<Change of Presentation>

The Enforcement Ordinance of the Banking Law was revised on August 8, 2007 and effective on and after September 30, 2007. "Provision for reserve for contingent liabilities from financial futures transactions" and "Provision for reserve for contingent liabilities from securities transactions," which were reported in "extraordinary losses," are reported as "Provision for reserve for contingent liabilities from financial instruments transactions" from this fiscal year. Similarly, "Gains on reversal of reserve for contingent liabilities from financial futures transactions" and "Gains on reversal of reserve for contingent liabilities from securities transactions," which were reported in "extraordinary gains," are reported as "Gains on reversal of reserve for contingent liabilities from financial instruments transactions" from this fiscal year.