

Fiscal 2011

Interim Accounts Settlements

The Bank of Okinawa, Ltd.

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# I. Summary of Fiscal 2011 Interim Accounts Settlements

## 1. Earnings (Non-consolidated)

### ➤ Year-on-year comparison

Ordinary income for the reporting six-month period declined ¥2,002 million year on year to ¥18,592 million, due to declines in interest income and in proceeds from sales of securities, and other factors.

Business profit on core banking operations declined ¥1,036 million to ¥4,154 million, reflecting a decline in interest income and an increase in expenses.

Ordinary profit decreased by ¥1.1 billion year on year to ¥4,394 million, on a decline in business profit on core banking operations and a downward correction in gains and losses on securities. Net income for the interim period increased by ¥209 million to ¥3,185 million, due chiefly to a decline in income taxes.

(¥ million)				
	No.	1H FY10	1H FY11	
				YoY increase (decrease)
Ordinary income	1	20,595	18,592	(2,002)
Gross business profit	2	16,535	14,207	(2,327)
Interest income	3	13,411	12,657	(753)
Fees and commissions	4	940	974	34
Expenses for the disposal of bad debt included in trust account	5	—	19	19
Other business profit	6	2,183	575	(1,608)
Gains (losses) on bond trading	7	2,068	473	(1,594)
Expenses(excluding non-recurrent items)	8	9,275	9,598	323
Personnel expenses	9	4,582	4,761	178
Non-personnel expenses	10	4,105	4,272	167
<b>Business profit on core banking operations (A)</b>	<b>11</b>	<b>5,191</b>	<b>4,154</b>	<b>(1,036)</b>
Provision for general allowance for loan losses	12	(234)	(469)	(234)
<b>Net business profit (B)</b>	<b>13</b>	<b>7,494</b>	<b>5,078</b>	<b>(2,416)</b>
Non-recurrent items	14	(1,999)	(684)	1,315
Net gains (losses) on equity securities	15	(946)	(268)	678
Bad debt disposal	16	670	543	(127)
<b>Ordinary profit</b>	<b>17</b>	<b>5,495</b>	<b>4,394</b>	<b>(1,100)</b>
Extraordinary gains (losses)	18	(102)	(5)	97
Gains (losses) on disposal of noncurrent assets	19	(34)	(4)	29
Recoveries of written-off claims*	20	107	—	(107)
Reversal of bad debt reserve*	21	46	—	(46)
Loss on adjustment for change of accounting standard for asset retirement obligations	22	221	—	(221)
<b>Net income</b>	<b>23</b>	<b>2,975</b>	<b>3,185</b>	<b>209</b>

(Note) The total amount for bad debt disposal No. (16+5-21) 1H FY11 ¥563 million 1H FY10 ¥624million

### 《Explanation of terms》

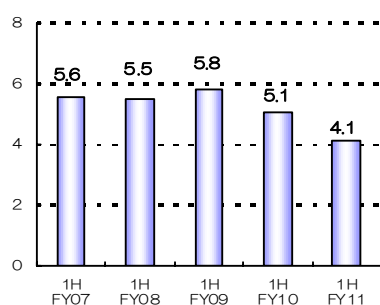
(A) Business profit on core banking operations No. (13+12-7+5) An indicator of Bank earnings capacity, comprising net business profit (non-consolidated) excluding variable factors.

(B) Net business profit No. (2-8-12) Roughly equivalent to operating income at companies outside the banking sector

\* Beginning in this interim period, the Bank has recorded non-recurrent items recoveries of written-off claims and gains on reversal of reserve for compensation for trust principal losses.

**Business profit on core banking operations**

(¥ billion)



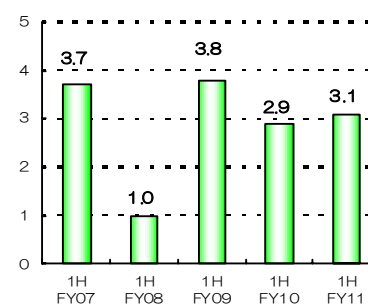
**Ordinary profit**

(¥ billion)



**Net income**

(¥ billion)



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

### (1) Loans and bills discounted

#### ➤ Year-on-year comparison

Overall, loans and bills discounted increased by ¥12.5 billion year on year to ¥1,133.9 billion, reflecting an increase in loans to individuals, chiefly housing loans, following sales campaigns targeting individuals mainly at Loan FP Station facilities.

#### Term-end balance

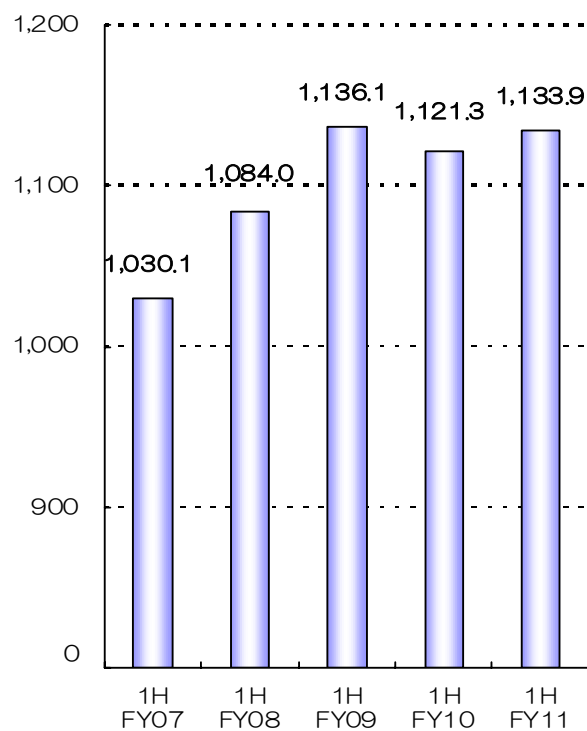
(¥ billion)

	1H FY10	1H FY11		FY10
			YoY increase (decrease)	
Loans and bills discounted	1,121.3	1,133.9	12.5	1,149.3
Business loans	577.3	572.8	(4.5)	585.4
Loans to individuals	430.8	454.0	23.2	447.8
Mortgage loans	373.5	394.7	21.2	388.3
Loans to local government bodies and other public organizations	113.1	106.9	(6.2)	116.0
Loans and bills discounted (average balance)	1,107.4	1,116.0	8.6	1,109.2

Note) Including trust accounts

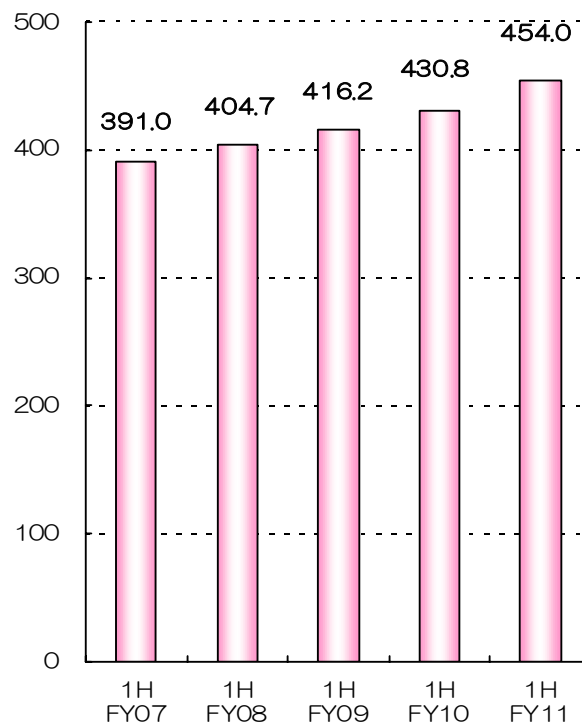
#### Loans and bills discounted (term-end balance)

(¥ billion)



#### Loans to individuals (term-end balance)

(¥ billion)



## (2) Deposits

### ➤ Year-on-year comparison

Deposits increased ¥160 billion year on year to ¥1,700.4 billion, thanks to strengthened marketing of deposits held by individuals, through promotional campaigns for mainstay products, combined with a continuing focus on activities in our “Strong Relations Plan” under which we attracted corporate deposits by tracking the funding.

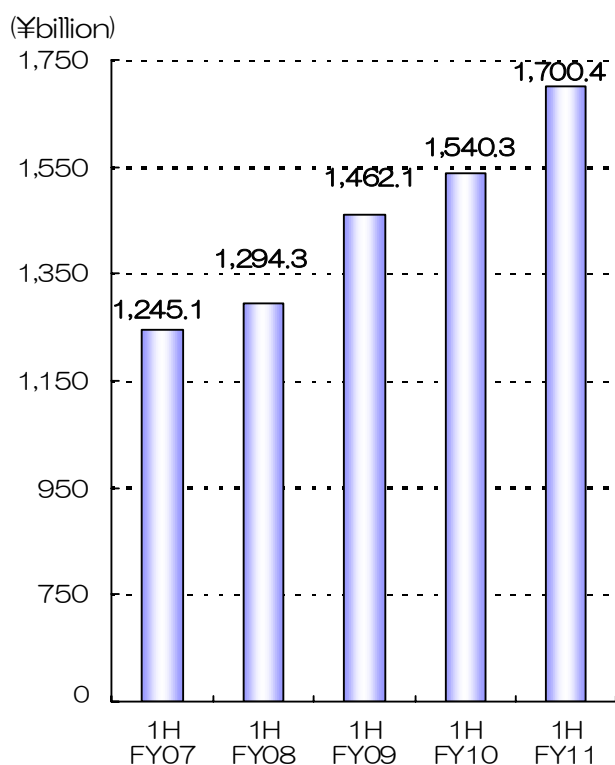
### Term-end balance

(¥ billion)

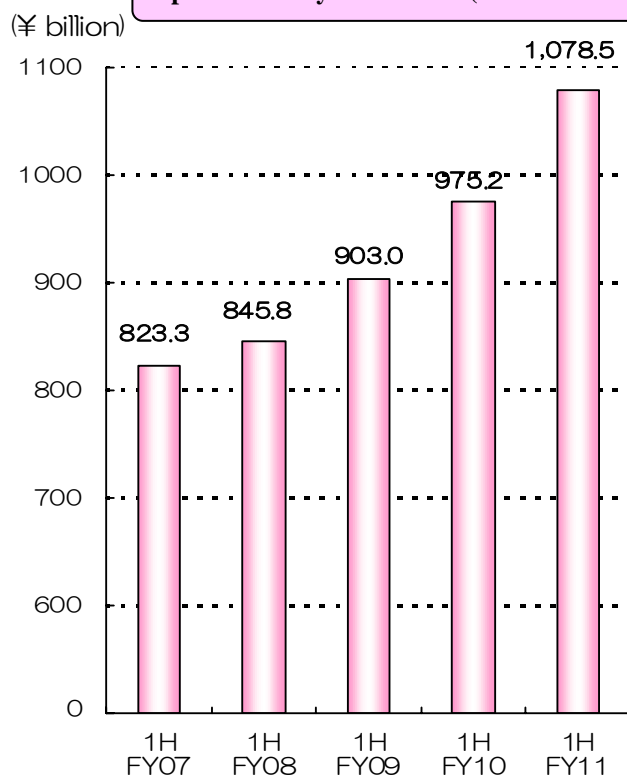
	1H FY10	1H FY11		FY10
			YoY increase (decrease)	
Deposits	1,540.3	1,700.4	160.0	1,592.8
Individuals	975.2	1,078.5	103.3	1,016.3
Corporations	408.4	439.9	31.5	434.7
Financial institutions	30.2	29.3	(0.8)	26.4
Public funds	126.4	152.5	26.0	115.1
Deposits (average balance)	1,493.6	1,661.1	167.5	1,512.3

Note) Including trust account

### Deposits (term-end balance)



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



### (3) Securities

➤ **Year-on-year comparison**

The value of securities holdings rose ¥88.1 billion, to ¥513.7 billion. This was largely the result of efficient fund operations and a steady flow of income, achieved mainly through investment in public bonds such as JGBs and local government bonds. Net unrealized gains on securities decreased by ¥3.5 billion year on year, to ¥4.6 billion.

#### Term-end balance

(¥ billion)

	1H FY10	1H FY11		FY10
			YoY increase (decrease)	
Securities	425.6	513.7	88.1	446.6
Bonds	388.0	475.8	87.8	405.5
Stocks	18.7	18.2	(0.5)	19.6
Others	18.8	19.6	0.7	21.4

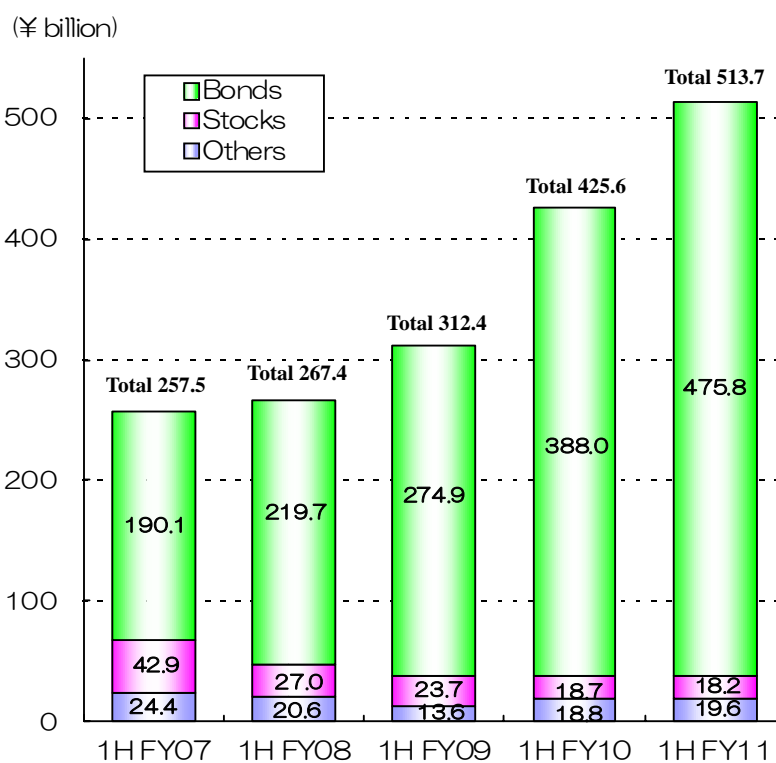
#### Unrealized gains (Losses)

(¥ billion)

	1H FY10	1H FY11		FY10
			YoY increase (decrease)	
Securities	8.2	4.6	(3.5)	5.5
Bonds	7.6	5.7	(1.8)	5.1
Stocks	0.5	(0.9)	(1.4)	0.6
Others	0.1	(0.1)	(0.2)	(0.2)

Note) "Others" include foreign securities and investment trusts

#### Balance of securities



#### (4) Assets in custody

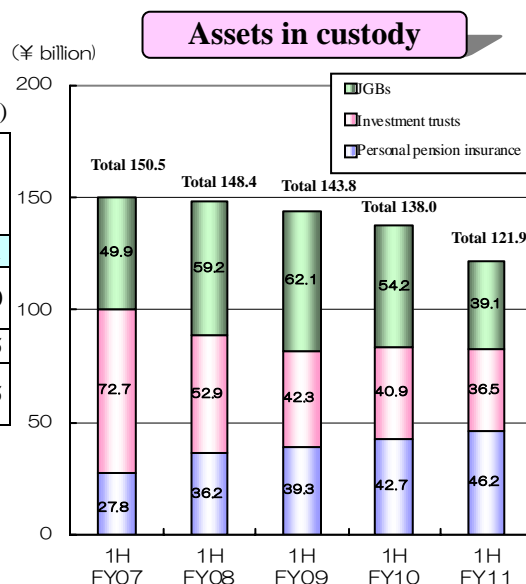
##### ➤ Year-on-year comparison

Assets in custody fell by ¥16.0 billion year on year, to ¥121.9 billion. The decline was attributable to a decrease in the sale of JGBs and investment trusts as a result of a lack of clarity regarding the future direction of the financial market, which exceeded an increase in the value of personal pension insurance plans.

##### Term-end balance

	1H FY10	1H FY11	
			YoY increase (decrease)
Assets in custody	138.0	121.9	(16.0)
Japanese government bonds	54.2	39.1	(15.1)
Investment trusts	40.9	36.5	(4.3)
Personal pension insurance	42.7	46.2	3.4

FY10	
	132.1
	46.0
	41.5
	44.5



##### Assets in custody

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

#### 3. Expenses (non-consolidated)

##### ➤ Year-on-year comparison

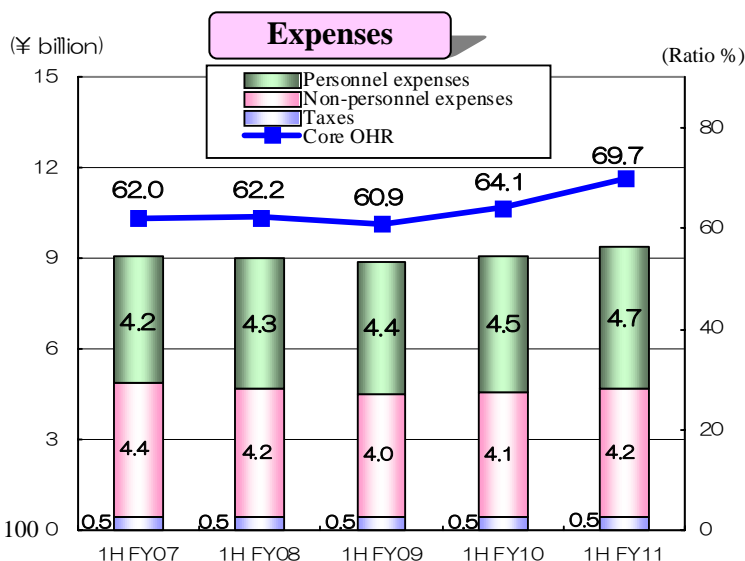
Personnel expenses increased by ¥178 million to ¥4,761 million year on year, due partly to an increase in expenses posted under retirement benefit accounting.

Non-personnel expenses increased by ¥167 million year on year to ¥4,272 million, largely on an increase in deposit insurance premiums and increased depreciation and amortization.

The “core” OHR, an indicator of the cost efficiency of core banking operations, increased 5.6 percentage points from the previous first half period, to 69.7% as a result of rising expenses and a decrease in gross business profit on core banking operations.

##### Breakdown of expenses

	1H FY10	1H FY11	
			YoY increase (decrease)
Expenses	927.5	959.8	32.3
Personnel expenses	458.2	476.1	17.8
Non-personnel expenses	410.5	427.2	16.7
Taxes	58.7	56.4	(2.3)
Core OHR	64.1	69.7	5.6



Note) Core OHR:

expenses/ gross business profit on core banking operations × 100

\*Gross business profit on core banking operations = gross business profit - gains (losses) on bond trading + expenses for the disposal of bad debt in trust account

#### 4. Asset soundness

##### (1) Credit cost (non-consolidated)

###### ➤ Year-on-year comparison

Credit cost decreased by ¥295 million year on year to ¥93 million, due to decreases in provisions for the general allowance for loan losses and provision for the specific allowance for loan losses, following improvement in the loan repayment default rate.

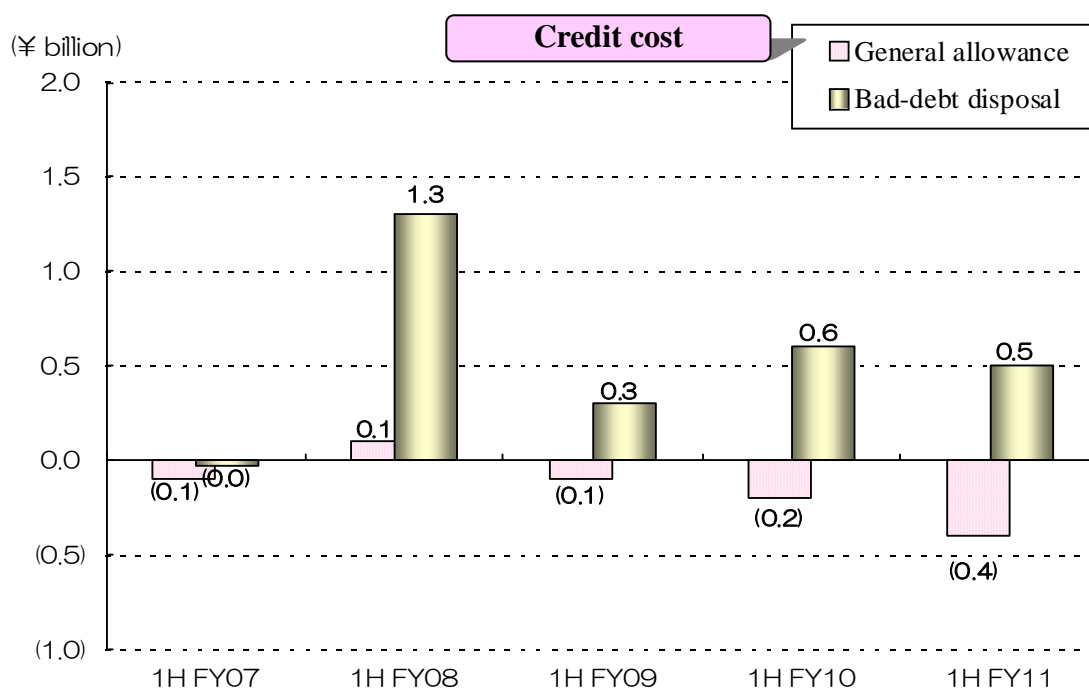
#### Credit costs (¥ million)

	1H FY10	1H FY11	
			YoY increase (decrease)
Credit costs	389	93	(295)
Provision for general allowance for loan losses	(234)	(469)	(234)
Bad-debt disposal	624	563	(60)
Provision for specific allowance for loan losses	611	477	(134)
Reserve for compensation for trust principal losses	(46)	(43)	3
Written-off of loans	59	129	69
Losses on sale of credit	—	—	—

Notes)

1. Including trust account

2. Credit costs refer to expenses incurred in ensuring the soundness of claims such as loans and bills discounted (total of provision for general allowance for loan losses and bad debt disposal)





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

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

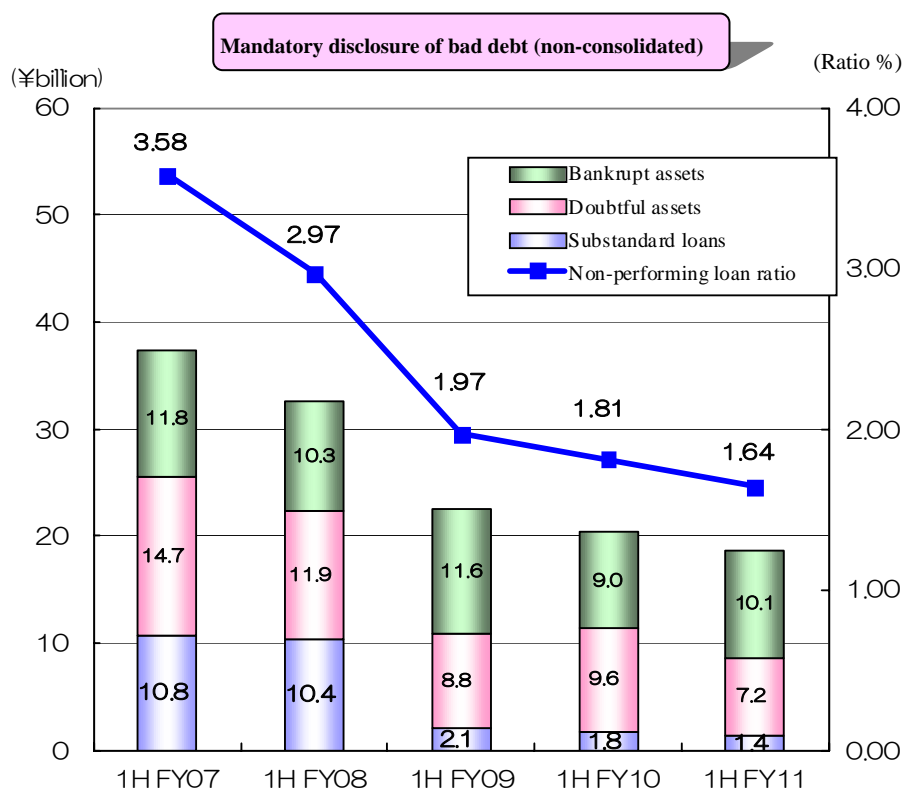
As a result of our efforts to help corporate borrowers improve their business performance, the amount of bad debt subject to mandatory disclosure under the Financial Reconstruction Law decreased by ¥1.8 billion, to ¥18.8 billion. The non performing loan (NPL) ratio declined by 0.17 percentage point, to 1.64%.

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

(¥ billion, %)

	1H FY10	1H FY11		(Reference)	FY10
			YoY increase (decrease)	Prior to partial charge-offs	
Mandatory disclosure of bad debt (a)	20.6	18.8	(1.8)	20.4	19.6
Bankrupt assets	9.0	10.1	1.0	11.7	10.7
Doubtful assets	9.6	7.2	(2.4)	7.2	6.7
Substandard loans	1.8	1.4	(0.4)	1.4	2.0
Normal assets	1,114.5	1,127.7	13.1	1,127.7	1,143.0
Total credit balance (b)	1,135.1	1,146.5	11.3	1,148.1	1,162.6
Non-performing loan ratio a/b	1.81	1.64	(0.17)	1.78	1.68

Note) Including trust account



## 5. Capital ratio (domestic standards)

### ➤ Year-on-year comparison

As a result of an increase in the Bank's retained earnings, regulatory capital rose by ¥2.5 billion year on year, to ¥107.8 billion on a non-consolidated basis.

However, risk-weighted assets rose ¥16.7 billion year on year to ¥839.2 billion, due to increases in loan exposures to small and medium-sized enterprises and to individual borrowers. The capital ratio rose 0.04 percentage point to 12.84%.

### Capital ratio

#### Non-consolidated

	1H FY10	1H FY11		FY10
			YoY increase (decrease)	
Regulatory capital (a)	105.3	107.8	2.5	106.7
Tier I (b)	101.1	104.6	3.4	102.5
Tier II	5.7	5.2	(0.4)	5.7
Exclusion	1.5	2.0	0.5	1.5
Risk-weighted assets (c)	822.5	839.2	16.7	837.9
Capital ratio (a/c) (%)	12.80	12.84	0.04	12.73
Tier I ratio (b/c) (%)	12.29	12.46	0.17	12.23

(¥ billion)

#### Consolidated

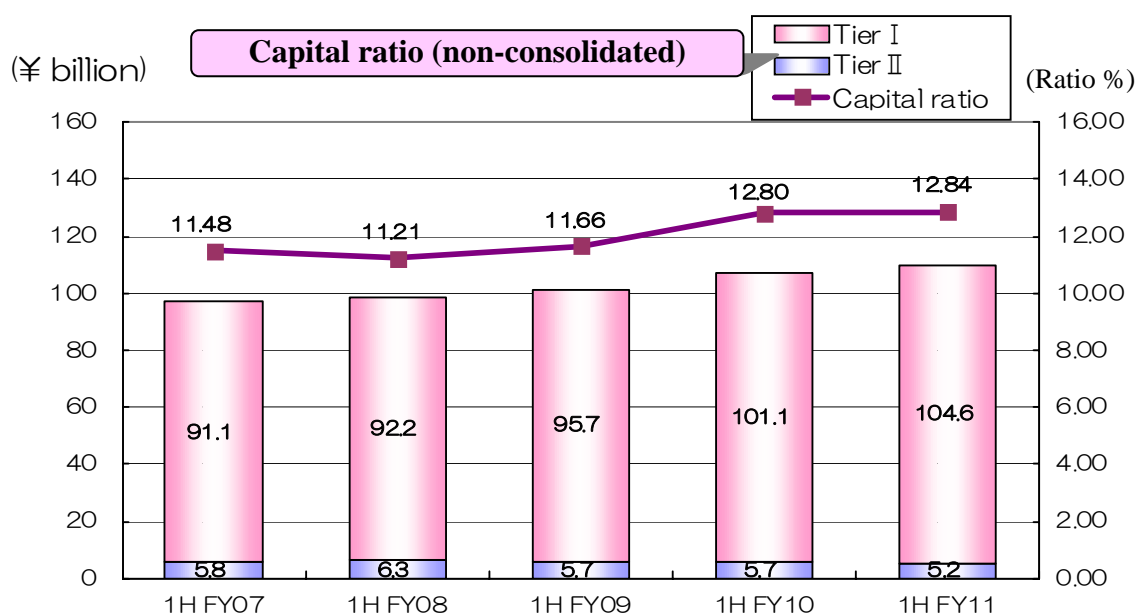
	1H FY10	1H FY11		FY10
			YoY increase (decrease)	
Regulatory capital (a)	112.1	116.4	4.3	114.4
Tier I (b)	107.1	111.9	4.7	109.3
Tier II	6.4	6.5	0.0	6.5
Exclusion	1.5	2.0	0.5	1.5
Risk-weighted assets (c)	848.7	863.6	14.9	864.1
Capital ratio (a/c) (%)	13.21	13.48	0.27	13.24
Tier I ratio (b/c) (%)	12.62	12.95	0.33	12.65

(¥ billion)

Tier I  
Capital stock and statutory 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

On a non-consolidated basis, ordinary income is expected to drop by ¥4.5 billion year on year to ¥35.8 billion, due chiefly to decreases in interest income and in proceeds from sales of securities.

### ➤ Net business profit

On a non-consolidated basis, net business profit is expected to decline ¥2.7 billion year on year to ¥9.3 billion, due to decreases in gains on bond trading and in interest income.

### ➤ Ordinary profit

On a non-consolidated basis, ordinary profit is forecast to decrease ¥1.0 billion to ¥8.5 billion with improvement in gains and losses on equity securities outweighed by a decline in net business profit.

### ➤ Net income

On a non-consolidated basis, net income is forecast to be flat year on year at around ¥5.1 billion, on reduced income taxes.

\*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.

Non-consolidated	FY11 full-term forecasts (¥ billion)	
		YoY increase (decrease)
Ordinary income	35.8	(4.5)
Business profit on core banking operations	9.3	(0.8)
Net business profit	9.3	(2.7)
Ordinary profit	8.5	(1.0)
Net income	5.1	0.0
Bad debt disposal	1.5	(0.2)

\*“Bad debt disposal” includes trust account

Consolidated	FY11 full-term forecasts (¥ billion)	
		YoY increase (decrease)
Ordinary income	48.9	(5.3)
Ordinary profit	9.5	(1.7)
Net income	5.4	(0.4)

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

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

### Capital ratio

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

## II. Business Results for Fiscal 2011 Interim Term

### 1. Business performance

#### Non-consolidated

(¥ million)

	1H FY11	YoY increase (decrease)	1H FY10
Gross business profit	14,207	(2,327)	16,535
Domestic operations	13,569	(2,640)	16,210
Interest income	12,478	(749)	13,227
Fees and commissions	945	34	911
Other business profit	145	(1,925)	2,071
International operations	637	312	325
Interest income	179	(4)	184
Fees and commissions	28	(0)	28
Other business profit	429	316	112
Expenses (excluding non-recurrent items)	9,598	323	9,275
Personnel expenses	4,761	178	4,582
Non-personnel expenses	4,272	167	4,105
Taxes	564	(23)	587
Net business profit (prior to provisions to general allowance)	4,609	(2,650)	7,260
Excluding gains (losses) on bond trading	4,135	(1,056)	5,191
Provision for general allowance for loan losses	(469)	(234)	(234)
Net business profit	5,078	(2,416)	7,494
Gains (losses) on bond trading	473	(1,594)	2,068
Non-recurrent items	(684)	1,315	(1,999)
Recoveries of written-off claims	114	114	-
Gains (Losses) on equity trading	(268)	678	(946)
Bad debt disposal	543	(127)	670
Provision for specific allowance for loan losses	563	(107)	670
Written-off of loans	477	(134)	611
Reserve for compensation for trust principal losses	109	50	59
Reserve for compensation for trust principal losses	129	69	59
Reserve for compensation for trust principal losses	(43)	(43)	-
Ordinary profit	4,394	(1,100)	5,495
Extraordinary gains (losses)	(5)	97	(102)
Losses on disposal of noncurrent assets	(4)	29	(34)
Recoveries of written-off claims	-	(107)	107
Reversal of reserve for compensation for trust principal losses	-	(46)	46
Loss on adjustment for changes of accounting standard for asset retirement obligations	-	(221)	221
Income before income taxes	4,389	(1,002)	5,392
Income taxes-current	1,486	(1,138)	2,625
Income taxes-deferred	(282)	(73)	(208)
Net income	3,185	209	2,975

Note) 1. The bottommost figures of each row include those posted under trust accounts

2. The total amount of expenses for bad debt disposal is detailed on page 6 of Fiscal 2011 Interim Accounts Settlements, "4. Asset soundness (1) Credit cost (non-consolidated)"

3. Based on Practical Guidelines on Accounting Standards for Financial Instruments (Japanese Institute of Certified Public Accountants' Accounting Practice Committee Statement No.14), recoveries of written-off claims and gains on reversal of reserve for compensation for trust principal losses are recorded non-recurrent items.

## Consolidated

(¥ million)

	1H FY11	YoY increase (decrease)	1H FY10
Gross business profit	16,050	(2,321)	18,372
Interest income	13,027	(757)	13,785
Trust account services	238	62	175
Fees and commissions	1,130	(28)	1,158
Other business profit	1,654	(1,597)	3,251
Operating expenses	10,307	342	9,965
Loan-loss provisions	328	(344)	672
Provision for general allowance for loan losses	-	262	(262)
Provision for specific allowance for loan losses	-	(527)	527
Written-off of loans	328	(78)	406
Losses on sale of credit	-	(1)	1
Net gains (losses) on equity securities	(268)	678	(946)
Other	220	751	(530)
Ordinary profit	5,367	(889)	6,256
Extraordinary gains (losses)	(6)	76	(83)
Recoveries of written-off claims	-	(130)	130
Loss on adjustment for changes of accounting standard for asset retirement obligations	-	(221)	221
Income before income taxes	5,360	(812)	6,173
Income taxes-current	1,858	(1,047)	2,906
Income taxes-deferred	(115)	69	(185)
Income before minority interests	3,617	165	3,452
Minority interests in income (loss)	134	(25)	160
Net income	3,483	191	3,292

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)	5,758	(2,944)	8,702
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Note) Gross business profit - operating expenses (excluding non-recurrent items) - provision for general allowance for loan losses

(Consolidated)

(Number of companies)

Number of consolidated subsidiaries	18	(4)	22
Number of affiliates accounted for using the equity method	0	0	0

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

(¥ million)

	1H FY11	YoY increase (decrease)	1H FY10
Net business profit (prior to provision for general allowance for loan losses)	4,609	(2,650)	7,260
Per staff (¥ thousand)	4,224	(2,503)	6,728
Net business profit	5,078	(2,416)	7,494
Per staff (¥ thousand)	4,655	(2,290)	6,946

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

## 3. Interest margins (non-consolidated)

### (1) Aggregate

(%)

	1H FY11	YoY increase (decrease) (pp)	1H FY10
Yield on fund operation (A)	1.77	(0.24)	2.01
(i) Yield on loans	2.45	(0.05)	2.50
(ii) Yield on securities	0.63	(0.26)	0.89
Fund procurement cost (B)	1.47	(0.08)	1.55
(i) Yield on deposits	0.29	-	0.29
(ii) Yield on external debt*	0.09	0.09	—
Gross interest margin (A)-(B)	0.30	(0.16)	0.46

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

### (2) Domestic

(%)

	1H FY11	YoY increase (decrease) (pp)	1H FY10
Yield on fund operation (A)	1.77	(0.23)	2.00
(i) Yield on loans	2.45	(0.05)	2.50
(ii) Yield on securities	0.59	(0.26)	0.85
Fund procurement cost (B)	1.44	(0.06)	1.50
(i) Yield on deposits	0.29	0.01	0.28
(ii) Yield on external debt*	0.09	0.09	—
Gross interest margin (A)-(B)	0.33	(0.17)	0.50

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

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

(¥ million)

	1H FY11	YoY increase	1H FY10
		(decrease)	
Gains (Losses) on bond trading	473	(1,594)	2,068
Gains on sale of bonds	567	(1,550)	2,118
Gains on redemption of bonds	-	-	-
Losses on sale of bonds	93	44	49
Losses on redemption of bonds	-	-	-
Write down	-	-	-
Gains (Losses) on equity trading	(268)	678	(946)
Gains on sale of equity shares	91	(283)	375
Losses on sale of equity shares	256	(420)	676
Write down	103	(542)	646

#### 5. Capital ratio

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

(¥ million, %)

	September 30,	Compared	Compared with	March 31,	September 30,
	2011	with March	September 30,		
		31, 2011	September 30,	2011	2010
			2010		
(1) Capital ratio	12.84	0.11	0.04	12.73	12.80
(2) Tier I	104,601	2,087	3,485	102,513	101,115
(3) Tier II	5,277	(469)	(461)	5,747	5,739
(i) Revaluation	1,179	(0)	(0)	1,179	1,179
(ii) Subordinated loan/securities balance	-	-	-	-	-
(4) Exclusion	2,042	500	500	1,542	1,542
(Intentional equity holdings by other financial institutions)	2,042	500	500	1,542	1,542
(5) Capital (2)+(3)-(4)	107,835	1,117	2,524	106,718	105,311
(6) Risk-weighted assets	839,278	1,315	16,716	837,963	822,562

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

(¥ million, %)

	September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	September 30, 2010
(1) Capital ratio	13.48	0.24	0.27	13.24	13.21
(2) Tier I	111,912	2,520	4,733	109,392	107,178
(3) Tier II	6,577	(3)	93	6,580	6,484
(i) Revaluation	1,179	(0)	(0)	1,179	1,179
(ii) Subordinated loan/securities balance	-	-	-	-	-
(4) Exclusion	2,042	500	500	1,542	1,542
(Intentional equity holdings by other financial institutions)	2,042	500	500	1,542	1,542
(5) Capital (2)+(3)-(4)	116,446	2,016	4,326	114,429	112,119
(6) Risk-weighted assets	863,669	(458)	14,948	864,128	848,721

**6. ROE (non-consolidated)**

(%)

	1H FY11	YoY increase (decrease) (pp)	1H FY10
Net business profit basis	9.37	(4.64)	14.01
Business profit on core banking operations basis	7.66	(2.04)	9.70
Net income basis	5.87	0.31	5.56

(Calculation formula)

$$\frac{\text{Net business profit (business profit on core banking operations, net income)}}{(\text{Net assets at the beginning of period} + \text{net assets at the end of period}) \div 2} \times 365 \div 183 \times 100$$

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

\*Net assets excludes subscription rights to shares

(Reference)

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

(%)

	1H FY11	YoY increase (decrease) (pp)	1H FY10
Net business profit basis	9.72	(5.10)	14.82
Business profit on core banking operations basis	7.95	(2.31)	10.26
Net income basis	6.09	0.21	5.88

(Calculation formula)

$$\frac{\text{Net business profit (business profit on core banking operations, net income)}}{(\text{Shareholders' equity at the beginning of period} + \text{shareholders' equity at the end of period}) \div 2} \times 365 \div 183 \times 100$$



### 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)

		September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	September 30, 2010
Risk-monitored loans	Loans to bankrupt borrowers	1,716	(150)	(70)	1,866	1,787
	Delinquent loans	15,403	(219)	(1,510)	15,623	16,914
	Past due loans more than 3 months	390	(310)	(73)	701	464
	Restructured loans	1,031	(358)	(396)	1,389	1,427
	Total	18,542	(1,039)	(2,051)	19,581	20,594

Note) Including trust accounts

Loans and bills discounted (term-end balance)	1,133,917	(15,410)	12,535	1,149,328	1,121,382
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Note) Including trust accounts

						(%)
As a percentage of total loans	Loans to bankrupt borrowers	0.15	(0.01) pp	- pp	0.16	0.15
	Delinquent loans	1.35	-	(0.15)	1.35	1.50
	Past due loans more than 3 months	0.03	(0.03)	(0.01)	0.06	0.04
	Restructured loans	0.09	(0.03)	(0.03)	0.12	0.12
	Total	1.63	(0.07)	(0.20)	1.70	1.83

Note) Including trust accounts

#### Consolidated

(¥ million)

		September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	September 30, 2010
Risk-monitored loans	Loans to bankrupt borrowers	1,825	(80)	2	1,906	1,823
	Delinquent loans	16,385	(336)	(1,554)	16,722	17,939
	Past due loans more than 3 months	390	(310)	(73)	701	464
	Restructured loans	1,031	(358)	(396)	1,389	1,427
	Total	19,632	(1,086)	(2,021)	20,719	21,654

Note) Including trust accounts

Loans and bills discounted (term-end balance)	1,125,353	(16,125)	13,161	1,141,478	1,112,192
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Note) Including trust accounts

						(%)
As a percentage of total loans	Loans to bankrupt borrowers	0.16	- pp	- pp	0.16	0.16
	Delinquent loans	1.45	(0.01)	(0.16)	1.46	1.61
	Past due loans more than 3 months	0.03	(0.03)	(0.01)	0.06	0.04
	Restructured loans	0.09	(0.03)	(0.03)	0.12	0.12
	Total	1.74	(0.07)	(0.20)	1.81	1.94

Note) Including trust accounts

## 2. Allowance for loan losses

### Non-consolidated

(¥ million)

	September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	September 30, 2010
Allowance for loan losses	9,118	(220)	529	9,338	8,588
General allowance	4,098	(469)	(461)	4,568	4,559
Specific allowance	5,019	249	990	4,770	4,029
Reserve for compensation for trust principal losses	110	(43)	(76)	153	187

### Consolidated

(¥ million)

	September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	September 30, 2010
Allowance for loan losses	13,183	(335)	1	13,518	13,181
General allowance	5,473	(479)	(562)	5,952	6,035
Specific allowance	7,709	143	564	7,566	7,145
Reserve for compensation for trust principal losses	110	(43)	(76)	153	187

## 3. Coverage of risk monitored loans

### Non-consolidated

(¥ million, %)

	September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	September 30, 2010
Risk-monitored loans (A)	18,542	(1,039)	(2,051)	19,581	20,594
Coverage	15,873	(758)	(1,276)	16,631	17,149
Allowance for loan losses (B)	5,061	24	745	5,037	4,316
Collateral and guarantees (C)	10,811	(782)	(2,021)	11,594	12,833
Coverage ratio (B+C)/(A)	85.60	0.67	2.33	84.93	83.27
Allowance for loan losses (B/A)	27.29	1.57	6.34	25.72	20.95
Collateral and guarantees (C/A)	58.30	(0.90)	(4.01)	59.20	62.31

Note) Including trust accounts

### Consolidated

(¥ million, %)

	September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	September 30, 2010
Risk-monitored loans (A)	19,632	(1,086)	(2,021)	20,719	21,654
Coverage	16,933	(788)	(1,240)	17,721	18,173
Allowance for loan losses (B)	5,729	(18)	700	5,748	5,029
Collateral and guarantees (C)	11,203	(770)	(1,940)	11,973	13,143
Coverage ratio (B+C)/(A)	86.24	0.71	2.32	85.53	83.92
Allowance for loan losses (B/A)	29.18	1.44	5.96	27.74	23.22
Collateral and guarantees (C/A)	57.06	(0.72)	(3.63)	57.78	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, %)

	September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	September 30, 2010
Bankrupt and quasi-bankrupt assets	10,152	(623)	1,093	10,776	9,059
Doubtful assets	7,254	499	(2,430)	6,755	9,685
Substandard loans	1,421	(669)	(470)	2,091	1,892
Total (A)	18,829	(793)	(1,806)	19,623	20,636
Normal assets	1,127,711	(15,333)	13,148	1,143,045	1,114,563
Total credit balance (B)	1,146,541	(16,127)	11,341	1,162,668	1,135,199
As a percentage of total credit balance (A)/(B)	1.64	(0.04)	(0.17)	1.68	1.81
Partial charge-offs	1,630	(780)	(453)	2,411	2,084

Note) Including trust accounts

##### Consolidated

(¥ million, %)

	September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	September 30, 2010
Bankrupt and quasi-bankrupt assets	11,187	(645)	1,147	11,832	10,039
Doubtful assets	7,311	473	(2,454)	6,837	9,765
Substandard loans	1,421	(669)	(470)	2,091	1,892
Total (A)	19,920	(841)	(1,777)	20,761	21,697
Normal assets	1,118,078	(16,007)	13,734	1,134,085	1,104,343
Total credit balance (B)	1,137,998	(16,848)	11,957	1,154,846	1,126,040
As a percentage of total credit balance (A)/(B)	1.75	(0.04)	(0.17)	1.79	1.92
Partial charge-offs	2,849	(858)	(652)	3,707	3,501

Note) Including trust accounts

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

##### Non-consolidated

(¥ million)

	September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	September 30, 2010
Coverage (C)	16,036	(635)	(1,150)	16,671	17,187
Allowance for loan losses	5,165	121	841	5,044	4,324
Collateral and guarantees	10,871	(756)	(1,991)	11,627	12,862

Note) Including trust accounts

					(%)
Coverage ratio (C) / (A)	85.16	0.21	1.88	84.95	83.28

## Consolidated

(¥ million)

	September 30, 2011			March 31, 2011	September 30, 2010
	September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010		
Coverage (C)	17,096	(665)	(1,114)	17,761	18,210
Allowance for loan losses	5,833	78	795	5,755	5,037
Collateral and guaranteed	11,262	(743)	(1,910)	12,006	13,173

Note) Including trust accounts

	(%)				
Coverage ratio (C) / (A)	85.82	0.27 pp	1.89 pp	85.55	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 ratio and coverage ratio of assets subject to mandatory disclosure under the Financial Reconstruction Law (**non-consolidated**)

(¥ million, %)

	September 30, 2011			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	10,152	7,254	1,421	18,829
Covered portion (B)	6,108	3,683	1,078	10,871
Uncovered portion (C)=(A)-(B)	4,043	3,571	343	7,958
Allowance for loan losses (D)	4,043	994	127	5,165
Allowance ratio (D)/(C)	100.00	27.84	37.09	64.90
Coverage ratio [(B)+(D)]/(A)	100.00	64.47	84.82	85.16

Note) Including trust accounts

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

(¥ million, %)

	September 30, 2011			
	Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,722	8,430	7,254	17,407
Covered portion (B)	1,370	4,738	3,683	9,792
Uncovered portion (C)=(A)-(B)	351	3,692	3,571	7,615
Allowance for loan losses (D)	351	3,692	994	5,038
Allowance ratio (D)/(C)	100.00	100.00	27.84	66.15
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	64.47	85.19

Note) Including trust accounts

Allowance ratio and coverage ratio of assets subject to mandatory disclosure under the Financial Reconstruction Law (**consolidated**)

(¥ million, %)

	September 30, 2011			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	11,187	7,311	1,421	19,920
Covered portion (B)	6,500	3,683	1,078	11,262
Uncovered portion (C)=(A)-(B)	4,686	3,627	343	8,657
Allowance for loan losses (D)	4,686	1,019	127	5,833
Allowance ratio (D)/(C)	100.00	28.11	37.09	67.38
Coverage ratio [(B)+(D)]/(A)	100.00	64.33	84.82	85.82

Note) Including trust accounts

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

(¥ million, %)

	September 30, 2011			
	Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,830	9,356	7,311	18,498
Covered portion (B)	1,431	5,069	3,683	10,183
Uncovered portion (C)=(A)-(B)	399	4,286	3,627	8,314
Allowance for loan losses (D)	399	4,286	1,019	5,706
Allowance ratio (D)/(C)	100.00	100.00	28.11	68.63
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	64.33	85.90

Note) Including trust accounts

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

(¥ million, %)

	September 30, 2011		March 31, 2011		September 30, 2010	
	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	1,146,541	100.00	1,162,668	100.00	1,135,199	100.00
Classification I	1,009,203	88.02	1,028,547	88.46	1,006,809	88.69
Total classified amount	137,338	11.97	134,121	11.53	128,390	11.30
Classification II	134,842	11.76	131,916	11.34	125,376	11.04
Classification III	2,495	0.21	2,205	0.18	3,014	0.26
Classification IV	-	-	-	-	-	-

(Notes)

- Total credit balance: total balance of securities loaned, loans and bills discounted, foreign exchanges, accrued interest, suspense 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 for general allowance for 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 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 for general allowance for 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)

(¥ 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 1,722	Portion of claims secured by reserves, collateral or guarantees 509	1,212	Fully reserved	Direct charge-offs	Bankrupt and quasi-bankrupt assets 10,152	Loans to bankrupt borrowers 1,716	351	100.00 %
Effectively bankrupt assets 8,430	Portion of claims secured by reserves, collateral or guarantees 4,874	3,556			Delinquent loans 15,403	3,692	100.00 %	
Potentially bankrupt assets 7,254	Portion of claims secured by reserves, collateral or guarantees 2,669	2,089	Necessary amount reserved 2,495		Doubtful assets 7,254		994	64.47 % (27.84)
Assets requiring caution	Assets requiring supervision 2,082	Collateral: 1,481 Non-Covered: 601 389	1,693	Provision of reserves in an estimated loss amount for three years based on historical default rates and by applying debt-debt swap (DDS)	Substandard loans 1,421	Past due loans (3 months or more) 390	186	80.09 % (31.06)
	Other assets requiring caution 172,126	45,834	126,291			Restructured loans 1,031		
Normal assets 954,925	954,925			Provision of reserves in an estimated loss amount for one year based on historical default rates.	Subtotal 18,829	Total 18,542	3,666	
					Overall coverage ratio: 85.16 %			
					Normal assets 1,127,711		263	
<b>Total</b> 1,146,541	1,009,203	134,842	2,495	-	<b>1,146,541</b>	<b>1,133,917</b>	<b>9,155</b>	<b>84.64 % (63.58)</b>

Note) Including trust accounts

## 9. Loans and bills discounted by industrial segment

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

(¥ million)

	September 30, 2011			March 31, 2011	September 30, 2010
		Compared with March 31, 2011	Compared with September 30, 2010		
Domestic branches (excl. the special account for international financial transactions)	1,133,917	(15,410)	12,535	1,149,328	1,121,382
Manufacturing	38,515	(2,731)	(281)	41,246	38,796
Agriculture and Forestry	424	(108)	(402)	532	826
Fishery	562	(5)	12	567	549
Mining and quarrying of stone and gravel	2,539	681	(49)	1,858	2,589
Construction	49,643	(4,821)	(1,749)	54,465	51,393
Electricity, gas, heat and water supply	5,238	1,188	1,803	4,050	3,434
Telecommunications	9,357	(70)	52	9,428	9,304
Transport and postal activities	16,731	1,004	(250)	15,727	16,981
Wholesaling and Retailing	113,612	(7,904)	(10,912)	121,516	124,524
Finance and insurance	19,549	340	4,049	19,208	15,500
Real estate, and goods rental and leasing	213,687	7,423	13,319	206,264	200,368
Miscellaneous services	124,378	(9,568)	(11,095)	133,947	135,474
Local government bodies	103,469	(7,583)	(3,199)	111,053	106,668
Others	436,206	6,745	21,236	429,460	414,969

Note) Including trust accounts

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

(¥ million)

	September 30, 2011			March 31, 2011	September 30, 2010
		Compared with March 31, 2011	Compared with September 30, 2010		
Domestic branches (excl. the special account for international financial transactions)	18,542	(1,039)	(2,051)	19,581	20,594
Manufacturing	1,520	77	145	1,442	1,375
Agriculture and Forestry	33	5	(1)	27	35
Fishery	42	(1)	0	43	43
Mining and quarrying of stone and gravel	34	(9)	(12)	44	47
Construction	2,894	(318)	(70)	3,213	2,965
Telecommunications	415	62	333	353	82
Transport and postal activities	598	(42)	(98)	640	697
Wholesaling and Retailing	2,851	(202)	(676)	3,053	3,528
Finance and insurance	1	0	0	1	1
Real estate, and goods rental and leasing	2,455	(497)	(405)	2,952	2,860
Miscellaneous services	2,620	7	(307)	2,612	2,928
Others	5,073	(122)	(955)	5,196	6,029

Note) 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	Loans to bankrupt borrowers
Wholesaling/ retailing	September 30, 2010	124,524	112	56	3,229	130
	March 31, 2011	121,516	62	37	2,742	211
	September 30, 2011	113,612	62	18	2,701	70
Construction	September 30, 2010	51,393	11	14	2,754	184
	March 31, 2011	54,465	90	413	2,643	65
	September 30, 2011	49,643	52	13	2,693	136
Real estate	September 30, 2010	180,858	17	100	2,661	77
	March 31, 2011	188,235	-	101	2,723	122
	September 30, 2011	195,239	27	124	2,129	77
Finance (excl. banking)	September 30, 2010	6,009	-	-	-	-
	March 31, 2011	5,600	-	-	-	-
	September 30, 2011	5,420	-	-	-	-

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	September 30, 2010	128,418	168	2,660	706
	March 31, 2011	125,381	100	2,376	579
	September 30, 2011	117,519	80	2,098	679
Construction	September 30, 2010	52,953	26	1,868	1,085
	March 31, 2011	55,979	504	400	2,333
	September 30, 2011	50,804	65	1,106	1,988
Real estate	September 30, 2010	183,421	117	1,027	1,712
	March 31, 2011	190,686	101	336	2,510
	September 30, 2011	197,598	152	390	1,818
Finance (excl. banking)	September 30, 2010	6,075	-	-	-
	March 31, 2011	5,605	-	-	-
	September 30, 2011	5,426	-	-	-

Notes: Including trust accounts



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

(¥ million)

	September 30, 2011		March 31, 2011		September 30, 2010
	September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	
Loans to consumers	452,105	6,333	23,524	445,772	428,581
	454,080	6,207	23,245	447,873	430,835
Housing loans (incl. mortgage loans)	393,851	6,468	21,446	387,382	372,404
	394,730	6,369	21,211	388,360	373,518
Other than housing loans	58,254	(135)	2,077	58,389	56,176
	59,350	(162)	2,033	59,512	57,316

Note) The bottommost figures of each row include those posted under trust accounts.

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

(¥ million; %)

	September 30, 2011		March 31, 2011		September 30, 2010
	September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	
Loans to SMEs	945,303	(4,865)	16,092	950,168	929,211
	952,449	(5,763)	14,477	958,212	937,971
As a percentage of total loans	83.90	0.64	0.38	83.26	83.52
	83.99	0.62	0.35	83.37	83.64

Note) The bottommost figures of each row include those posted under trust accounts.

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

(¥ million)

	September 30, 2011	March 31, 2011	September 30, 2010
Loan balance guaranteed by credit guarantee associations	84,662	93,109	92,866
Special credit lines	74	82	118

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

(¥ million)

September 30, 2011	March 31, 2011	September 30, 2010
12, 613	12, 273	14, 069

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

(¥ million)

	1H FY11		1H FY10		
	1H FY11	Compared with FY2010	Compared with 1H FY2010	FY10	1H FY10
Deposits (term-end balance)	1, 649, 693	110, 053	141, 116	1, 539, 640	1, 508, 577
	1, 700, 462	107, 653	160, 068	1, 592, 809	1, 540, 394
(average balance)	1, 609, 043	131, 383	146, 666	1, 477, 660	1, 462, 376
	1, 661, 195	148, 881	167, 534	1, 512, 314	1, 493, 661
Loans (term-end balance)	1, 126, 676	(14, 498)	14, 119	1, 141, 175	1, 112, 557
	1, 133, 917	(15, 410)	12, 535	1, 149, 328	1, 121, 382
(average balance)	1, 108, 372	8, 092	10, 402	1, 100, 280	1, 097, 970
	1, 116, 047	6, 826	8, 638	1, 109, 220	1, 107, 409

Note) The bottommost figures of each row include those posted under trust accounts.

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

(¥ million)

	1H FY11	Compared with		FY10	1H FY10
		FY2010	1H FY2010		
Individuals	1,057,512	85,079	107,334	972,432	950,178
Liquid deposits	448,130	10,388	10,028	437,741	438,102
Time deposits	609,381	74,690	97,305	534,691	512,075
Corporations	430,636	34,468	41,686	396,168	388,950
Liquid deposits	237,395	15,323	13,016	222,072	224,379
Time deposits	193,240	19,144	28,670	174,095	164,570

Notes)

1. Including trust accounts

2. Deposits from corporations do not include 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	1H FY11 results	FY10 results
Ordinary income	35,800	18,592	40,318
Ordinary profit	8,500	4,394	9,519
Net income	5,100	3,185	5,050
Net business profit	9,300	5,078	12,011
(prior to provision for general allowance)	9,300	4,609	11,785
Excluding gains (losses) on bond trading	9,200	4,135	10,069
Loan losses*	1,500	563	1,780

Note) Including loan losses (bad debt disposal) posted under trust accounts

○ Net business profit (non-consolidated)

(¥ million)

	Prior to provision of general allowance		After making provision for general allowance	Net business profit posted under trust account		
		Excluding gains (losses) on bond trading		Prior to provision of general allowance		After making provision for general allowance
					Excluding gains (losses) on bond trading	
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
First half of fiscal 2011	4,609	4,135	5,078	4,628	4,154	5,098
Fiscal 2011 full-term forecasts	9,300	9,200	9,300	9,400	9,300	9,400

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

### 1) Employees

	September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	September 30, 2010
Regular employees	1, 118	25	5	1, 093	1, 113

### 2) Branches

	September 30, 2011	Compared with March 31, 2011	Compared with September 30, 2010	March 31, 2011	September 30, 2010
Number of branches, of which [ ] are sub-branches	64 [4]	0 [0]	1 [0]	64 [4]	63 [4]

## 3. Shareholdings (non-consolidated)

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

	Acquisition cost	Fair market value	Tier I
September 30, 2010	18,284	18,790	-
March 31, 2011	18,962	19,612	-
September 30, 2011	19,174	18,264	-

(¥ million)

### (2) Impairment accounting

	Net gains (losses) on equity securities	
		Impairment loss
First half of fiscal 2010	(946)	646
Fiscal 2010	(397)	655
First half of fiscal 2011	(268)	103

(¥ million)

## 4. NPL (non-consolidated)

### (1) Credit cost

	1) Net provision(reversal) of general allowance for loan losses	2) NPL disposal (bank account)	3) NPL disposal (trust account)	Total credit cost 1)+2)+3)
First half of fiscal 2010	(234)	624	-	389
Fiscal 2010	(226)	1,726	53	1,554
First half of fiscal 2011	(469)	543	19	93
Fiscal 2011 full-term forecasts	0	1,400	100	1,500

(¥ million)

### (2) NPL balance

	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)
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
September 30, 2011	10,152	7,254	17,407	174,208	191,616

(¥ million)

	Financial Reconstruction Law	
	Substandard loans 4)	Total 1)+2)+4)
September 30, 2010	1,892	20,636
March 31, 2011	2,091	19,623
September 30, 2011	1,421	18,829

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
September 30, 2010	9,059	9,685	18,744
March 31, 2011	10,776	6,755	17,532
September 30, 2011	10,152	7,254	17,407
New occurrence during 1H FY2011	1,421	1,902	3,323
Removed from balance sheet during 1H FY2011	2,625	822	3,447
Net increase (decrease) during 1H FY2011	(623)	499	(124)

Note) Including trust accounts

b. Removal from balance sheet by type of disposal measure

(¥ million)

	1H FY11 results	FY2010 results
Liquidation and similar measures	-	-
Corporate rehabilitation	-	-
Improved performance by corporate rehabilitation	-	-
Securitization	-	0
Sale to RCC	-	-
Direct charge-offs	357	1,228
Other	3,090	4,821
Collection/repayment	2,504	2,936
Improved performance	585	1,884
Total	3,447	6,049

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

		September 30, 2011		March 31, 2011		September 30, 2010	
Bankrupt and effectively bankrupt assets	As a percentage of portion not secured by collateral	100.00 %	¥4.0 billion	100.00 %	¥4.0 billion	100.00 %	¥2.6 billion
Potentially bankrupt assets	As a percentage of portion not secured by collateral	27.84 %	¥0.9 billion	26.14 %	¥0.8 billion	32.69 %	¥1.4 billion
Assets requiring caution	As a percentage of debt amount	8.97 %	¥0.1 billion	7.58 %	¥0.2 billion	7.74 %	¥0.2 billion
Other assets requiring caution	As a percentage of debt amount	2.13 %	¥3.6 billion	2.39 %	¥4.0 billion	2.49 %	¥3.9 billion
Normal assets	As a percentage of debt amount	0.03 %	¥0.2 billion	0.03 %	¥0.3 billion	0.04 %	¥0.3 billion

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

	1H FY2009	FY2009	1H FY2010	FY2010	1H FY2011	FY2011 (forecasts)
Non-consolidated	1.97	1.91	1.81	1.68	1.64	1.0 to 1.99 %
Consolidated	2.10	2.04	1.92	1.79	1.75	1.0 to 1.99 %