

3. Earnings Forecasts for the fiscal year ending March 31, 2010

The consolidated earnings forecast announced on May 15, 2009 has been revised as follows due mainly to increases in credit costs of certain subsidiaries and equity method affiliates.

Ordinary income	¥ 3,100 billion	(a decrease by ¥300 billion from the previous forecast)
Ordinary profit	490 billion	(a decrease by ¥20 billion from the previous forecast)
Net income	220 billion	

The non-consolidated earnings forecast also has been revised as follows.

Operating income	¥ 130 billion	
Operating profit	115 billion	(a decrease by ¥5 billion from the previous forecast)
Ordinary profit	95 billion	(a decrease by ¥5 billion from the previous forecast)
Net income	80 billion	(a decrease by ¥20 billion from the previous forecast)