 22.8	3,770,025	69.4	△ 372,135	△ 9.0
Interest on loans and discounts		8,549,144	45.8	△ 1,476,115	△ 14.7	4,002,020	43.0	△ 1,112,211	△ 21.7	2,985,819	55.0	△ 227,378	△ 7.1
Interest and dividends on securities		2,213,697	11.9	△ 467,050	△ 17.4	1,025,036	11.0	△ 257,982	△ 20.1	735,608	13.5	△ 83,795	△ 10.2
Interest on call loans and bills bought		77,982	0.4	△ 63,551	△ 44.9	64,105	0.7	△ 26,553	△ 29.3	10,500	0.2	△ 24,069	△ 69.6
Interest on receivables under resale agreements		39,882	0.2	△ 118,263	△ 74.8	39,739	0.4	△ 117,428	△ 74.7	139	0.0	△ 515	△ 78.7
Interest on receivables under securities borrowing transactions		21,964	0.1	△ 38,028	△ 63.4	20,844	0.2	△ 33,710	△ 61.8	82	0.0	△ 434	△ 84.1
Interest on deposits with banks		78,149	0.4	△ 200,177	△ 71.9	57,641	0.6	△ 152,078	△ 72.5	12,300	0.2	△ 18,700	△ 60.3
Other interest income		559,412	3.0	△ 35,409	△ 6.8	471,813	5.1	△ 26,183	△ 5.9	25,438	0.5	△ 17,236	△ 40.4
Fees and commissions		3,176,823	17.0	△ 59,127	△ 1.9	1,801,150	19.3	△ 70,948	△ 4.1	781,466	14.4	△ 12,389	△ 1.6
Trading income		699,578	3.8	△ 44,588	△ 6.0	617,054	6.6	△ 48,262	△ 7.3	11,400	0.2	△ 2,362	△ 17.2
Other ordinary income		2,056,081	11.0	△ 439,567	△ 17.6	713,843	7.7	△ 271,987	△ 27.6	571,176	10.5	△ 3,717	△ 0.6
Other income		925,527	5.0	△ 97,029	△ 9.5	459,603	4.9	△ 5,717	△ 1.3	294,990	5.4	△ 92,154	△ 23.8
Trust fees		254,223	1.4	△ 17,105	△ 6.3	42,896	0.5	△ 18,598	△ 76.5	556	0.0	△ 164	△ 22.8
Ordinary expenses		16,009,091	100.0	△ 6,894,546	△ 30.1	7,902,616	100.0	△ 3,769,325	△ 32.3	4,554,688	100.0	△ 1,441,237	△ 24.0
Interest expenses		2,344,838	14.6	△ 2,254,677	△ 49.0	1,315,587	16.6	△ 1,705,187	△ 56.4	496,436	10.9	△ 259,383	△ 34.3
Interest on deposits		1,341,682	8.4	△ 978,259	△ 42.2	584,110	7.4	△ 712,314	△ 54.9	382,311	8.4	△ 182,565	△ 32.3
Interest on negotiable certificates of deposit		142,907	0.9	△ 168,534	△ 54.1	105,575	1.3	△ 116,869	△ 52.5	18,067	0.4	△ 13,546	△ 42.8
Interest on debentures		27,416	0.2	△ 16,917	△ 38.2	11,974	0.2	△ 5,685	△ 32.2	—	—	—	—
Interest on call money and bills sold		78,659	0.5	△ 107,800	△ 57.8	69,767	0.9	△ 69,492	△ 49.9	5,196	0.1	△ 22,040	△ 80.9
Interest on payables under repurchase agreements		58,339	0.4	△ 257,989	△ 81.6	49,291	0.6	△ 219,485	△ 81.7	230	0.0	△ 390	△ 62.9
Interest on payables under securities lending transactions		28,370	0.2	△ 128,947	△ 82.0	19,058	0.2	△ 86,611	△ 82.0	3,792	0.1	△ 18,419	△ 82.9
Interest on commercial papers		940	0.0	△ 2,382	△ 71.7	939	0.0	△ 2,383	△ 71.7	—	—	—	—
Interest on borrowings and rediscounts		180,750	1.1	△ 122,962	△ 40.5	116,582	1.5	△ 103,402	△ 47.0	28,153	0.6	△ 3,747	△ 11.7
Interest on short-term bonds		3,678	0.0	△ 6,429	△ 63.6	2,113	0.0	△ 3,666	△ 63.4	210	0.0	△ 210	—
Interest on bonds		349,738	2.2	△ 7,288	△ 2.0	290,453	3.7	△ 1,139	△ 0.4	21,375	0.5	△ 598	△ 2.7
Interest on bonds with subscription rights to shares		240	0.0	△ 213	△ 47.0	—	—	—	—	133	0.0	△ 213	△ 61.6
Other interest expenses		131,861	0.8	△ 456,943	△ 77.6	65,703	0.8	△ 384,144	△ 85.4	36,816	0.8	△ 18,060	△ 32.9
Fees and commissions payments		845,496	5.3	△ 31,600	△ 3.9	393,179	5.0	△ 14,827	△ 3.9	273,471	6.0	△ 2,355	△ 0.9
Trading expenses		306	0.0	△ 85,635	△ 99.6	196	0.0	△ 10,701	△ 98.2	72	0.0	△ 16	△ 28.6
Other ordinary expenses		1,566,774	9.8	△ 1,427,983	△ 47.7	550,919	7.0	△ 435,542	△ 44.2	375,282	8.2	△ 473,181	△ 55.8
General and administrative expenses		7,937,849	49.6	△ 177,051	△ 2.3	3,785,953	47.9	△ 172,384	△ 4.8	2,543,319	55.8	△ 14,644	△ 0.6
Other expenses		3,313,611	20.7	△ 3,334,900	△ 50.2	1,856,772	23.5	△ 1,805,106	△ 49.3	865,980	19.0	△ 696,403	△ 44.6
Provision of allowance for loan losses		1,152,290	7.2	△ 787,539	△ 40.6	574,398	7.3	△ 299,713	△ 34.3	348,616	7.7	△ 230,223	△ 39.8
Other		2,161,268	13.5	△ 2,547,365	△ 54.1	1,282,370	16.2	△ 1,505,395	△ 54.0	517,333	11.4	△ 466,179	△ 47.4
Ordinary profit		2,643,738		4,027,560	—	1,413,151		1,870,558	—	874,993		958,286	—
Extraordinary income		434,020	100.0	△ 240,782	△ 35.7	282,584	100.0	△ 123,942	△ 30.5	67,281	100.0	△ 4,958	△ 6.9
Gain on disposal of noncurrent assets		35,211	8.1	△ 100,010	△ 74.0	26,999	9.6	△ 89,034	△ 76.7	3,360	5.0	△ 1,948	△ 36.7
Reversal of allowance for loan losses		19,852	4.6	△ 53,088	△ 72.8	—	—	△ 15,197	△ 100.0	6,792	10.1	△ 4,813	△ 41.5
Recoveries of written-off claims		193,905	44.7	△ 59,431	△ 44.2	112,253	39.7	△ 42,130	△ 60.1	51,286	76.2	△ 8,628	△ 20.2
Other		184,989	42.6	△ 147,107	△ 44.3	143,325	50.7	△ 61,846	△ 30.1	5,812	8.6	△ 6,819	△ 54.0
Extraordinary loss		304,456	100.0	△ 3,033	△ 1.0	121,372	100.0	△ 40,586	△ 25.1	41,847	100.0	△ 5,401	△ 11.4
Loss on disposal of noncurrent assets		55,425	18.2	△ 14,804	△ 21.1	32,626	26.9	△ 5,164	△ 13.7	13,980	33.4	△ 5,170	△ 27.0
Impairment loss		168,120	55.2	△ 110,362	△ 191.1	28,988	23.9	△ 3,745	△ 11.4	17,276	41.3	△ 5,118	△ 42.1
Other		80,842	26.6	△ 92,533	△ 53.4	59,754	49.2	△ 31,675	△ 34.6	10,550	25.2	△ 5,354	△ 33.7
Income before income taxes		2,773,291		3,783,745	—	1,574,362		1,787,200	—	900,427		958,732	—
Income taxes-current		431,439		10,025	△ 2.4	151,639		1,244	△ 0.8	235,090		42,641	△ 22.2
Income taxes-deferred		355,892		40,729	△ 12.9	190,643		△ 357,972	△ 65.3	76,028		284,483	—
Total income taxes		787,361		50,754	△ 6.9	342,285		△ 356,726	△ 51.0	311,131		327,125	—
Minority interests in income		221,298		23,520	△ 11.9	166,043		7,854	△ 5.0	26,237		11,225	△ 74.8
Net income		1,764,553		3,709,408	—	1,066,029		2,136,069	—	563,013		620,351	—
Consolidated statements of changes in net assets (Total shareholders' equity)													
Dividends from surplus		△ 684,077				△ 299,751				△ 322,330			
Directors' bonus		—				—				—			
Purchase of treasury stock		△ 98,665				—				△ 89,232			
Disposal of treasury stock		3,136				—				3,044			

1.Consolidated balance sheets(March 31,2010)

(Unit:million yen,%:△...dec.)

Title	Type of Banks(number of banks)	D. Member Banks of the Second Association of Regional Banks (37)				E. Trust Banks (4)			
		amount	share(%)	change from Mar.31,2009	change(%)	amount	share(%)	change from Mar.31,2009	change(%)
LIABILITIES									
Deposits		54,383,487	91.4	1,407,870	2.7	36,185,666	56.6	772,862	2.1
Negotiable certificates of deposit		460,838	0.9	78,670	14.6	5,335,493	8.3	498,389	10.3
Debentures		—	—	—	—	—	—	—	—
Call money and bills sold		43,256	0.1	99,931	69.8	1,103,289	1.7	204,951	15.7
Payables under repurchase agreements		—	—	—	—	3,123,623	4.9	779,662	33.3
Payables under securities lending transactions		96,583	0.2	13,298	12.1	2,138,866	3.3	589,106	38.0
Commercial papers		—	—	—	—	—	—	—	—
Trading liabilities		—	—	—	—	231,588	0.4	32,077	12.2
Borrowed money		436,812	0.7	285,066	39.5	4,024,585	6.3	1,503,373	27.2
Foreign exchanges		755	0.0	40	5.6	438	0.0	188	30.0
Short-term bonds payable		—	—	—	—	459,067	0.7	88,306	23.8
Bonds payable		240,622	0.4	12,288	4.9	1,231,765	1.9	113,473	10.1
Bonds with subscription rights to shares		7,100	0.0	0	0.0	—	—	—	—
Borrowed money from trust account		—	—	—	—	3,848,708	6.0	204,260	5.0
Other liabilities		500,933	0.8	19,904	4.1	1,289,142	2.0	539,622	29.5
Provision for bonuses		17,864	0.0	1,195	6.3	20,706	0.0	3,939	23.5
Provision for directors' bonuses		553	0.0	170	23.5	500	0.0	500	—
Provision for retirement benefits		127,345	0.2	4,168	3.4	14,044	0.0	10,884	43.7
Provision for directors' retirement benefits		8,653	0.0	927	9.7	1,599	0.0	35	2.2
Other reserves		19,530	0.0	3,379	20.9	52,951	0.1	13,056	32.7
Reserves under the special laws		—	—	—	—	—	—	—	—
Deferred tax liabilities		6,256	0.0	5,979	2,158.5	10,234	0.0	9,497	1,288.6
Deferred tax liabilities for land revaluation		92,585	0.2	3,347	3.5	12,441	0.0	738	5.6
Negative goodwill		1,784	0.0	408	18.6	—	—	—	—
Acceptances and guarantees		321,722	0.5	44,785	12.2	950,442	1.5	213,606	18.4
Total liabilities		56,766,830	95.4	901,247	1.6	60,035,176	93.9	1,386,597	2.3
NET ASSETS									
Capital stock		874,886	1.5	8,500	1.0	1,313,273	2.1	54,529	4.3
Deposit for subscriptions to shares		—	—	—	—	—	—	—	—
Capital surplus		686,912	1.2	50,187	7.9	873,780	1.4	54,526	6.7
Retained earnings		911,925	1.5	91,250	11.1	1,230,730	1.9	145,299	13.4
Treasury stock		△ 14,882	△ 0.0	2,166	—	△ 602	△ 0.0	15	—
Deposit for subscriptions to treasury stock		—	—	—	—	—	—	—	—
Shareholders' equity		2,458,855	4.1	152,101	6.6	3,417,184	5.3	254,339	8.0
Valuation difference on available-for-sale securities		113,770	0.2	270,903	—	147,460	0.2	499,355	—
Deferred gains or losses on hedges		691	0.0	225	24.6	7,652	0.0	13,604	—
Revaluation reserve for land		97,219	0.2	3,045	3.0	27,049	0.0	2,039	—
Foreign currency translation adjustment		—	—	—	—	△ 25,928	△ 0.0	1,893	—
Valuation and translation adjustments		211,688	0.4	267,629	—	86,828	0.1	516,893	—
Subscription rights to shares		158	0.0	48	43.6	290	0.0	135	87.1
Minority interests		64,436	0.1	7,577	13.3	421,662	0.7	87,514	17.2
Total net assets		2,735,170	4.6	427,383	18.5	3,925,968	6.1	683,856	21.1
Total liabilities and net assets		59,502,016	100.0	1,328,628	2.3	63,961,145	100.0	702,742	1.1
ASSETS									
Cash and due from banks		1,813,102	3.0	651,119	26.4	2,835,904	4.4	306,197	12.1
Call loans and bills bought		1,336,653	2.2	463,828	53.1	170,669	0.3	126,181	283.6
Receivables under resale agreements		—	—	—	—	—	—	—	—
Receivables under securities borrowing transactions		—	—	—	—	48,397	0.1	467,433	90.6
Monetary claims bought		64,793	0.1	7,602	10.5	825,175	1.3	68,227	7.6
Trading assets		—	—	—	—	1,114,215	1.7	304,178	21.4
Trading account securities		16,958	0.0	295	1.7	—	—	—	—
Money held in trust		48,238	0.1	4,664	8.8	31,535	0.0	136	0.4
Securities		13,173,768	22.1	1,216,716	10.2	19,637,581	30.7	179,117	0.9
Allowance for investment loss		△ 21	△ 0.0	6	—	—	—	448	—
Loans and bills discounted		41,584,458	69.9	489,288	1.2	34,365,536	53.7	630,252	1.9
Foreign exchanges		56,557	0.1	2,107	3.9	14,200	0.0	8,793	38.2
Lease receivables and investment assets		96,819	0.2	16,384	14.5	650,540	1.0	17,828	2.7
Other assets		508,021	0.9	31,913	5.9	2,556,614	4.0	253,121	9.0
Tangible fixed assets		782,737	1.3	10,574	1.3	458,234	0.7	14,878	3.1
Buildings		216,887	—	26,590	14.0	137,868	—	2,249	1.6
Land		491,925	—	17,730	3.5	281,661	—	5,258	1.8

Lease assets	5,045		1,544	44.1	1,622	△	826	△	33.7
Construction in progress	5,928	△	15,672	△	4,264	△	1,350	△	24.0
Other tangible fixed assets	62,890	△	5,308	△	32,811	△	5,195	△	13.7
Intangible fixed assets	69,475	0.1	10,784	18.4	316,279	0.5	31,096		10.9
Software	44,350	△	4,297	△	141,698		1,260		0.9
Goodwill	14,788		14,769	77,731.6	140,647		25,406		22.0
Lease assets	1,133		175	18.3	999		720		258.1
Other intangible assets	9,178		135	1.5	32,929		3,709		12.7
Deferred debenture discounts	—		—		—		—		
Deferred tax assets	384,293	0.6 △	107,372	△	257,166	0.4 △	304,375	△	54.2
Deferred tax assets for land revaluation	—		—		—		—		
Customers' liabilities for acceptances and guarantees	321,722	0.5 △	44,785	△	950,442	1.5 △	213,606	△	18.4
Allowance for loan losses	△ 755,114	△ 1.3	20,902	—	△ 271,361	△ 0.4	34,779		—
Allowance for investment loss	△ 609	△ 0.0 △	288	—	—		1		—
Total assets	59,502,016	100.0	1,328,628	2.3	63,961,145	100.0	702,742	△	1.1

2.Consolidated statements of income(April 1, 2009 / March 31,2010)

(Unit:million yen,%:△...dec.)

Title	Type of Banks(number of banks)	D. Member Banks of the Second Association of Regional Banks (37)				E. Trust Banks (4)			
		amount	share(%)	change from Mar.31,2009	change(%)	amount	share(%)	change from Mar.31,2009	change(%)
Ordinary income		1,414,765	100.0	△ 96,087	△ 6.4	1,950,423	100.0	△ 363,235	△ 15.7
Interest income		1,054,126	74.5	△ 76,182	△ 6.7	790,596	40.5	△ 181,296	△ 18.7
Interest on loans and discounts		877,067	62.0	△ 65,625	△ 7.0	485,658	24.9	△ 61,045	△ 11.2
Interest and dividends on securities		163,960	11.6	△ 4,347	△ 2.6	254,193	13.0	△ 108,724	△ 30.0
Interest on call loans and bills bought		2,695	0.2	△ 5,802	△ 68.3	729	0.0	△ 6,065	△ 89.3
Interest on receivables under resale agreements		24	0.0	△ 378	△ 94.0	—	—	—	—
Interest on receivables under securities borrowing transactions		2	0.0	△ 6	△ 75.0	886	0.0	△ 2,455	△ 73.5
Interest on deposits with banks		1,129	0.1	△ 226	△ 16.7	6,754	0.3	△ 26,503	△ 79.7
Other interest income		9,175	0.6	△ 193	△ 2.1	42,366	2.2	△ 23,495	△ 124.5
Fees and commissions		166,741	11.8	△ 12,714	△ 7.1	384,359	19.7	△ 6,671	△ 1.8
Trading income		—	—	—	—	44,976	2.3	△ 22,646	△ 101.4
Other ordinary income		124,987	8.8	△ 15,446	△ 14.1	432,317	22.2	△ 187,553	△ 30.3
Other income		68,858	4.9	△ 22,633	△ 24.7	89,184	4.6	△ 11,709	△ 15.1
Trust fees		—	—	—	—	208,982	10.7	△ 35,411	△ 14.5
Ordinary expenses		1,323,704	100.0	△ 621,150	△ 31.9	1,650,017	100.0	△ 721,631	△ 30.4
Interest expenses		153,176	11.6	△ 44,443	△ 22.5	287,998	17.5	△ 206,348	△ 41.7
Interest on deposits		133,427	10.2	△ 38,421	△ 22.4	185,801	11.3	△ 60,460	△ 24.6
Interest on negotiable certificates of deposit		2,047	0.2	△ 2,820	△ 57.9	15,928	1.0	△ 30,413	△ 65.6
Interest on debentures		—	—	—	—	—	—	—	—
Interest on call money and bills sold		126	0.0	△ 807	△ 86.5	3,131	0.2	△ 8,746	△ 73.6
Interest on payables under repurchase agreements		—	—	—	—	8,703	0.5	△ 37,509	△ 81.2
Interest on payables under securities lending transactions		89	0.0	△ 608	△ 87.2	4,559	0.3	△ 17,679	△ 79.5
Interest on commercial papers		—	—	—	—	—	—	—	—
Interest on borrowings and rediscounts		9,924	0.7	△ 6	△ 0.1	17,173	1.0	△ 8,522	△ 33.2
Interest on short-term bonds		—	—	—	—	941	0.1	△ 2,630	△ 73.6
Interest on bonds		5,495	0.4	△ 378	△ 6.4	25,750	1.6	△ 241	△ 0.9
Interest on bonds with subscription rights to shares		107	0.0	0	0.0	—	—	—	—
Other interest expenses		1,897	0.1	△ 1,397	△ 42.4	25,997	1.6	△ 40,149	△ 60.7
Fees and commissions payments		82,396	6.2	△ 3,044	△ 3.6	78,423	4.8	△ 16,834	△ 27.3
Trading expenses		—	—	—	—	—	—	△ 58,367	△ 100.0
Other ordinary expenses		72,511	5.5	△ 300,991	△ 80.6	384,135	23.3	△ 55,925	△ 12.7
General and administrative expenses		714,573	54.0	△ 12,728	△ 1.8	729,124	44.2	△ 28,550	△ 4.1
Other expenses		300,978	22.7	△ 259,935	△ 46.3	170,329	10.3	△ 446,375	△ 72.4
Provision of allowance for loan losses		160,660	12.1	△ 129,568	△ 44.6	24,625	1.5	△ 60,978	△ 71.2
Other		140,303	10.6	△ 130,367	△ 48.2	145,703	8.8	△ 385,397	△ 72.6
Ordinary profit		91,053	—	525,051	—	300,405	—	358,395	—
Extraordinary income		29,186	100.0	△ 10,637	△ 57.3	29,135	100.0	△ 48,265	△ 62.4
Gain on disposal of noncurrent assets		10,610	36.4	9,655	1,011.0	4,098	14.1	1,432	53.7
Reversal of allowance for loan losses		5,730	19.6	3,424	148.5	7,330	25.2	△ 36,502	△ 83.3
Recoveries of written-off claims		11,028	37.8	639	6.2	7,975	27.4	2,085	35.4
Other		1,798	6.2	△ 3,076	△ 63.1	9,728	33.4	△ 15,278	△ 61.1
Extraordinary loss		14,180	100.0	△ 5,685	△ 28.6	43,098	100.0	△ 29,626	△ 219.9
Loss on disposal of noncurrent assets		2,405	17.0	△ 1,027	△ 29.9	4,397	10.2	△ 3,129	△ 41.6
Impairment loss		8,675	61.2	2,311	36.3	38,103	88.4	34,546	971.2
Other		3,076	21.7	△ 6,978	△ 69.4	597	1.4	△ 1,788	△ 75.0
Income before income taxes		106,053	—	541,375	—	286,439	—	280,501	4,723.8
Income taxes-current		23,277	—	△ 3,134	△ 11.9	22,097	—	△ 30,166	△ 57.7
Income taxes-deferred		14,255	—	110,986	—	64,530	—	23,505	57.3
Total income taxes		37,543	—	107,856	—	86,629	—	△ 6,660	△ 7.1
Minority interests in income		3,580	—	3,250	984.8	17,895	—	6,833	61.8
Net income		64,903	—	430,244	—	181,913	—	280,327	—
Consolidated statements of changes in net assets (Total shareholders' equity)									
Dividends from surplus		△ 27,154				△ 34,576			
Directors' bonus		—				—			
Purchase of treasury stock		△ 9,720				△ 22			
Disposal of treasury stock		94				3			