

Financial Statements  
for Year Ended March 31, 2013

The Bank of Okinawa, Ltd.

## Table of Contents

<b>I. Bank of Okinawa Financial Statements for Year Ended March 31, 2013</b>			
1. Earnings	Non-consolidated	.....	1
2. Major assets and liabilities	Non-consolidated	.....	3
3. Expenses	Non-consolidated	.....	7
4. Asset soundness	Non-consolidated	.....	8
5. Capital ratio (domestic standards)	Non-consolidated/consolidated	.....	10
6. Performance forecasts	Non-consolidated/consolidated	.....	11
<b>II. Summary of Business Results for Fiscal 2012</b>			
1. Business performance	Non-consolidated/consolidated	.....	12
2. Net business profit	Non-consolidated	.....	14
3. Interest margins	Non-consolidated	.....	14
4. Gains and losses on securities	Non-consolidated	.....	15
5. Capital ratio (domestic standards)	Non-consolidated/consolidated	.....	15
6. ROE	Non-consolidated	.....	16
<b>III. Loans and Bills Discounted</b>			
1. Risk-monitored loans (under the Banking Law)	Non-consolidated/consolidated	.....	17
2. Allowance for loan losses	Non-consolidated/consolidated	.....	18
3. Coverage of risk monitored loans	Non-consolidated/consolidated	.....	18
4. Mandatory disclosure of bad debt under the Financial Reconstruction Law	Non-consolidated/consolidated	.....	19
5. Coverage of assets subject to mandatory disclosure under the Financial Reconstruction Law	Non-consolidated/consolidated	.....	19
6. Allowance ratio and coverage ratio	Non-consolidated/consolidated	.....	20
7. Asset self-assessment and classification of assets	Non-consolidated	.....	21
8. Asset self-assessment and mandatory disclosure of assets under the Financial Reconstruction Law	Non-consolidated	.....	22
9. Loans and bills discounted by industrial segment	Non-consolidated	.....	23
1) Loans made by industrial segment	Non-consolidated	.....	23
2) Risk-monitored loans by industrial segment	Non-consolidated	.....	23
3) Loan and NPL balances -- wholesaling & retailing, construction, real estate, finance (excluding banking)	Non-consolidated	.....	24
4) Consumer loan balance	Non-consolidated	.....	25
5) Loans to SMEs and ratio of loans to SMEs to total loans	Non-consolidated	.....	25
10. Loans guaranteed by credit guarantee associations	Non-consolidated	.....	25
11. Loan balance to affiliate non-bank financial institutions	Non-consolidated	.....	25
12. Deposits and loan balances	Non-consolidated	.....	25
13. Deposit made by individuals and corporations by deposit category (average balance)	Non-consolidated	.....	26
<b>IV. Performance Forecasts</b>			
1. Full-year performance forecasts for fiscal 2013 (ending March 2014)	Non-consolidated	.....	27
2. Employees and branches	Non-consolidated	.....	27
3. Shareholdings	Non-consolidated	.....	28
4. NPL	Non-consolidated	.....	28
(1) Credit cost	Non-consolidated	.....	28
(2) NPL balance	Non-consolidated	.....	28
(3) NPL final disposal and new occurrence	Non-consolidated	.....	29
(4) Reserves for possible loan losses by borrower category and reserve ratios	Non-consolidated	.....	29
(5) NPL ratios under the Financial Reconstruction Law	Non-consolidated/consolidated	.....	29

# I. Bank of Okinawa Financial Statements for Year Ended March 31, 2013

## 1. Earnings

### ➤ Year-on-year comparison

Ordinary income for the reporting period declined ¥17 million year on year to ¥36,813 million. Despite an increase in fees and commissions, this decline was largely attributable to the decrease in interest income and gains on sales of securities.

Business profit on core banking operations climbed ¥1,208 million year on year to ¥10,324 million. While expenses increased, this result was mainly due to higher interest income as well as fees and commissions.

Ordinary profit grew ¥918 million year on year to ¥9,314 million. Notwithstanding higher credit costs, ordinary profit growth largely reflected an increase in business profit on core banking operations. In addition, net income for the reporting period came to ¥5,428 million, up ¥305 million year on year.

### Business performance (non-consolidated)

(¥ million)

	No.	FY11	FY12	
			Amounts	YoY increase (decrease)
Ordinary income	1	36,831	36,813	(17)
Gross business profit	2	28,535	30,284	1,749
Interest income	3	25,668	26,989	1,320
Fees and commissions	4	2,058	2,401	343
Expenses for the disposal of bad debt included in trust account	5	19	56	37
Other business profit	6	808	893	85
Gains (losses) on bond trading	7	611	723	112
Expenses (excluding non-recurrent items)	8	18,826	19,293	466
Personnel expenses	9	9,373	9,565	191
Non-personnel expenses	10	8,550	8,731	181
<b>Business profit on core banking operations (A)</b>	<b>11</b>	<b>9,116</b>	<b>10,324</b>	<b>1,208</b>
Provision of general allowance for loan losses	12	(1,590)	(68)	1,522
<b>Net business profit (B)</b>	<b>13</b>	<b>11,299</b>	<b>11,059</b>	<b>(239)</b>
Non-recurrent items	14	(2,903)	(1,745)	1,158
Recoveries of written-off claims	15	208	173	(34)
Net gains (losses) on equity securities	16	(606)	(549)	57
Bad debt disposal (non-recurrent items)	17	2,585	1,641	(943)
<b>Ordinary profit</b>	<b>18</b>	<b>8,395</b>	<b>9,314</b>	<b>918</b>
Extraordinary gains	19	(22)	(8)	14
Income before income taxes	20	8,373	9,305	932
Total income taxes and other taxes	21	3,250	3,877	627
<b>Net income</b>	<b>22</b>	<b>5,123</b>	<b>5,428</b>	<b>305</b>

(Note) The total amount for bad debt disposal

No. (17+5)

FY12 ¥1,698 million

FY11 ¥2,604 million

#### 《Explanation of terms》

(A) Business profit on core banking operations

No. (13+12-7+5)

An indicator of Bank earnings capacity, comprising net business profit

(non-consolidated) excluding variable factors.

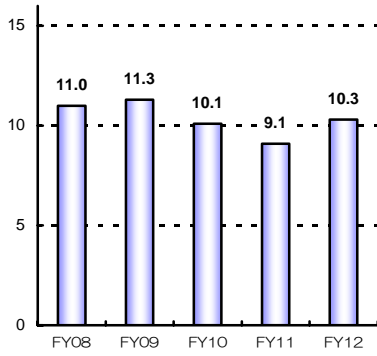
(B) Net business profit

No. (2-8-12)

Roughly equivalent to operating income at companies outside the banking sector

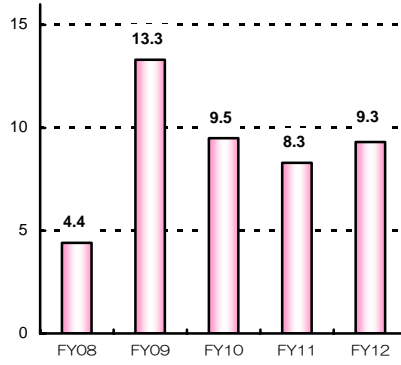
**Business profit on core banking operations**

(¥ billion)



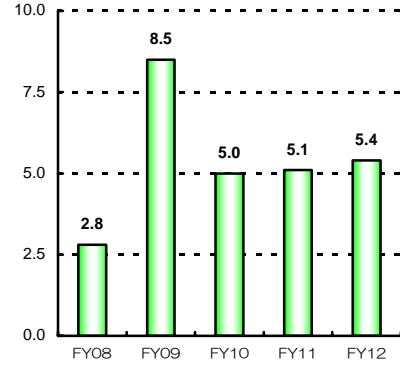
**Ordinary profit**

(¥ billion)



**Net income**

(¥ billion)



## 2. Major assets and liabilities (non-consolidated)

### (1) Loans and bills discounted

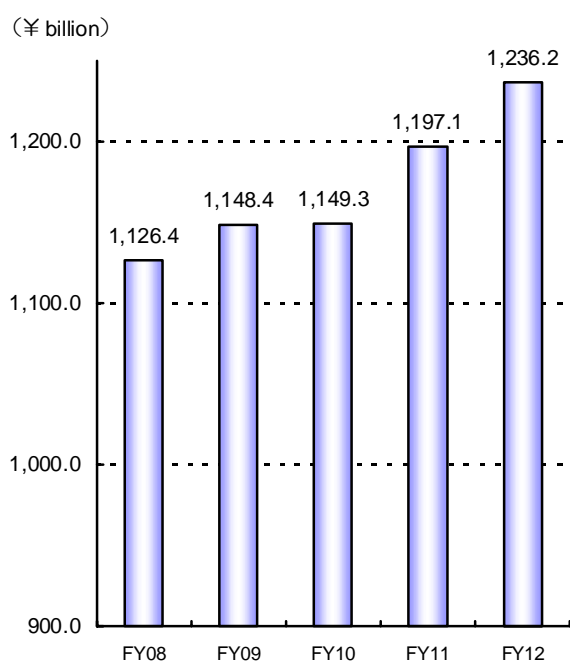
#### ➤ Year-on-year comparison

The balance of loans under banking and trust accounts stood at ¥1,236.2 billion as of the end of the reporting period, up ¥39.0 billion year on year. This was largely attributable to increases in mortgage loans and loans to individuals as a result of stronger retail sales, and business loans on the back of successful efforts to build more robust customer relationships under our “Strong Relations Plan.”

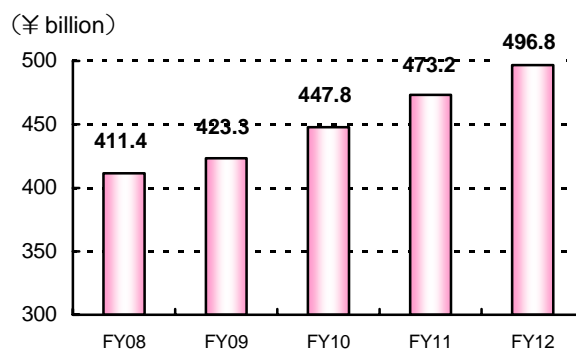
Term-end balance	FY11	FY12	
		Amounts	YoY increase (decrease)
Loans and bills discounted (term-end balance)	1,197.1	1,236.2	39.0
Business loans	597.9	611.8	13.8
Consumer loans	473.2	496.8	23.5
Mortgage loans	412.1	433.3	21.2
Loans to local government bodies and other public organizations	125.8	127.5	1.6
Loans and bills discounted (average balance)	1,121.7	1,154.7	32.9

\* Including trust accounts.

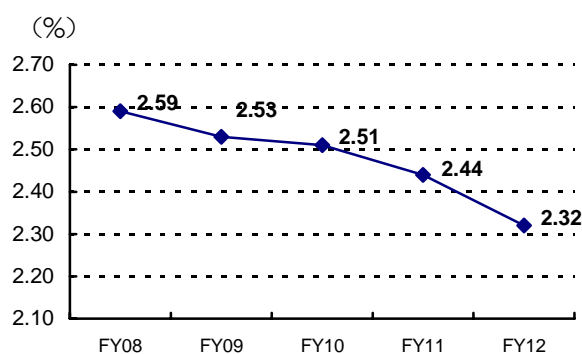
#### Loans and bills discounted (term-end balance)



#### Consumer loans (term-end balance)



#### Yield on loans



(Note) Trust accounts are not included in the yield calculation.

## (2) Deposits

### ➤ Year-on-year comparison

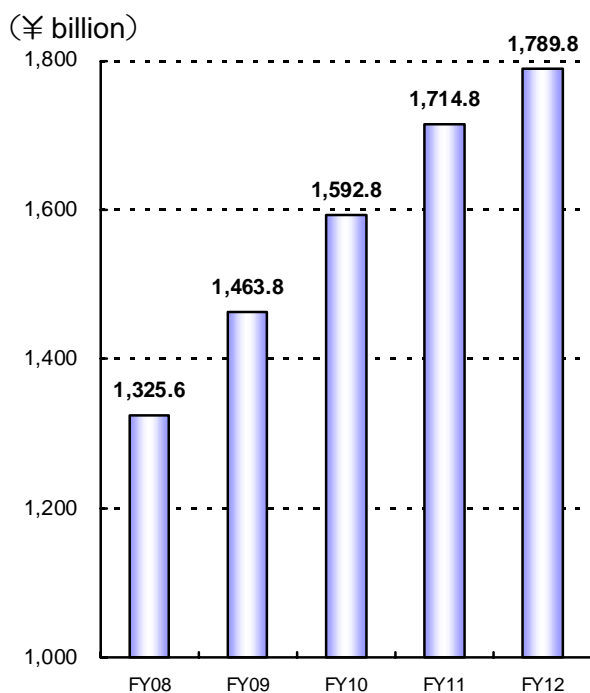
Total deposits increased ¥75.0 billion year on year to ¥1,789.8 billion on an aggregated reporting period-end banking and trust accounts balance basis. This result mainly reflected successful efforts to capture retirement allowances, the steady upswing in deposits by individuals thanks to the promotion of compound transactions including direct payroll deposits and stronger marketing to the employees of customers, and firm growth in deposits by companies owing to continued and repeated customer visits as a part of our “Strong Relations Plan” as well as the more robust tracking of funds.

**Term-end balance** (¥ billion)

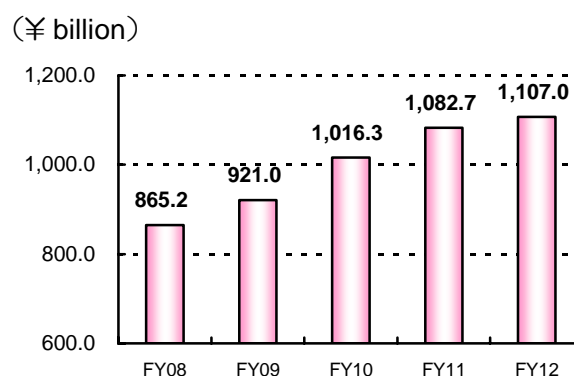
	FY11	FY12	
		Amounts	YoY increase
Deposits (term-end balance)	1,714.8	1,789.8	75.0
Individuals	1,082.7	1,107.0	24.2
Corporations	458.8	484.1	25.2
Financial institutions	14.4	23.1	8.6
Public funds	158.7	175.5	16.7
Deposits (average balance)	1,670.4	1,706.5	36.0

\* Including trust accounts.

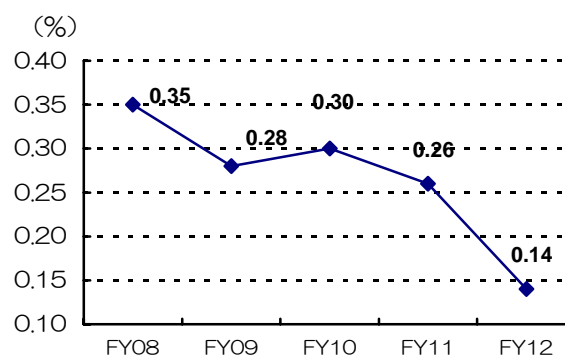
**Deposits (term-end balance)**



**Deposit made by individuals (term-end balance)**



**Yield on deposits**



### (3) Securities

#### ➤ Year-on-year comparison

The balance of securities stood at ¥600.2 billion, a year-on-year increase of ¥60.2 billion. This was primarily due to efficient fund operations and stable earnings mainly from investments in public bonds such as JGBs as well as prefectural and municipal bonds.

In addition, the total unrealized gain on securities increased ¥6.4 billion year on year to ¥13.2 billion.

#### Term-end balance

(¥ billion)

	FY11	FY12	
		Amounts	YoY increase (decrease)
Securities	539.9	600.2	60.2
Bonds	501.3	554.1	52.7
Stocks	18.1	20.9	2.7
Others	20.3	25.1	4.7

#### Unrealized gains and losses

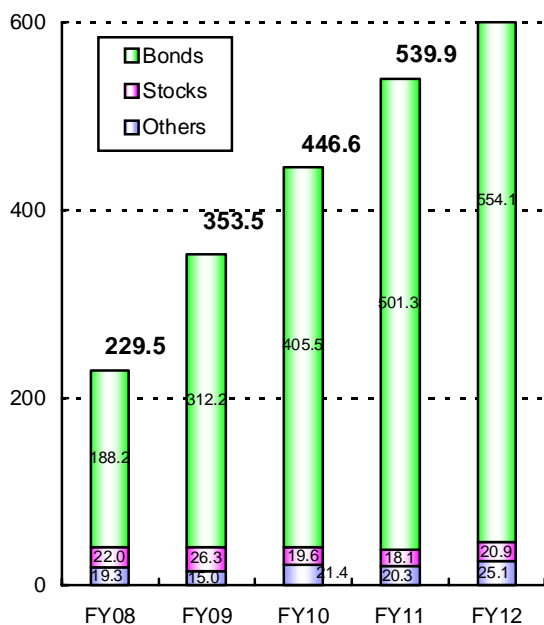
(¥ billion)

	FY11	FY12	
		Amounts	YoY increase
Securities	6.8	13.2	6.4
Bonds	6.1	7.3	1.2
Stocks	0.4	3.6	3.1
Others	0.2	2.2	2.0

\* "Others" include foreign securities and investment trusts.

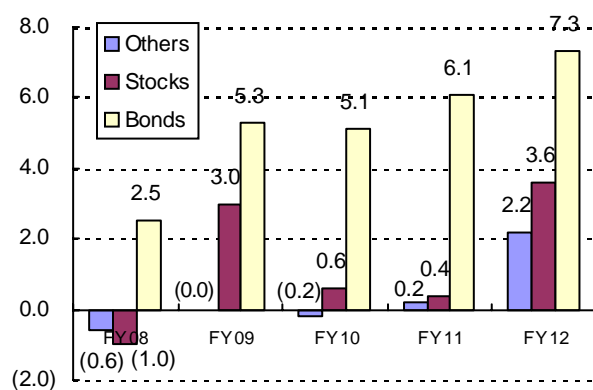
#### Balance of securities

(¥ billion)



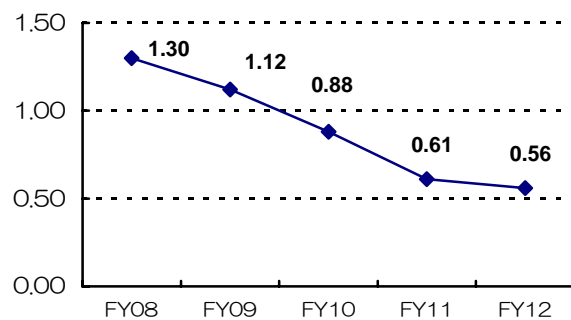
#### Trends in unrealized gains (losses)

(¥ billion)



#### Trends in yields on securities

(%)



#### (4) Assets in custody

##### ➤ Year-on-year comparison

The balance of total assets in custody stood at ¥139.4 billion as of the reporting period-end, up ¥16.0 billion year on year. Despite a decrease in JGBs, this increase was largely attributable to the addition of new financial product offerings which spurred an upswing in sales of personal pension insurance plans and investment trusts as well as the positive turnaround in investment conditions in the second half of the reporting period.

##### Term-end balance

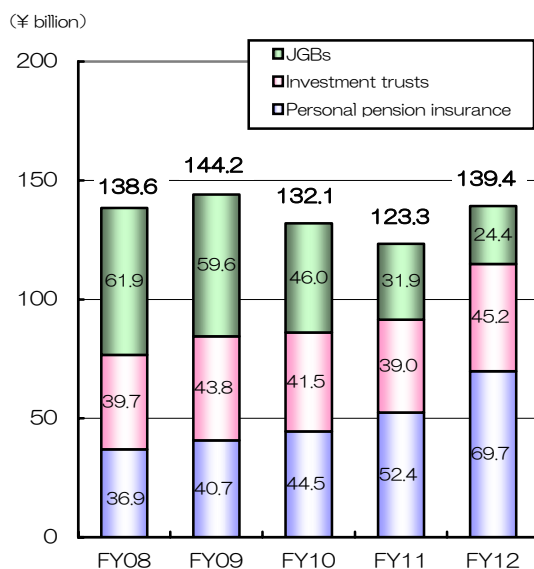
(¥billion)

	FY11	FY12	
		Amounts	YoY increase (decrease)
Assets in custody	123.3	139.4	16.0
JGBs	31.9	24.4	(7.4)
Investment trusts	39.0	45.2	6.2
Personal pension insurance	52.4	69.7	17.2

Assets in custody

\* “Assets in custody” refer to customer asset management products.

##### Assets in custody





### 3. Expenses (non-consolidated)

#### ➤ Year-on-year comparison

Personnel expenses rose ¥191 million year on year to ¥9,565 million owing partly to higher expenses incurred for retirement benefits and temporary hiring.

Non-personnel expenses climbed ¥181 million year on year to ¥8,731 million mainly due to increases in depreciation and amortization expenses and office consignment expenses.

Core OHR, an indicator of the cost-efficiency of core banking operations, declined 2.2 percentage points year on year to 65.1 % largely reflecting higher business profit on core banking operations relative to expenses.

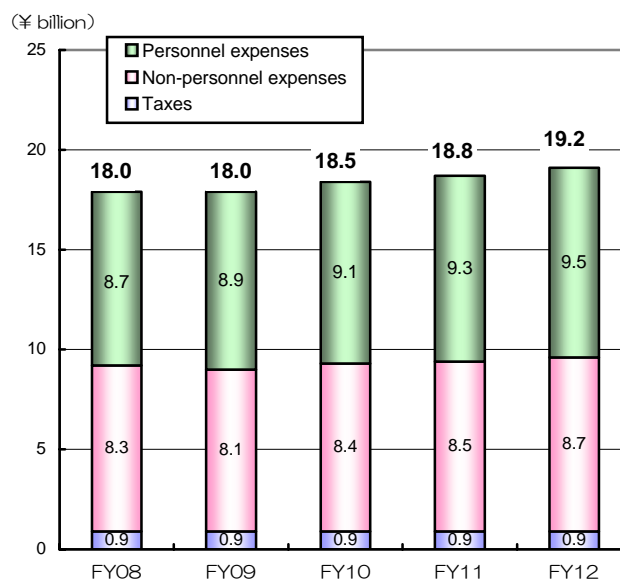
\* Core OHR: expenses / profit on core banking operations (business profit on core banking operations + expenses)

#### Breakdown of expenses

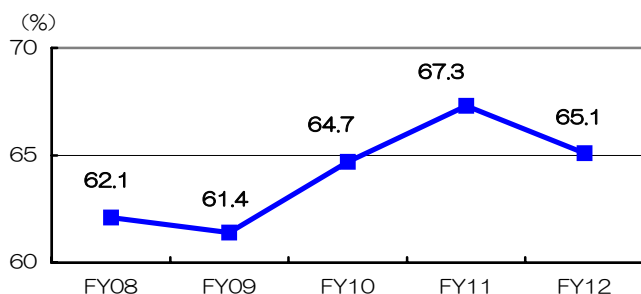
(¥ million, %)

	FY11	FY12	
		Amounts	YoY increase (decrease)
Expenses	18,826	19,293	466
Personnel expenses	9,373	9,565	191
Non-personnel expenses	8,550	8,731	181
Taxes	902	996	94
Profit on core banking operations	27,943	29,618	1,674
Core OHR	67.3	65.1	(2.2)

#### Expenses



#### Core OHR



#### 4. Asset soundness (non-consolidated)

##### (1) Credit cost (year-on-year comparison)

###### ➤ Year-on-year comparison

In overall terms, credit cost increased ¥616 million year on year to ¥1,630 million. During the reporting period the decline in bad debt disposal of ¥905 million to ¥1,698 million, owing mainly to an improvement in the drop in prime borrower rating, was insufficient to offset the year-on-year increase of ¥1,522 million to ¥(68) million in provision for general allowance for loan losses due to the decline in reversal of provision for general allowance for loan losses.

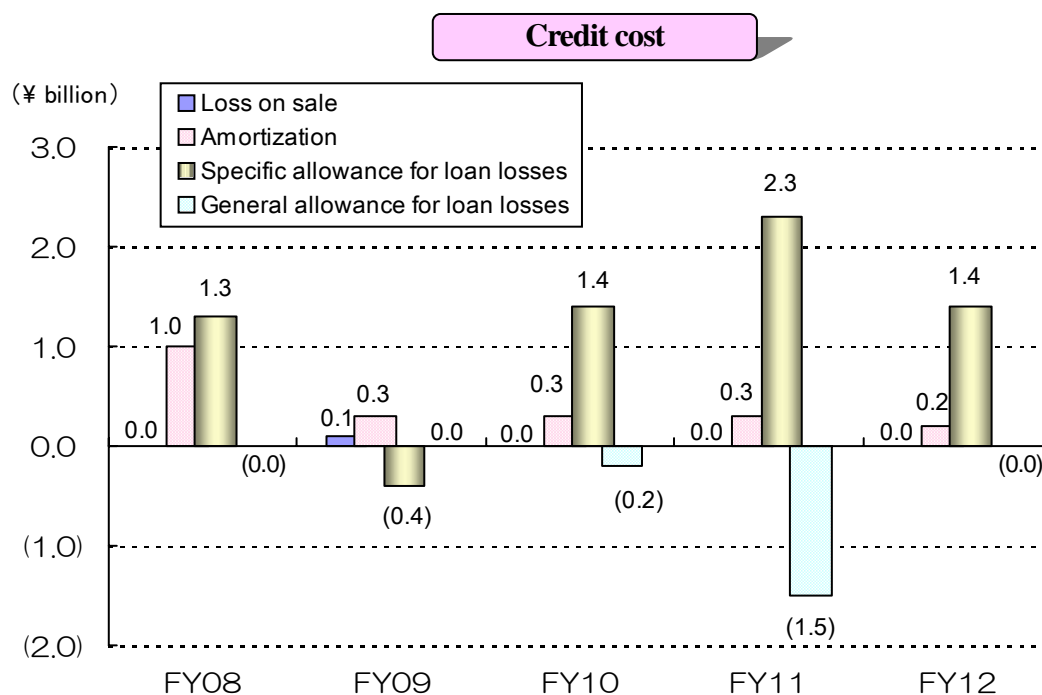
##### Credit cost

(¥ million)

	FY11	FY12	
		Amounts	YoY increase (decrease)
Credit cost	1,013	1,630	616
Provision to general allowance for possible loan losses	(1,590)	(68)	1,522
Bad debt disposal	2,604	1,698	(905)
Provision to specific allowance for loan losses	2,342	1,443	(898)
Allowance for impairment of principals under trust accounts	(44)	(24)	20
Written-off of loans	307	279	(27)

(Notes)

1. Including trust accounts.
2. Credit cost refers to expenses incurred in ensuring the soundness of claims (total of provision of general allowance for loan losses and bad debt disposal).



## (2) Mandatory disclosure of bad debt (non-consolidated)

### ➤ Year-on-year comparison

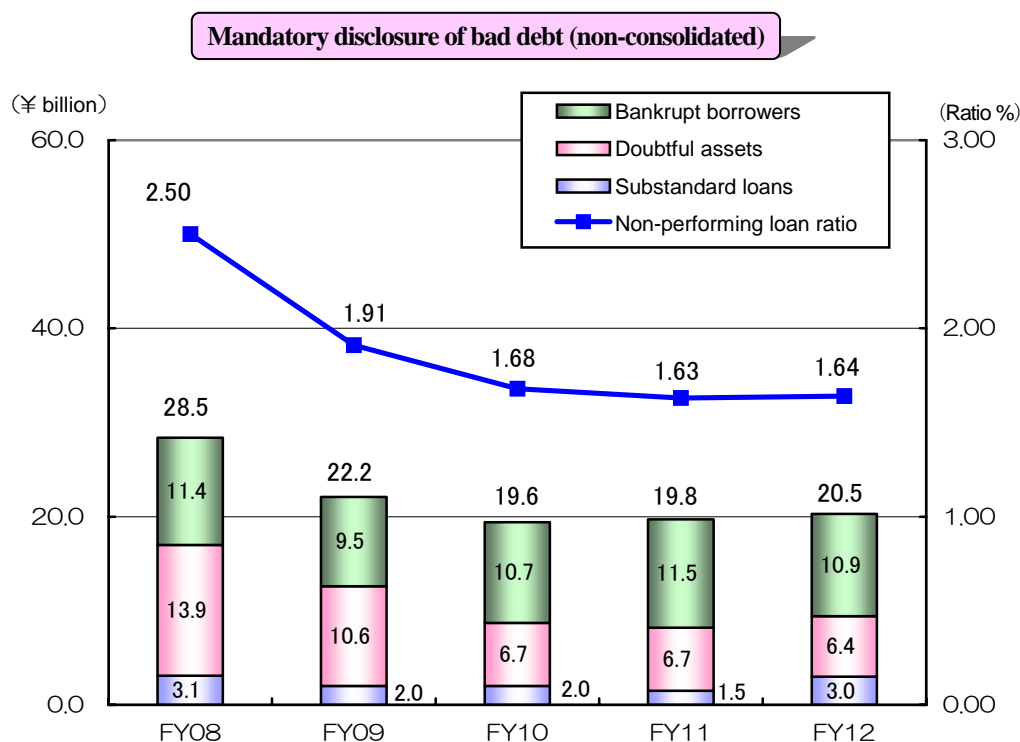
Bad debt subject to mandatory disclosure under Japan's Financial Reconstruction Law increased ¥0.6 billion year on year to ¥20.5 billion. The ratio of loans subject to mandatory disclosure also rose 0.01 of a percentage point to 1.64%.

### Mandatory disclosure of bad debt under the Financial Reconstruction Law (non-consolidated)

(¥ billion, %)

	FY11	FY12		
		Amounts	YoY increase (decrease)	Prior to partial charge-offs
Mandatory disclosure of bad debt (a)	19.8	20.5	0.6	23.3
Bankrupt borrowers	11.5	10.9	(0.5)	13.8
Doubtful assets	6.7	6.4	(0.2)	6.4
Substandard loans	1.5	3.0	1.4	3.0
Normal assets	1,190.4	1,227.5	37.0	1,227.5
Total credit balance (b)	1,210.2	1,248.0	37.7	1,250.8
Non-performing loan ratio (a/b)	1.63	1.64	0.01	1.86

\* Including trust accounts.



## 5. Capital ratio (domestic standards)

### ➤ Year-on-year comparison, non-consolidated

Despite the increase in regulatory capital of ¥3.3 billion year on year to ¥111.3 billion owing mainly to the steady upswing in retained earnings, the capital ratio fell 0.37 percentage points to 11.88% reflecting higher risk-weighted assets accompanying such factors as the increase in loans.

### Capital ratio

(¥ billion, %)

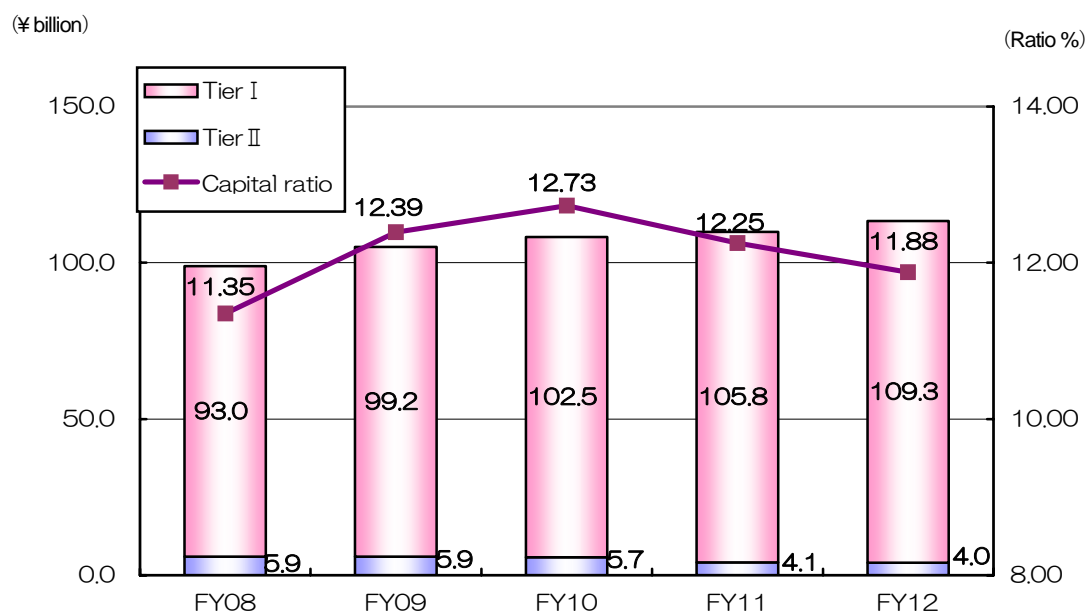
	Non-consolidated			Consolidated		
	March 31, 2012	March 31, 2013		March 31, 2012	March 31, 2013	
			YoY increase (decrease)			YoY increase (decrease)
Regulatory capital (a)	107.9	111.3	3.3	117.1	121.4	4.2
Tier I (b)	105.8	109.3	3.4	113.9	118.3	4.3
Tier II	4.1	4.0	0	5.2	5.1	(0.1)
Exclusion	2.0	2.0	-	2.0	2.0	-
Risk-weighted assets (c)	881.2	937.1	55.9	904.6	960.6	55.9
Capital ratio (a/c)	12.25	11.88	(0.37)pp	12.95	12.64	(0.31)pp
Tier I ratio (b/c)	12.01	11.66	(0.35)pp	12.59	12.31	(0.28)pp

Tier I: Net regulatory capital including capital stock, statutory and voluntary reserves, and other surpluses

Tier II: Primarily provision of allowance for loan losses, which is included in own capital in the broad sense

Risk-weighted assets: Total for each item in the asset column, multiplied by the statutory risk-weighting

### Capital ratio (non-consolidated)



## 6. Performance forecasts

### Non-consolidated performance forecasts

#### ➤ Ordinary income

On a non-consolidated basis, ordinary income is expected to drop ¥1.4 billion year on year to ¥35.4 billion due chiefly to decreases in gains on bond trading including JGBs and interest on loans.

#### ➤ Net business profit

On a non-consolidated basis, net business profit is expected to decline ¥1.8 billion year on year to ¥9.2 billion owing mainly to decreases in gains on bond trading, the increase in provision to general allowance for loan losses, and higher expenses accompanying the upswing in related expenses attributable to the start-up of next-generation systems.

#### ➤ Ordinary profit

We expect ordinary profit to decline ¥1.5 billion year on year to ¥7.8 billion. Despite an improvement in net gains on equity securities, this decrease is largely attributable to the drop in net business profit.

#### ➤ Net income

As a result of the aforementioned factors, we expect net income to decrease ¥0.7 billion year on year to ¥4.7 billion.

### Non-consolidated

(¥ billion)

	FY13 first-half forecasts	FY13 full-term	
		forecasts	YoY increase (decrease)
Ordinary income	17.8	35.4	(1.4)
Business profit on core banking operations	4.6	9.4	(0.9)
Net business profit	4.5	9.2	(1.8)
Ordinary profit	3.7	7.8	(1.5)
Net income (first-half)	2.2	4.7	(0.7)
Bad debt disposal*	0.8	1.6	(0)

### Consolidated

(¥ billion)

	FY13 first-half forecasts	FY13 full-term	
		forecasts	YoY increase (decrease)
Ordinary income	23.5	46.9	(2.8)
Ordinary profit	4.2	8.9	(2.0)
Net income	2.3	5.0	(0.9)

\* Forecasts for fiscal 2013 in this report are based on information available at the present time and assessments of future factors likely to affect performance. Actual results may differ widely from our forecasts.

\*Bad debt disposal amounts include under trust accounts.

### Mandatory disclosure of bad debt (under the Financial Reconstruction Law)

FY13 first-half forecasts		FY13 full-term forecasts	
Non-consolidated	Consolidated	Non-consolidated	Consolidated
1% to 1.99%	1% to 1.99%	1% to 1.99%	1% to 1.99%

## II. Summary of Business Results for Fiscal 2012

### 1. Business performance

#### Non-consolidated

(¥ million)

	Reporting period (ended March 2013)		Previous period (ended March 2012)
		YoY increase (decrease)	
Gross business profit	30,284	1,749	28,535
Domestic operations	29,635	2,081	27,554
Interest income	26,662	1,312	25,349
Fees and commissions	2,341	343	1,998
Trust account services	519	38	480
Expenses for the disposal of bad (1) debt included in trust account	56	37	19
Other business profit	632	425	206
International operations	648	(331)	980
Interest income	327	8	319
Fees and commissions	59	(0)	59
Other business profit	261	(340)	601
Expenses (excl. non-recurrent items)	19,293	466	18,826
Personnel expenses	9,565	191	9,373
Non-personnel expenses	8,731	181	8,550
Taxes	996	94	902
Net business profit (prior to provisions to general allowance)	10,991	1,282	9,708
Excluding gains/losses on bond trading	10,267	1,170	9,097
Provision of general allowance for loan losses (2)	(68)	1,522	(1,590)
Net business profit	11,059	(239)	11,299
Gains/losses on bond trading	723	112	611
Non-recurrent items	(1,745)	1,158	(2,903)
Recoveries of written-off claims	173	(34)	208
Gains on equity trading	(549)	57	(606)
Bad debt disposal (3)	1,666	(963)	2,630
Provision to specific allowance for loan losses	1,443	(898)	2,342
Written-off of loans	223	(64)	288
Reversal of reserve for compension of trust fund principal (4)	24	(20)	44
Ordinary profit	9,314	918	8,395
Extraordinary gains (losses)	(8)	14	(22)
Losses on disposal of noncurrent assets	(8)	13	(21)
Income before income taxes	9,305	932	8,373
Income taxes-current	4,300	1,346	2,953
Income taxes-deferred	(422)	(718)	296
Total income taxes	3,877	627	3,250
Net income	5,428	305	5,123
Bad debt disposal ((1) + (3) - (4))	1,698	(905)	2,604
Credit cost ((1) + (2) + (3) - (4))	1,630	616	1,013

**Consolidated**

(¥ million)

	Reporting period		Previous period
	(ended March 2013)	YoY increase (decrease)	(ended March 2012)
Gross business profit	33,660	1,387	32,273
Interest income	27,731	1,318	26,412
Trust account services	519	38	480
Fees and commissions	2,613	260	2,353
Other business profit	2,796	(230)	3,026
Operating expenses	20,178	(29)	20,208
Loan-loss provisions	2,420	956	1,464
Provision to general allowance for possible loan losses	(145)	1,691	(1,837)
Provision to specific allowance for loan losses	1,831	(638)	2,470
Written-off of loans	634	(154)	788
Losses on sale of credit	100	58	42
Net gains on equity securities	(549)	57	(606)
Other	422	(26)	448
<b>Ordinary profit</b>	<b>10,934</b>	<b>491</b>	<b>10,443</b>
Extraordinary gains (losses)	(11)	11	(23)
Loss on adjustment for changes of accounting standard for asset retirement obligations	(11)	11	(23)
<b>Income before income taxes and minority interests</b>	<b>10,922</b>	<b>503</b>	<b>10,419</b>
Income taxes-current	4,755	1,139	3,616
Income taxes-deferred	(212)	(700)	487
Total income taxes	4,542	439	4,103
Income before minority interests	6,379	64	6,315
Minority interests in income(loss)	426	88	337
<b>Net income</b>	<b>5,953</b>	<b>(24)</b>	<b>5,977</b>

Note) Gross business profit = interest income + fund procurement cost for the acquisition of money held in trust + trust account services + fees and commissions + other business profit

(Reference)

(¥ million)

Net business profit (on a consolidated basis)*	13,667	(275)	13,943
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Note) Gross business profit - operating expenses (excluding non-recurrent items) - provision to the general allowance for possible loan losses

(Consolidated)

(Number of companies)

Number of consolidated subsidiaries	10	(5)	15
Number of affiliates accounted for using the equity method	0	0	0

## 2. Net business profit (non-consolidated)

(¥ million)

	Reporting period	YoY decrease	
		YoY decrease	Previous period
(1) Net business profit (prior to provision to general allowance for possible loan losses)	10,991	1,282	9,708
Per staff (¥ thousand)	10,010	1,062	8,947
(2) Net business profit	11,059	(239)	11,299
Per staff (¥ thousand)	10,072	(341)	10,413

Note) The average number of employees during the term (excluding those seconded to other organization) is employed.

## 3. Interest margins (non-consolidated)

### (1) Aggregate

(%)

	Reporting period	YoY increase (decrease) (pp)	
		YoY increase (decrease) (pp)	Previous period
(1) Yield on fund operation (A)	1.69	(0.06)	1.75
(i) Yield on loans	2.32	(0.12)	2.44
(ii) Yield on securities	0.56	(0.05)	0.61
(2) Fund procurement cost (B)	1.31	(0.11)	1.42
(i) Yield on deposits	0.14	(0.12)	0.26
(ii) Yield on external debt*	0.10	0.00	0.10
(3) Gross interest margin (A)-(B)	0.38	0.05	0.33

Note) External debt\* = call money + borrowed money

### (2) Domestic

(%)

	Reporting period	YoY increase (decrease) (pp)	
		YoY increase (decrease) (pp)	Previous period
(1) Yield on fund operation (A)	1.69	(0.07)	1.76
(i) Yield on loans	2.32	(0.12)	2.44
(ii) Yield on securities	0.52	(0.05)	0.57
(2) Fund procurement cost (B)	1.27	(0.11)	1.38
(i) Yield on deposits	0.14	(0.12)	0.26
(ii) Yield on external debt*	0.10	0.00	0.10
(3) Gross interest margin (A)-(B)	0.42	0.04	0.38

Note) External debt\* = call money + borrowed money



#### 4. Gains and losses on securities (non-consolidated)

(¥ million)

	Reporting period		Previous period
		YoY increase (decrease)	
Losses on bond trading	723	112	611
Gains on sale of bonds	766	33	733
Gains on redemption of bonds	-	-	-
Losses on sale of bonds	43	(78)	121
Losses on redemption of bonds	-	-	-
Write-off	-	-	-
Gains and losses on equity trading	(549)	57	(606)
Gains on sale of equity shares	61	(192)	254
Losses on sale of equity shares	575	(226)	801
Write -off	35	(23)	59

#### 5. Capital ratio

##### (1) Capital ratio (domestic standards) (non-consolidated)

(¥ million, %)

	Reporting term-end	Comparison with figures at previous interim balance-sheet date		Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)			
(1) Capital ratio	11.88	(0.37)	(0.40)	12.25	12.28
(2) Tier I	109,316	3,449	2,196	105,866	107,119
(3) Tier II	4,088	(68)	(48)	4,156	4,136
45% of the difference between the revalued land and the book value	1,179	(0)	-	1,179	1,179
General allowance for loan losses	2,908	(68)	(48)	2,977	2,957
Qualifying subordinated debt	-	-	-	-	-
(4) Exclusion	2,042	-	-	2,042	2,042
(Intentional equity holdings by other financial institutions)	2,042	-	-	2,042	2,042
(5) Capital ratio (2)+(3)-(4)	111,361	3,381	2,148	107,980	109,212
(6) Risk-weighted assets	937,123	55,922	48,214	881,200	888,908

## (2) Capital ratio (domestic standards) (consolidated)

(¥ million, %)

	Reporting term-end	YoY comparison (pp)		Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with figures at previous interim balance-sheet date		
(1) Capital ratio	12.64	(0.31)	(0.37)	12.95	13.01
(2) Tier I	118,330	4,398	2,654	113,932	115,676
(3) Tier II	5,148	(145)	(18)	5,294	5,166
45% of the difference between the revalued land and the book value	1,179	(0)	-	1,179	1,179
General allowance for loan losses	3,969	(145)	(18)	4,114	3,987
Qualifying subordinated debt	-	-	-	-	-
(4) Exclusion	2,042	-	-	2,042	2,042
(Intentional equity holdings by other financial institutions)	2,042	-	-	2,042	2,042
(5) Capital ratio (2)+(3)-(4)	121,436	4,252	2,636	117,183	118,799
(6) Risk-weighted assets	960,613	55,988	47,976	904,624	912,637

## 6. ROE (non-consolidated)

(%)

	Reporting period		Previous period
	YoY comparison (pp)		
Net business profit basis	9.54	(0.76)	10.30
Business profit on core banking operations basis	8.91	0.60	8.31
Net income basis	4.68	0.01	4.67

(Calculation formula) 
$$\frac{\text{Net business profit (business profit on core banking operations, net income)}}{(\text{Net assets at the beginning of period} + \text{net assets at the end of period}) \div 2} \times 100$$

\* Business profit on core banking operations = Net business profit - gains and losses on bond trading + provision to general allowance for possible loan losses + written-off claims under trust accounts

\* Subscription rights to shares are excluded from net assets

(Reference)

ROE (shareholders' equity basis; non-consolidated)

(%)

	Reporting period		Previous period
	YoY comparison (pp)		
Net business profit basis	10.22	(0.56)	10.78
Business profit on core banking operations basis	9.54	0.85	8.69
Net income basis	5.02	0.14	4.88

(Calculation formula) 
$$\frac{\text{Net business profit (business profit on core banking operations, net income)}}{(\text{Shareholders' equity at the beginning of period} + \text{shareholders' equity at the end of period}) \div 2} \times 100$$

### III. Loans and Bills Discounted

#### 1. Risk-monitored loans (under the Banking Law)

\* Partial charge-offs are implemented.

\*\* Recognition of accrued interest (asset self-assessment basis)

#### Non-consolidated

(¥ million)

		Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date
Risk-monitored assets	Loans to bankrupt borrowers	1,007	(474)	(438)	1,481	1,445
	Delinquent loans	16,280	(442)	453	16,723	15,826
	Past due loans more than 3 months	350	(73)	(80)	424	430
	Restructured loans	2,728	1,562	1,228	1,166	1,500
	Total	20,366	571	1,163	19,795	19,203

Note) Includes trust accounts

Loans (term-end balance)	1,236,202	39,099	63,677	1,197,103	1,172,525
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Note) Includes trust accounts

		(%)				
As a percentage of total loans	Loans to bankrupt borrowers	0.08	(0.04)	(0.04)	0.12	0.12
	Delinquent loans	1.31	(0.08)	(0.03)	1.39	1.34
	Past due loans more than 3 months	0.02	(0.01)	(0.01)	0.03	0.03
	Restructured loans	0.22	0.13	0.10	0.09	0.12
	Total	1.64	(0.01)	0.01	1.65	1.63

Note) Includes trust accounts

#### Consolidated

(¥ million)

		Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date
Risk-monitored assets	Loans to bankrupt borrowers	1,022	(472)	(427)	1,495	1,450
	Delinquent loans	17,199	(490)	326	17,689	16,872
	Past due loans more than 3 months	350	(73)	(80)	424	430
	Restructured loans	2,728	1,562	1,228	1,166	1,500
	Total	21,300	525	1,047	20,775	20,253

Note) Includes trust accounts

Loans (term-end balance)	1,227,429	38,914	63,611	1,188,514	1,163,817
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Note) Includes trust accounts

		(%)				
As a percentage of total loans	Loans to bankrupt borrowers	0.08	(0.04)	(0.04)	0.12	0.12
	Delinquent loans	1.40	(0.08)	(0.04)	1.48	1.44
	Past due loans more than 3 months	0.02	(0.01)	(0.01)	0.03	0.03
	Restructured loans	0.22	0.13	0.10	0.09	0.12
	Total	1.73	(0.01)	(0.01)	1.74	1.74

Note) Includes trust accounts

## 2. Allowance for loan losses

### Non-consolidated

(¥ million)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Allowance for loan losses	8,733	(124)	83	8,857	8,650
General allowance	2,908	(68)	(48)	2,977	2,957
Specific allowance	5,824	(55)	131	5,880	5,693
Allowance for possible impairment of principals under trust accounts	84	(24)	(1)	109	85

### Consolidated

(¥ million)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Allowance for loan losses	12,277	(446)	(130)	12,724	12,408
General allowance	3,969	(145)	(18)	4,114	3,987
Specific allowance	8,308	(300)	(112)	8,609	8,421
Allowance for possible impairment of principals under trust accounts	84	(24)	(1)	109	85

## 3. Coverage of risk monitored loans

### Non-consolidated

(¥ million, %)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Risk-monitored loans (A)	20,366	571	1,163	19,795	19,203
Coverage	18,455	312	27	18,143	18,428
Allowance for loan losses (B)	6,060	23	90	6,036	5,969
Collateral and guarantees (C)	12,395	288	(63)	12,106	12,458
Coverage ratio (B+C)/(A)	90.61	(1.04)	(5.35)	91.65	95.96
Allowance for loan losses (B/A)	29.75	(0.74)	(1.33)	30.49	31.08
Collateral and guarantees (C/A)	60.86	(0.30)	(4.01)	61.16	64.87

Note) Including trust accounts.

### Consolidated

(¥ million, %)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Risk-monitored loans (A)	21,300	525	1,047	20,775	20,253
Coverage	19,369	276	(86)	19,092	19,455
Allowance for loan losses (B)	6,589	(63)	(39)	6,652	6,629
Collateral and guarantees (C)	12,779	339	(46)	12,439	12,826
Coverage ratio (B+C)/(A)	90.93	(0.97)	(5.13)	91.90	96.06
Allowance for loan losses (B/A)	30.93	(1.09)	(1.80)	32.02	32.73
Collateral and guarantees (C/A)	59.99	0.12	(3.34)	59.87	63.33

Note) Including trust accounts.

#### 4. Mandatory disclosure of bad debt under the Financial Reconstruction Law

\* Partial charge-offs are implemented.

##### Non-consolidated

(¥ million, %)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Bankrupt and quasi-bankrupt assets	10,965	(553)	(243)	11,519	11,208
Doubtful assets	6,456	(251)	357	6,707	6,098
Substandard loans	3,078	1,488	1,147	1,590	1,930
Total (A)	20,500	683	1,262	19,817	19,238
Normal assets	1,227,506	37,053	61,621	1,190,453	1,165,885
Total credit balance (B)	1,248,007	37,736	62,883	1,210,271	1,185,124
As a percentage of total credit balance (A)/(B)	1.64	0.01	0.02	1.63	1.62
Partial charge-offs	2,882	1,018	273	1,863	2,609

Note) Including trust accounts.

##### Consolidated

(¥ million, %)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Bankrupt and quasi-bankrupt assets	11,860	(586)	(352)	12,447	12,212
Doubtful assets	6,495	(264)	350	6,759	6,145
Substandard loans	3,078	1,488	1,147	1,590	1,930
Total (A)	21,434	637	1,145	20,797	20,288
Normal assets	1,217,816	36,912	61,669	1,180,904	1,156,147
Total credit balance (B)	1,239,251	37,549	62,815	1,201,702	1,176,435
As a percentage of total credit balance (A)/(B)	1.72	(0.01)	-	1.73	1.72
Partial charge-offs	3,937	883	238	3,053	3,698

Note) Including trust accounts.

#### 5. Coverage of assets subject to mandatory disclosure under the Financial Reconstruction Law

##### Non-consolidated

(¥ million)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Coverage (C)	18,539	374	76	18,165	18,463
Allowance for loan losses	6,132	87	149	6,045	5,983
Collateral and guaranteed	12,407	287	(72)	12,120	12,480

Note) Including trust accounts.

(%)

Coverage ratio (C) / (A)	90.43	(1.23)	(5.54)	91.66	95.97
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**Consolidated**

(¥ million)

	Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date
Coverage (C)	19,453	338	(37)	19,114	19,490
Allowance for loan losses	6,661	0	18	6,661	6,642
Collateral and guaranteed	12,791	338	(56)	12,453	12,847

Note) Including trust accounts.

Coverage ratio (C) / (A)	90.75	(1.15)	(5.31)	91.90	96.06

**6. Allowance ratio and coverage ratio of assets subject to mandatory disclosure under the Financial Reconstruction Law by asset category and borrower category**

Allowance ratios and coverage ratios of assets subject to mandatory disclosure under the Financial Reconstruction Law

**(non-consolidated)**

(¥ million, %)

	As of March 31, 2013			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	10,965	6,456	3,078	20,500
Covered portion (B)	6,035	4,799	1,571	12,407
Uncovered portion (C)=(A)-(B)	4,929	1,656	1,506	8,093
Allowance for loan losses (D)	4,929	941	261	6,132
Allowance ratio (D)/(C)	100.00	56.80	17.37	75.77
Coverage ratio [(B)+(D)]/(A)	100.00	88.91	59.55	90.43

Note) Including trust accounts.

 Allowance ratio and coverage ratio of assets by borrower category **(non-consolidated)**

(¥ million, %)

	As of March 31, 2013			
	Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,011	9,953	6,456	17,421
Covered portion (B)	885	5,149	4,799	10,835
Uncovered portion (C)=(A)-(B)	125	4,803	1,656	6,586
Allowance for loan losses (D)	125	4,803	941	5,870
Allowance ratio (D)/(C)	100.00	100.00	56.80	89.13
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	88.91	95.89

Note) Including trust accounts.

Allowance ratios and coverage ratios of assets subject to mandatory disclosure under the Financial Reconstruction Law

**(consolidated)**

(¥ million, %)

	As of March 31, 2013			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	11,860	6,495	3,078	21,434
Covered portion (B)	6,420	4,799	1,571	12,791
Uncovered portion (C)=(A)-(B)	5,440	1,695	1,506	8,642
Allowance for loan losses (D)	5,440	959	261	6,661
Allowance ratio (D)/(C)	100.00	56.58	17.37	77.07
Coverage ratio [(B)+(D)]/(A)	100.00	88.66	59.55	90.75

Note) Including trust accounts.

Allowance ratio and coverage ratio of assets by borrower category (**consolidated**)

(¥ million, %)

	As of March 31, 2013			
	Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,027	10,833	6,495	18,355
Covered portion (B)	899	5,521	4,799	11,219
Uncovered portion (C)=(A)-(B)	128	5,312	1,695	7,135
Allowance for loan losses (D)	128	5,312	959	6,399
Allowance ratio (D)/(C)	100.00	100.00	56.58	89.68
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	88.66	95.99

Note) Including trust accounts.

**7. Asset self-assessment and classification of assets (non-consolidated)**

(¥ million, %)

	As of March 31, 2013		As of March 31, 2012	
	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	1,248,007	100.00	1,210,271	100.00
Classification I	1,110,483	88.98	1,076,249	88.92
Total classified amount	137,524	11.01	134,021	11.07
Classification II	136,918	10.97	132,782	10.97
Classification III	605	0.04	1,239	0.10
Classification IV	-	-	-	-

(Notes)

- Total credit balance: total balance of securities loaned, loans and bills discounted, foreign exchanges, accrued interest, suspension payments and customers' liabilities for acceptances and guarantees. The provision of specific allowance for loan losses are deducted from figures of each classifications.
- Classification I: Assets not classified under Classifications II, III, or IV assets, with no risks of noncollectivity or impairment of asset value  
 Classification II: Assets perceived to have an above-average risk of noncollectivity  
 Classification III: Assets for which final collection or asset value is very doubtful and which pose a high risk of incurring loss  
 Classification IV: Assets assessed as uncollectible or worthless

Self-assessment borrower categories	Standards for write-offs and reserves
Bankrupt assets	Provision of allowance in an amount of the portion not covered by collateral and guarantees, or direct charge-offs
Effectively bankrupt assets	
Potentially bankrupt assets	Provision of specific allowance for possible loan losses in an amount of estimated losses calculated using the historical default rate
Assets requiring caution	Provision of general allowance for possible loan losses in an amount of estimated losses calculated using the estimated loss rate for three years based on the historical default rate
Other assets requiring caution	Provision of general allowance for possible loan losses in an estimated loss amount for one year based on historical default rates
Normal assets	

However, the following allowance and write-off criteria have been adopted for the DCFs and DDSs.

DCF	Provision of general allowances for possible loan losses in an amount of asset value after deduction of discounted present value of future cash flows
DDS	Provide allowance for possible loan losses on total money claims in an amount estimated by loss ratio without regard to preference or subordination or in an amount equivalent to acquisition cost or amortized cost

### 8. Asset self-assessment and mandatory disclosure of assets under the Financial Reconstruction Law (non-consolidated)

(¥ million)

Asset self-assessment (by assets category) Scope: Total credits					Assets subject to mandatory disclosure under the Financial Reconstruction Law Scope: Total credits	Risk-monitored loans Scope: Loans and bills discounted	Allowance	Coverage ratio (Allowance ratio)
Assets category (after charge-offs)	Classification							
	I	II	III	IV				
Bankrupt assets 1,011	Portion of claims secured by reserves, collateral or guarantees 205	806	Fully reserved	Direct charge-offs	Bankrupt and quasi-bankrupt assets 10,965 Coverage ratio: 100.00 %	Bankrupt loans 1,007	125	100.00%
Effectively bankrupt assets 9,953	Portion of claims secured by reserves, collateral or guarantees 6,020	3,933						
Potentially bankrupt assets 6,456	Portion of claims secured by reserves, collateral or guarantees 3,706	2,144	Necessary amount reserved 605		Doubtful assets 6,456 Coverage ratio: 88.91%	Delinquent loans 16,280	941	88.91% (56.80)
Assets requiring caution	Assets requiring supervision 4,036	Collateral: 2,371 Non-Covered: 1,665 797	3,239	Provision of reserves in an estimated loss amount for three years based on historical default rates. Fully reserved for loans converted to subordinated debt (DDS).	Substandard loans 3,078 Coverage ratio: 59.55%	Past due loans (3 months or more) 350	347	67.36% (20.89)
	Other assets requiring caution 165,299	38,504	126,795		Subtotal 20,500 Overall coverage 90.43 %	Restructured loans 2,728		
Normal assets 1,061,248	1,061,248			Provision of reserves in an estimated loss amount for one year based on historical default rates.	Normal assets 1,227,506	Total 20,366	916	
<b>Total</b> 1,248,007	1,110,483	136,918	605	-	<b>1,248,007</b>	<b>1,236,202</b>	<b>7,200</b>	<b>90.52% (75.36)</b>

Note) Including trust accounts.



## 9. Loans and bills discounted by industrial segment

### 1) Loans made by industrial segment (non-consolidated)

(¥ million)

	As of March 31, 2013			As of March 31, 2012	As of September 30, 2012
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Domestic branches (excl. the special account for international financial transactions)	1,236,202	39,099	63,677	1,197,103	1,172,525
Manufacturing	37,919	(2,582)	1,684	40,502	36,234
Agriculture and Forestry	493	(12)	32	506	461
Fishery	529	(7)	(39)	536	569
Mining and quarrying of stone and gravel	1,572	(2,344)	(1,371)	3,916	2,943
Construction	47,322	(2,435)	1,842	49,757	45,479
Electricity, gas, heat and water supply	2,585	(1,466)	(4,053)	4,051	6,638
Telecommunications	7,991	(2,063)	(1,753)	10,055	9,744
Transport and postal activities	15,011	(1,488)	(982)	16,499	15,994
Wholesaling and Retailing	115,706	(698)	3,591	116,404	112,115
Finance and insurance	22,107	3,126	2,900	18,981	19,206
Real estate, and goods rental and leasing	261,969	34,478	23,098	227,490	238,870
Miscellaneous services	137,244	103	2,972	137,141	134,271
Local government bodies	127,311	3,445	27,128	123,865	100,182
Others	458,438	11,045	8,626	447,393	449,812

Notes: Including trust accounts

### 2) Risk-monitored loans by industrial segment (non-consolidated)

(¥ million)

	As of March 31, 2013			As of March 31, 2012	As of September 30, 2012
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Domestic branches (excl. the special account for international financial transactions)	20,366	571	1,163	19,795	19,203
Manufacturing	1,651	(210)	105	1,862	1,546
Agriculture and Forestry	22	(9)	(1)	31	23
Fishery	510	468	477	42	33
Mining and quarrying of stone and gravel	102	(485)	(121)	588	224
Construction	1,453	(1,493)	(344)	2,946	1,797
Telecommunications	459	265	(74)	193	533
Transport and postal activities	96	3	(6)	93	103
Wholesaling and Retailing	4,343	956	664	3,387	3,678
Finance and insurance	2	1	2	0	-
Real estate, and goods rental and leasing	3,148	571	313	2,576	2,834
Miscellaneous services	3,146	678	154	2,467	2,991
Others	5,429	(175)	(6)	5,605	5,435

Notes: Including trust accounts

## 3) Loan and NPL balances -- wholesaling &amp; retailing, construction, real estate, finance (excluding banking)

(¥ million)

		Risk-monitored loans (Banking Law)				
		Total loans	Past due loans (3 months or more)	Restructured loans	Delinquent loans	Bankrupt loans
Wholesaling/ retailing	March 31, 2012	116,404	140	19	3,202	24
	September 30, 2012	112,115	35	46	3,486	110
	March 31, 2013	115,706	24	710	3,607	2
Construction	March 31, 2012	49,757	16	33	2,439	457
	September 30, 2012	45,479	30	23	1,449	294
	March 31, 2013	47,322	8	22	1,376	45
Real estate	March 31, 2012	208,991	42	148	2,215	77
	September 30, 2012	219,795	10	234	2,410	88
	March 31, 2013	238,746	-	402	2,599	36
Finance (excl. banking)	March 31, 2012	5,588	-	-	-	-
	September 30, 2012	6,556	-	-	-	-
	March 31, 2013	7,258	-	-	-	-

Notes: Including trust accounts.

(¥ million)

		Mandatory disclosure under the Financial Reconstruction Law			
		Total credit balance	Substandard loans	Doubtful assets	Bankrupt and quasi-bankrupt assets
Wholesaling/ retailing	March 31, 2012	120,236	160	963	2,270
	September 30, 2012	116,050	81	1,044	2,560
	March 31, 2013	119,564	734	1,072	2,544
Construction	March 31, 2012	51,527	50	423	2,475
	September 30, 2012	46,976	54	777	966
	March 31, 2013	48,451	30	656	767
Real estate	March 31, 2012	211,188	191	450	1,844
	September 30, 2012	221,839	245	361	2,149
	March 31, 2013	240,680	402	806	1,941
Finance (excl. banking)	March 31, 2012	5,594	-	-	-
	September 30, 2012	6,561	-	-	-
	March 31, 2013	7,264	-	-	-

Notes: Including trust accounts.

4) Consumer loan balance (non-consolidated)

(¥ million)

	March 31, 2013	Comparison		As of March 31, 2012	As of September 30, 2012
		with previous balance-sheet date	with previous interim balance-sheet date		
Loans to consumers	495,575 (496,832)	24,224 (23,533)	14,925 (14,562)	471,351 (473,299)	480,649 (482,269)
Housing loans (incl. mortgage loans)	432,730 (433,349)	21,433 (21,212)	13,485 (13,433)	411,296 (412,136)	419,245 (419,915)
Other than housing loans	62,844 (63,483)	2,790 (2,320)	1,440 (1,129)	60,054 (61,162)	61,404 (62,354)

Note) Amounts posted under trust accounts are included in the figures recorded on the lower columns.

5) Loans to SMEs and ratio of loans to SMEs to total loans (non-consolidated)

(¥ million)

	March 31, 2013	Comparison		As of March 31, 2012	As of September 30, 2012
		with previous balance-sheet date	with previous interim balance-sheet date		
Loans to SMEs	1,028,175 ( 1,033,238 )	39,086 ( 37,545 )	35,659 ( 34,811 )	989,089 ( 995,692 )	992,516 ( 998,426 )
As a percentage of total loans	83.52 ( 83.58 )	0.44 ( 0.41 )	(1.55) ( (1.57) )	83.08 ( 83.17 )	85.07 ( 85.15 )

Note) Amounts posted under trust accounts are included in the figures recorded on the lower columns.

10. Loans guaranteed by credit guarantee associations (non-consolidated)

(¥ million)

	March 31, 2013	September 30, 2012	March 31, 2012
Loans guaranteed by credit guarantee associations	71,971	74,320	81,100
Special credit lines	51	62	68

11. Loan balance to affiliate non-bank financial institutions (non-consolidated)

(¥ million)

March 31, 2013	September 30, 2012	March 31, 2012
11,968	12,206	12,230

12. Deposits and loan balances (non-consolidated)

(¥ million)

	March 31, 2013	Comparison		As of March 31, 2012	As of September 30, 2012
		with previous balance-sheet date	with previous interim balance-sheet date		
Deposits (term-end balance)	1,713,568 ( 1,789,869 )	58,452 ( 75,032 )	70,815 ( 73,112 )	1,655,115 (1,714,837 )	1,642,753 ( 1,716,757 )
(average balance)	1,634,192 ( 1,706,525 )	16,945 ( 36,061 )	(9,628) ( (4,959) )	1,617,246 (1,670,463 )	1,643,820 ( 1,711,484 )
Loans (term-end balance)	1,231,003 ( 1,236,202 )	40,548 ( 39,099 )	64,428 ( 63,677 )	1,190,455 (1,197,103 )	1,166,575 ( 1,172,525 )
(average balance)	1,148,750 ( 1,154,734 )	34,276 ( 32,940 )	6,454 ( 6,198 )	1,114,474 (1,121,794 )	1,142,296 ( 1,148,536 )

Note) Amounts posted under trust accounts are included in the figures recorded on the lower columns.

**13. Deposit made by individuals and corporations by deposit category (average balance; non-consolidated)**

(¥ million)

				March 31, 2012	September 30, 2012
	March 31, 2013	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Individuals	1,100,049	28,179	5,110	1,071,869	1,094,938
Liquid deposits	498,728	41,101	9,282	457,626	489,445
Time deposits	601,321	(12,921)	(4,171)	614,242	605,493
Corporations	441,159	7,607	(2,287)	433,551	443,446
Liquid deposits	241,360	7,160	(337)	234,199	241,697
Time deposits	199,798	447	(1,950)	199,351	201,749

(Notes) 1. Including trust accounts.

2. Deposits from corporations exclude deposits made by local governments and other public bodies and financial institutions.

## IV. Performance Forecasts

### 1. Full-year performance forecasts for fiscal 2013 (ending March 2014) (non-consolidated)

(¥ million)

	FY13 forecasts	FY12 results
Ordinary income	35,400	36,813
Ordinary profit	7,800	9,314
Net income	4,700	5,428
Net business profit	9,200	11,059
(prior to provision of general allowance )	9,300	10,991
Excl. gains and losses on bond transactions	9,300	10,267
Loan losses*	1,600	1,698

Note) Including loan losses (bad debt disposal) poster under trust account.

### Net business profit (non-consolidated)

(¥ million)

	Prior to provision of general allowance		After making provision of general allowance	Net business profit posted under trust account (prior to provision of general allowance)		
		Excluding gains and losses on bond transactions		Prior to provision of general allowance		After making provision of general allowance
					Excluding gains and losses on bond transactions	
Fiscal 2011	9,708	9,097	11,299	9,727	9,116	11,318
Fiscal 2012	10,991	10,267	11,059	11,048	10,324	11,116
First half of fiscal 2012	5,232	4,779	5,253	5,289	4,836	5,309
Fiscal 2013 full-term forecasts	9,300	9,300	9,200	9,300	9,400	9,200
Fiscal 2013 first-half forecasts	4,600	4,600	4,500	4,600	4,600	4,500

### 2. Employees and branches (non-consolidated)

#### 1) Employees

	End of March 31, 2013	End of March 2012	End of Sept. 2012	End of March 2012	End of Sept. 2012
Regular employees	1,107	8	(23)	1,099	1,130

#### 2) Branches

	End of March 31, 2013	End of March 2012	End of Sept. 2012	End of March 2012	End of Sept. 2012
Number of branches	65 (4)	0 (0)	0 (0)	65 (4)	65 (4)

Note) Branches includes sub-branches.

Figures of parenthesis is the number of sub branches.

### 3. Shareholdings (non-consolidated)

#### (1) Value of shares held by the Bank

(¥ million)

	Acquisition cost	Fair market value	Tier I
March 31, 2012	17,725	18,164	-
September 30, 2012	17,624	16,211	-
March 31, 2013	17,338	20,940	-

#### (2) Impairment accounting

(¥ million)

	Net gains on equity securities	Impairment loss
March 31, 2012	(606)	59
March 31, 2013	(549)	35

### 4. NPL (non-consolidated)

#### (1) Credit cost

(¥ million)

	1) Net provision (reversal) of general allowance	2) NPL disposal (bank account)	3) NPL disposal (trust account)	Total credit cost 1) + 2) + 3)
Fiscal 2011	(1,590)	2,585	19	1,013
Fiscal 2012	(68)	1,641	56	1,630
Fiscal 2012 first-half	(20)	860	56	896
Fiscal 2013 forecasts	107	1,590	10	1,707
Fiscal 2013 first-half forecasts	124	844	5	973

Note: 2) Specific allowance for loan losses + written-off of loans + losses on sale of credit

#### (2) NPL balance

(¥ million)

	Asset self-assessment				
	Bankrupt assets	Potentially bankrupt assets	Potentially bankrupt assets or below	Assets requiring caution	Total
	1)	2)	1)+2)	3)	1) + 2) + 3)
March 31, 2012	11,519	6,707	18,226	170,299	188,526
September 30, 2012	11,208	6,098	17,307	167,721	185,029
March 31, 2013	10,965	6,456	17,421	169,336	186,758

	Under the Financial Reconstruction Law	
	Substandard loans	Total
	4)	1) + 2) + 4)
March 31, 2012	1,590	19,817
September 30, 2012	1,930	19,238
March 31, 2013	3,078	20,500

Note) Including trust accounts.

## (3) NPL final disposal and new occurrence

## a. NPL balance (under the Financial Reconstruction Law)

(¥ million)

	Bankrupt and quasi-bankrupt assets	Doubtful assets	Total
March 31, 2012	11,519	6,707	18,226
September 30, 2012	11,208	6,098	17,307
March 31, 2013	10,965	6,456	17,421
New occurrence during fiscal 2012	2,527	4,085	6,612
Removed from balance sheet during fiscal 2012	4,546	2,871	7,418
Net decrease during fiscal 2012	(553)	(251)	(805)
New occurrence during fiscal 2012 second half	1,380	2,397	3,778
Removed from balance sheet during fiscal 2012 second half	2,393	1,270	3,664
Net decrease during fiscal 2012 second half	(243)	357	114

Note) Including trust accounts.

## b. Removal from balance sheet by type of disposal measure

(¥ million)

	Fiscal 2012	FY12 first half	Fiscal 2011
Liquidation and similar measures	-	-	-
Corporate rehabilitation	-	-	-
Improved performance by corporate rehabilitation	-	-	-
Securitization	-	-	-
Sale to RCC	-	-	-
Direct charge-offs	1,720	1,068	1,539
Other	5,697	4,348	4,904
Collection/repayment	4,051	2,875	4,135
Improved performance	1,646	1,472	769
Total	7,418	5,416	6,444

## (4) Reserves for possible loan losses by borrower category and reserve ratios

		March 31, 2013		September 30, 2012		March 31, 2012	
Bankrupt and effectively bankrupt assets	As a percentage of portion not secured by collateral	100.00 %	¥4.9 billion	100.00 %	¥5.0 billion	100.00 %	¥5.1 billion
Potentially bankrupt assets	As a percentage of portion not secured by collateral	56.80 %	¥0.9 billion	56.56 %	¥0.7 billion	34.23 %	¥0.7 billion
Assets requiring caution (substandard loans)	As a percentage of debt amount	8.62 %	¥0.3 billion	12.59 %	¥0.2 billion	9.36 %	¥0.1 billion
Assets requiring caution (excl. substandard loans)	As a percentage of debt amount	1.51 %	¥2.5 billion	1.56 %	¥2.5 billion	1.58 %	¥2.6 billion
Normal assets	As a percentage of debt amount	0.00 %	¥0 billion	0.01 %	¥0 billion	0.01 %	¥0.1 billion

Note) The Bank has made a provision in an amount of ¥1.5 billion for possible losses on loans to assets requiring caution (excl. substandard loans) as of March 31, 2013, with regard to a portion of which has been converted into subordinated loans (DDS).

## (5) NPL ratios under the Financial Reconstruction Law (%)

(%)

	March 31, 2011	September 30, 2011	March 31, 2012	September 30, 2012	March 31, 2013
Non-consolidated	1.68	1.64	1.63	1.62	1.64
Consolidated	1.79	1.75	1.73	1.72	1.72