

Our Operating Area

Geographically advantageous Shiga Prefecture; located in the center of Japan

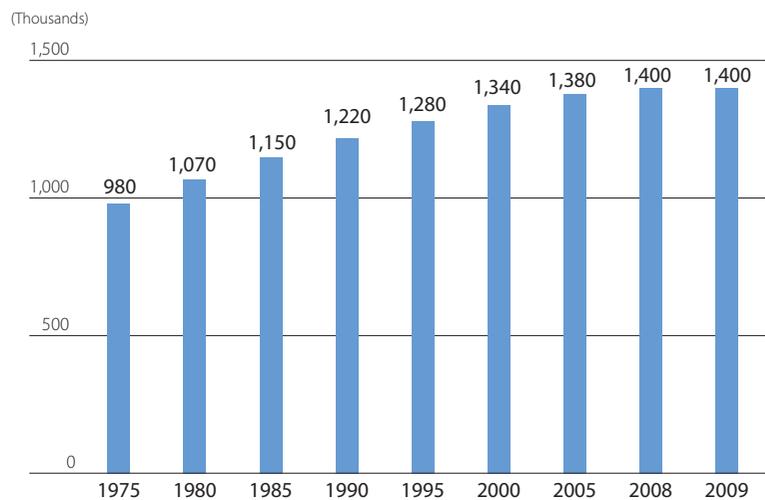


Leading population growth rates in Japan

	Prefecture	Growth rate
1	Tokyo	0.63%
2	Aichi	0.59%
3	Shiga	0.43%

Population Estimates for 2008, Oct. 2007 to Sept. 2008, Ministry of Internal Affairs and Communications

Population exceeded 1.4 million in the year ended March 31, 2009



High population of youth: advantageous for securing future labor force

	Prefecture	Ratio of youth among population
1	Okinawa	18.40%
2	Shiga	15.20%
3	Aichi	14.70%

Population Estimates for 2008, Oct. 2007 to Sept. 2008, Ministry of Internal Affairs and Communications

High educational level; advantageous for obtaining future high-grade human resources

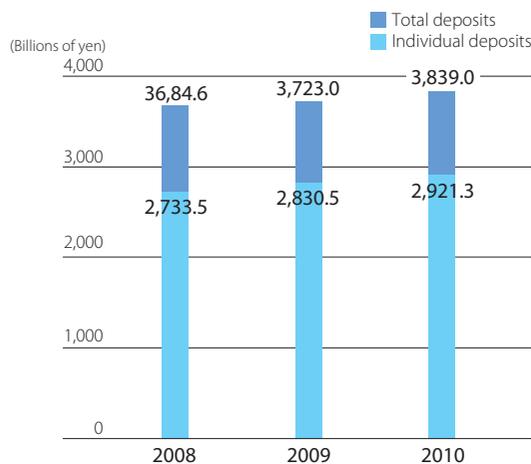
	Prefecture	Number of students per 100,000 population
1	Kyoto	6,080
2	Tokyo	5,564
3	Shiga	2,648

Population Estimates for 2008, Oct. 2007 to Sept. 2008, Ministry of Internal Affairs and Communications

Expanding deposits and savings underpinned by high growth market

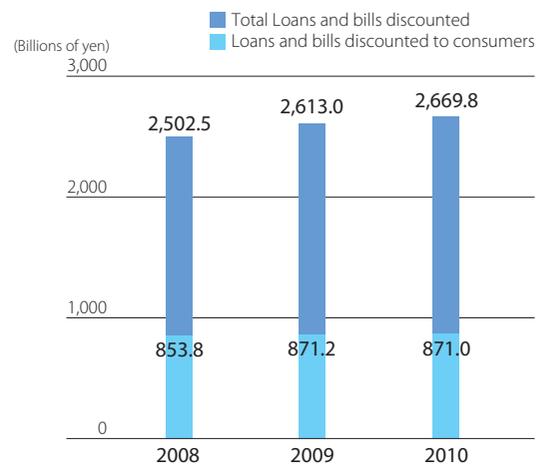
Deposits (including negotiable certificate of deposits)

(Average balances during the period)



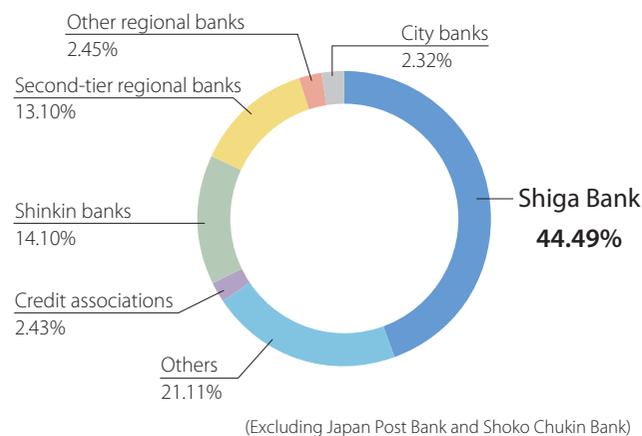
Loans and bills discounted

(Average balances during the period)



Deposit balances (share in Shiga Prefecture)

(As of September 30, 2009)



Balances of loans and bills discounted (share in Shiga Prefecture)

(As of September 30, 2009)

