

Financial Statements  
for Year Ended March 31, 2011

The Bank of Okinawa, Ltd.

## Table of Contents

<b>I. Bank of Okinawa Financial Statements for Year Ended March 31, 2011</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 2010</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 of assets subject to mandatory disclosure under the Financial Reconstruction Law by asset category and borrower category	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 2011 (ending March 2012)	Non-consolidated	.....	27
2. Employees and branches	Non-consolidated	.....	27
3. Shareholdings	Non-consolidated	.....	27
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	.....	28
(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	.....	29

# I. Bank of Okinawa Financial Statements for Year Ended March 31, 2011

## 1. Earnings

### ➤ Year-on-year comparison

Ordinary income for the reporting period increased year-on-year by ¥561 million, to ¥40,318 million, reflecting an increase in gains on sales of bonds as well as interest and dividends on securities, offsetting a decrease in interest on loans and bills discounted attributable to a lower yield on loans .

Business profit on core banking operations decreased by ¥1,224 million to ¥10,123 million, on a combination of a decrease in interest on loans and discounts and increases in interest on deposits and expenses.

Ordinary profit decreased by ¥3,809 million year-on-year to ¥9,519 million, reflecting an increase in expenses for the disposal of bad debt, and deterioration in gains and losses on securities. In addition, as a result of recording a reactionary fall in the reversal of allowances for loan losses and the amount affected by applying accounting standards for asset retirement obligations as an extraordinary loss, net income for the reporting period came to ¥5,050 million, a decrease of ¥3,544 million (an increase in revenues and a decline in profit).

### Business performance (non-consolidated)

(¥ million)

	No.	FY09	FY10	
			Amounts	YoY increase (decrease)
Ordinary income	1	39,757	40,318	561
Gross business profit	2	31,404	30,367	(1,036)
Interest income	3	27,602	26,683	(919)
Fees and commissions	4	1,570	1,762	191
Expenses for the disposal of bad debt included in trust account	5	-	53	53
Other business profit	6	2,230	1,921	(309)
Gains (losses) on bond trading	7	1,996	1,715	(280)
Expenses (excluding non-recurrent items)	8	18,059	18,582	522
Personnel expenses	9	8,947	9,161	214
Non-personnel expenses	10	8,122	8,484	361
<b>Business profit on core banking operations (A)</b>	<b>11</b>	<b>11,347</b>	<b>10,123</b>	<b>(1,224)</b>
Provision of general allowance for loan losses	12	-	(226)	(226)
<b>Net business profit (B)</b>	<b>13</b>	<b>13,344</b>	<b>12,011</b>	<b>(1,333)</b>
Non-recurrent items	14	(14)	(2,491)	(2,476)
Net gains (losses) on equity securities	15	210	(397)	(608)
Bad debt disposal (non-recurrent items)	16	528	1,806	1,277
<b>Ordinary profit</b>	<b>17</b>	<b>13,329</b>	<b>9,519</b>	<b>(3,809)</b>
Extraordinary gains	18	521	(55)	(577)
Reversal of bad debt disposal	19	513	79	(433)
<b>Net income</b>	<b>20</b>	<b>8,595</b>	<b>5,050</b>	<b>(3,544)</b>

\* The amount for bad debt disposal is ¥1,780 million, the amount obtained by adding expenses for the disposal of bad debt included in trust accounts (5) to bad debt disposal (non-recurrent items) (16) and subtracting reversal of bad debt disposal (19).

### Explanation of terms

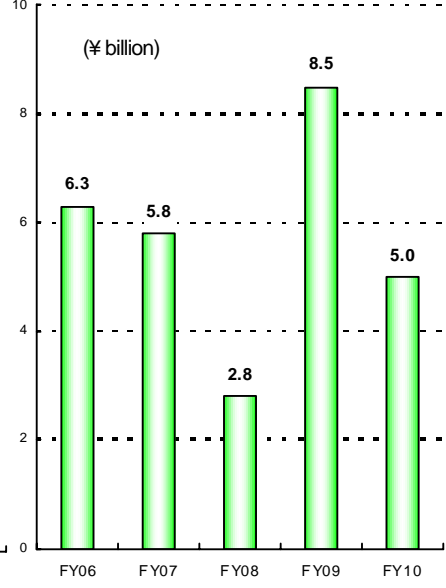
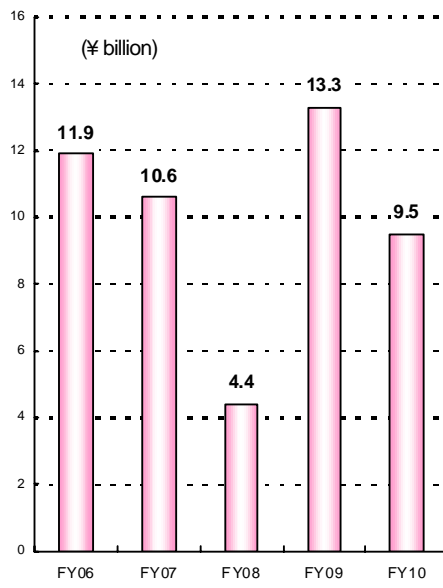
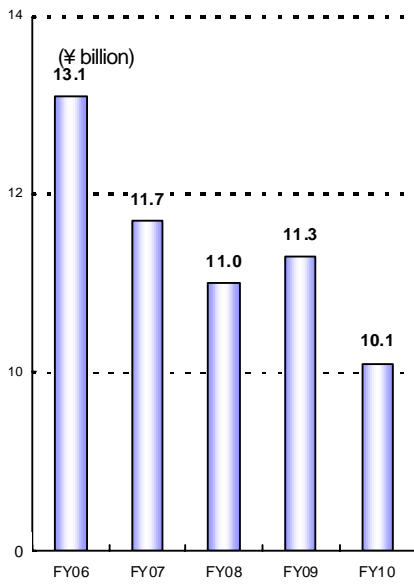
(A) Business profit on core banking operations (2+5-7-8): Business profit on core banking operations after deduction of the provision of general allowance for loan losses, expenses for the disposal of bad debt included in trust account, and gains (losses) on bond trading

(B) Net business profit (2-8-12): roughly equivalent to operating income at companies outside the banking sector

**Business profit on core banking operations**

**Ordinary profit**

**Net income**



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

### (1) Loans and bills discounted

#### ➤ Year-on-year comparison

The total of loans under banking and trust accounts increased by ¥0.8 billion year-on-year, to ¥1,149.3 billion, during the reporting period. This performance reflected strengthened marketing chiefly at our Loan FP Station facilities and steady increases in loans to individuals and mortgages, despite declines in business lending and other products due to a fall in demand for working capital and equipment funds.

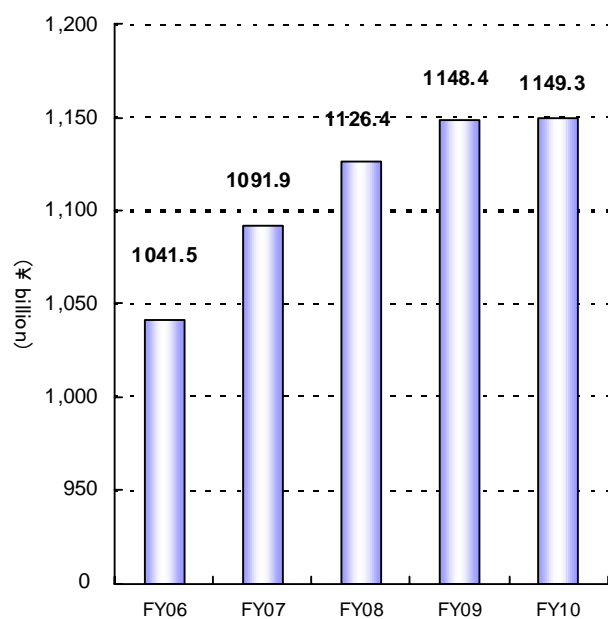
#### Term-end balance

(¥ billion)

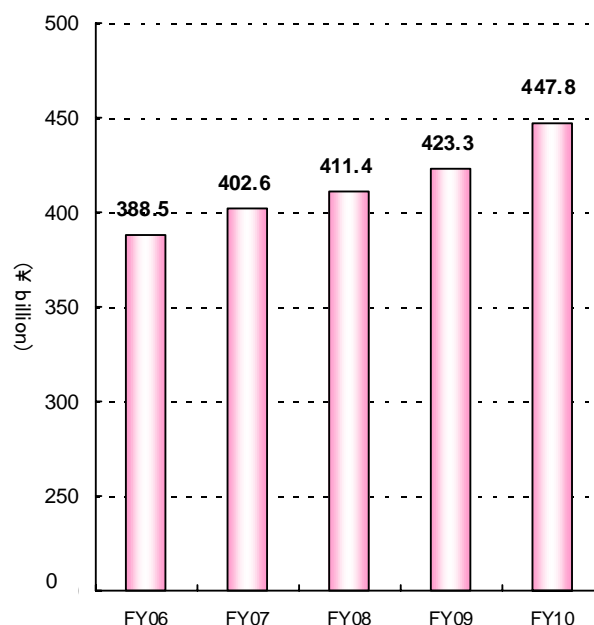
	FY09	FY10	
		Amounts	YoY increase (decrease)
Loans and bills discounted (term-end balance)	1,148.4	1,149.3	0.8
Business loans	600.7	585.4	(15.3)
Consumer loans	423.3	447.8	24.5
Mortgage loans	365.8	388.3	22.4
Loans to local government bodies and other public organizations	124.4	116.0	(8.4)
Loans and bills discounted (average balance)	1,113.1	1,109.2	(3.8)

\* Including trust accounts.

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



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



## (2) Deposits

### ➤ Year-on-year comparison

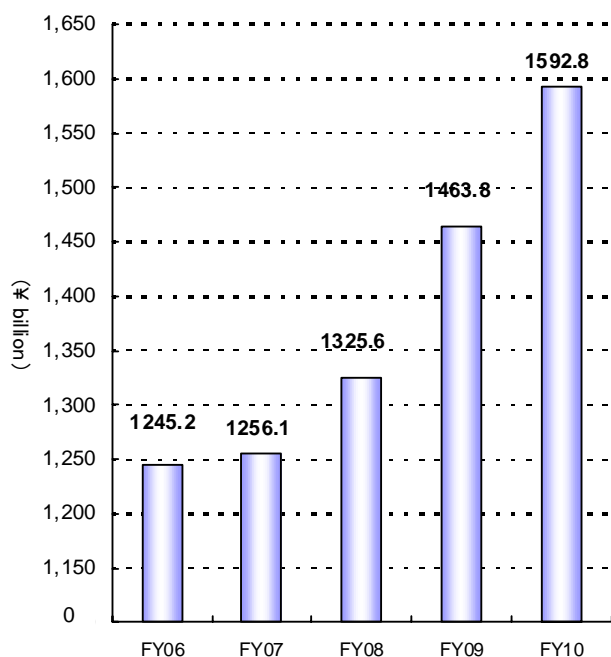
Total deposits grew by ¥128.9 billion, to ¥1,592.8 billion, on an aggregated basis of banking and trust accounts. This performance reflected an increased focus on deposits for individuals, through mainstay products such as large-lot time deposits, ATM de Teiki time deposits, the money trust Happy New Money campaign, and the Let's Teiki time deposit with cash rewards. Other contributors were stepped up activities in our “Strong Relations Plan” for deepening relationships with corporations, tracking the funding.

Term-end balance (¥ billion)

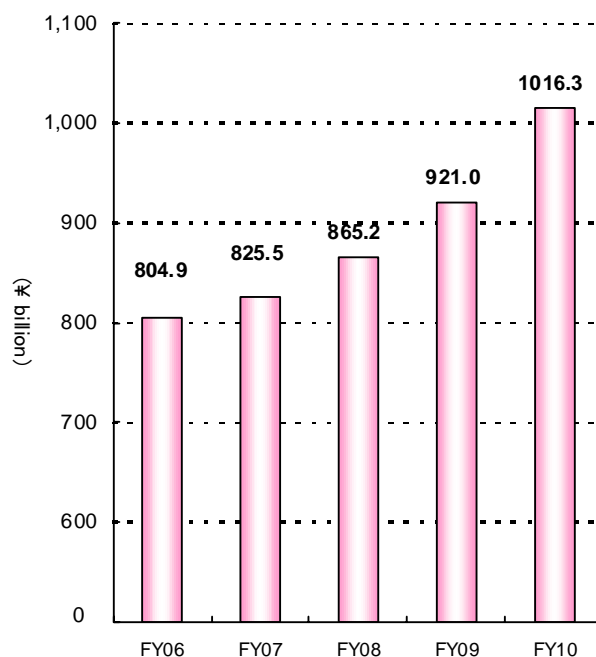
	FY09	FY10	
		Amounts	YoY increase
Deposits (term-end balance)	1,463.8	1,592.8	128.9
Individuals	921.0	1,016.3	95.3
Corporations	399.0	434.7	35.7
Financial institutions	31.1	26.4	(4.6)
Public funds	112.6	115.1	2.5
Deposits (average balance)	1,400.1	1,512.3	112.1

\* Including trust accounts.

Total deposits (term-end balance)



Deposit made by individuals (term-end balance)



### (3) Securities

#### ➤ Year-on-year comparison

As a result of efficient fund operations and a steady flow of earnings, mainly through investment in public bonds such as JGBs and local government bonds, the value of securities holdings rose ¥93 billion to ¥446.6 billion. The total unrealized gain on securities declined ¥2.7 billion, to ¥5.5 billion, mainly attributable to a fall in the stock market.

#### Term-end balance

(¥ billion)

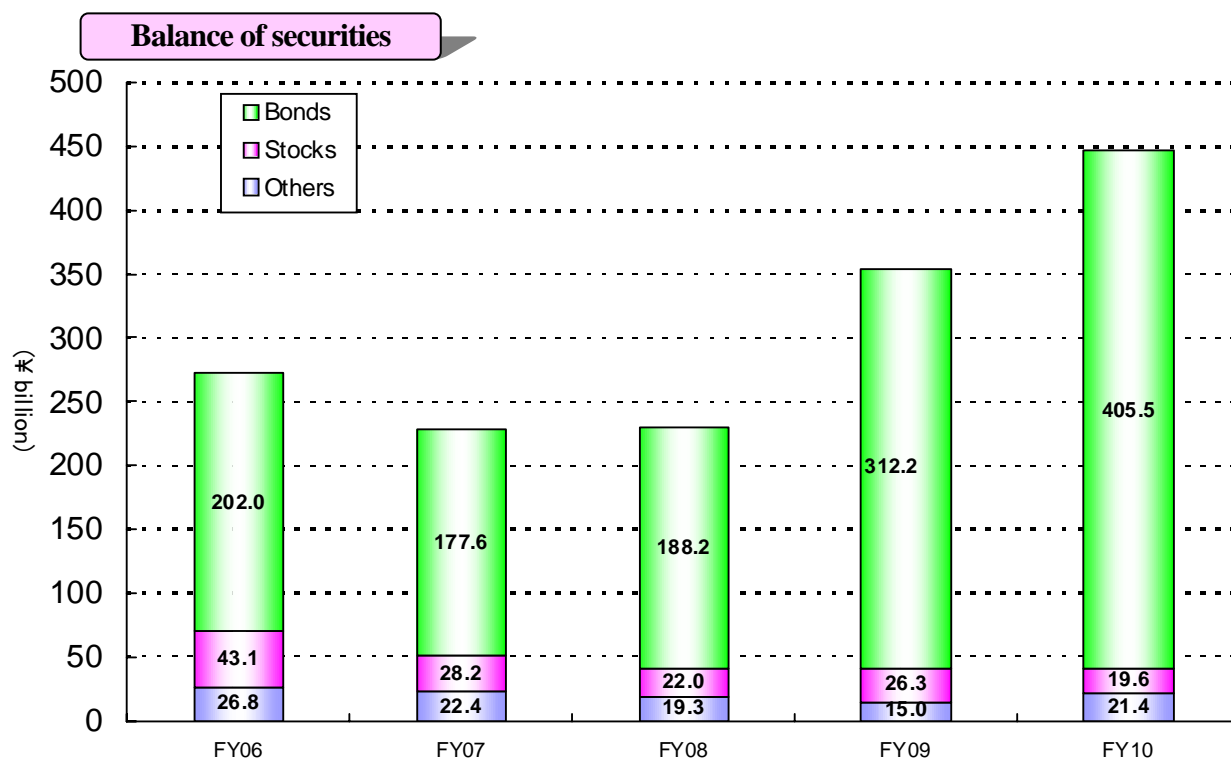
	FY09	FY10	
		Amounts	YoY increase (decrease)
Securities	353.5	446.6	93.0
Bonds	312.2	405.5	93.3
Stocks	26.3	19.6	(6.7)
Others	15.0	21.4	6.3

#### Unrealized gains and losses

(¥ billion)

	FY09	FY10	
		Amounts	YoY increase
Securities	8.3	5.5	(2.7)
Bonds	5.3	5.1	(0.1)
Stocks	3.0	0.6	(2.4)
Others	(0.0)	(0.2)	(0.1)

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



#### (4) Assets in custody

##### ➤ Year-on-year comparison

Total assets in custody decreased ¥12.1 billion year-on-year, to ¥132.1 billion, with declines in JGBs and investment trusts outweighing an increase in personal pension insurance plans.

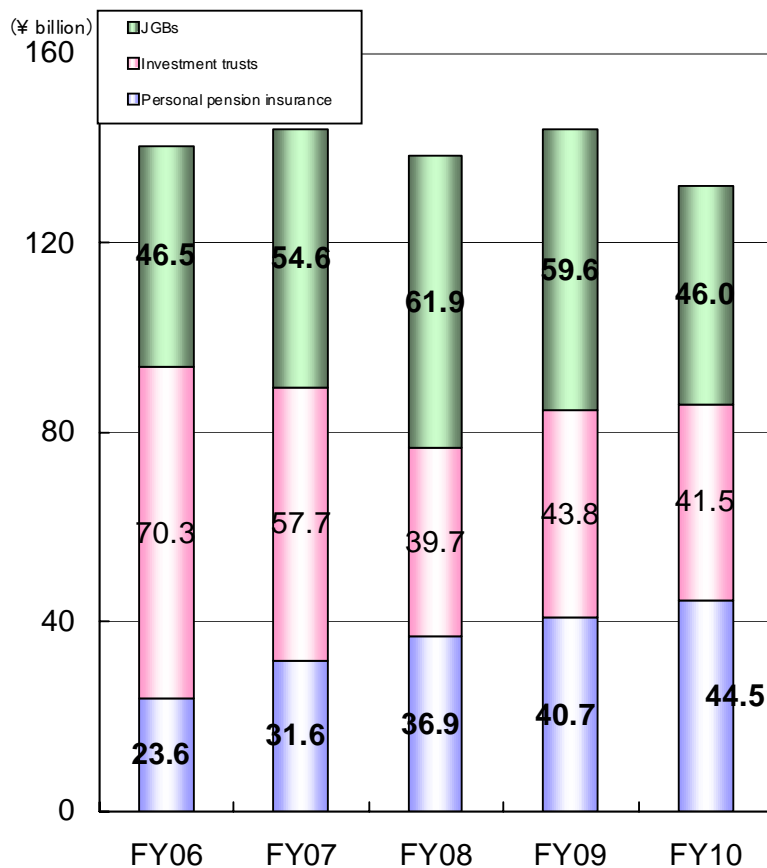
#### Term-end balance

(¥billion)

	FY09	FY10	
		Amounts	YoY increase (decrease)
Assets in custody	144.2	132.1	(12.1)
JGBs	59.6	46.0	(13.6)
Investment trusts	43.8	41.5	(2.3)
Personal pension insurance	40.7	44.5	3.8

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 ¥214 million year-on-year, to ¥9,161 million. This was attributable to an increase in part-time employees through a system of rehiring those who had reached retirement age and the posting of stock-based compensation expenses associated with the issuing of subscription rights to shares.

Non-personnel expenses increased by ¥361 million, to ¥8,484 million, due to increases in advertising expenses and deposit insurance premiums. The “core” OHR, an indicator of the cost-efficiency of core banking operations, rose 3.3 percentage points, to 64.7%, due to an increase in expenses and a decrease in business profit on core banking operations.

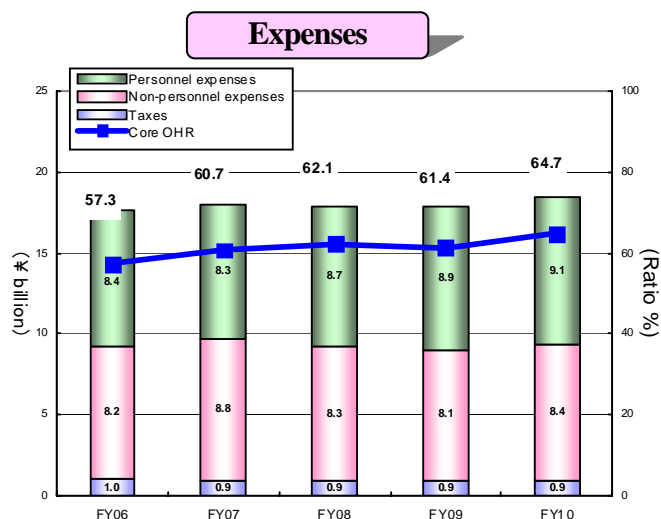
#### Breakdown of expenses

(¥ million, %)

	FY09	FY10	
		Amounts	YoY increase (decrease)
Expenses	18,059	18,582	522
Personnel expenses	8,947	9,161	214
Non-personnel expenses	8,122	8,484	361
Taxes	990	936	(53)
Core OHR	61.4	64.7	3.3

\* Core OHR: expenses/profit on core banking operations

(business profit on core banking operations + expenses)



#### 4. Asset soundness

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

Provision to the general allowance for possible loan losses was ¥226 million, a decrease of ¥314 million year-on-year due to a fall in the loan loss ratio.

Bad debt disposal increased ¥1,765 million year-on-year, to ¥1,780 million, due to an increase in the provision for a specific allowance for loan losses, reflecting the deterioration of borrowers categorized as major borrowers.

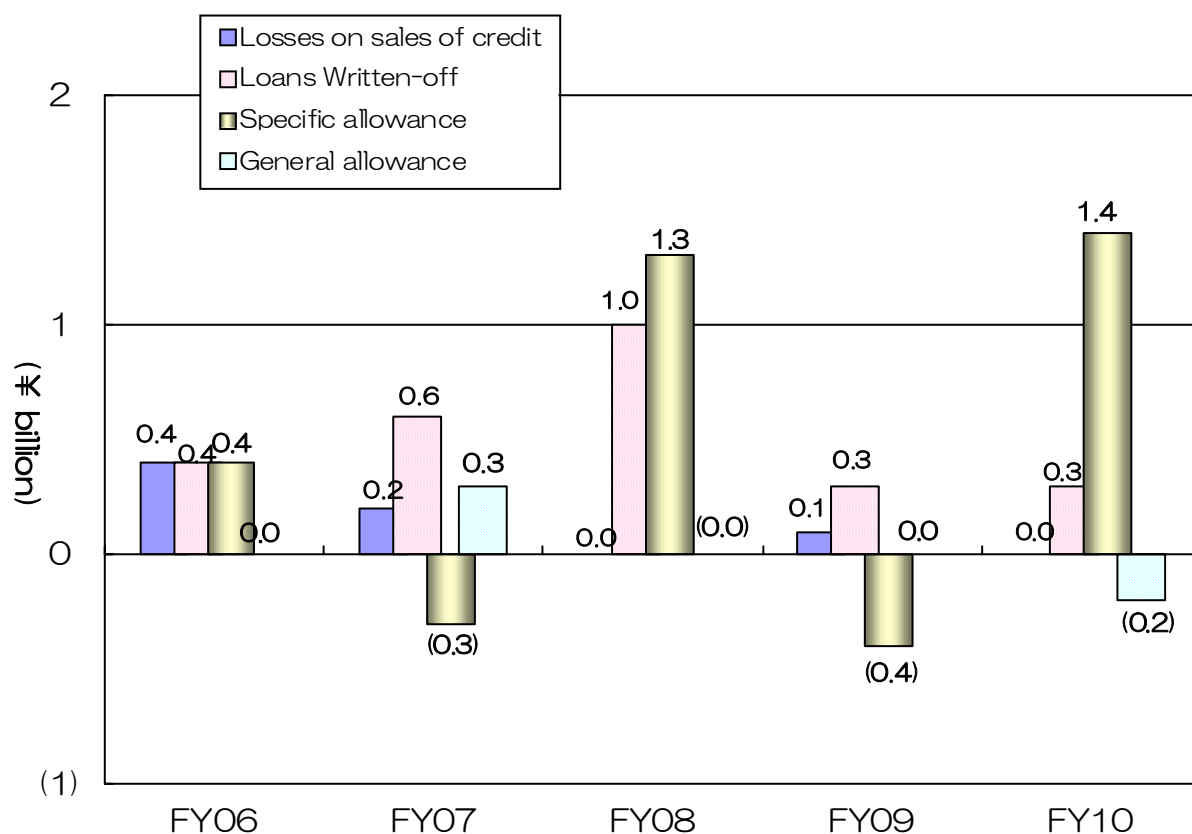
##### Credit cost

(¥ million)

	FY09	FY10	
		Amounts	YoY increase (decrease)
Credit cost	103	1,554	1,451
Provision to general allowance for possible loan losses	88	(226)	(314)
Bad debt disposal	14	1,780	1,765
Provision to specific allowance for loan losses	(472)	1,498	1,970
Allowance for impairment of principals under trust accounts	(41)	(79)	(38)
Written-off of loans	365	362	(2)
Losses on sale of credit	163	-	(163)

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).

##### Credit cost



## (2) Mandatory disclosure of bad debt (year-on-year comparison)

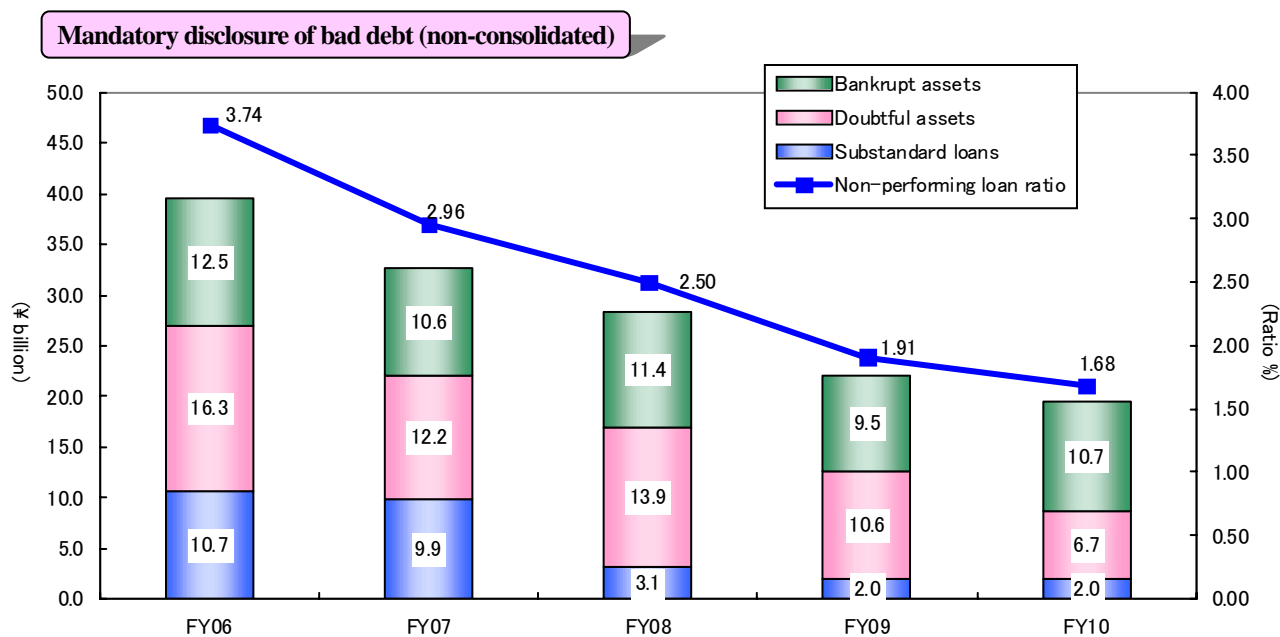
As a result of efforts to improve borrower categories of customers by supporting their corporate rehabilitation, bad debt subject to mandatory disclosure under Japan's Financial Reconstruction Law decreased ¥2.6 billion year-on-year, to ¥19.6 billion, and the ratio of loans subject to mandatory disclosure declined 0.23 percentage points, to 1.68%.

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

(¥ billion, %)

	FY09	FY10		
		Amounts	Prior to partial charge-offs	YoY increase (decrease)
Mandatory disclosure of bad debt (a)	22.2	19.6	22.0	(2.6)
Bankrupt assets	9.5	10.7	13.1	1.1
Doubtful assets	10.6	6.7	6.7	(3.8)
Substandard loans	2.0	2.0	2.0	0.0
Normal assets	1,140.9	1,143.0	1,143.0	2.1
Total credit balance (b)	1,163.2	1,162.6	1,165.0	(0.5)
Non-performing loan ratio (a/b)	1.91	1.68	1.89	(0.23)

\* Including trust accounts.



## 5. Capital ratio (domestic standards)

### ➤ Regulatory capital (year-on-year comparison, non-consolidated)

Due to a steady increase in retained earnings, regulatory capital rose ¥3.0 billion, to ¥106.7 billion.

### ➤ Capital ratio (year-on-year comparison, non-consolidated)

The capital ratio increased 0.34 percentage points, to 12.73%.

### Capital ratio

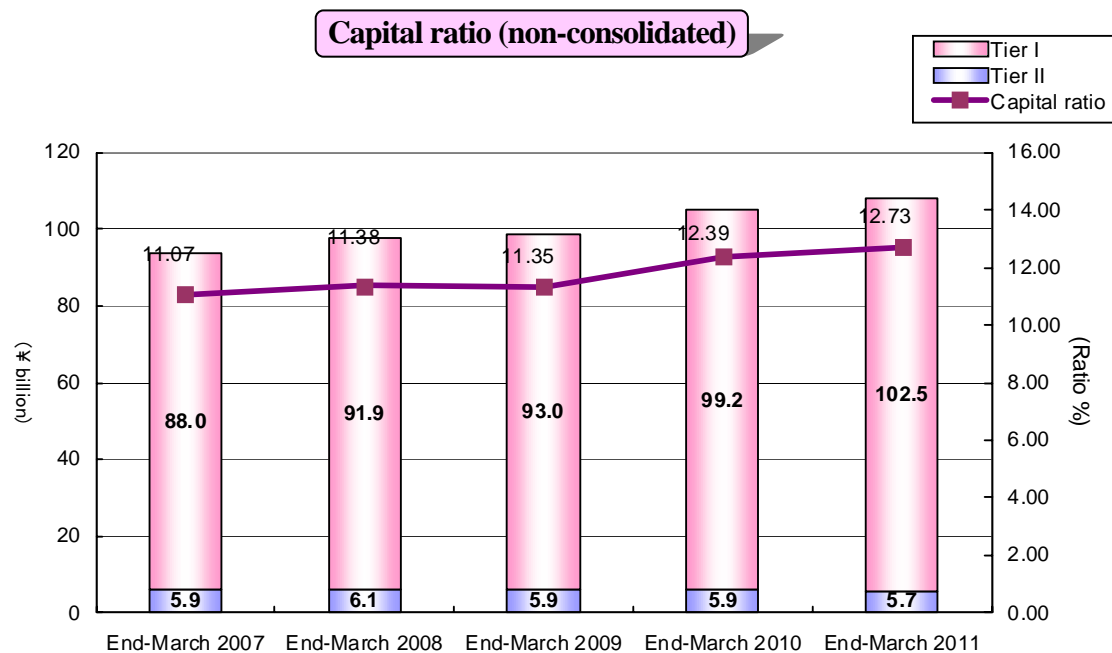
(¥ billion)

	Non-consolidated			Consolidated		
	March 31, 2010	March 31, 2011		March 31, 2010	March 31, 2011	
		Amounts	YoY increase (decrease)		Amounts	YoY increase (decrease)
Regulatory capital (a)	103.6	106.7	3.0	109.8	114.4	4.5
Tier I (b)	99.2	102.5	3.2	104.8	109.3	4.5
Tier II	5.9	5.7	(0.2)	6.5	6.5	0.0
Exclusion	1.5	1.5	-	1.5	1.5	-
Risk-weighted assets (c)	836.2	837.9	1.6	860.3	864.1	3.8
Capital ratio (a/c) (%)	12.39	12.73	0.34pp	12.76	13.24	0.48pp
Tier I ratio (b/c) (%)	11.86	12.23	0.37pp	12.18	12.65	0.47pp

Tier I: Capital stock and statutory reserve and voluntary reserve and other surplus

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



## 6. Performance forecasts

### ➤ Ordinary income

We expect ordinary income to decrease by ¥4.5 billion year-on-year, to ¥35.8 billion, reflecting decreases in gains on sales of bonds and gains on sales of stocks and other securities.

### ➤ Net business profit

We expect net business profit to decrease by ¥2.1 billion year-on-year, to ¥9.9 billion due to a decline in gains (losses) on bond trading and increases in the general allowance for possible loan losses and expenses.

### ➤ Ordinary profit

We expect ordinary profit to decrease by ¥1.0 billion year-on-year to ¥8.5 billion due to a fall in net business profit, despite a decrease in bad debt disposal and an improvement in gains and losses on securities.

### ➤ Net income

We expect net income to remain almost flat year-on-year to ¥5.1 billion, mainly reflecting a reactionary fall in extraordinary losses and a fall in income taxes.

### Non-consolidated

(¥ billion)

	FY11 first-half forecasts	FY11 full-term forecasts	
		forecasts	YoY increase (decrease)
Ordinary income	17.9	35.8	(4.5)
Business profit on core banking operations	4.6	10.1	(0)
Net business profit	4.6	9.9	(2.1)
Ordinary profit	3.9	8.5	(1.0)
Net income (first-half)	2.3	5.1	0
Bad debt disposal*	0.7	1.5	(0.2)

### Consolidated

(¥ billion)

	FY11 first-half forecasts	FY11 full-term forecasts	
		forecasts	YoY decrease
Ordinary income	24.5	48.9	(5.3)
Ordinary profit	4.3	9.5	(1.7)
Net income	2.5	5.4	(0.4)

\* Forecasts for fiscal 2011 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 trust accounts.

### Non-performing loans (Financial Reconstruction Law)

	FY11 first-half forecasts		FY11 full-term forecasts	
	Non-consolidated	Consolidated	Non-consolidated	Consolidated
Non-performing loan ratio	1% to 1.99%	1% to 1.99%	1% to 1.99%	1% to 1.99%

### Capital ratio

	FY11 first-half forecasts		FY11 full-term forecasts	
	Non-consolidated	Consolidated	Non-consolidated	Consolidated
Capital ratio	12% to 12.99%	13% to 13.99%	13% to 13.99%	13% to 13.99%
Tier I ratio	12% to 12.99%	12% to 12.99%	12% to 12.99%	12% to 12.99%

## II. Summary of Business Results for Fiscal 2010

### 1. Business performance

#### Non-consolidated

(¥ million)

	Reporting period	YoY increase (decrease)	Previous period
	(ended March 2011)		(ended March 2010)
Gross business profit	30,367	(1,036)	31,404
Domestic operations	29,666	(1,191)	30,858
Interest income	26,262	(1,085)	27,347
Fees and commissions	1,706	192	1,513
Other business profit	1,698	(297)	1,996
International operations	700	154	546
Interest income	421	166	255
Fees and commissions	55	(0)	56
Other business profit	222	(11)	233
Expenses (excl. non-recurrent items)	18,582	522	18,059
Personnel expenses	9,161	214	8,947
Non-personnel expenses	8,484	361	8,122
Taxes	936	(53)	990
Net business profit (prior to provisions to general allowance)	11,785	(1,559)	13,344
Excluding gains/losses on bond trading	10,069	(1,278)	11,347
Provision of general allowance for loan losses	(226)	(226)	—
Net business profit	12,011	(1,333)	13,344
Gains/losses on bond trading	1,715	(280)	1,996
Non-recurrent items	(2,491)	(2,476)	(14)
Gains on equity trading	(397)	(608)	210
Bad debt disposal	1,806	1,277	528
Provision to specific allowance for loan losses	1,498	1,498	—
Written-off of loans	308	(56)	365
Losses on sale of credit	362	(2)	365
Losses on sale of credit	—	(163)	163
Losses on sale of credit	—	(163)	163
Ordinary profit	9,519	(3,809)	13,329
Extraordinary gains (losses)	(55)	(577)	521
Losses on disposal of noncurrent assets	(42)	77	(120)
Gains on collection of written-off credit	128	(107)	236
Reversal of allowance for loan losses	—	(384)	384
Reversal of reserve for compensation of trust fund principal	79	38	41
Loss on adjustment for changes of accounting standard for asset retirement obligations	221	221	—
Income before income taxes	9,464	(4,386)	13,851
Income taxes-current	4,526	(294)	4,820
Income taxes-deferred	(112)	(547)	434
Net income	5,050	(3,544)	8,595

Note) 1. Amounts recorded on the lower column include those posted under trust accounts.

2. The total amount of credit cost and expenses for the disposal of bad debt is detailed on [8] of Financial Statements for Year Ended March 31, 2011, "4. Asset soundness (1) Credit cost (year-on-year comparison)"

Consolidated

(¥ million)

	Reporting period (ended March 2011)	YoY increase (decrease)	Previous period (ended March 2010)
Gross business profit	33,963	(1,428)	35,392
Interest income	27,421	(933)	28,354
Trust account services	326	5	321
Fees and commissions	2,229	(44)	2,274
Other business profit	3,986	(456)	4,442
Operating expenses	19,910	240	19,670
Loan-loss provisions	1,937	778	1,159
Provision to general allowance for possible loan losses	(345)	(345)	—
Provision to specific allowance for loan losses	1,307	1,307	—
Written-off of loans	921	(73)	995
Losses on sale of credit	54	(109)	163
Net gains on equity securities	(397)	(599)	201
Other	(514)	(768)	254
<b>Ordinary profit</b>	<b>11,203</b>	<b>(3,815)</b>	<b>15,019</b>
Extraordinary gains (losses)	(23)	(744)	720
Reversal of allowance for loan losses	—	(488)	488
Recoveries of written-off claims	165	(185)	350
Loss on adjustment for changes of accounting standard for asset retirement obligations	221	221	—
<b>Income before income taxes and minority interests</b>	<b>11,180</b>	<b>(4,559)</b>	<b>15,739</b>
Income taxes-current	4,998	(400)	5,399
Income taxes-deferred	(167)	(570)	403
Income before minority interests	6,348		
Minority interests in income(loss)	514	144	369
<b>Net income</b>	<b>5,833</b>	<b>(3,733)</b>	<b>9,567</b>

Note) 1. 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)*	14,457	(1,349)	15,807
--	--------	---------	--------

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	20	(4)	24
Number of affiliates accounted for using the equity method	0	0	0

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

(¥ million)

	Reporting period	YoY decrease	Previous period
(1) Net business profit (prior to provision to general allowance for possible loan losses)	11,785	(1,559)	13,344
Per staff (¥ thousand)	10,993	(1,477)	12,471
(2) Net business profit	12,011	(1,333)	13,344
Per staff (¥ thousand)	11,204	(1,266)	12,471

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)	Previous period
(1) Yield on fund operation (A)	2.00	(0.17)	2.17
(i) Yield on loans	2.51	(0.02)	2.53
(ii) Yield on securities	0.88	(0.24)	1.12
(2) Fund procurement cost (B)	1.55	(0.04)	1.59
(i) Yield on deposits	0.30	0.02	0.28
(ii) Yield on external debt*	0.11	(1.83)	1.94
(3) Gross interest margin (A)-(B)	0.45	(0.13)	0.58

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

### (2) Domestic

(%)

	Reporting period	YoY increase (decrease) (pp)	Previous period
(1) Yield on fund operation (A)	1.99	(0.18)	2.17
(i) Yield on loans	2.51	(0.02)	2.53
(ii) Yield on securities	0.82	(0.27)	1.09
(2) Fund procurement cost (B)	1.50	(0.04)	1.54
(i) Yield on deposits	0.29	0.02	0.27
(ii) Yield on external debt*	0.11	(1.83)	1.94
(3) Gross interest margin (A)-(B)	0.49	(0.14)	0.63

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	1,715	(280)	1,996
Gains on sale of bonds	3,102	992	2,109
Gains on redemption of bonds	-	-	-
Losses on sale of bonds	1,386	1,273	113
Losses on redemption of bonds	-	-	-
Write-off	-	-	-
Gains and losses on equity trading	(397)	(608)	210
Gains on sale of equity shares	998	47	950
Losses on sale of equity shares	739	229	510
Write-off	655	426	229

5. Capital ratio

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

(¥ million, %)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with figures at previous interim balance-sheet date		
(1) Capital ratio	12.73	0.34 pp	(0.07) pp	12.39	12.80
(2) Tier I	102,513	3,261	1,397	99,252	101,115
(3) Tier II	5,747	(226)	8	5,973	5,739
(i) Revaluation	1,179	-	-	1,179	1,179
(ii) Subordinated loan/securities balance	-	-	-	-	-
(4) Exclusion	1,542	-	-	1,542	1,542
(Intentional equity holdings by other financial institutions)	1,542	-	-	1,542	1,542
(5) Capital (2)+(3)-(4)	106,718	3,034	1,406	103,683	105,311
(6) Risk-weighted assets	837,963	1,671	15,400	836,292	822,562

## (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	13.24	0.48 pp	0.03 pp	12.76	13.21
(2) Tier I	109,392	4,552	2,213	104,840	107,178
(3) Tier II	6,580	23	96	6,556	6,484
(i) Revaluation	1,179	-	-	1,179	1,179
(ii) Subordinated loan/securities balance	-	-	-	-	-
(4) Exclusion	1,542	-	-	1,542	1,542
(Intentional equity holdings by other financial institutions)	1,542	-	-	1,542	1,542
(5) Capital (2)+(3)-(4)	114,429	4,575	2,310	109,853	112,119
(6) Risk-weighted assets	864,128	3,826	15,407	860,301	848,721

## 6. ROE (non-consolidated)

(%)

	Reporting period	YoY comparison (pp)		Previous period
		YoY increase (decrease)	Comparison with figures at previous period	
Net business profit basis	11.27	(2.00)		13.27
Business profit on core banking operations basis	9.49	(1.80)		11.29
Net income basis	4.73	(3.82)		8.55

(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

(Reference)

## ROE (shareholders' equity basis; non-consolidated)

(%)

	Reporting period	YoY comparison (pp)		Previous period
		YoY increase (decrease)	Comparison with figures at previous period	
Net business profit basis	11.82	(1.96)		13.78
Business profit on core banking operations basis	9.96	(1.76)		11.72
Net income basis	4.97	(3.91)		8.88

(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 loans	Loans to bankrupt borrowers	1,866	71	79	1,795	1,787
	Delinquent loans	15,623	(2,217)	(1,290)	17,841	16,914
	Past due loans more than 3 months	701	17	237	683	464
	Restructured loans	1,389	(6)	(37)	1,396	1,427
	Total	19,581	(2,135)	(1,012)	21,717	20,594

Note) Includes trust accounts

Loans (term-end balance)	1,149,328	835	27,945	1,148,492	1,121,382
--------------------------	-----------	-----	--------	-----------	-----------

Note) Includes trust accounts

		(%)				
As a percentage of total loans	Loans to bankrupt borrowers	0.16	0.01 pp	0.01 pp	0.15	0.15
	Delinquent loans	1.35	(0.20)	(0.15)	1.55	1.50
	Past due loans more than 3 months	0.06	0.01	0.02	0.05	0.04
	Restructured loans	0.12	-	-	0.12	0.12
	Total	1.70	(0.19)	(0.13)	1.89	1.83

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 loans	Loans to bankrupt borrowers	1,906	(12)	82	1,918	1,823
	Delinquent loans	16,722	(2,204)	(1,217)	18,926	17,939
	Past due loans more than 3 months	701	17	237	683	464
	Restructured loans	1,389	(6)	(37)	1,396	1,427
	Total	20,719	(2,205)	(935)	22,925	21,654

Note) Includes trust accounts

Loans (term-end balance)	1,141,478	5,709	29,286	1,135,768	1,112,192
--------------------------	-----------	-------	--------	-----------	-----------

Note) Includes trust accounts

		(%)				
As a percentage of total loans	Loans to bankrupt borrowers	0.16	-	-	0.16	0.16
	Delinquent loans	1.46	(0.20)	(0.15)	1.66	1.61
	Past due loans more than 3 months	0.06	-	0.02	0.06	0.04
	Restructured loans	0.12	-	-	0.12	0.12
	Total	1.81	(0.20)	(0.13)	2.01	1.94

Note) Includes trust accounts

## 2. Allowance for loan losses

### 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
Allowance for loan losses	9,338	406	749	8,932	8,588
General allowance	4,568	(226)	8	4,794	4,559
Specific allowance	4,770	632	741	4,138	4,029
Allowance for possible impairment of principals under trust accounts	153	(79)	(33)	233	187

### 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
Allowance for loan losses	13,518	(184)	337	13,703	13,181
General allowance	5,952	(345)	(83)	6,298	6,035
Specific allowance	7,566	161	420	7,404	7,145
Allowance for possible impairment of principals under trust accounts	153	(79)	(33)	233	187

## 3. Coverage of risk monitored loans

### 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 loans (A)	19,581	(2,135)	(1,012)	21,717	20,594
Coverage	16,631	(1,279)	(518)	17,910	17,149
Allowance for loan losses (B)	5,037	688	721	4,349	4,316
Collateral and guarantees (C)	11,594	(1,967)	(1,239)	13,561	12,833
Coverage ratio (B+C)/(A)	84.93	2.46	1.66	82.47	83.27
Allowance for loan losses (B/A)	25.72	5.70	4.77	20.02	20.95
Collateral and guarantees (C/A)	59.20	(3.24)	(3.11)	62.44	62.31

Note) Including 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 loans (A)	20,719	(2,205)	(935)	22,925	21,654
Coverage	17,721	(1,350)	(451)	19,072	18,173
Allowance for loan losses (B)	5,748	633	718	5,115	5,029
Collateral and guarantees (C)	11,973	(1,984)	(1,170)	13,957	13,143
Coverage ratio (B+C)/(A)	85.53	2.34	1.61	83.19	83.92
Allowance for loan losses (B/A)	27.74	5.43	4.52	22.31	23.22
Collateral and guarantees (C/A)	57.78	(3.10)	(2.91)	60.88	60.69

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	10,776	1,193	1,717	9,582	9,059
Doubtful assets	6,755	(3,845)	(2,929)	10,601	9,685
Substandard loans	2,091	10	199	2,080	1,892
Total (A)	19,623	(2,641)	(1,013)	22,265	20,636
Normal assets	1,143,045	2,109	28,482	1,140,936	1,114,563
Total credit balance (B)	1,162,668	(532)	27,468	1,163,201	1,135,199
As a percentage of total credit balance (A)/(B)	1.68	(0.23)	(0.13)	1.91	1.81
Partial charge-offs	2,411	739	327	1,672	2,084

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	11,832	1,130	1,793	10,702	10,039
Doubtful assets	6,837	(3,852)	(2,928)	10,689	9,765
Substandard loans	2,091	10	199	2,080	1,892
Total (A)	20,761	(2,711)	(936)	23,472	21,697
Normal assets	1,134,085	7,046	29,742	1,127,039	1,104,343
Total credit balance (B)	1,154,846	4,335	28,806	1,150,511	1,126,040
As a percentage of total credit balance (A)/(B)	1.79	(0.25)	(0.13)	2.04	1.92
Partial charge-offs	3,707	489	206	3,218	3,501

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)	16,671	(1,469)	(515)	18,140	17,187
Allowance for loan losses	5,044	557	719	4,487	4,324
Collateral and guaranteed	11,627	(2,026)	(1,235)	13,653	12,862

Note) Including trust accounts.

(%)

Coverage ratio (C) / (A)	84.95	3.48 pp	1.67pp	81.47	83.28
--------------------------	-------	---------	--------	-------	-------

**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
Allowance for loan losses	5,755	501	717	5,253	5,037
Collateral and guaranteed	12,006	(2,042)	(1,166)	14,049	13,173

Note) Including trust accounts.

					(%)
Coverage ratio (C) / (A)	85.55	3.32 pp	1.62 pp	82.23	83.93

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, 2011			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	10,776	6,755	2,091	19,623
Covered portion (B)	6,699	3,662	1,265	11,627
Uncovered portion (C)=(A)-(B)	4,076	3,093	826	7,996
Allowance for loan losses (D)	4,076	808	158	5,044
Allowance ratio (D)/(C)	100.00	26.14	19.24	63.08
Coverage ratio [(B)+(D)]/(A)	100.00	66.18	68.09	84.95

Note) Including trust accounts.

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

(¥ million, %)

	As of March 31, 2011			
	Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,872	8,904	6,755	17,532
Covered portion (B)	1,403	5,296	3,662	10,362
Uncovered portion (C)=(A)-(B)	468	3,608	3,093	7,170
Allowance for loan losses (D)	468	3,608	808	4,885
Allowance ratio (D)/(C)	100.00	100.00	26.14	68.13
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	66.18	86.96

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, 2011			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	11,832	6,837	2,091	20,761
Covered portion (B)	7,078	3,662	1,265	12,006
Uncovered portion (C)=(A)-(B)	4,753	3,174	826	8,754
Allowance for loan losses (D)	4,753	842	158	5,755
Allowance ratio (D)/(C)	100.00	26.54	19.24	65.74
Coverage ratio [(B)+(D)]/(A)	100.00	65.89	68.09	85.55

Note) Including trust accounts.

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

(¥ million, %)

	As of March 31, 2011			
	Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,911	9,921	6,837	18,669
Covered portion (B)	1,417	5,661	3,662	10,741
Uncovered portion (C)=(A)-(B)	493	4,260	3,174	7,928
Allowance for loan losses (D)	493	4,260	842	5,596
Allowance ratio (D)/(C)	100.00	100.00	26.54	70.58
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	65.89	87.50

Note) Including trust accounts.

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

(¥ million, %)

	As of March 31, 2011		As of March 31, 2010	
	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	1,162,668	100.00	1,163,201	100.00
Classification I	1,028,547	88.46	1,038,433	89.27
Total classified amount	134,121	11.53	124,767	10.72
Classification II	131,916	11.34	121,130	10.41
Classification III	2,205	0.18	3,637	0.31
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
- 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	Other than DCFs	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
	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
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		

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

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 1,872	Portion of claims secured by reserves, collateral or guarantees 658		1,213	Fully reserved	Direct charge-offs	Bankrupt and quasi-bankrupt assets 10,776	Bankrupt loans 1,866	468	100.00 %
Effectively bankrupt assets 8,904	Portion of claims secured by reserves, collateral or guarantees 5,378		3,526						
Potentially bankrupt assets 6,755	Portion of claims secured by reserves, collateral or guarantees 2,287		2,262	Necessary amount reserved	2,205	Doubtful assets 6,755	Delinquent loans 15,623	808	66.18 % (26.14)
Assets requiring caution	Assets requiring supervision 2,696	Collateral: 1,541 Non-Covered: 1,154							
		Other assets requiring caution 170,675	47,996	122,679	Provision of reserves in an estimated loss amount for one year based on historical default rates.	1,389			
Normal assets 971,764	971,764							Subtotal 19,623	Total 19,581
						Normal assets 1,143,045		300	
<b>Total</b> 1,162,668	<b>1,028,547</b>	<b>131,916</b>	<b>2,205</b>	<b>-</b>		<b>1,162,668</b>	<b>1,149,328</b>	<b>9,475</b>	<b>84.00 % (61.13)</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, 2011	Comparison with		As of March 31, 2010	As of September 30, 2010
		previous balance-sheet date	previous interim balance-sheet date		
Domestic branches (excl. the special account for international financial transactions)	1,149,328	835	27,945	1,148,492	1,121,382
Manufacturing	41,246	1,828	2,450	39,417	38,796
Agriculture and Forestry	532	(202)	(293)	735	826
Fishery	567	(3)	18	571	549
Mining and quarrying of stone and gravel	1,858	(528)	(730)	2,386	2,589
Construction	54,465	(1,534)	3,072	55,999	51,393
Electricity, gas, heat and water supply	4,050	(203)	615	4,253	3,434
Telecommunications	9,428	(502)	123	9,931	9,304
Transport and postal activities	15,727	(2,343)	(1,254)	18,070	16,981
Wholesaling and Retailing	121,516	(5,397)	(3,008)	126,913	124,524
Finance and insurance	19,208	4,572	3,708	14,636	15,500
Real estate, and goods rental and leasing	206,264	3,346	5,895	202,918	200,368
Miscellaneous services	133,947	(11,319)	(1,527)	145,266	135,474
Local government bodies	111,053	(5,400)	4,384	116,453	106,668
Others	429,460	18,524	14,491	410,936	414,969

Notes:

Includes trust accounts

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

(¥ million)

	As of March 31, 2011	Comparison with		As of March 31, 2010	As of September 30, 2010
		previous balance-sheet date	previous interim balance-sheet date		
Domestic branches (excl. the special account for international financial transactions)	19,581	(2,135)	(1,012)	21,717	20,594
Manufacturing	1,442	209	67	1,232	1,375
Agriculture and Forestry	27	(7)	(7)	34	35
Fishery	43	(5)	0	49	43
Mining and quarrying of stone and gravel	44	2	(2)	41	47
Construction	3,213	727	247	2,486	2,965
Telecommunications	353	223	270	129	82
Transport and postal activities	640	(220)	(56)	861	697
Wholesaling and Retailing	3,053	(1,017)	(474)	4,071	3,528
Finance and insurance	1	1	0	—	1
Real estate, and goods rental and leasing	2,952	(130)	92	3,082	2,860
Miscellaneous services	2,612	(235)	(315)	2,848	2,928
Others	5,196	(1,683)	(832)	6,880	6,029

Notes:

Includes 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, 2010	126,913	9	117	3,793	150
	September 30, 2010	124,524	112	56	3,229	130
	March 31, 2011	121,516	62	37	2,742	211
Construction	March 31, 2010	55,999	33	7	2,163	281
	September 30, 2010	51,393	11	14	2,754	184
	March 31, 2011	54,465	90	413	2,643	65
Real estate	March 31, 2010	181,359	153	106	2,814	1
	September 30, 2010	180,858	17	100	2,661	77
	March 31, 2011	188,235	-	101	2,723	122
Finance (excl. banking)	March 31, 2010	11,004	-	-	-	-
	September 30, 2010	6,009	-	-	-	-
	March 31, 2011	5,600	-	-	-	-

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, 2010	130,958	127	2,844	1,107
	September 30, 2010	128,418	168	2,660	706
	March 31, 2011	125,381	100	2,376	579
Construction	March 31, 2010	57,991	40	2,273	687
	September 30, 2010	52,953	26	1,868	1,085
	March 31, 2011	55,979	504	400	2,333
Real estate	March 31, 2010	183,828	260	973	1,843
	September 30, 2010	183,421	117	1,027	1,712
	March 31, 2011	190,686	101	336	2,510
Finance (excl. banking)	March 31, 2010	11,024	-	-	-
	September 30, 2010	6,075	-	-	-
	March 31, 2011	5,605	-	-	-

Notes: Including trust accounts.

4) Consumer loan balance (**non-consolidated**)

(¥ million)

	March 31, 2011			As of March 31, 2010	As of September 30, 2010
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Loans to consumers	445,772	24,926	17,191	420,845	428,581
	447,873	24,565	17,038	423,308	430,835
Housing loans (incl. mortgage loans)	387,382	22,750	14,977	364,632	372,404
	388,360	22,475	14,842	365,885	373,518
Other than housing loans	58,389	2,176	2,213	56,213	56,176
	59,512	2,090	2,195	57,422	57,316

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, 2011			As of March 31, 2010	As of September 30, 2010
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Loans to SMEs	950,168	17,112	20,957	933,056	929,211
	958,212	15,386	20,240	942,825	937,971
As a percentage of total loans	83.26	1.32	(0.26)	81.94	83.52
	83.37	1.28	(0.27)	82.09	83.64

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, 2011	September 30, 2010	March 31, 2010
Loans guaranteed by credit guarantee associations	93,109	92,866	97,835
Special credit lines	82	118	127

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

(¥ million)

March 31, 2011	September 30, 2010	March 31, 2010
12,273	14,069	18,008

12. Deposits and loan balances (**non-consolidated**)

(¥ million)

	March 31, 2011			As of March 31, 2010	As of September 30, 2010
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Deposits (term-end balance)	1,539,640	102,817	31,062	1,436,822	1,508,577
	1,592,809	128,927	52,414	1,463,882	1,540,394
(average balance)	1,477,660	98,985	15,283	1,378,675	1,462,376
	1,512,314	112,160	18,652	1,400,153	1,493,661
Loans (term-end balance)	1,141,175	2,552	28,618	1,138,622	1,112,557
	1,149,328	835	27,945	1,148,492	1,121,382
(average balance)	1,100,280	(2,057)	2,309	1,102,337	1,097,970
	1,109,220	(3,881)	1,811	1,113,102	1,107,409

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, 2011			March 31, 2010	September 30, 2010
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Individuals	972,432	70,591	22,254	901,841	950,178
Liquid deposits	437,741	1,885	(360)	435,856	438,102
Time deposits	534,691	68,705	22,615	465,985	512,075
Corporations	396,168	27,919	7,218	368,249	388,950
Liquid deposits	222,072	(892)	(2,307)	222,965	224,379
Time deposits	174,095	28,812	9,525	145,283	164,570

(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 2011 (ending March 2012) (non-consolidated)

(¥ million)

	FY11 forecasts	FY10 results
Ordinary income	35,800	40,318
Ordinary profit	8,500	9,519
Net income	5,100	5,050
Net business profit	9,900	12,011
(prior to provision of general allowance )	9,900	11,785
Excl. gains and losses on bond transactions	10,000	10,069
Loan losses*	1,500	1,780

Note) Including loan losses (bad debt disposal) include trust accounts.

### 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		
		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 2009	13,344	11,347	13,344	13,344	11,347	13,344
First half of fiscal 2010	7,260	5,191	7,494	7,260	5,191	7,494
Fiscal 2010	11,785	10,069	12,011	11,838	10,123	12,065
Fiscal 2011 full-term forecasts	9,900	10,000	9,900	10,000	10,100	10,000
Fiscal 2011 first-half forecasts	4,600	4,600	4,600	4,600	4,600	4,600

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

#### 1) Employees

	As of March 31, 2011	Compared with March 31, 2010	Compared with Sept 30, 2010	End of March 2010	End of Sept. 2010
	Regular employees	1,093	(4)	(20)	1,097

#### 2) Branches

	As of March 31, 2011	Compared with March 31, 2010	Compared with Sept 30, 2010	End of March 2010	End of Sept. 2010
	Number of branches	64 4	0 (1)	1 0	64 5

Note) Number of sub-branches are recorded on the lower column.

### 3. Shareholdings (non-consolidated)

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

(¥ million)

	Acquisition cost	Fair market value	Tier I
March 31, 2010	23,266	26,343	-
September 30, 2010	18,284	18,790	-
March 31, 2011	18,962	19,612	-

## (2) Impairment accounting

(¥ million)

	Net gains on equity securities	
		Impairment loss
March 31, 2010	210	229
March 31, 2011	(397)	655

## 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 2009	88	14	-	103
Fiscal 2010	(226)	1,726	53	1,554
Fiscal 2010 first-half	(234)	624	-	389
Fiscal 2011 forecasts	0	1,417	100	1,517
Fiscal 2011 first-half forecasts	7	734	0	742

Note: 2) Specific allowance for possible loan losses + written-off of loans + losses on sale of credit (excluding non-current item)

## (2) NPL balance

(¥ million)

	Asset self-assessment				
	Bankrupt and effectively bankrupt assets 1)	Potentially bankrupt assets 2)	Potentially bankrupt assets or below 1)+2)	Assets requiring caution 3)	Total 1) + 2) + 3)
March 31, 2010	9,582	10,601	20,184	159,128	179,313
September 30, 2010	9,059	9,685	18,744	162,976	181,720
March 31, 2011	10,776	6,755	17,532	173,371	190,903

	Financial Reconstruction Law	
	Substandard loans 4)	Total 1) + 2) + 4)
March 31, 2010	2,080	22,265
September 30, 2010	1,892	20,636
March 31, 2011	2,091	19,623

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, 2010	9,582	10,601	20,184
September 30, 2010	9,059	9,685	18,744
March 31, 2011	10,776	6,755	17,532
New occurrence during fiscal 2010	1,684	1,712	3,397
Removed from balance sheet during fiscal 2010	4,193	1,856	6,049
Net decrease during fiscal 2010	1,193	(3,845)	(2,652)
New occurrence during fiscal 2010 second half	1,199	970	2,169
Removed from balance sheet during fiscal 2010 second half	2,437	944	3,382
Net decrease during fiscal 2010 second half	1,717	(2,929)	(1,212)

Note) Including trust accounts.

b. Removal from balance sheet by type of disposal measure

(¥ million)

	Fiscal 2010	Fiscal 2009	
		FY10 first half	
Liquidation and similar measures	-	-	-
Corporate rehabilitation	-	-	-
Improved performance by corporate rehabilitation	-	-	-
Securitization	0	-	7
Sale to RCC	-	-	-
Direct charge-offs	1,228	779	1,040
Other	4,821	3,233	10,848
Collection/repayment	2,936	1,935	4,382
Improved performance	1,884	1,298	6,465
Total	6,049	4,013	11,896

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

		March 31, 2011	September 30, 2010	March 31, 2010
Bankrupt and effectively bankrupt assets	As a percentage of portion not secured by collateral	100.00 % ¥4.0 billion	100.00 % ¥2.6 billion	100.00 % ¥2.7 billion
Potentially bankrupt assets	As a percentage of portion not secured by collateral	26.14 % ¥0.8 billion	32.69 % ¥1.4 billion	29.39 % ¥1.5 billion
Assets requiring caution	As a percentage of debt amount	7.58 % ¥0.2 billion	7.74 % ¥0.2 billion	7.45 % ¥0.2 billion
Other assets requiring caution	As a percentage of debt amount	2.39 % ¥4.0 billion	2.49 % ¥3.9 billion	2.66 % ¥4.1 billion
Normal assets	As a percentage of debt amount	0.03 % ¥0.3 billion	0.04 % ¥0.3 billion	0.05 % ¥0.4 billion

Note) The Bank has made a provision in an amount of ¥2.9 billion for possible losses on loans to other assets requiring caution as of March 31, 2011, with regard to a portion of which has been converted into subordinated loans (DDS).

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

(%)

	March 31, 2009	September 30, 2009	March 31, 2010	September 30, 2010	March 31, 2011	March 31, 2012 (targets)
Non-consolidated	2.50	1.97	1.91	1.81	1.68	1.0 to 1.99 %
Consolidated	2.65	2.10	2.04	1.92	1.79	1.0 to 1.99 %