

Financial Statements  
for Year Ended March 31, 2012

The Bank of Okinawa, Ltd.

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# I. Bank of Okinawa Financial Statements for Year Ended March 31, 2012

## 1. Earnings

### ➤ Year-on-year comparison

Ordinary income for the reporting period decreased year on year by ¥3,487 million, to ¥36,831 million, reflecting a decrease in interest on loans and interest and dividends on securities, as well as a decrease in gains on sales of securities.

Business profit on core banking operations decreased by ¥1,006 million to ¥9,116 million, due to a decrease in interest income and an increase in expenses, offsetting an increase in fees and commissions.

Ordinary profit decreased by ¥1,124 million year on year to ¥8,395 million, reflecting a decrease in business profit on core banking operations, and deterioration in gains and losses on securities (declines in both revenues and profit). In addition, as a result of a decrease in income taxes and other taxes, net income for the reporting period came to ¥5,123 million, an increase of ¥72 million.

### Business performance (non-consolidated)

(¥ million)

	No.	FY10	FY11	
			Amounts	YoY increase (decrease)
Ordinary income	1	40,318	36,831	(3,487)
Gross business profit	2	30,367	28,535	(1,831)
Interest income	3	26,683	25,668	(1,014)
Fees and commissions	4	1,762	2,058	296
Expenses for the disposal of bad debt included in trust account	5	53	19	(34)
Other business profit	6	1,921	808	(1,113)
Gains (losses) on bond trading	7	1,715	611	(1,104)
Expenses (excluding non-recurrent items)	8	18,582	18,826	244
Personnel expenses	9	9,161	9,373	212
Non-personnel expenses	10	8,484	8,550	66
<b>Business profit on core banking operations (A)</b>	<b>11</b>	<b>10,123</b>	<b>9,116</b>	<b>(1,006)</b>
Provision of general allowance for loan losses	12	(226)	(1,590)	(1,364)
<b>Net business profit (B)</b>	<b>13</b>	<b>12,011</b>	<b>11,299</b>	<b>(712)</b>
Non-recurrent items	14	(2,491)	(2,903)	(412)
Recoveries of written-off claims	15		208	208
Net gains (losses) on equity securities	16	(397)	(606)	(209)
Bad debt disposal (non-recurrent items)	17	1,806	2,585	778
<b>Ordinary profit</b>	<b>18</b>	<b>9,519</b>	<b>8,395</b>	<b>(1,124)</b>
Extraordinary gains	19	(55)	(22)	33
Recoveries of written-off claims*	20	128		(128)
Reversal of bad debt reserve*	21	79		(79)
Loss on adjustment for change of accounting standard for asset retirement obligations (extraordinary loss)	22	221		(221)
Income before income taxes	23	9,464	8,373	(1,091)
Total income taxes and other taxes	24	4,413	3,250	(1,163)
<b>Net income</b>	<b>25</b>	<b>5,050</b>	<b>5,123</b>	<b>72</b>

(Note) The total amount for bad debt disposal  
No. (17+5-21)  
FY10 ¥1,780 million  
FY11 ¥2,604 million

#### 《Explanation of terms》

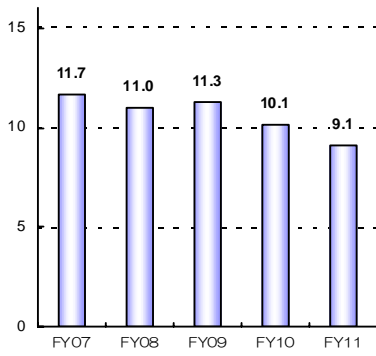
(A) Business profit on core banking operations  
No. (13+12-7+5)  
An indicator of Bank earnings capacity, comprising net business profit (non-consolidated) excluding variable factors.

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

\* Beginning in this fiscal year under review, the Bank has recorded non-recurrent items recoveries of written-off claims and reversal of reserve for compensation for trust principal.

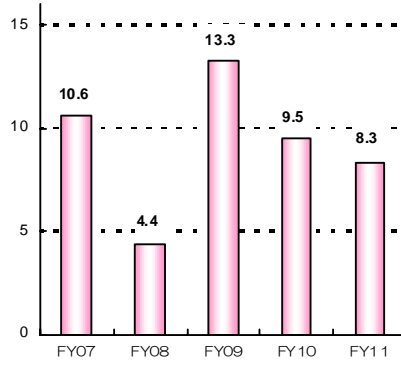
**Business profit on core banking operations**

(¥ billion)



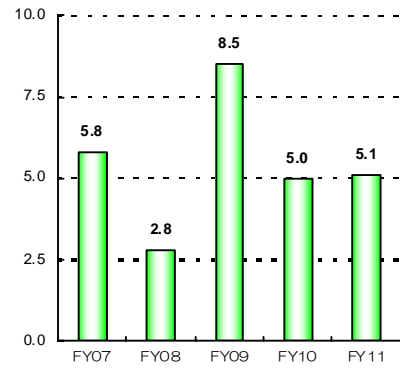
**Ordinary profit**

(¥ billion)



**Net income**

(¥ billion)



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

### (1) Loans and bills discounted

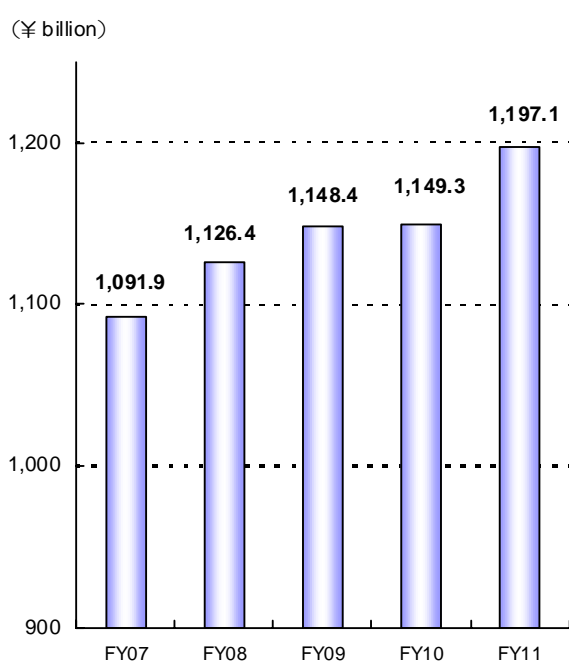
#### ➤ Year-on-year comparison

The total of loans under banking and trust accounts increased by ¥47.7 billion year-on-year, to ¥1,197.1 billion, during the reporting period. This performance reflected steady increases in mortgage loans and apartment loans as a result of strengthened marketing chiefly for standard consumer loans, as well as an increase in loans to local government bodies and other public organizations.

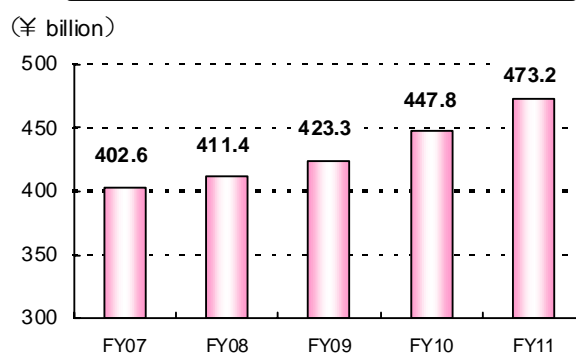
Term-end balance	FY10	FY11 (¥ billion)	
		Amounts	YoY increase (decrease)
Loans and bills discounted (term-end balance)	1,149.3	1,197.1	47.7
Business loans	585.4	597.9	12.5
Consumer loans	447.8	473.2	25.4
Mortgage loans	388.3	412.1	23.7
Loans to local government bodies and other public organizations	116.0	125.8	9.8
Loans and bills discounted (average balance)	1,109.2	1,121.7	12.5

\* Including trust accounts.

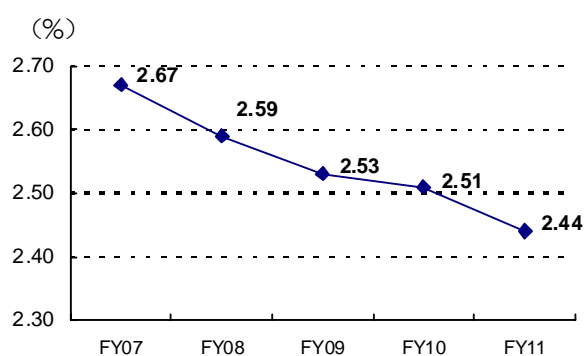
#### Loans and bills discounted (term-end balance)



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



#### Yield on loans



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

## (2) Deposits

### ➤ Year-on-year comparison

Total deposits grew by ¥122.0 billion, to ¥1,714.8 billion, on an aggregated basis of term-end banking and trust accounts balance. This performance reflected an increased focus on deposits for individuals, through mainstay products commemorating the Bank's 55th anniversary and the appointment of a new bank president such as the time deposit "Haru no Atarunba Campaign" with cash rewards, the time deposit "Okigin Chura Shima Branch Campaign II" with cash rewards, and the time deposit "Let's Smile Campaign" with cash rewards. Other contributors were stepped up activities in our Strong Relations Plan for deepening relationships with corporations, tracking the funding.

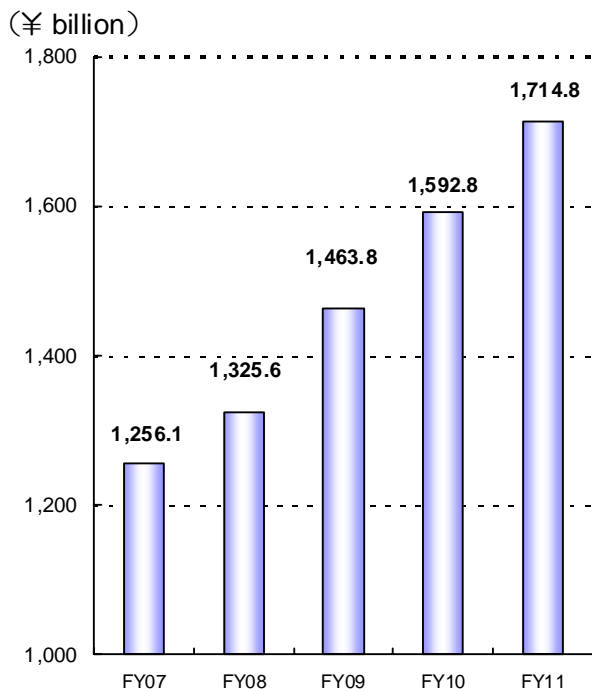
#### Term-end balance

(¥ billion)

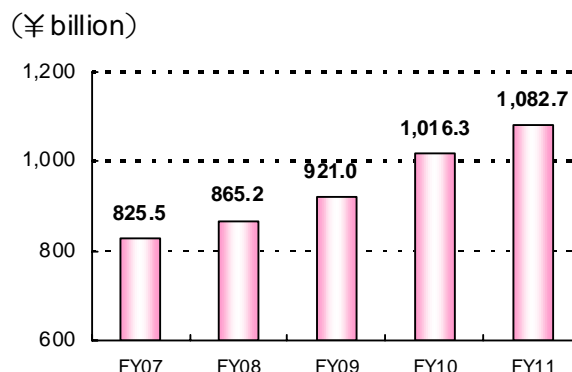
	FY10	FY11	
		Amounts	YoY increase
Deposits (term-end balance)	1,592.8	1,714.8	122.0
Individuals	1,016.3	1,082.7	66.3
Corporations	434.7	458.8	24.0
Financial institutions	26.4	14.4	(12.0)
Public funds	115.1	158.7	43.6
Deposits (average balance)	1,512.3	1,670.4	158.1

\* Including trust accounts.

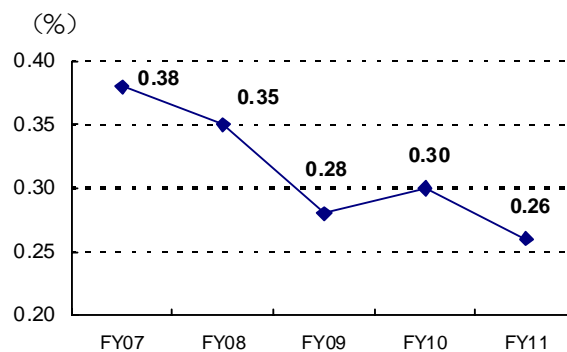
#### Deposits (term-end balance)



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



#### Yield on deposits



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

### (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 ¥93.3 billion to ¥539.9 billion. The total unrealized gain on securities increased ¥1.2 billion, to ¥6.8 billion.

#### Term-end balance

(¥ billion)

	FY10	FY11	
		Amounts	YoY increase (decrease)
Securities	446.6	539.9	93.3
Bonds	405.5	501.3	95.7
Stocks	19.6	18.1	(1.4)
Others	21.4	20.3	(1.0)

#### Unrealized gains and losses

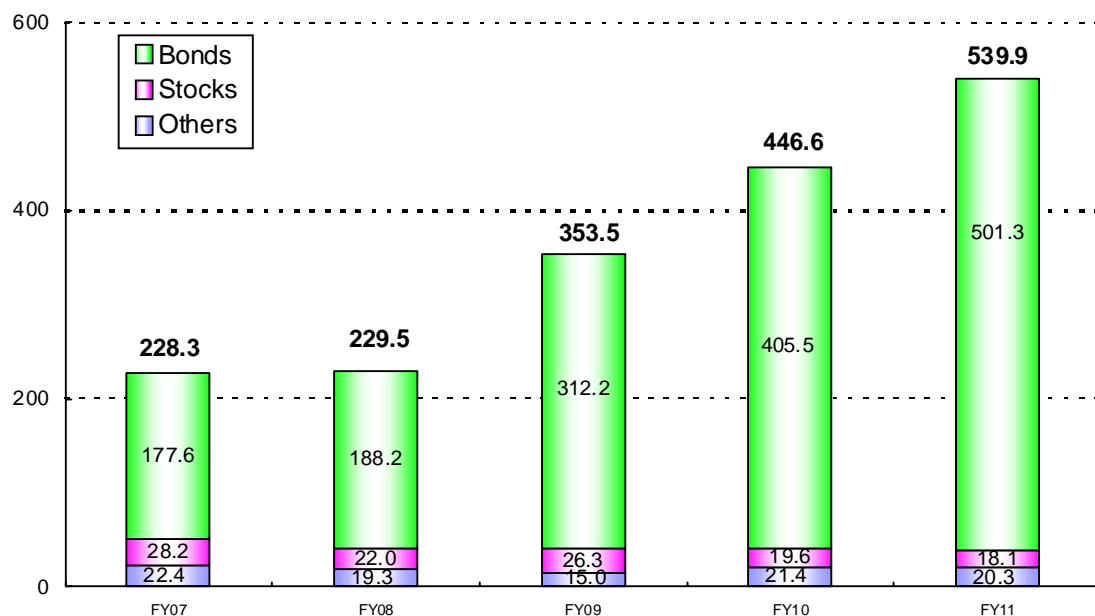
(¥ billion)

	FY10	FY11	
		Amounts	YoY increase
Securities	5.5	6.8	1.2
Bonds	5.1	6.1	0.9
Stocks	0.6	0.4	(0.2)
Others	(0.2)	0.2	0.4

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

#### Balance of securities

(¥ billion)



#### (4) Assets in custody

##### ➤ Year-on-year comparison

The term-end balance of total assets in custody decreased ¥8.7 billion year-on-year, to ¥123.3 billion, with declines in JGBs and investment trusts outweighing an increase in personal pension insurance plans.

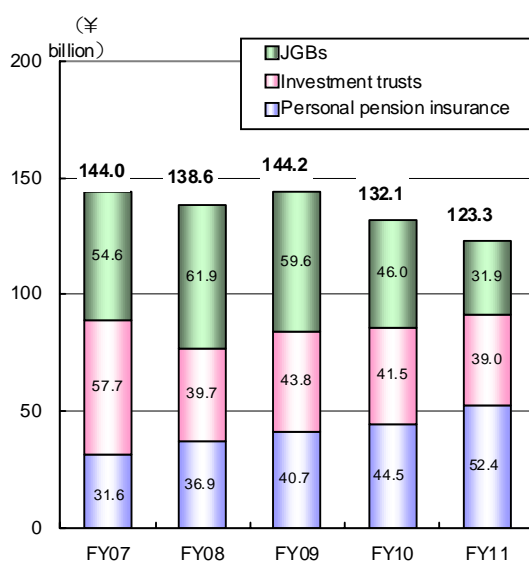
##### Term-end balance

(¥billion)

	FY10	FY11	
		Amounts	YoY increase (decrease)
Assets in custody	132.1	123.3	(8.7)
JGBs	46.0	31.9	(14.1)
Investment trusts	41.5	39.0	(2.5)
Personal pension insurance	44.5	52.4	7.8

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 ¥212 million year-on-year, to ¥9,373 million. This was attributable to increases in expenses including retirement benefit expenses, social insurance premiums, and temporary hiring expenses.

Non-personnel expenses increased by ¥66 million, to ¥8,550 million, due to increases in deposit insurance premiums and subcontracting service fees for IT system development.

Core OHR, an indicator of the cost-efficiency of core banking operations, rose 2.6 percentage points, to 67.3%, due to an increase in expenses and a decrease in core net business profit. \*Core OHR: expenses/profit on core banking operations (business profit on core banking operations + expenses)

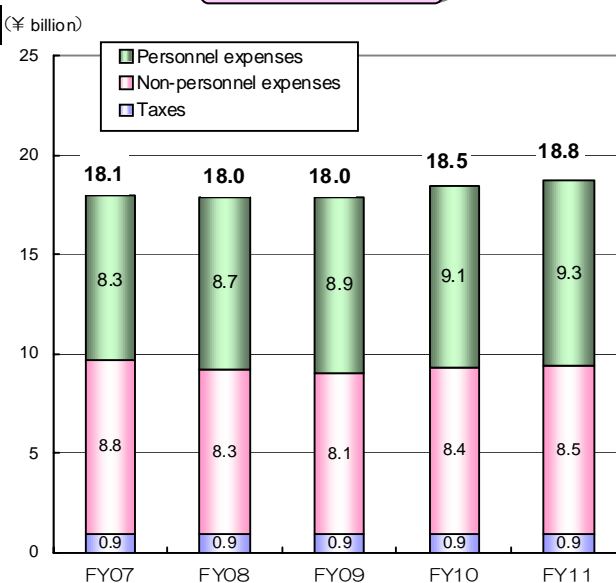
#### Breakdown of expenses

(¥ million, %)

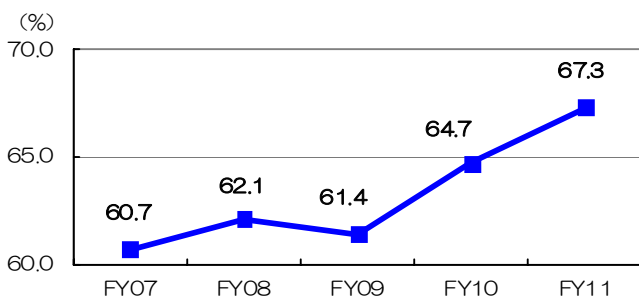
	FY10	FY11	
		Amounts	YoY increase (decrease)
Expenses	18,582	18,826	244
Personnel expenses	9,161	9,373	212
Non-personnel expenses	8,484	8,550	66
Taxes	936	902	(34)
Core OHR	64.7	67.3	2.6

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

#### Expenses



#### Core OHR



#### 4. Asset soundness

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

Provision to the general allowance for possible loan losses was ¥1,590 million, a decrease of ¥1,364 million year-on-year due to a reversal in the provision to general allowance for possible loan losses and an increase in the provision to specific allowance for loan losses as a result of factors including the deterioration of primeborrower's self assessment rating. Meanwhile, bad debt disposal increased ¥824 million year-on-year, to ¥2,604 million.

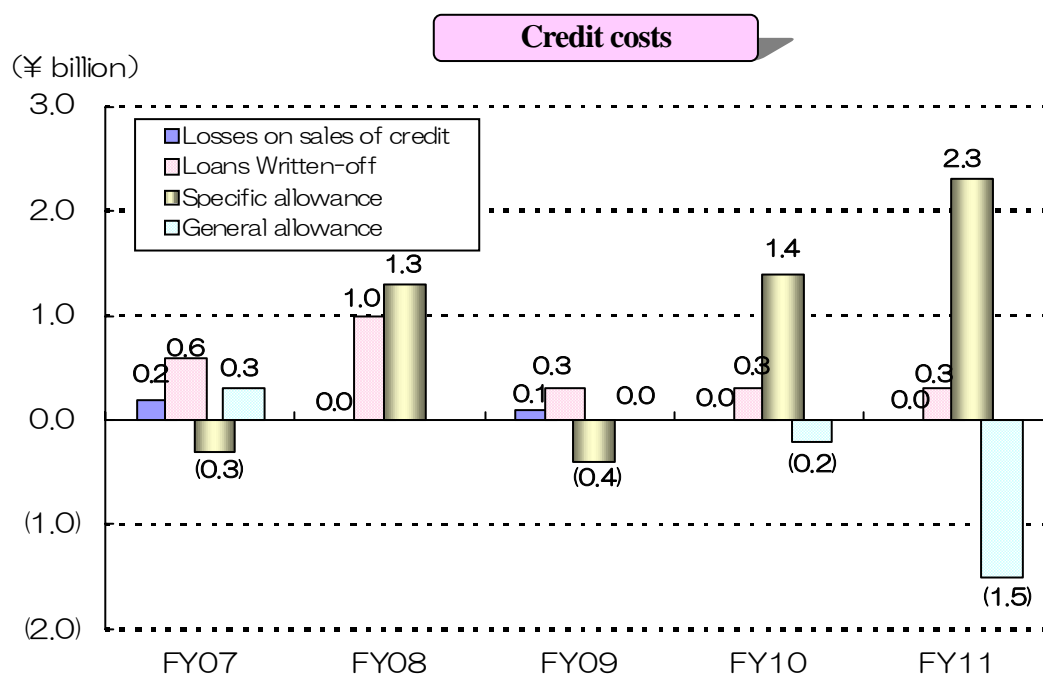
Overall, credit costs decreased ¥540 million year-on-year, to ¥1,013 million, due to an improvement in borrower's self assessment rating and a decline in the loan loss ratio.

##### Credit cost

(¥ million)

	FY10	FY11	
		Amounts	YoY increase (decrease)
Credit cost	1,554	1,013	(540)
Provision to general allowance for possible loan losses	(226)	(1,590)	(1,364)
Bad debt disposal	1,780	2,604	824
Provision to specific allowance for loan losses	1,498	2,342	843
Allowance for impairment of principals under trust accounts	(79)	(44)	35
Written-off of loans	362	307	(54)
Losses on sale of credit	-	-	-

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



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

Although bad debt subject to mandatory disclosure under Japan's Financial Reconstruction Law increased ¥0.1 billion year-on-year, to ¥19.8 billion, the ratio of loans subject to mandatory disclosure declined 0.05 percentage points, to 1.63%, due to an increase in the total credit balance accompanying an increase in loans.

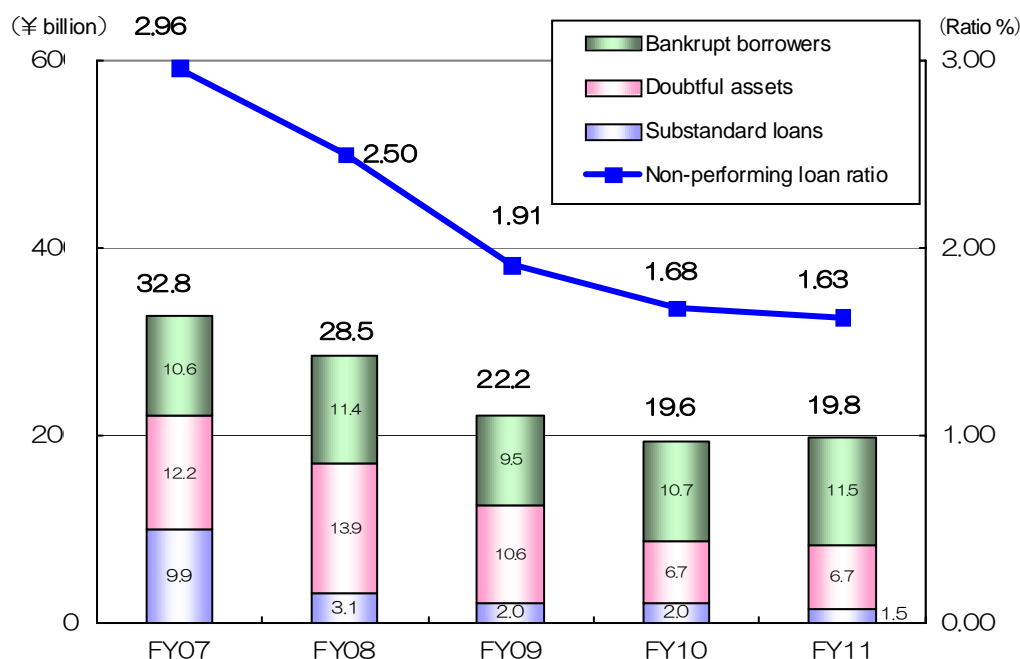
### Mandatory disclosure of bad debt under the Financial Reconstruction Law (non-consolidated)

(¥ billion, %)

	FY10	FY11		
		Amounts	Prior to partial charge-offs	YoY increase (decrease)
Mandatory disclosure of bad debt (a)	19.6	19.8	21.6	0.1
Bankrupt borrowers	10.7	11.5	13.3	0.7
Doubtful assets	6.7	6.7	6.7	(0.0)
Substandard loans	2.0	1.5	1.5	(0.5)
Normal assets	1,143.0	1,190.4	1,190.4	47.4
Total credit balance (b)	1,162.6	1,210.2	1,212.1	47.6
Non-performing loan ratio (a/b)	1.68	1.63	1.78	(0.05)

\* Including trust accounts.

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



## 5. Capital ratio (domestic standards)

### Overview

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

Due to a steady increase in retained earnings, regulatory capital rose ¥1.2 billion, to ¥107.9 billion.

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

Despite the increase in regulatory capital, the capital ratio decreased 0.48 percentage points, to 12.25% due to an increase in risk-weighted assets accompanying an increase in loans.

### Capital ratio

(¥ billion, %)

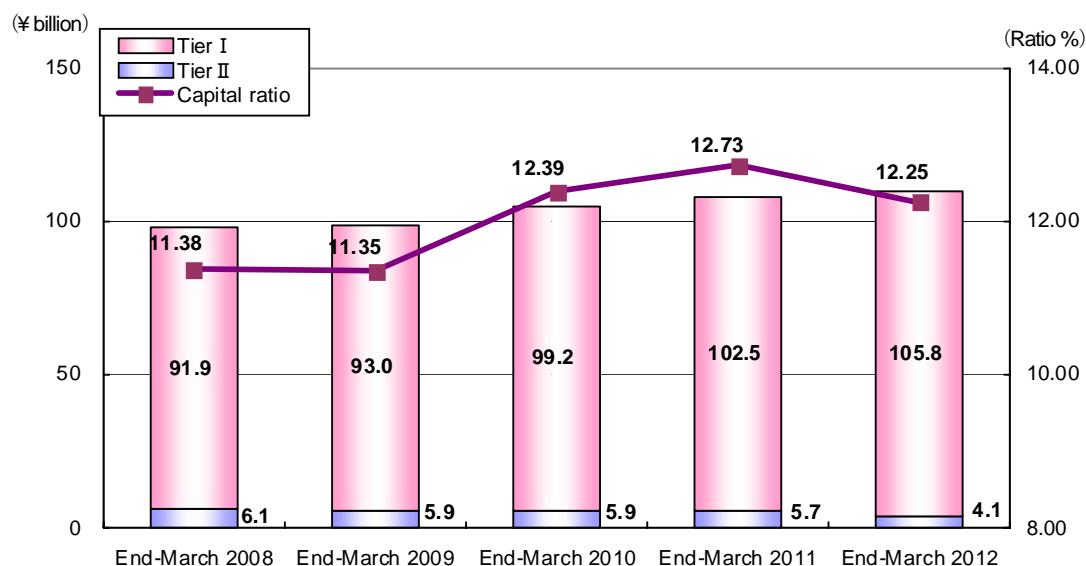
	Non-consolidated			Consolidated		
	March 31, 2011	March 31, 2012		March 31, 2011	March 31, 2012	
		Amounts	YoY increase (decrease)		Amounts	YoY increase (decrease)
Regulatory capital (a)	106.7	107.9	1.2	114.4	117.1	2.7
Tier I (b)	102.5	105.8	3.3	109.3	113.9	4.5
Tier II	5.7	4.1	(1.5)	6.5	5.2	(1.2)
Exclusion	1.5	2.0	0.5	1.5	2.0	0.5
Risk-weighted assets (c)	837.9	881.2	43.2	864.1	904.6	40.4
Capital ratio (a/c) (%)	12.73	12.25	(0.48)pp	13.24	12.95	(0.29)pp
Tier I ratio (b/c) (%)	12.23	12.01	(0.22)pp	12.65	12.59	(0.06)pp

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

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

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

### Capital ratio (non-consolidated)



## 6. Performance forecasts

### Non-consolidated performance forecasts

#### ➤ Ordinary income

We expect ordinary income to decrease by ¥0.7 billion year-on-year, to ¥36.1 billion, reflecting a decrease in gains on sales of securities.

#### ➤ Net business profit

We expect net business profit to decrease by ¥1.2 billion year-on-year, to ¥10.0 billion, due to a decline in gains (losses) on bond trading and an increase in the general allowance for possible loan losses. However, we expect business profit on core banking operations to increase ¥0.8 billion year-on-year, to ¥10.0 billion, due to an increase in interest income.

#### ➤ Ordinary profit

Despite the decrease in net business profit, we expect ordinary profit to increase by ¥0.3 billion year-on-year to ¥8.7 billion due to a decrease in bad debt disposal and an improvement in net gains on equity securities.

#### ➤ Net income

As a result of the factors above, we expect net income to remain almost flat year-on-year at ¥5.2 billion.

### Non-consolidated

(¥ billion)

	FY12 first-half forecasts	FY12 full-term forecasts	
		forecasts	YoY increase (decrease)
Ordinary income	18.0	36.1	(0.7)
Business profit on core banking operations	4.8	10.0	0.8
Net business profit	4.7	10.0	(1.2)
Ordinary profit	4.0	8.7	0.3
Net income (first-half)	2.4	5.2	0.0
Bad debt disposal*	0.7	1.4	(1.1)

### Consolidated

(¥ billion)

	FY12 first-half forecasts	FY12 full-term forecasts	
		forecasts	YoY increase (decrease)
Ordinary income	24.2	48.7	(1.2)
Ordinary profit	4.6	9.9	(0.5)
Net income	2.5	5.5	(0.4)

\* Forecasts for fiscal 2012 in this report are based on information available at the present time and assessments of future factors likely to affect performance. Actual results may differ widely from our forecasts.

\*Bad debt disposal amounts include under trust accounts.

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

	FY12 first-half forecasts		FY12 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

	FY12 first-half forecasts		FY12 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 2011

### 1. Business performance

#### Non-consolidated

(¥ million)

	Reporting period (ended March 2012)		Previous period (ended March 2011)
		YoY increase (decrease)	
Gross business profit	28,535	(1,831)	30,367
Domestic operations	27,554	(2,112)	29,666
Interest income	25,349	(912)	26,262
Fees and commissions	1,998	292	1,706
Trust account services	480	154	326
Expenses for the disposal of bad (1) debt included in trust account	19	(34)	53
Other business profit	206	(1,491)	1,698
International operations	980	280	700
Interest income	319	(102)	421
Fees and commissions	59	3	55
Other business profit	601	378	222
Expenses (excl. non-recurrent items)	18,826	244	18,582
Personnel expenses	9,373	212	9,161
Non-personnel expenses	8,550	66	8,484
Taxes	902	(34)	936
Net business profit (prior to provisions to general allowance)	9,708	(2,076)	11,785
Excluding gains/losses on bond trading	9,097	(972)	10,069
Provision of general allowance for loan losses (2)	(1,590)	(1,364)	(226)
Net business profit	11,299	(712)	12,011
Gains/losses on bond trading	611	(1,104)	1,715
Non-recurrent items	(2,903)	(412)	(2,491)
Recoveries of written-off claims	208	208	-
Gains on equity trading	(606)	(209)	(397)
Bad debt disposal (3)	2,630	823	1,806
Provision to specific allowance for loan losses	2,342	843	1,498
Written-off of loans	288	(20)	308
Reversal of reserve for compension of trust fund principal (4)	44	44	-
Ordinary profit	8,395	(1,124)	9,519
Extraordinary gains (losses)	(22)	33	(55)
Losses on disposal of noncurrent assets	(21)	21	(42)
Gains on collection of written-off credit	-	(128)	128
Reversal of reserve for compension of trust fund principal (4)	-	(79)	79
Loss on adjustment for changes of accounting standard for asset retirement obligations	-	(221)	221
Income before income taxes	8,373	(1,091)	9,464
Income taxes-current	2,953	(1,572)	4,526
Income taxes-deferred	296	409	(112)
Net income	5,123	72	5,050

Credit cost ((1) + (2) + (3) - (4))	1,013	(540)	1,554
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Note) 1. The total amount of credit cost and expenses for the disposal of bad debt is detailed on [6] of Financial Statements for Year Ended March 31, 2012, "4. Asset soundness (1) Credit cost (non-consolidated)"

2. Based on the Practical Guidelines on Accounting Standards for Financial Instruments (Accounting Practice Committee Statement No. 14 issued by the Japanese Institute of Certified Public Accountants), recoveries of written-off claims and reversal of reserve for compensation of trust fund principal losses have been recorded under non-recurrent items from the year under review.

## Consolidated

	(¥ million)		
	Reporting period (ended March 2012)	YoY increase (decrease)	Previous period (ended March 2011)
Gross business profit	32,273	(1,690)	33,963
Interest income	26,412	(1,008)	27,421
Trust account services	480	154	326
Fees and commissions	2,353	124	2,229
Other business profit	3,026	(960)	3,986
Operating expenses	20,208	297	19,910
Loan-loss provisions	1,464	(473)	1,937
Provision to general allowance for possible loan losses	(1,837)	(1,491)	(345)
Provision to specific allowance for loan losses	2,470	1,162	1,307
Written-off of loans	788	(132)	921
Losses on sale of credit	42	(11)	54
Net gains on equity securities	(606)	(209)	(397)
Other	448	963	(514)
<b>Ordinary profit</b>	<b>10,443</b>	<b>(759)</b>	<b>11,203</b>
Extraordinary gains (losses)	(23)	(0)	(23)
Recovery of written off claims	-	(165)	165
Loss on adjustment for changes of accounting standard for asset retirement obligations	-	(221)	221
<b>Income before income taxes and minority interests</b>	<b>10,419</b>	<b>(760)</b>	<b>11,180</b>
Income taxes-current	3,616	(1,382)	4,998
Income taxes-deferred	487	654	(167)
Income before minority interests	6,315	(32)	6,348
Minority interests in income(loss)	337	(176)	514
<b>Net income</b>	<b>5,977</b>	<b>144</b>	<b>5,833</b>

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

## (Reference)

	(¥ million)		
Net business profit (on a consolidated basis)*	13,943	(514)	14,457

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	15	(5)	20
Number of affiliates accounted for using the equity method	0	0	0

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

(¥ million)

	Reporting period	YoY decrease	
		YoY decrease	Previous period
(1) Net business profit (prior to provision to general allowance for possible loan losses)	9,708	(2,076)	11,785
Per staff (¥ thousand)	8,947	(2,045)	10,993
(2) Net business profit	11,299	(712)	12,011
Per staff (¥ thousand)	10,413	(790)	11,204

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

## 3. Interest margins (non-consolidated)

### (1) Aggregate

(%)

	Reporting period	YoY increase (decrease) (pp)	
		YoY increase (decrease) (pp)	Previous period
(1) Yield on fund operation (A)	1.75	(0.25)	2.00
(i) Yield on loans	2.44	(0.07)	2.51
(ii) Yield on securities	0.61	(0.27)	0.88
(2) Fund procurement cost (B)	1.42	(0.13)	1.55
(i) Yield on deposits	0.26	(0.04)	0.30
(ii) Yield on external debt*	0.10	(0.01)	0.11
(3) Gross interest margin (A)-(B)	0.33	(0.12)	0.45

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

### (2) Domestic

(%)

	Reporting period	YoY increase (decrease) (pp)	
		YoY increase (decrease) (pp)	Previous period
(1) Yield on fund operation (A)	1.76	(0.23)	1.99
(i) Yield on loans	2.44	(0.07)	2.51
(ii) Yield on securities	0.57	(0.25)	0.82
(2) Fund procurement cost (B)	1.38	(0.12)	1.50
(i) Yield on deposits	0.26	(0.03)	0.29
(ii) Yield on external debt*	0.10	(0.01)	0.11
(3) Gross interest margin (A)-(B)	0.38	(0.11)	0.49

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



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

(¥ million)

	Reporting period		Previous period
		YoY increase (decrease)	
Gains and losses on bond trading	611	(1,104)	1,715
Gains on sale of bonds	733	(2,369)	3,102
Gains on redemption of bonds	-	-	-
Losses on sale of bonds	121	(1,264)	1,386
Losses on redemption of bonds	-	-	-
Write-off	-	-	-
Gains and losses on equity trading	(606)	(209)	(397)
Gains on sale of equity shares	254	(743)	998
Losses on sale of equity shares	801	61	739
Write -off	59	(596)	655

#### 5. Capital ratio

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

(¥ million, %)

	Reporting term-end	Comparison with figures at previous interim balance-sheet date		Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)			
(1) Capital ratio	12.25	(0.48)	(0.59)	12.73	12.84
(2) Tier I	105,866	3,353	1,265	102,513	104,601
(3) Tier II	4,156	(1,590)	(1,120)	5,747	5,277
(i) Revaluation	1,179	(0)	-	1,179	1,179
(ii) Subordinated loan/securities balance	-	-	-	-	-
(4) Exclusion	2,042	500	-	1,542	2,042
(Intentional equity holdings by other financial institutions)	2,042	500	-	1,542	2,042
(5) Capital (2)+(3)-(4)	107,980	1,262	144	106,718	107,835
(6) Risk-weighted assets	881,200	43,236	41,921	837,963	839,278

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

(¥ million, %)

	Reporting term-end	YoY comparison (pp)		Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with figures at previous interim balance-sheet date		
(1) Capital ratio	12.95	(0.29)	(0.53)	13.24	13.48
(2) Tier I	113,932	4,539	2,019	109,392	111,912
(3) Tier II	5,294	(1,286)	(1,283)	6,580	6,577
(i) Revaluation	1,179	(0)	-	1,179	1,179
(ii) Subordinated loan/securities balance	-	-	-	-	-
(4) Exclusion	2,042	500	-	1,542	2,042
(Intentional equity holdings by other financial institutions)	2,042	500	-	1,542	2,042
(5) Capital (2)+(3)-(4)	117,183	2,753	736	114,429	116,446
(6) Risk-weighted assets	904,624	40,496	40,955	864,128	863,669

## 6. ROE (non-consolidated)

(%)

	Reporting period	YoY comparison (pp)		Previous period
		YoY increase (decrease)	Comparison with figures at previous interim balance-sheet date	
Net business profit basis	10.30	(0.97)		11.27
Business profit on core banking operations basis	8.31	(1.18)		9.49
Net income basis	4.67	(0.06)		4.73

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

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

\* Subscription rights to shares are excluded from net assets

(Reference)

ROE (shareholders' equity basis; non-consolidated)

(%)

	Reporting period	YoY comparison (pp)		Previous period
		YoY increase (decrease)	Comparison with figures at previous interim balance-sheet date	
Net business profit basis	10.78	(1.04)		11.82
Business profit on core banking operations basis	8.69	(1.27)		9.96
Net income basis	4.88	(0.09)		4.97

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

### III. Loans and Bills Discounted

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

\* Partial charge-offs are implemented.

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

#### Non-consolidated

(¥ million)

		Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date
Risk-monitored assets	Loans to bankrupt borrowers	1,481	(385)	(235)	1,866	1,716
	Delinquent loans	16,723	1,099	1,319	15,623	15,403
	Past due loans more than 3 months	424	(277)	33	701	390
	Restructured loans	1,166	(223)	135	1,389	1,031
	Total	19,795	213	1,252	19,581	18,542

Note) Includes trust accounts

Loans (term-end balance)	1,197,103	47,775	63,185	1,149,328	1,133,917
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Note) Includes trust accounts

		(%)				
As a percentage of total loans	Loans to bankrupt borrowers	0.12	(0.04)	(0.03)	0.16	0.15
	Delinquent loans	1.39	0.04	0.04	1.35	1.35
	Past due loans more than 3 months	0.03	(0.03)	-	0.06	0.03
	Restructured loans	0.09	(0.03)	-	0.12	0.09
	Total	1.65	(0.05)	0.02	1.70	1.63

Note) Includes trust accounts

#### Consolidated

(¥ million)

		Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date
Risk-monitored assets	Loans to bankrupt borrowers	1,495	(410)	(330)	1,906	1,825
	Delinquent loans	17,689	967	1,304	16,722	16,385
	Past due loans more than 3 months	424	(277)	33	701	390
	Restructured loans	1,166	(223)	135	1,389	1,031
	Total	20,775	55	1,142	20,719	19,632

Note) Includes trust accounts

Loans (term-end balance)	1,188,514	47,035	63,160	1,141,478	1,125,353
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Note) Includes trust accounts

		(%)				
As a percentage of total loans	Loans to bankrupt borrowers	0.12	(0.04)	(0.04)	0.16	0.16
	Delinquent loans	1.48	0.02	0.03	1.46	1.45
	Past due loans more than 3 months	0.03	(0.03)	-	0.06	0.03
	Restructured loans	0.09	(0.03)	-	0.12	0.09
	Total	1.74	(0.07)	-	1.81	1.74

Note) Includes trust accounts

## 2. Allowance for loan losses

### Non-consolidated

(¥ million)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Allowance for loan losses	8,857	(480)	(260)	9,338	9,118
General allowance	2,977	(1,590)	(1,120)	4,568	4,098
Specific allowance	5,880	1,109	860	4,770	5,019
Allowance for possible impairment of principals under trust accounts	109	(44)	(1)	153	110

### Consolidated

(¥ million)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Allowance for loan losses	12,724	(794)	(458)	13,518	13,183
General allowance	4,114	(1,837)	(1,358)	5,952	5,473
Specific allowance	8,609	1,043	899	7,566	7,709
Allowance for possible impairment of principals under trust accounts	109	(44)	(1)	153	110

## 3. Coverage of risk monitored loans

### Non-consolidated

(¥ million, %)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Risk-monitored loans (A)	19,795	213	1,252	19,581	18,542
Coverage	18,143	1,511	2,270	16,631	15,873
Allowance for loan losses (B)	6,036	999	974	5,037	5,061
Collateral and guarantees (C)	12,106	512	1,295	11,594	10,811
Coverage ratio (B+C)/(A)	91.65	6.72	6.05	84.93	85.60
Allowance for loan losses (B/A)	30.49	4.77	3.20	25.72	27.29
Collateral and guarantees (C/A)	61.16	1.96	2.86	59.20	58.30

Note) Including trust accounts.

### Consolidated

(¥ million, %)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Risk-monitored loans (A)	20,775	55	1,142	20,719	19,632
Coverage	19,092	1,371	2,159	17,721	16,933
Allowance for loan losses (B)	6,652	904	923	5,748	5,729
Collateral and guarantees (C)	12,439	466	1,236	11,973	11,203
Coverage ratio (B+C)/(A)	91.90	6.37	5.66	85.53	86.24
Allowance for loan losses (B/A)	32.02	4.28	2.84	27.74	29.18
Collateral and guarantees (C/A)	59.87	2.09	2.81	57.78	57.06

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	11,519	743	1,366	10,776	10,152
Doubtful assets	6,707	(48)	(547)	6,755	7,254
Substandard loans	1,590	(500)	168	2,091	1,421
Total (A)	19,817	193	987	19,623	18,829
Normal assets	1,190,453	47,408	62,741	1,143,045	1,127,711
Total credit balance (B)	1,210,271	47,602	63,729	1,162,668	1,146,541
As a percentage of total credit balance (A)/(B)	1.63	(0.05)	(0.01)	1.68	1.64
Partial charge-offs	1,863	(548)	232	2,411	1,630

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	12,447	614	1,260	11,832	11,187
Doubtful assets	6,759	(77)	(551)	6,837	7,311
Substandard loans	1,590	(500)	168	2,091	1,421
Total (A)	20,797	36	877	20,761	19,920
Normal assets	1,180,904	46,818	62,826	1,134,085	1,118,078
Total credit balance (B)	1,201,702	46,855	63,703	1,154,846	1,137,998
As a percentage of total credit balance (A)/(B)	1.73	(0.06)	(0.02)	1.79	1.75
Partial charge-offs	3,053	(654)	204	3,707	2,849

Note) Including trust accounts.

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

##### Non-consolidated

(¥ million)

	Reporting term-end			Previous term-end	Previous interim balance-sheet date
		YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Coverage (C)	18,165	1,493	2,128	16,671	16,036
Allowance for loan losses	6,045	1,000	879	5,044	5,165
Collateral and guaranteed	12,120	492	1,249	11,627	10,871

Note) Including trust accounts.

					(%)
Coverage ratio (C) / (A)	91.66	6.71	6.50	84.95	85.16

**Consolidated**

(¥ million)

	Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date
Coverage (C)	19,114	1,352	2,018	17,761	17,096
Allowance for loan losses	6,661	906	827	5,755	5,833
Collateral and guaranteed	12,453	446	1,190	12,006	11,262

Note) Including trust accounts.

					(%)
Coverage ratio (C) / (A)	91.90	6.35	6.08	85.55	85.82

**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, 2012			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	11,519	6,707	1,590	19,817
Covered portion (B)	6,346	4,595	1,178	12,120
Uncovered portion (C)=(A)-(B)	5,173	2,112	411	7,697
Allowance for loan losses (D)	5,173	722	148	6,045
Allowance ratio (D)/(C)	100.00	34.23	36.16	78.53
Coverage ratio [(B)+(D)]/(A)	100.00	79.29	83.46	91.66

Note) Including trust accounts.

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

(¥ million, %)

	As of March 31, 2012			
	Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,485	10,033	6,707	18,226
Covered portion (B)	1,127	5,218	4,595	10,941
Uncovered portion (C)=(A)-(B)	357	4,815	2,112	7,285
Allowance for loan losses (D)	357	4,815	722	5,896
Allowance ratio (D)/(C)	100.00	100.00	34.23	80.93
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	79.29	92.37

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, 2012			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	12,447	6,759	1,590	20,797
Covered portion (B)	6,679	4,595	1,178	12,453
Uncovered portion (C)=(A)-(B)	5,768	2,164	411	8,344
Allowance for loan losses (D)	5,768	744	148	6,661
Allowance ratio (D)/(C)	100.00	34.39	36.16	79.83
Coverage ratio [(B)+(D)]/(A)	100.00	78.99	83.46	91.90

Note) Including trust accounts.

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

(¥ million, %)

	As of March 31, 2012			
	Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,499	10,948	6,759	19,206
Covered portion (B)	1,129	5,549	4,595	11,274
Uncovered portion (C)=(A)-(B)	369	5,398	2,164	7,932
Allowance for loan losses (D)	369	5,398	744	6,512
Allowance ratio (D)/(C)	100.00	100.00	34.39	82.10
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	78.99	92.60

Note) Including trust accounts.

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

(¥ million, %)

	As of March 31, 2012		As of March 31, 2011	
	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	1,210,271	100.00	1,162,668	100.00
Classification I	1,076,249	88.92	1,028,547	88.46
Total classified amount	134,021	11.07	134,121	11.53
Classification II	132,782	10.97	131,916	11.34
Classification III	1,239	0.10	2,205	0.18
Classification IV	-	-	-	-

(Notes)

1. Total credit balance: total balance of securities loaned, loans and bills discounted, foreign exchanges, accrued interest, suspension payments and customers' liabilities for acceptances and guarantees. The provision of specific allowance for loan losses are deducted from figures of each classifications .

2. 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		Allowance and write-offs criteria
Bankrupt assets		Provision of allowance in an amount of the portion not covered by collateral and guarantees, or direct charge-offs is reserved
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 is reserved
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 is reserved
	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 is reserved
	DDS	Provision of 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 is applied
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 is reserved
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 written-offs)	Classification								
	I	II	III	IV					
Bankrupt assets 1,485	Portion of claims secured by reserves, collateral or guarantees 544		941	Fully reserved	Direct charge-offs	Bankrupt and quasi-bankrupt assets 11,519  Coverage ratio: 100.00 %	Bankrupt loans 1,481	357	100.00 %
Effectively bankrupt assets 10,033	Portion of claims secured by reserves, collateral or guarantees 6,491		3,542						
Potentially bankrupt assets 6,707	Portion of claims secured by reserves, collateral or guarantees 3,547		1,920	Necessary amount reserved 1,239		Doubtful assets 6,707  Coverage ratio: 79.29 %	Delinquent loans 16,723	722	79.29 % (34.23)
Assets requiring caution	Assets requiring supervision 1,723	Collateral : 1,293 Non-Covered : 430 167		Provision of reserves in an estimated loss amount for three years based on historical default rates. Fully reserved for loans converted to subordinated debt (DDS).	Substandard loans 1,590  Coverage ratio: 83.46 %  Subtotal 19,817  Overall coverage 91.66 %	Past due loans (3 months or more) 424	161	2,671	84.40 % (37.51)
	Other assets requiring caution 168,575	43,753	124,822			Restructured loans 1,166			
Normal assets 1,021,744	1,021,744			Provision of reserves in an estimated loss amount for one year based on historical default rates	Normal assets 1,190,453		161		
<b>Total</b> 1,210,271	<b>1,076,249</b>	<b>132,782</b>	<b>1,239</b>	<b>-</b>	<b>1,210,271</b>	<b>1,197,103</b>	<b>8,890</b>	<b>91.68 %</b> <b>(78.51)</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, 2012			As of March 31, 2011	As of September 30, 2011
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Domestic branches (excl. the special account for international financial transactions)	1,197,103	47,775	63,185	1,149,328	1,133,917
Manufacturing	40,502	(744)	1,987	41,246	38,515
Agriculture and Forestry	506	(25)	82	532	424
Fishery	536	(31)	(25)	567	562
Mining and quarrying of stone and gravel	3,916	2,057	1,376	1,858	2,539
Construction	49,757	(4,707)	114	54,465	49,643
Electricity, gas, heat and water supply	4,051	1	(1,186)	4,050	5,238
Telecommunications	10,055	626	697	9,428	9,357
Transport and postal activities	16,499	772	(232)	15,727	16,731
Wholesaling and Retailing	116,404	(5,111)	2,792	121,516	113,612
Finance and insurance	18,981	(227)	(568)	19,208	19,549
Real estate, and goods rental and leasing	227,490	21,225	13,802	206,264	213,687
Miscellaneous services	137,141	3,193	12,762	133,947	124,378
Local government bodies	123,865	12,812	20,396	111,053	103,469
Others	447,393	17,932	11,187	429,460	436,206

Notes: Including trust accounts

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

(¥ million)

	As of March 31, 2012			As of March 31, 2011	As of September 30, 2011
		Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Domestic branches (excl. the special account for international financial transactions)	19,795	213	1,252	19,581	18,542
Manufacturing	1,862	419	341	1,442	1,520
Agriculture and Forestry	31	4	(1)	27	33
Fishery	42	(1)	0	43	42
Mining and quarrying of stone and gravel	588	544	553	44	34
Construction	2,946	(266)	51	3,213	2,894
Telecommunications	193	(159)	(222)	353	415
Transport and postal activities	93	(547)	(504)	640	598
Wholesaling and Retailing	3,387	333	535	3,053	2,851
Finance and insurance	0	0	0	1	1
Real estate, and goods rental and leasing	2,576	(376)	120	2,952	2,455
Miscellaneous services	2,467	(144)	(152)	2,612	2,620
Others	5,605	408	531	5,196	5,073

Notes: Including trust accounts

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

(¥ million)

		Risk-monitored loans (Banking Law)				
		Total loans	Past due loans (3 months or more)	Restructured loans	Delinquent loans	Bankrupt loans
Wholesaling/ retailing	March 31, 2011	121,516	62	37	2,742	211
	September 30, 2011	113,612	62	18	2,701	70
	March 31, 2012	116,404	140	19	3,202	24
Construction	March 31, 2011	54,465	90	413	2,643	65
	September 30, 2011	49,643	52	13	2,693	136
	March 31, 2012	49,757	16	33	2,439	457
Real estate	March 31, 2011	188,235	-	101	2,723	122
	September 30, 2011	195,239	27	124	2,129	77
	March 31, 2012	208,991	42	148	2,215	77
Finance (excl. banking)	March 31, 2011	5,600	-	-	-	-
	September 30, 2011	5,420	-	-	-	-
	March 31, 2012	5,588	-	-	-	-

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, 2011	125,381	100	2,376	579
	September 30, 2011	117,519	80	2,098	679
	March 31, 2012	120,236	160	963	2,270
Construction	March 31, 2011	55,979	504	400	2,333
	September 30, 2011	50,804	65	1,106	1,988
	March 31, 2012	51,527	50	423	2,475
Real estate	March 31, 2011	190,686	101	336	2,510
	September 30, 2011	197,598	152	390	1,818
	March 31, 2012	211,188	191	450	1,844
Finance (excl. banking)	March 31, 2011	5,605	-	-	-
	September 30, 2011	5,426	-	-	-
	March 31, 2012	5,594	-	-	-

Notes: Including trust accounts.

4) Consumer loan balance (non-consolidated)

(¥ million)

	March 31, 2012	Comparison		As of March 31, 2011	As of September 30, 2011
		with previous balance-sheet date	with previous interim balance-sheet date		
Loans to consumers	471,351 (473,299)	25,578 (25,426)	19,245 (19,219)	445,772 ( 447,873 )	452,105 ( 454,080 )
Housing loans (incl. mortgage loans)	411,296 (412,136)	23,914 (23,775)	17,445 (17,406)	387,382 ( 388,360 )	393,851 ( 394,730 )
Other than housing loans	60,054 (61,162)	1,664 (1,650)	1,799 (1,812)	58,389 ( 59,512 )	58,254 ( 59,350 )

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, 2012	Comparison		As of March 31, 2011	As of September 30, 2011
		with previous balance-sheet date	with previous interim balance-sheet date		
Loans to SMEs	989,089 ( 995,692 )	38,920 ( 37,480 )	43,785 ( 43,243 )	950,168 ( 958,212 )	945,303 ( 952,449 )
As a percentage of total loans	83.08 ( 83.17 )	(0.18) ( 0.20 )	(0.82) ( 0.82 )	83.26 ( 83.37 )	83.90 ( 83.99 )

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, 2012	September 30, 2011	March 31, 2011
Loans guaranteed by credit guarantee associations	81,100	84,662	93,109
Special credit lines	68	74	82

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

(¥ million)

March 31, 2012	September 30, 2011	March 31, 2011
12,230	12,613	12,273

12. Deposits and loan balances (non-consolidated)

(¥ million)

	March 31, 2012	Comparison		As of March 31, 2011	As of September 30, 2011
		with previous balance-sheet date	with previous interim balance-sheet date		
Deposits (term-end balance)	1,655,115 (1,714,837)	115,475 (122,028)	5,421 (14,375)	1,539,640 ( 1,592,809 )	1,649,693 ( 1,700,462 )
(average balance)	1,617,246 (1,670,463)	139,586 (158,148)	8,202 (9,267)	1,477,660 ( 1,512,314 )	1,609,043 ( 1,661,195 )
Loans (term-end balance)	1,190,455 (1,197,103)	49,280 (47,775)	63,778 (63,185)	1,141,175 ( 1,149,328 )	1,126,676 ( 1,133,917 )
(average balance)	1,114,474 (1,121,794)	14,194 (12,573)	6,101 (5,747)	1,100,280 ( 1,109,220 )	1,108,372 ( 1,116,047 )

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	September 30, 2011
	March 31, 2012	Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Individuals	1,071,869	99,436	14,357	972,432	1,057,512
Liquid deposits	457,626	19,885	9,496	437,741	448,130
Time deposits	614,242	79,551	4,860	534,691	609,381
Corporations	433,551	37,383	2,915	396,168	430,636
Liquid deposits	234,199	12,127	(3,195)	222,072	237,395
Time deposits	199,351	25,255	6,110	174,095	193,240

(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 2012 (ending March 2013) (non-consolidated)

(¥ million)

	FY12 forecasts	FY11 results
Ordinary income	36,100	36,831
Ordinary profit	8,700	8,395
Net income	5,200	5,123
Net business profit	10,000	11,299
(prior to provision of general allowance )	9,900	9,708
Excl. gains and losses on bond transactions	9,900	9,097
Loan losses*	1,427	2,604

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

### Net business profit (non-consolidated)

(¥ million)

	Prior to provision of general allowance		After making provision of general allowance	Net business profit posted under trust account (prior to provision of general allowance)		
		Excluding gains and losses on bond transactions		Prior to provision of general allowance		After making provision of general allowance
					Excluding gains and losses on bond transactions	
Fiscal 2010	11,785	10,069	12,011	11,838	10,123	12,065
Fiscal 2011	9,708	9,097	11,299	9,727	9,116	11,318
First half of fiscal 2011	4,609	4,135	5,078	4,628	4,154	5,098
Fiscal 2012 full-term forecasts	9,900	9,900	10,000	10,000	10,000	10,100
Fiscal 2012 first-half forecasts	4,800	4,800	4,700	4,800	4,800	4,700

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

#### 1) Employees

	End of March 31, 2011			End of March 2011	End of Sept. 2011
	End of March 2011	End of March 2011	End of Sept. 2011		
Regular employees	1,099	6	(19)	1,093	1,118

#### 2) Branches

	End of March 31, 2011			End of March 2011	End of Sept. 2011
	End of March 2011	End of March 2011	End of Sept. 2011		
Number of branches	65 (4)	1 (0)	1 (0)	64 (4)	64 (4)

Note) Branches includes sub-branches.

Figure of pareuthesis is the number of sub branches.

### 3. Shareholdings (non-consolidated)

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

(¥ million)

	Acquisition cost	Fair market value	Tier I
March 31, 2011	18,962	19,612	-
September 30, 2011	19,174	18,264	-
March 31, 2012	17,725	18,164	-

#### (2) Impairment accounting

(¥ million)

	Net gains on equity securities	Impairment loss
March 31, 2011	(397)	655
March 31, 2012	(606)	59

### 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 2010	(226)	1,726	53	1,554
Fiscal 2011	(1,590)	2,585	19	1,013
Fiscal 2011 first-half	(469)	543	19	93
Fiscal 2012 forecasts	(46)	1,409	63	1,427
Fiscal 2012 first-half forecasts	37	786	0	824

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

#### (2) NPL balance

(¥ million)

	Asset self-assessment				
	Bankrupt assets	Potentially bankrupt assets	Potentially bankrupt assets or below	Assets requiring caution	Total
	1)	2)	1)+2)	3)	1) + 2) + 3)
March 31, 2011	10,776	6,755	17,532	173,371	190,903
September 30, 2011	10,152	7,254	17,407	174,208	191,616
March 31, 2012	11,519	6,707	18,226	170,299	188,526

	Under the Financial Reconstruction Law	
	Substandard loans	Total
	4)	1) + 2) + 4)
March 31, 2011	2,091	19,623
September 30, 2011	1,421	18,829
March 31, 2012	1,590	19,817

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, 2011	10,776	6,755	17,532
September 30, 2011	10,152	7,254	17,407
March 31, 2012	11,519	6,707	18,226
New occurrence during fiscal 2011	3,636	3,502	7,139
Removed from balance sheet during fiscal 2011	4,881	1,563	6,444
Net decrease during fiscal 2011	743	(48)	694
New occurrence during fiscal 2011 second half	2,602	3,045	5,647
Removed from balance sheet during fiscal 2011 second half	3,229	1,599	4,828
Net decrease during fiscal 2011 second half	1,366	(547)	819

Note) Including trust accounts.

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

(¥ million)

	Fiscal 2011	FY11 first half	Fiscal 2010
Liquidation and similar measures	-	-	-
Corporate rehabilitation	-	-	-
Improved performance by corporate rehabilitation	-	-	-
Securitization	-	-	0
Sale to RCC	-	-	-
Direct charge-offs	1,539	357	1,228
Other	4,904	3,090	4,821
Collection/repayment	4,135	2,504	2,936
Improved performance	769	585	1,884
Total	6,444	3,447	6,049

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

		March 31, 2012		September 30, 2011		March 31, 2011	
Bankrupt and effectively bankrupt assets	As a percentage of portion not secured by collateral	100.00 %	¥5.1 billion	100.00 %	¥4.0 billion	100.00 %	¥4.0 billion
Potentially bankrupt assets	As a percentage of portion not secured by collateral	34.23 %	¥0.7 billion	27.84 %	¥0.9 billion	26.14 %	¥0.8 billion
Assets requiring caution (substandard loans)	As a percentage of debt amount	9.36 %	¥0.1 billion	8.97 %	¥0.1 billion	7.58 %	¥0.2 billion
Assets requiring caution (excl. substandard loans)	As a percentage of debt amount	1.58 %	¥2.6 billion	2.13 %	¥3.6 billion	2.39 %	¥4.0 billion
Normal assets	As a percentage of debt amount	0.01 %	¥0.1 billion	0.03 %	¥0.2 billion	0.03 %	¥0.3 billion

Note) The Bank has made a provision in an amount of ¥1.6 billion for possible losses on loans to other assets requiring caution (excl. substandard loans) as of March 31, 2012, with regard to a portion of which has been converted into subordinated loans (DDS).

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

(%)

	March 31, 2010	September 30, 2010	March 31, 2011	September 30, 2011	March 31, 2012	March 31, 2013 (targets)
Non-consolidated	1.91	1.81	1.68	1.64	1.63	1.0 to 1.99 %
Consolidated	2.04	1.92	1.79	1.75	1.73	1.0 to 1.99 %