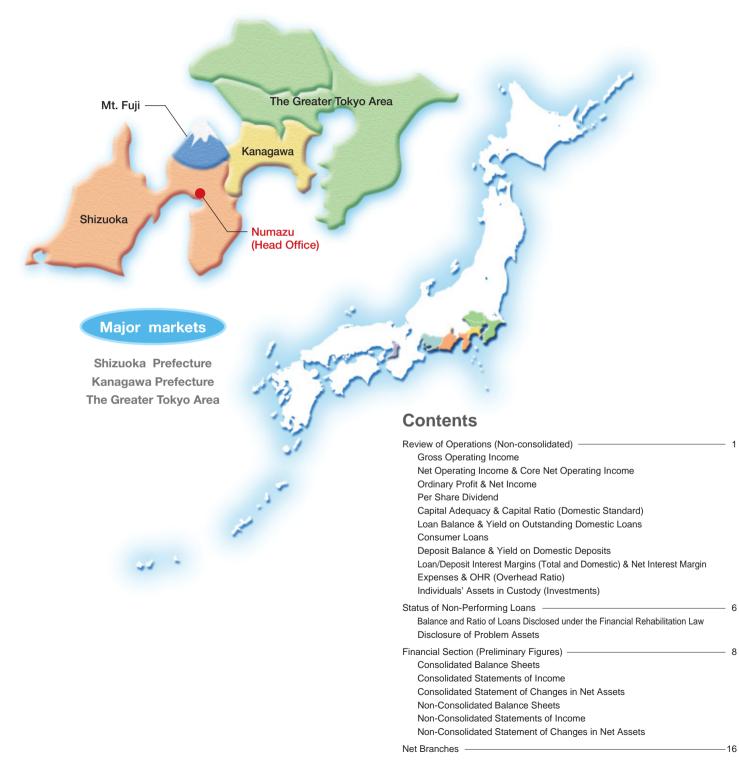
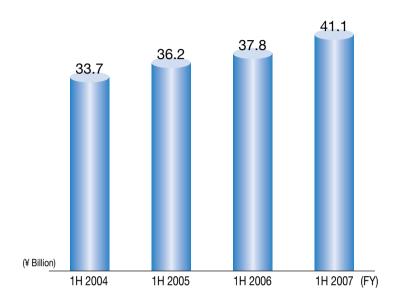
# SURUGA bank Semi-Annual Report 2007



Corporate Data	As of October 31, 2007
Date of Establishment	October 19, 1895
Head Office	23, Tohriyoko-cho, Numazu, Shizuoka, Japan
Number of Branches and Offices	Domestic: 124
Paid-in Capital	30,043 million yen

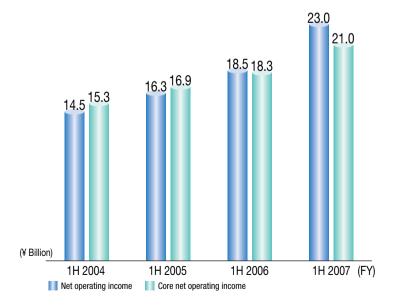




The Company's results for this period are shown below.

### **Gross Operating Income**

Gross operating income indicates a bank's earnings from basic banking operations. This figure comprises three elements: "Net Interest Income," which is based on interest on Ioan, deposits and so on. "Net Fees and Commissions"; and "Other Operating Income," which includes proceeds from foreign transactions. Thanks to an increase in lucrative consumer Ioans and higher Ioan interest rates following the authorities' raising of the policy rate, the gross operating income of Suruga Bank for the reporting six-month first-half period recorded an increase of ¥3.3 billion year on year.

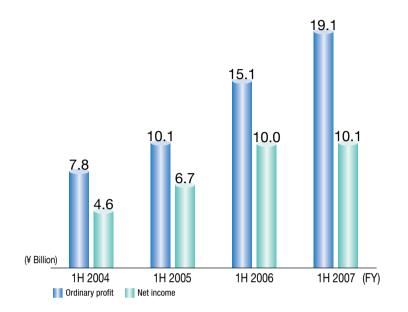


# Net Operating Income & Core Net Operating Income

In spite of an increase in expenses, core net operating income rose ¥2.7 billion year-on-year due to a rise in gross operating income on core banking operations. Net operating income increased ¥4.4 billion year-on-year on a nonconsolidated basis as a result of the rise in core net operating income and a decrease in provisions to the general reserve for possible loan losses.

Net operating income = Gross operating income - Expenses - Transfer to general reserve for possible loan losses

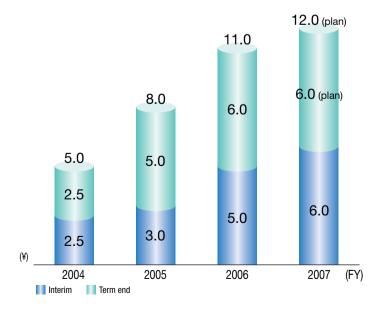
Core net operating income = Net operating income (before transfer to general reserve for possible loan losses) – Proceeds from bonds, including JGBs (5 accounts)



### **Ordinary Profit & Net Income**

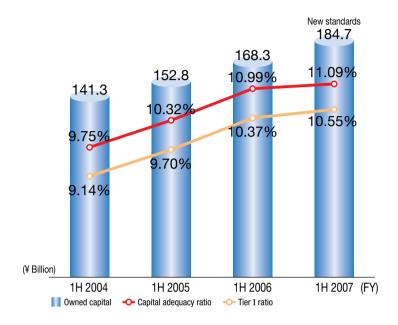
As a result of the increase (stated above) in net operating income, which represents a bank's profits on its conventional banking operations, ordinary profit rose ¥3.9 billion year-on-year.

As an increase in ordinary profit more than offset a decrease in net extraordinary profits, primarily provisions to reserves (owing to changes in accounting standards), net income for the reporting six-month period increased more than by ¥100 million year-on-year, marking the third consecutive year-on-year first-half increase, for an all-time high of ¥10.1 billion on a nonconsolidated basis.



### Per Share Dividend

In view of the fact that the Bank's business performance figures for the first half of fiscal 2007 (ended Sept. 30, 2007) appear to have exceeded our initial projections, we have decided to increase our interim divided payment from our original estimate of ¥5.5 per share to ¥6 per share. We intend to increase the term-end dividend from ¥5.5 to ¥6, bringing the Bank's annual dividends per share to ¥12, up ¥1 over the previous term.

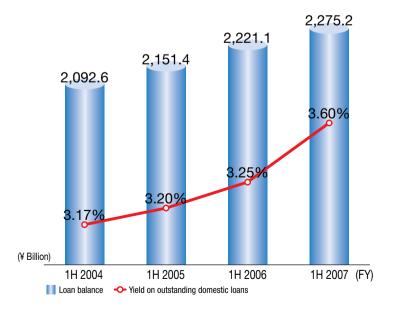


# Capital Adequacy & Capital Ratio (Domestic Standard)

Regulatory capital comprises the basic components of Tier I, i.e. capital, capital surplus, and retained earnings, in addition to supplementary items (Tier II), notably the general reserve for possible loan losses.

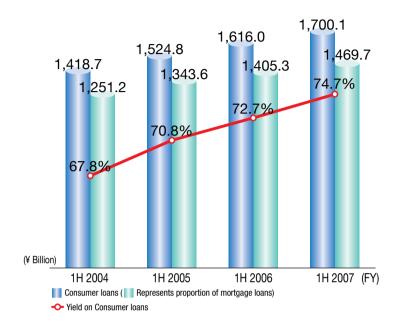
The capital ratio has been calculated according to new standards (Basel II) with effect from the previous term-end. For the reporting first-half period, as a result of the increase in retained earnings (thanks to accumulation of past profits), the capital ratio increased by 0.10 of a percentage point compared with the end of the previous first half, to 11.09%. For the Tier II items, we have posted only the amount of the reserve for possible loan losses. Neither subordinated debt nor land revaluation gains have been posted.

Capital adequacy ratio = [Owned Capital (Basic items + Supplementary items) / Risk assets] X 100 Tier I ratio = [Owned Capital (Basic items: Tier I) / Risk assets] X 100



### Loan Balance & Yield on Outstanding Domestic Loans

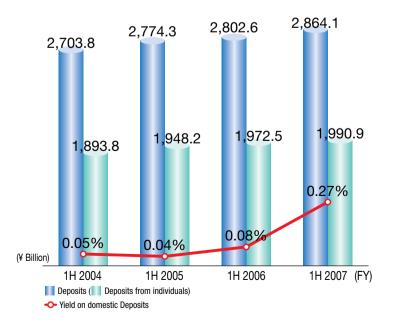
As a result of strong growth in consumer loans, the Bank's loan balance as of the first-half term-end increased by ¥54.1 billion year-on-year to ¥2,275.2 billion. Likewise, the yield on outstanding domestic loans also rose 0.35 of a percentage point over the corresponding period of the previous year, to 3.60% on a nonconsolidated basis, as a result of an increase in profitable consumer loans and higher interest rates on loans stemming from the BOJ's hike in the policy rate in February 2007.



#### **Consumer Loans**

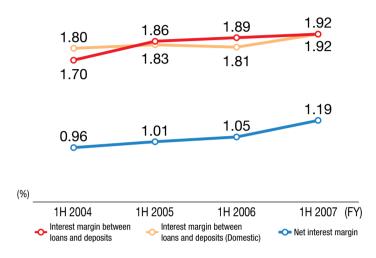
The term-end balance of consumer loans grew ¥84.1 billion year-on-year, to ¥1,700.1 billion. This increase came in spite of a deterioration in the mortgage loan market resulting from such factors as the steep fall in housing construction starts, which was caused by the implementation of stricter inspections for conformity with mandatory building standards following a scandal relating to falsification of the earthquake resistance of a number of condominium buildings.

The balance of mortgage loans at the end of the first-half period increased by ¥64.3 billion to ¥1,469.7 billion year-on-year. The proportion of consumer loans as a percentage of all loans was up 2.0 percentage points at 74.7%.



# Deposit Balance & Yield on Domestic Deposits

The first-half period-end balance of deposits rose ¥61.5 billion year-on-year, to ¥2,864.1 billion on a nonconsolidated basis. The balance of deposits from individuals rose steadily throughout the six-month period, ending the period up ¥18.4 billion year-onyear, at ¥1,990.9 billion. The yield on domestic deposits also increased 0.19 of a percentage point over the previous first half, to 0.27%.



# Loan/Deposit Interest Margins (Total and Domestic) & Net Interest Margin

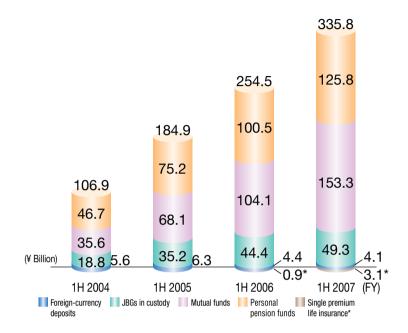
The loan/deposit interest margin expresses the difference between interest received on loans and procurement costs (interest paid on funds procured plus relevant expenses). The net interest margin reflects the difference between the yield on fund investments and total procurement costs. Due to the high proportion of floating rate loans to total loans, the increase in the interest received on loans more than offset the combination of the rise in interest paid on deposits and the rise in expenses required, mainly for strengthened marketing capabilities. As a result, the domestic loan/deposit interest margin registered a year-on-year increase of 0.11 of a percentage point, to 1.92%.



### Expenses & OHR (Overhead Ratio)

Due to an increase in investments aimed at strengthening the Bank's marketing capabilities, such as the opening of new branches, expenses increased by ¥1.0 billion year-on-year. The OHR (overhead ratio), which indicates business efficiency, declined by 1.4 percentage points year-on-year, to 48.7%, thanks to a rise in gross operating income (see Page 1).

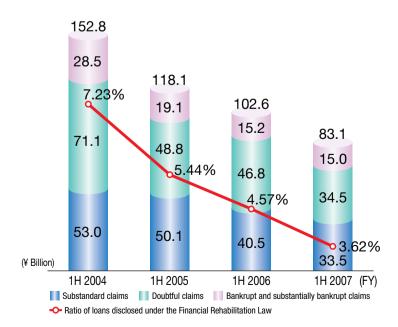
OHR (Overhead Ratio (%)) = Expenses / Gross operating income X 100



### Individuals' Assets in Custody (Investments)

The balance of assets in custody (investment vehicles) at the first-half term-end rose ¥81.2 billion year-on-year to ¥335.8 billion, due mainly to an expansion in the product line-up (chiefly investment fund trusts held by individuals and personal pension insurance) and enhanced marketing capabilities.

### Status of Non-Performing Loans



# Balance and Ratio of Loans Disclosed under the Financial Rehabilitation Law

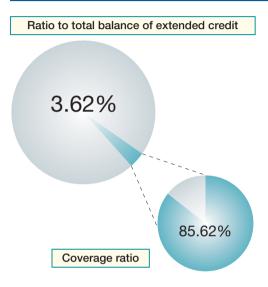
During the six-month period under review, with the goal of creating a sounder loan asset portfolio, the Bank made efforts to speed up its final disposal of nonperforming loans and pursue corporate rehabilitation programs for borrowers. As a result, the non-consolidated balance of claims disclosed in accordance with the standards stipulated under the Financial Rehabilitation Law decreased ¥19.5 billion year-on-year, to ¥83.1 billion at the end of the sixmonth reporting period. The ratio of claims disclosed under the Financial Rehabilitation Law to total claims improved 0.95 of a percentage point to 3.62%.

Ratio of loans disclosed under the Financial Rehabilitation Law (%) = Balance of loans disclosed / Total extended credit X 100

### **Disclosure of Problem Assets**

(As of September 30, 2007)

### (¥ Billion)



Target: Total balance of extended credit, except substandard claims (only loans are counted in.)							
		Covered by collateral and guarantees	Covered by reserves	Coverage ratio			
Bankrupt and Substantially							
Bankrupt Claims	15.0	10.2	4.8	100.00%			
Doubtful Claims	34.5	20.9	11.6	94.32%			
Substandard Claims	33.5	17.0	6.5	70.21%			
Sub-total	83.1	48.1	22.9	85.62%			
Normal assets	2,212.6						
Total	2,295.7						

(¥ Billion)

1.8

47.3

1.3 32.1 82.7

2,275.2

Target: Loans

Risk-Managed	Loans
Ratio of risk-managed loans to total loans	Loans to bankrupt borrowers
	Loans past due
	Past due for
3.63%	3 months or longer
3.03%	Restructured loans
	Total
	Loan balance
85.91%	
Coverage ratio	

	(¥ Billion)
Classification under Self-As	sessment
Target: Total balance of e	xtended credit
Legally bankrupt borrowers	1.8
Substantially bankrupt borrowers	13.1
Potentially bankrupt borrowers	34.5
Borrowers requiring caution:	
Borrowers under supervision	52.8
Other borrowers requiring caution	210.3
Normal borrowers	1,982.9
Total	2,295.7

Total balance of extended credit: Loans, Customers' Liabilities for Acceptances and Guarantees, Foreign exchange, Securities loaned, Suspense payments on loans, Accrued loan interests, Private bonds with a guarantee of the Bank.

Problem Assets Based on the Financial Rehabilitation Law

### Consolidated Balance Sheets (Unaudited)

Suruga Bank Ltd. and consolidated subsidiaries

		Millions of yen		Thousands of U.S. dollars
As af Castombar 20	2007	2006	Change from 2006	2007
As of September 30,	2007	2000	2000	2007
ASSETS:	61 002	55.040	6 9 4 9	526 110
Cash and Due from Banks	61,883	55,040	6,843	536,110
Call Loans and Bills Bought	179,651	180,967	(1,316)	1,556,363
Monetary Claims Bought	396	396	(0)	3,430
Trading Account Securities	110	237	(127)	953
Money Held in Trust	2,253	2,122	131	19,526
Securities	493,791	479,471	14,320	4,277,842
Loans and Bills Discounted	2,271,399	2,216,793	54,606	19,677,720
Foreign Exchanges	3,541	3,313	228	30,683
Other Assets	33,806	31,426	2,380	292,870
Tangible Fixed Assets	42,050	42,457	(407)	364,296
Intangible Fixed Assets	11,917	11,303	614	103,246
Deferred Tax Assets	18,214	18,704	(490)	157,794
Customers' Liabilities for Acceptances and Guarantees	6,303	7,568	(1,265)	54,607
Reserve for Possible Loan Losses	(36,954)	(38,293)	1,339	(320,147)
Total Assets	3,088,364	3,011,510	76,854	26,755,301
LIABILITIES, MINORITY INTEREST AND NET ASSETS: Liabilities Deposits Call Money and Bills Sold Borrowed Money Foreign Exchanges Other Liabilities Reserve for Employees' Bonus Reserve for Employee Retirement Benefits Reserve for Retirement Allowances to Directors and Auditors Reserve for Possible Losses on Repayment of Sleeping Accounts Reserves under Special Laws Acceptances and Guarantees Total Liabilities	2,861,898 2,308 6,844 17 23,138 575 142 2,472 285 0 6,303 2,903,985	2,801,755 2,358 9,117 21 22,861 547 222 — 0 7,568 2,844,452	60,143 (50) (2,273) (4) 277 28 (80) 2,472 285  (1,265) 59,533	24,793,365 20,000 59,295 149 200,451 4,983 1,235 21,417 2,474 0 54,607 25,157,979
Net Assets				
Common Stock	30,043	30,043	_	260,272
Capital Surplus	19,488	18,640	848	168,834
Retained Earnings	131,248	114,699	16,549	1,137,040
Treasury Stock	(1,995)	(3,746)	1,751	(17,288)
Total Stockholders' Equity	178,784	159,637	19,147	1,548,858
Net Unrealized Gains (Losses) on Securities, Net of Taxes	4,549	7,055	(2,506)	39,409
Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes	30	3	27	262
Total Valuation and Translation Adjustments	4,579	7,058	(2,479)	39,672
Subscription Rights to Shares	138	17	121	1,196
Minority Interests	876	344	532	7,593
Total Net Assets	184,378	167,057	17,321	1,597,321
Total Liabilities and Net Assets	3,088,364	3,011,510	76,854	26,755,301
	0,000,004	0,011,010	10,004	20,7 33,301

### Consolidated Statements of Income (Unaudited)

Suruga Bank Ltd. and consolidated subsidiaries

		Millions of yen			
For the Six Months Ended September 30,	2007	2006	Change from 2006	2007	
Ordinary Income	59,768	51,076	8,692	517,793	
Interest Income	46,651	39,928	6,723	404,154	
Interest on Loans and Discounts	41,979	37,377	4,602	363,679	
Interest and Dividends on Securities	3,160	1,691	1,469	27,383	
Fees and Commissions	7,694	6,943	751	66,661	
Other Operating Income	3,194	3,521	(327)	27,670	
Other Income	2,228	682	1,546	19,307	
Ordinary Expenses	41,611	35,505	6,106	360,487	
Interest Expenses	7,434	4,732	2,702	64,404	
Interest on Deposits	4,937	1,815	3,122	42,771	
Fees and Commissions	4,183	3,549	634	36,245	
Other Operating Expenses	2,655	2,533	122	23,002	
General and Administrative Expenses	20,809	19,506	1,303	180,281	
Other Expenses	6,528	5,183	1,345	56,554	
Ordinary Profits	18,157	15,571	2,586	157,305	
Extraordinary Profits	893	1,388	(495)	7,741	
Extraordinary Losses	2,845	82	2,763	24,654	
Income before Income Taxes and Others	16,205	16,877	(672)	140,393	
Provision for Income Taxes and Others	6,249	6,955	(706)	54,143	
Deferred Income Taxes	716	(343)	1,059	6,208	
Minority Interest	0	88	(88)	6	
Net Income	9,238	10,176	(938)	80,034	

### Consolidated Statement of Changes in Net Assets (Unaudited)

Suruga Bank Ltd. and consolidated subsidiaries

			Millions of yen		
			Stockholders' Equity	/	
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Stockholders' Equity
Balance at March 31, 2007	30,043	18,640	123,571	(3,699)	168,555
Changes of Items During the Period					
Dividends from Surplus			(1,561)		(1,561)
Net Income			9,238		9,238
Repurchase of Treasury Stock				(97)	(97)
Disposal of Treasury Stock		847		1,802	2,649
Net Changes of Items Other than Stockholders' Equity					
Total	_	847	7,677	1,704	10,228
Balance at September 30, 2007	30,043	19,488	131,248	(1,995)	178,784

			Millions	s of yen		
	Valuation	and Translation A	djustments			
	Net Unrealized Gains on Other Securities	Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes	Total Valuation and Translation Adjustments	Subscription Rights to Shares	Minority Interests	Total Net Assets
Balance at March 31, 2007	8,169	55	8,224	68	366	177,215
Changes of Items During the Period						
Dividends from Surplus						(1,561)
Net Income						9,238
Repurchase of Treasury Stock						(97)
Disposal of Treasury Stock						2,649
Net Changes of Items Other than Stockholders' Equity	(3,620)	(25)	(3,645)	69	510	(3,065)
Total	(3,620)	(25)	(3,645)	69	510	7,163
Balance at September 30, 2007	4,549	30	4,579	138	876	184,378

Note: Figures less than 1 million yen are omitted.

		Thousands of U.S. dollars							
			Stockholders' Equity	/					
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Stockholders' Equity				
Balance at March 31, 2007	260,272	161,489	1,070,532	(32,052)	1,460,242				
Changes of Items During the Period									
Dividends from Surplus			(13,526)		(13,526)				
Net Income			80,034		80,034				
Repurchase of Treasury Stock				(848)	(848)				
Disposal of Treasury Stock		7,344		15,612	22,957				
Net Changes of Items Other than Stockholders' Equity									
Total	_	7,344	66,507	14,763	88,616				
Balance at September 30, 2007	260,272	168,834	1,137,040	(17,288)	1,548,858				

			Thousands c	f U.S. dollars		
	Valuation a	Valuation and Translation Adjustments				
	Net Unrealized Gains on Other Securities	Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes	Total Valuation and Translation Adjustments	Subscription Rights to Shares	Minority Interests	Total Net Assets
Balance at March 31, 2007	70,773	479	71,253	593	3,172	1,535,261
Changes of Items During the Period						
Dividends from Surplus						(13,526)
Net Income						80,034
Repurchase of Treasury Stock						(848)
Disposal of Treasury Stock						22,957
Net Changes of Items Other than Stockholders' Equity	(31,363)	(216)	(31,580)	602	4,421	(26,556)
Total	(31,363)	(216)	(31,580)	602	4,421	62,060
Balance at September 30, 2007	39,409	262	39,672	1,196	7,593	1,597,321

### Non-Consolidated Balance Sheets (Unaudited)

Suruga Bank Ltd.

Act of September 30,    Change Irom    Change Irom      Acts Farthermer 30,    2007    2006    2007      ASSETS:    Cash and Due from Banks    60,651    54,796    5,855    525,438      Gall Learns    179,661    180,967    (1,316)    1,566,363      Monetary Claims Bought    396    396    (0)    3,430      Morey Held in Trust    2,253    2,122    131    19,556      Socurities    494,114    478,787    15,527    2,221,138    54,135    19,711,282      Foreign Exchanges    3,411    3,313    228    30,683    20,683      Loars and Bills Discounted    2,275,273    2,221,138    54,135    19,711,282      Tangible Fixed Assets    10,687    10,080    607    92,859      Deferred Tax Assets    10,267    10,080    607    92,858      Castares    17,239    18,044    (80,074)    2,588    (200,360)      Total Assets    3,076,426    2,997,788    77,638    26,643,216      C			Millions of ye	n	Thousands of U.S. dollars
ASSETS:    60,651    54,796    5,855    525,438      Cash and Due from Banks    179,651    180,997    (1,316)    1,566,333      Monetary Claims Bought    396    0,0    3,430      Trading Account Securities    110    2,275,273    2,212    131    19,526      Socurities    494,114    478,787    15,327    4280,638    Loans and Bills Discounted    2,275,273    2,221,138    54,135    19,711,282      Foreign Exchanges    3,541    3,313    228    30,683    0,683    0,687    10,080    607    28,589      Defered Tax Assets    10,687    10,080    607    28,589    28,0142    2,244    19,926      Customser Uladities for Acceptances and Guarantees    63,99    7,74    (1,265)    46,659      Reserve for Possible Loan Losses    (290,360)    149,354    (290,360)    149,354      LIABILITIES AND NET ASSETS:    Liabilities    1,7238    17,74    (181)    149,041    490    26    4,444      Desorotis for Employees Folimement			, -		
Cash and Due from Banks    60.651    54.766    5.855    525.438      Call Loans    179,651    180.967    (1.318)    1.566.363      Monetary Claims Bought    396    397    (1.318)    1.566.363      Monetary Claims Bought    236    (1.217)    993      Money Held In Trust    2.253    2.12    131    19.256      Securities    494.114    478.767    15.227    4.280.638      Loans and Bills Discounted    2.275.273    2.221.138    54.135    19.711.228      Foreign Exchanges    3.541    3.313    228    30.683      Other Assets    25.366    23.142    2.244    218.925      Deferred Tax Assets    10.687    10.080    607    92.569      Deferred Tax Assets    3.075.426    (2.997.78)    77.63    2.6643.216      Data Seets    2.306    2.358    (50)    20.000      Total Assets    3.075.426    2.997.78    77.63    24.642.812.613      Call Money    2.306    2.358    (50)<	As of September 30,	2007	2006		2007
Call Loans    179,651    190,967    (1,316)    1,565,383      Monetary Claims Bought    396    396    300    3,430      Money Itadin Account Securities    110    237    (127)    953      Money Heid In Trust    2,253    2,122    131    19,526      Socuritics    494,114    47,877    15,337    42,80,638      Contanges    3,541    3,313    228    30,663      Oring Exchanges    33,328    33,721    19,925    19,925      Tangible Fixed Assets    10,667    10,080    607    22,839      Calt Assets    10,667    10,080    607    22,839      Cast Assets    3,075,426    2,997,788    7,63    22,64,910      Calt Assets    2,306    11,50    2,64,912    2,558    2,900,00      Total Assets    2,307,426    2,997,788    7,63    22,64,910    1,460      Calt Money    2,308    2,358    (50)    24,912,611    1,90    -      Capoptins <t< td=""><td>ASSETS:</td><td></td><td></td><td></td><td></td></t<>	ASSETS:				
Monetary Claims Bought    396    396    00    3.430      Trading Account Securities    110    237    (127)    953      Money Hold In Trust    2,253    2,122    131    19,526      Securities    494,114    478,787    15,327    4,280,038      Loans and Bills Discounted    2,275,273    2,221,138    54,135    19,711,282      Foreign Exchanges    3,341    3,313    238    30,683    10,687    10,080    607    926,587      Tangible Fixed Assets    10,687    10,080    607    926,593    128,044    (805)    149,394      Customers' Liabilities to Acceptances and Guarantees    6,309    7,574    (80,674)    2,556    (289,030)      Total Assets    3,075,422    2,997,788    77,638    26,643,216      Liabilities    2,908    2,356    (50)    20,000      Total Assets    17,093    17,274    (41)    149,04      Call Money    2,907,788    7,638    26,643,216    2,1382    2,4683,216	Cash and Due from Banks	60,651	54,796	5,855	525,438
Trading Áccount Securities  110  237  (127)  953    Money Heid In Trust  2,253  2,122  131  19,526    Securities  494,114  478,787  15,327  4,280,638    Loans and Bills Discounted  2,275,273  2,221,138  54,415  19,711,282    Creign Exchanges  3,441  3,313  228  30,683    Other Assets  25,386  23,142  2,244  219,925    Tangible Fixed Assets  10,687  10,080  607  92,589    Defered Tax Assets  17,239  18,044  (805)  144,934    Customers' Liabilities for Acceptances and Guarantees  6,309  7,574  (1,265)  64,669    Customers' Liabilities for Acceptances and Guarantees  3,075,428  2,997,788  77,638  26,643,216    LiABILITIES AND NET ASSETS:  Liabilities  2,308  (50)  20,000    Foreign Exchanges  17  21  (4)  149    Other Liabilities  2,308  (50)  20,000    Foreign Exchanges  17  24  (81)  148,081    Reseri	Call Loans	179,651	180,967	(1,316)	1,556,363
Money Held in Trust    2,253    2,122    1,31    19,526      Securities    494,114    478,787    15,327    4,280,638      Securities    2,247,5273    2,221,138    54,135    19,711,282      Foreign Exchanges    3,641    3,313    228    30,683      Other Assets    25,386    29,142    2,244    219,925      Tangible Fixed Assets    10,687    10,080    607    92,569      Defered Tax Assets    10,687    10,080    607    92,569      Defered Tax Assets    30,7542    2,944    (1,265)    54,659      Customers' Liabilities tor Acceptances and Guarantees    6,309    7,574    (1,265)    64,64,216      Labilities    30,7542    2,958    (50)    200,660    20,060      Call Assets    3,075,42    2,864,119    2,864,319    2,864,326    2,843,266    2,936    2,930    2,958    (200,360)    20,000    20,000    2,930    2,558    (200,360)    2,643,216    3,043    2,044    3,014    1,	Monetary Claims Bought	396	396	(O)	3,430
Securities    494,114    478,787    15,327    4,280,638      Loans and Bills Discounted    2,276,273    2,221,138    54,135    19,711,282      Orber Assets    25,386    23,142    2,244    219,925      Tangible Fixed Assets    10,687    100,080    607    28,8730      Intenspile Fixed Assets    10,687    100,080    607    28,6830      Defered Tax Assets    10,687    100,080    607    28,6830      Customers' Labilities for Acceptances and Guarantees    6,300    7,574    (1,255)    64,669      Reserve for Possible Loan Losses    (33,516)    (36,074)    2,558    (290,360)      Total Assats    2,008    7,574    (1,255)    64,6439      Deposits    2,008    2,358    (50)    20,000      Foreign Exchanges    17    21    (4)    149      Deposits    2,208    2,358    (50)    20,000      Foreign Exchanges    17    21    (4)    149      Deposits    2,464    -	Trading Account Securities	110	237	(127)	953
Lans and Bills Discounted    2,275,273    2,221,135    54,135    19,711,282      Foreign Exchanges    3,541    3,313    223    30,683      Other Assets    25,386    23,142    2,244    219,925      Tangible Fixed Assets    10,687    10,080    607    292,589      Deferred Tax Assets    17,239    18,044    (805)    149,354      Customers' Labilities for Acceptances and Guarantees    6,309    7,574    (1,265)    249,0300      Beserve for Possible Loan Losses    3,075,426    2,997,788    77,638    26,643,216      LIABILITIES AND NET ASSETS:    LIABILITIES AND NET ASSETS:    2,804,119    2,802,610    61,509    24,812,613      Call Money    2,308    2,338    (50)    20,000    7,90    -      Call Money    2,308    17,093    17,274    (181)    148,081      Reserve for Enployee Retirement Benefits    -    79    (70)    -      Reserve for Retirement Lallowances to Directors and Auditors    2,468    -    2,463    2,1382	Money Held in Trust	2,253	2,122	131	19,526
Foreign Exchanges    3,641    3,313    228    30,683      Other Assets    25,386    23,142    2,244    219,925      Intrangible Fixed Assets    33,328    33,261    67    288,730      Deferred Tax Assets    10,687    10,060    607    92,589      Lostomer' Liabilities for Acceptances and Guarantees    6,309    7,574    (1,265)    54,659      Reserve for Possible Loan Losses    (30,516)    (36,074)    2,558    (290,360)      Total Assets    3,075,426    2,997,788    77,638    26,643,216      Libellities    2,804,119    2,802,610    61,509    24,812,613      Call Money    2,308    2,358    (50)    20,000      Foreign Exchanges    17    21    (4)    149      Other Liabilities    2,808,119    2,802,610    61,509    24,812,613      Call Money    2,308    2,544    499    25    4,544      Reserve for Employee Retirement Benefits    -    79    (79)    -      Reserve for Emplo	Securities	494,114	478,787	15,327	4,280,638
Other Assets    25,386    23,121    2,244    219,925      Tangible Fixed Assets    33,328    33,261    67    288,730      Intangible Fixed Assets    10,067    10,060    607    92,589      Deferred Tax Assets    17,239    18,044    (805)    149,384      Customers' Liabilities    6,309    7,574    (1,265)    544,659      Reserve for Possible Loan Losses    (33,516)    (36,074)    2,558    (290,360)      Total Assets    3,075,426    2,997,788    77,638    26,643,216      LABILITIES AND NET ASSETS:    Liabilities    2    2802,610    61,509    24,812,613      Call Money    2,308    2,558    (161,199    24,812,613    2    0    <	Loans and Bills Discounted	2,275,273	2,221,138	54,135	19,711,282
Tangble Fixed Assets    33,328    33,328    33,221    67    288,730      Intangible Fixed Assets    10,687    10,080    607    92,589      Deferred Tax Assets    17,239    18,044    (805)    54,659      Reserve for Possible Loan Losses    (30,574)    2,558    (290,360)      Total Assets    3,075,426    2,997,788    77,638    26,643,216      LIABILITIES AND NET ASSETS:    Liabilities    2,308    2,358    (50)    24,812,613      Call Money    2,308    2,358    (50)    20,000    -      Foreign Exchanges    17    21    (4)    149,90    -      Reserve for Employees' Bonus    524    499    25    4,544      Reserve for Employees Retirement Allowances to Directors and Auditors    2,468    -    2,468    21,382      Reserve for Possible Losses on Repayment of Sleeping Accounts    285    -    260,772    25,063,904      Net Assets    0    0    -    0    -    260,272      Capital Surplus    18,5	Foreign Exchanges	3,541	3,313	228	30,683
Intangible Fixed Assets    10,687    10,080    607    92,589      Deferred Tax Assets    17,239    18,044    (805)    149,354      Customer's Liabilities for Acceptances and Guarantees    6,309    7,574    (1,255)    54,659      Reserve for Possible Loan Losses    3,075,426    2,997,788    77,638    26,643,216      LIABILITIES AND NET ASSETS:    Liabilities    2,308    2,358    (60)    20,000      Call Money    2,308    2,358    (50)    20,000      Oreirajn Exchanges    17    21    (4)    149      Other Liabilities    17,093    17,274    (181)    148,081      Reserve for Employee Bruus    524    499    25    4,544      Reserve for Penployee Patherment Benefits    —    79    (79)    —      Reserve for Special Losses on Repayment of Sleeping Accounts    2,868    2,468    21,382      Reserve for Special Losses on Repayment of Sleeping Accounts    2,855    2    16,026      Common Stock    30,043    30,043    —    26,0272	Other Assets	25,386	23,142	2,244	219,925
Deferred Tax Assets    17,239    18,044    (805)    149,354      Customers' Labilities for Acceptances and Guarantees    6,309    7.74    (1,265)    54,659      Reserve for Possible Loan Losses    3,075,426    2,997,788    77,638    26,643,216      LIABILITES AND NET ASSETS:    Labilities    2,806,119    2,802,610    61,509    24,812,613      Call Money    2,308    2,358    (50)    20,000      Foreign Exchanges    17    21    (4)    149,934      Reserve for Employees' Bonus    524    499    25    4,544      Reserve for Employees' Bonus    2,468     2,468    21,388      Reserve for Employees Patirement Benefits     79    (79)       Reserve for Possible Losses on Repayment of Sleeping Accounts    2,468     2,458    24,448      Reserve for Possible Losses on Repayment of Sleeping Accounts    2,859    16,207    25,063,904      Net Assets    0    0    -    0    -    0      Capital Surplus Reserve for Employeen Retirement A	Tangible Fixed Assets	33,328	33,261	67	288,730
Customers' Liabilities for Acceptances and Guarantees    6,309    7,574    (1,265)    54,659      Reserve for Possible Loan Losses    3,075,426    2,997,788    7,638    26,643,216      LABILITES AND NET ASSETS:    Liabilities    2,806,4119    2,802,610    61,509    24,812,613      Call Money    2,306    2,308    5(0)    20,000      Foreign Exchanges    17    21    (4)    149      Other Liabilities    17,033    17,274    (181)    148,000      Reserve for Employees Porus    524    499    25    4,544      Reserve for Retirement Allowances to Directors and Auditors    2,468    —    2,468    21,382      Reserve for Possible Losses on Repayment of Sleeping Accounts    285    —    285    2,474      Reserve for Social Laws    0    0    —    0    0      Acceptances and Guarantees    6,309    7,574    (1,265)    55,663,904      Total Labilities    2,893,126    2,803,116    62,707    25,063,904      Total Labilities    3,0,043	Intangible Fixed Assets	10,687	10,080	607	92,589
Customers' Liabilities for Acceptances and Guarantees    6,309    7,574    (1,265)    54,659      Reserve for Possible Loan Losses    (30,7542    2,997,788    7,638    26,643,216      LiABILITIES AND NET ASSETS:    Liabilities    2,804,119    2,802,610    61,509    24,812,613      Call Money    2,308    2,308    5(50)    20,000      Foreign Exchanges    17    21    (4)    149      Other Liabilities    524    499    25    4,544      Reserve for Employees' Borus    524    499    25    4,544      Reserve for Employees' Borus    2,883,126    2,486    — 2,468    21,382      Reserve for Employees Retirement Benefits    —    79    (79)    —      Reserve for Retirement Allowances to Directors and Auditors    2,883,126    2,803,126    2,803,19    62,707    25,063,904      Total Liabilities    0    0    —    0    0    —    0      Acceptances and Guarantees    6,309    7,574    (1,265)    54,659    1    1	Deferred Tax Assets	17,239	18,044	(805)	149,354
Reserve for Possible Loan Losses    (33,516)    (36,074)    2,558    (290,360)      Total Assets    3,075,426    2,997,788    77,638    26,643,216      LIABILITES AND NET ASSETS:    Liabilities    2,864,119    2,802,610    61,509    24,812,613      Call Money    2,308    2,358    (50)    20,000    2,358    (50)    20,000      Foreign Exchanges    17    21    (4)    149    148    014    148    014    148    014    149    148    014    0    149    148,081    17,033    17,274    (181)    148,081 <td< td=""><td>Customers' Liabilities for Acceptances and Guarantees</td><td>6,309</td><td>7,574</td><td>(1,265)</td><td></td></td<>	Customers' Liabilities for Acceptances and Guarantees	6,309	7,574	(1,265)	
Likelittiftes    August 1	Reserve for Possible Loan Losses				(290,360)
LiAbilities    2,864,119    2,802,610    61,509    24,812,613      Call Money    2,308    2,358    (50)    20,000      Foreign Exchanges    17    21    (4)    149      Other Liabilities    17,093    17,274    (181)    148,081      Reserve for Employees' Bonus    524    499    25    4,544      Reserve for Employees to Directors and Auditors    2,468    -    2,468    21,882      Reserve for Possible Losses on Repayment of Sleeping Accounts    285    -    285    2,474      Reserve or Special Laws    0    0    -    0    0    -    0    0    -    0    0    -    0    0    -    0    0    -    0    0    -    0    0    -    0    0    -    0    0    -    0    0    -    0    0    -    0    0    -    0    0    -    1    0    0    -    1    0 <td>Total Assets</td> <td></td> <td></td> <td>77,638</td> <td></td>	Total Assets			77,638	
Liabilities    2,864,119    2,802,610    61,509    24,812,613      Call Money    2,308    2,358    (50)    20,000      Foreign Exchanges    17    21    (4)    149      Other Labilities    17,093    17,274    (181)    148,081      Reserve for Employee Retirement Benefits    —    79    (79)    —      Reserve for Possible Losses on Repayment of Sleeping Accounts    285    —    285    24,474      Reserve for Chesible Losses on Repayment of Sleeping Accounts    2,893,126    2,803,419    62,707    25,063,904      Net Assets    0    0    —    0    0    —    0      Capital Surplus    18,587    18,585    2    161,013    0    —    161,013      Other Capital Surplus    1    —    1    12    12    12    130,969    113,638    17,331    11,34,621      Capital Surplus Reserve    100,926    83,595    17,331    134,434    840    —    7,277    0ther Reserve    30,04	LIABILITIES AND NET ASSETS:				
Call Money    2,308    2,358    (50)    20,000      Foreign Exchanges    17    21    (4)    149      Other Liabilities    17,093    17,274    (181)    148,081      Reserve for Employees' Bonus    524    499    25    4,544      Reserve for Employee Retirement Benefits    -    79    (79)    -      Reserve for Retirement Allowances to Directors and Auditors    2,468    -    2,468    21,382      Reserve for Special Laws    0    0    -    0    0    -    0      Acceptances and Guarantees    6,309    7,574    (1,265)    54,659    -    161,013      Total Liabilities    2,893,126    2,830,419    62,707    25,063,904    -    -    161,026    -    -    640,272    26,063,904    -    -    161,026    -    -    161,026    -    161,026    -    161,026    -    161,026    -    161,026    -    161,026    -    161,026    -    161,02	Liabilities				
Call Money  2,308  2,358  (50)  20,000    Foreign Exchanges  17  21  (4)  149    Other Liabilities  17,093  17,274  (181)  148,081    Reserve for Employees' Bonus  524  499  25  4,644    Reserve for Employee Retirement Benefits  —  79  (79)  —    Reserve for Retirement Allowances to Directors and Auditors  2,468  —  2,468  21,382    Reserve under Special Laws  0  0  —  265  2,474    Reserves under Special Laws  0  0  —  0  0  —  0    Acceptances and Guarantees  6,309  7,574  (1,265)  54,659    Total Liabilities  2,893,126  2,830,419  62,707  25,063,904    Net Assets  2  18,585  18,585  —  161,013    Capital Surplus Reserve  18,585  18,585  —  161,026    Other Capital Surplus Reserve  18,585  113,638  17,331  1,134,621    Earned Surplus Reserve  30,043  —  260,27	Deposits	2,864,119	2,802,610	61,509	24,812,613
Other Liabilities    17,093    17,274    (181)    148,081      Reserve for Employees' Bonus    524    499    25    4,544      Reserve for Employee Retirement Benefits    —    79    (79)    —      Reserve for Retirement Allowances to Directors and Auditors    2,468    —    2,454    21,382      Reserve for Possible Losses on Repayment of Sleeping Accounts    285    —    285    2,474      Reserves under Special Laws    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    Acceptances and Guarantees    6,309    7,574    (1,265)    54,659    0    1    25,063,904    Net Assets    2    261,026    Capital Surplus    18,587    18,585    2    161,026    Capital Surplus Reserve    18,587    18,585    2    161,026    Capital Surplus Reserve    30,043    —    260,272    Other Capital Surplus Reserve    30,043    —    260,272    Other Capital S	Call Money	2,308	2,358	(50)	20,000
Other Liabilities    17,093    17,274    (181)    148,081      Reserve for Employees' Bonus    524    499    25    4,544      Reserve for Retirement Benefits    —    79    (79)    —      Reserve for Retirement Allowances to Directors and Auditors    2,468    —    2,868    21,382      Reserve for Possible Losses on Repayment of Sleeping Accounts    285    —    285    2,474      Reserves under Special Laws    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    Acceptances and Guarantees    6,309    7,574    (1,265)    54,659    1    64,804    …    260,272    Capital Surplus    18,587    18,585    2    161,026    Capital Surplus Reserve    18,585    18,585    …    161,013    0.043    30,043    …    260,272    Other Capital Surplus Reserve    30,043    …    260,272    0.043    30,043    …    260,272    0.	Foreign Exchanges	17	21	(4)	149
Reserve for Employees' Bonus    524    499    25    4,544      Reserve for Employee Retirement Benefits    —    79    (79)    —      Reserve for Retirement Allowances to Directors and Auditors    2,468    —    2,468    21,382      Reserves under Special Laws    0    0    —    0    0    —    0      Acceptances and Guarantees    6,309    7,574    (1,265)    54,659    54,659      Total Liabilities    2,893,126    2,893,126    2,804,19    62,707    25,063,904      Net Assets    2    18,587    18,585    2    161,026      Capital Surplus    1    —    1    260,272	Other Liabilities	17,093	17,274		148,081
Reserve for Employee Retirement Benefits    —    79    (79)    —      Reserve for Retirement Allowances to Directors and Auditors    2,468    —    2,468    21,382      Reserve for Possible Losses on Repayment of Sleeping Accounts    285    —    285    2,474      Reserves under Special Laws    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    —    0    0    P    25063,904    1    1    1    1    0    0    1    1    1    1    1    1    12    161,026    26,313    11,134,621    161,026    26,525    17,331    11,	Reserve for Employees' Bonus	524	499	25	4,544
Reserve for Retirement Allowances to Directors and Auditors  2,468  —  2,468  —  2,468  21,382    Reserve for Possible Losses on Repayment of Sleeping Accounts  285  —  285  2,474    Reserves under Special Laws  0  0  —  0  0  —  0    Acceptances and Guarantees  6,309  7,574  (1,265)  54,659  74,659    Total Liabilities  2,893,126  2,830,419  62,707  25,063,904    Net Assets  -  26,0272  Capital Surplus  18,587  18,585  2  161,026    Capital Surplus  18,587  18,585  161,013  1  1  12    Retained Earnings  130,969  113,638  17,331  1,134,621    Earned Surplus Reserve  30,043  30,043  —  260,272    Other Retained Earnings  100,926  83,595  17,331  1,134,621    Earned Surplus Reserve  86,532  70,032  16,500  749,650    Balance of Profit to be Carried Forward  13,553  12,723  830  117,420    Treasury Stock <td></td> <td>_</td> <td>79</td> <td>(79)</td> <td>_</td>		_	79	(79)	_
Reserve for Possible Losses on Repayment of Sleeping Accounts    285    —    285    2,474      Reserves under Special Laws    0    0    —    0      Acceptances and Guarantees    6,309    7,574    (1,265)    54,659      Total Liabilities    2,893,126    2,830,419    62,707    25,063,904      Net Assets    -    260,272    Capital Surplus    18,587    18,585    2    161,026      Capital Surplus    18,587    18,585    -    161,013    0ther Capital Surplus    1    -    1	Reserve for Retirement Allowances to Directors and Auditors	2,468		( )	21,382
Reserves under Special Laws    0	Reserve for Possible Losses on Repayment of Sleeping Accounts	285		285	
Acceptances and Guarantees    6,309    7,574    (1,265)    54,659      Total Liabilities    2,893,126    2,830,419    62,707    25,063,904      Net Assets    2    0    2    2    2    1    2    1 <td></td> <td>0</td> <td>0</td> <td></td> <td></td>		0	0		
Net Assets    30,043    30,043    -    260,272      Capital Surplus    18,587    18,585    2    161,026      Capital Surplus Reserve    18,585    18,585    2    161,026      Capital Surplus Reserve    1    -    1    1    1    1    1    1    1    1    1    1    1    1    260,272      Other Capital Surplus Reserve    30,043    30,043    1,030    1    -    1    1    1    1    1    1    260,272      Other Capital Surplus Reserve    30,043    30,043    -    260,272    0ther Retained Earnings    100,926    83,595    17,331    874,348      Reserve for Employee Retirement Benefits    840    840    -    7,277    Other Reserve    86,532    70,032    16,500    749,650    Balance of Profit to be Carried Forward    13,553    12,723    830    117,420      Treasury Stock    (1,978)    (1,960)    (18)    (17,136)    10,5037    17,314    1,538,7	Acceptances and Guarantees	6,309	7,574	(1,265)	54,659
Common Stock    30,043    30,043	Total Liabilities	2,893,126	2,830,419	62,707	25,063,904
Common Stock    30,043    30,043	Net Assets				
Capital Surplus  18,587  18,585  2  161,026    Capital Surplus Reserve  18,585  18,585		30,043	30,043	_	260,272
Capital Surplus Reserve    18,585    18,585    —    161,013      Other Capital Surplus    1    —    1    12      Retained Earnings    130,969    113,638    17,331    1,134,621      Earned Surplus Reserve    30,043    30,043    —    260,272      Other Retained Earnings    100,926    83,595    17,331    874,348      Reserve for Employee Retirement Benefits    840    840    —    7,277      Other Reserve    86,532    70,032    16,500    749,650      Balance of Profit to be Carried Forward    13,553    12,723    830    117,420      Treasury Stock    (1,978)    (1,960)    (18)    (17,136)      Total Stockholders' Equity    177,621    160,307    17,314    1,538,784      Net Unrealized Gains (Losses) on Securities, Net of Taxes    4,508    6,996    (2,488)    39,058      Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes    31    48    (17)    273      Subscription Rights to Shares    138    17    121 <td< td=""><td></td><td></td><td></td><td>2</td><td></td></td<>				2	
Other Capital Surplus    1    —    1    12      Retained Earnings    130,969    113,638    17,331    1,134,621      Earned Surplus Reserve    30,043    30,043    —    260,272      Other Retained Earnings    100,926    83,595    17,331    874,348      Reserve for Employee Retirement Benefits    840    840    —    7,277      Other Reserve    86,532    70,032    16,500    749,650      Balance of Profit to be Carried Forward    13,553    12,723    830    117,420      Treasury Stock    (1,978)    (1,960)    (18)    (17,136)      Total Stockholders' Equity    177,621    160,307    17,314    1,538,784      Net Unrealized Gains (Losses) on Securities, Net of Taxes    4,508    6,996    (2,488)    39,058      Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes    31    48    (17)    273      Total Valuation and Translation Adjustments    4,540    7,045    (2,505)    39,331      Subscription Rights to Shares    138    17    <					
Retained Earnings  130,969  113,638  17,331  1,134,621    Earned Surplus Reserve  30,043  30,043  —  260,272    Other Retained Earnings  100,926  83,595  17,331  874,348    Reserve for Employee Retirement Benefits  840  840  —  7,277    Other Reserve  86,532  70,032  16,500  749,650    Balance of Profit to be Carried Forward  13,553  12,723  830  117,420    Treasury Stock  (1,978)  (1,960)  (18)  (17,136)    Total Stockholders' Equity  177,621  160,307  17,314  1,538,784    Net Unrealized Gains (Losses) on Securities, Net of Taxes  31  48  (17)  273    Total Valuation and Translation Adjustments  4,508  6,996  (2,488)  39,058    Subscription Rights to Shares  138  17  121  1,196    Total Net Assets  182,299  167,369  14,930  1,579,311				1	
Earned Surplus Reserve30,04330,043—260,272Other Retained Earnings100,92683,59517,331874,348Reserve for Employee Retirement Benefits840840—7,277Other Reserve86,53270,03216,500749,650Balance of Profit to be Carried Forward13,55312,723830117,420Treasury Stock(1,978)(1,960)(18)(17,136)Total Stockholders' Equity177,621160,30717,3141,538,784Net Unrealized Gains (Losses) on Securities, Net of Taxes4,5086,996(2,488)39,058Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes3148(17)273Total Valuation and Translation Adjustments4,5407,045(2,505)39,331Subscription Rights to Shares182,299167,36914,9301,579,311			113.638	17.331	
Other Retained Earnings100,92683,59517,331874,348Reserve for Employee Retirement Benefits840840—7,277Other Reserve86,53270,03216,500749,650Balance of Profit to be Carried Forward13,55312,723830117,420Treasury Stock(1,978)(1,960)(18)(17,136)Total Stockholders' Equity177,621160,30717,3141,538,784Net Unrealized Gains (Losses) on Securities, Net of Taxes4,5086,996(2,488)39,058Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes3148(17)273Total Valuation and Translation Adjustments4,5407,045(2,505)39,331Subscription Rights to Shares138171211,196Total Net Assets182,299167,36914,9301,579,311	-				
Reserve for Employee Retirement Benefits840840—7,277Other Reserve86,53270,03216,500749,650Balance of Profit to be Carried Forward13,55312,723830117,420Treasury Stock(1,978)(1,960)(18)(17,136)Total Stockholders' Equity177,621160,30717,3141,538,784Net Unrealized Gains (Losses) on Securities, Net of Taxes4,5086,996(2,488)39,058Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes3148(17)273Total Valuation and Translation Adjustments4,5407,045(2,505)39,331Subscription Rights to Shares138171211,196Total Net Assets182,299167,36914,9301,579,311				17.331	
Other Reserve86,53270,03216,500749,650Balance of Profit to be Carried Forward13,55312,723830117,420Treasury Stock(1,978)(1,960)(18)(17,136)Total Stockholders' Equity177,621160,30717,3141,538,784Net Unrealized Gains (Losses) on Securities, Net of Taxes4,5086,996(2,488)39,058Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes3148(17)273Total Valuation and Translation Adjustments4,5407,045(2,505)39,331Subscription Rights to Shares138171211,196Total Net Assets182,299167,36914,9301,579,311	-				
Balance of Profit to be Carried Forward13,55312,723830117,420Treasury Stock(1,978)(1,960)(18)(17,136)Total Stockholders' Equity177,621160,30717,3141,538,784Net Unrealized Gains (Losses) on Securities, Net of Taxes4,5086,996(2,488)39,058Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes3148(17)273Total Valuation and Translation Adjustments4,5407,045(2,505)39,331Subscription Rights to Shares138171211,196Total Net Assets182,299167,36914,9301,579,311				16 500	
Treasury Stock(1,978)(1,960)(18)(17,136)Total Stockholders' Equity177,621160,30717,3141,538,784Net Unrealized Gains (Losses) on Securities, Net of Taxes4,5086,996(2,488)39,058Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes3148(17)273Total Valuation and Translation Adjustments4,5407,045(2,505)39,331Subscription Rights to Shares138171211,196Total Net Assets182,299167,36914,9301,579,311					
Total Stockholders' Equity  177,621  160,307  17,314  1,538,784    Net Unrealized Gains (Losses) on Securities, Net of Taxes  4,508  6,996  (2,488)  39,058    Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes  31  48  (17)  273    Total Valuation and Translation Adjustments  4,540  7,045  (2,505)  39,331    Subscription Rights to Shares  138  17  121  1,196    Total Net Assets  182,299  167,369  14,930  1,579,311					
Net Unrealized Gains (Losses) on Securities, Net of Taxes    4,508    6,996    (2,488)    39,058      Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes    31    48    (17)    273      Total Valuation and Translation Adjustments    4,540    7,045    (2,505)    39,331      Subscription Rights to Shares    138    17    121    1,196      Total Net Assets    182,299    167,369    14,930    1,579,311		,	,		
Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes    31    48    (17)    273      Total Valuation and Translation Adjustments    4,540    7,045    (2,505)    39,331      Subscription Rights to Shares    138    17    121    1,196      Total Net Assets    182,299    167,369    14,930    1,579,311					
Total Valuation and Translation Adjustments  4,540  7,045  (2,505)  39,331    Subscription Rights to Shares  138  17  121  1,196    Total Net Assets  182,299  167,369  14,930  1,579,311					
Subscription Rights to Shares    138    17    121    1,196      Total Net Assets    182,299    167,369    14,930    1,579,311					
Total Net Assets    182,299    167,369    14,930    1,579,311					
	Total Net Assets				
	Total Liabilities and Net Assets			77,638	26,643,216

### Non-Consolidated Statements of Income (Unaudited)

Suruga Bank Ltd.

		Millions of yen			
For the Six Months Ended September 30,	2007	2006	Change from 2006	2007	
Ordinary Income	54,764	47,214	7,550	474,436	
Interest Income	45,739	39,232	6,507	396,251	
Interest on Loans and Discounts	41,071	36,683	4,388	355,815	
Interest and Dividends on Securities	3,158	1,688	1,470	27,361	
Fees and Commissions	7,311	6,574	737	63,337	
Other Operating Income	286	726	(440)	2,480	
Other Income	1,427	680	747	12,366	
Operating Expenses	35,628	32,065	3,563	308,658	
Interest Expenses	7,463	4,766	2,697	64,657	
Interest on Deposits	4,937	1,815	3,122	42,775	
Fees and Commissions	4,547	3,822	725	39,393	
Other Operating Expenses	164	113	51	1,424	
General and Administrative Expenses	20,176	18,989	1,187	174,798	
Other Expenses	3,276	4,374	(1,098)	28,384	
Ordinary Profits	19,135	15,148	3,987	165,777	
Extraordinary Profits	890	1,383	(493)	7,711	
Extraordinary Losses	2,845	81	2,764	24,653	
Income before Income Taxes and Others	17,180	16,450	730	148,836	
Provision for Income Taxes and Others	5,744	6,854	(1,110)	49,765	
Deferred Income Taxes	1,290	(407)	1,697	11,175	
Net Income	10,145	10,003	142	87,895	

### Non-Consolidated Statement of Changes in Net Assets (Unaudited)

Suruga Bank Ltd.

				١	Villions of ye	n				
	Stockholders' Equity									
	Capital Surplus									
	Capital	Capital	Other	Total	Earned Surplus Reserve	Other Capital Su		urplus	Total	
	Stock	Surplus Reserve	Capital Surplus	Capital Surplus		Reserve for Retirement Benefits	Voluntary Reserve	Earned Surplus Brought Forward	Total Retained Earnings	
Balance at March 31, 2007	30,043	18,585	—	18,585	30,043	840	70,032	21,487	122,402	
Changes of Items During the Period										
Dividends from Surplus								(1,578)	(1,578)	
Net Income								10,145	10,145	
Provision to Voluntary Reserves							16,500	(16,500)	_	
Repurchase of Treasury Stock										
Disposal of Treasury Stock			1	1						
Net Changes of Items Other than Stockholders' Equity										
Total	_	_	1	1	_	_	16,500	(7,933)	8,566	
Balance at September 30, 2007	30,043	18,585	1	18,587	30,043	840	86,532	13,553	130,969	

				Millions of yen			
	Stockhold	ders' Equity	Valuation a	and Translation Ad			
	Treasury Stock	Total Stockholders' Equity	Net Unrealized Gains (Losses) on Available-for-sale Securities	Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes	Total Valuation and Translation Adjustments	Subscription Rights to Shares	Total Net Assets
Balance at March 31, 2007	(1,953)	169,078	8,080	58	8,138	68	177,285
Changes of Items During the Period							
Dividends from Surplus		(1,578)					(1,578)
Net Income		10,145					10,145
Provision to Voluntary Reserves		—					_
Repurchase of Treasury Stock	(97)	(97)					(97)
Disposal of Treasury Stock	73	74					74
Net Changes of Items Other than Stockholders' Equity			(3,571)	(26)	(3,598)	69	(3,528)
Total	(24)	8,543	(3,571)	(26)	(3,598)	69	5,014
Balance at September 30, 2007	(1,978)	177,621	4,508	31	4,540	138	182,299

Note: Figures less than 1 million yen are omitted.

				Thous	ands of U.S.	dollars				
	Stockholders' Equity									
		C	apital Surplus			Re	Retained Earnings			
	Capital Stock	Surplus Ca	Other	Total Capital Surplus	Earned Surplus Reserve	Other Capital Surplus			Total	
			Capital Surplus			Reserve for Retirement Benefits	Voluntary Reserve	Earned Surplus Brought Forward	Retained	
Balance at March 31, 2007	260,272	161,013	_	161,013	260,272	7,277	606,707	186,148	1,060,405	
Changes of Items During the Period										
Dividends from Surplus								(13,679)	(13,679)	
Net Income								87,895	87,895	
Provision to Voluntary Reserves							142,943	(142,943)	_	
Repurchase of Treasury Stock										
Disposal of Treasury Stock			12	12						
Net Changes of Items Other than Stockholders' Equity										
Total	_	_	12	12	_	_	142,943	(68,727)	74,216	
Balance at September 30, 2007	260,272	161,013	12	161,026	260,272	7,277	749,650	117,420	1,134,621	

			Tho	usands of U.S. do	llars		
	Stockhold	ders' Equity	Valuation a	and Translation Ad			
	Treasury Stock	Total Stockholders' Equity	Net Unrealized Gains (Losses) on Available-for-sale Securities	Net Deferred Gains (Losses) on Hedging Instruments, Net of Taxes	Total Valuation and Translation Adjustments	Subscription Rights to Shares	Total Net Assets
Balance at March 31, 2007	(16,921)	1,464,770	70,001	502	70,504	593	1,535,868
Changes of Items During the Period							
Dividends from Surplus		(13,679)					(13,679)
Net Income		87,895					87,895
Provision to Voluntary Reserves		_					_
Repurchase of Treasury Stock	(848)	(848)					(848)
Disposal of Treasury Stock	634	646					646
Net Changes of Items Other than Stockholders' Equity			(30,943)	(229)	(31,173)	602	(30,570)
Total	(214)	74,014	(30,943)	(229)	(31,173)	602	43,443
Balance at September 30, 2007	(17,136)	1,538,784	39,058	273	39,331	1,196	1,579,311

### Net Branches



#### An all-new mileage + banking service that lets users accrue mileage points through bank transactions. **ANA Branch**

http://www.surugabank.co.jp/ana/ (24 hours a day, 365 days a year) Toll free (from within Japan only): 0120-029-589 (From overseas: 055-98-02988) Telephone reception hours 9:30 am - 5:00 pm Monday - Friday (excluding holidays)

A feature-packed financial services website for OCN subscribers

#### OCN Branch

http://www.surugabank.co.jp/ocn/ (24 hours a day, 365 days a year) Toll free (from within Japan only): 0120-055-175 Telephone reception hours 9:00 am - 5:00 pm Monday - Friday (excluding holidays)

A banking site tailored to women

#### So-net Branch

http://www.surugabank.co.jp/so-net/(24 hours a day, 365 days a year)Toll free (from within Japan only): 0120-50-2189Telephone reception hours9:00 am - 7:00 pm Monday - Friday(excluding holidays)9:00 am - 5:00 pm Saturday

Providing access to leading Internet-based financial services

### Directbank Branch

http://www.surugabank.co.jp/directbank/ (24 hours a day, 365 days a year) Toll free (from within Japan only): 0120-708-807 Telephone reception hours 9:00 am - 5:00 pm Monday - Friday (excluding holidays)

Catering to B-to-B and B-to-C needs

### NetBank Branch

http://www.surugabank.co.jp/docomo/ (24 hours a day, 365 days a year) Toll free (from within Japan only): 0120-17-2038 Telephone reception hours 9:00 am - 5:00 pm Monday - Friday (excluding holidays) http://www.surugabank.co.jp/alsok/ (24 hours a day, 365 days a year) Toll free (from within Japan only): 0120-243-053 Telephone reception hours 9:00 am - 5:00 pm Monday - Friday (excluding holidays)

#### Products with free lottery tickets Dream Direct Branch

http://www.surugabank.co.jp/dream/(24 hours a day, 365 days a year)Toll free (from within Japan only):0120-89-1016Telephone reception hours9:00 am - 7:00 pm Monday - Friday(excluding holidays)9:00 am - 5:00 pm Saturday

#### Direct banking specializing in loans

#### **Direct One Branch**

http://www.surugabank.co.jp/directone/ (24 hours a day, 365 days a year) Toll free (from within Japan only): 0120-60-1616 Telephone reception hours 10:00 am - 8:00 pm Monday - Friday 10:00 am - 5:00 pm Saturday

Branch exclusively for system engineers (SEs)

### SE Bank Branch

http://www.surugabank.co.jp/sebank/ (24 hours a day, 365 days a year) Toll free (from within Japan only): 0120-803-689 Telephone reception hours 9:00 am - 5:00 pm Monday - Friday (excluding holidays)

Providing access to high value-added business services

### e-Business Direct Branch

http://www.surugabank.co.jp/ebusinessdirect/ (24 hours a day, 365 days a year) Toll free (from within Japan only): 0120-185-285 Telephone reception hours 10:00 am - 7:00 pm Monday - Friday (excluding holidays)

