

Fiscal 2012

Interim Accounts Settlements

The Bank of Okinawa, Ltd.

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I. Summary of Fiscal 2012 Interim Accounts Settlements

1. Earnings (Non-consolidated)

➤ Year-on-year comparison

Ordinary income for the reporting six-month period declined ¥227 million year on year to ¥18,364 million, due to declines in interest income and in proceeds from sales of securities, and other factors.

Business profit on core banking operations increased ¥681 million year on year, to ¥4,836 million mainly due to higher interest income and fees and commissions, despite rising expenses.

Ordinary profit declined ¥301 million, to ¥4,092 million on higher credit costs and a reduction in gains on securities transactions, despite increased business profit on core banking operations. Net income decreased ¥619 million, to ¥2,566 million due to higher income taxes.

(¥ million)				
	No.	1H FY11	1H FY12	YoY increase (decrease)
Ordinary income	1	18,592	18,364	(227)
Gross business profit	2	14,207	15,052	844
Interest income	3	12,658	13,386	728
Fees and commissions	4	974	1,120	145
Expenses for the disposal of bad debt included in trust account	5	19	56	37
Other business profit	6	575	545	(29)
Gains (losses) on bond trading	7	473	453	(20)
Expenses(excluding non-recurrent items)	8	9,598	9,819	221
Personnel expenses	9	4,761	4,822	61
Non-personnel expenses	10	4,272	4,381	108
Business profit on core banking operations (A)	11	4,154	4,836	681
Provision for general allowance for loan losses	12	(469)	(20)	449
Net business profit (B)	13	5,078	5,253	174
Non-recurrent items	14	(684)	(1,160)	(475)
Recoveries of written-off claims	15	114	80	(34)
Net gains (losses) on equity securities	16	(268)	(397)	(129)
Bad debt disposal (non-recurrent items)	17	543	860	316
Ordinary profit	18	4,394	4,092	(301)
Extraordinary gains (losses)	19	(5)	(4)	1
Income before income taxes	20	4,389	4,088	(300)
Total income taxes and other taxes	21	1,204	1,522	318
Net income	22	3,185	2,566	(619)

(Note) The total amount for bad debt disposal
No. (17+5)
1H FY12 ¥916million
1H FY11 ¥563 million

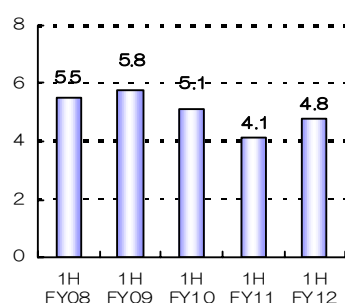
《Explanation of terms》

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

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

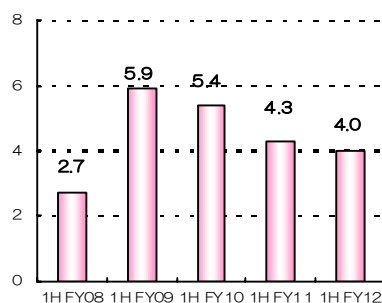
Business profit on core banking operations

(¥ billion)



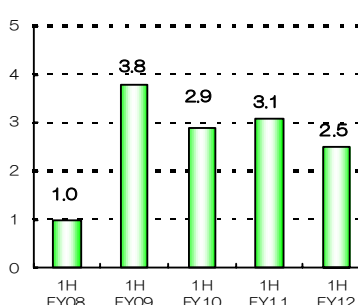
Ordinary profit

(¥ billion)



Net income

(¥ billion)



2. Major assets and liabilities (non-consolidated)

(1) Loans and bills discounted

➤ Year-on-year comparison

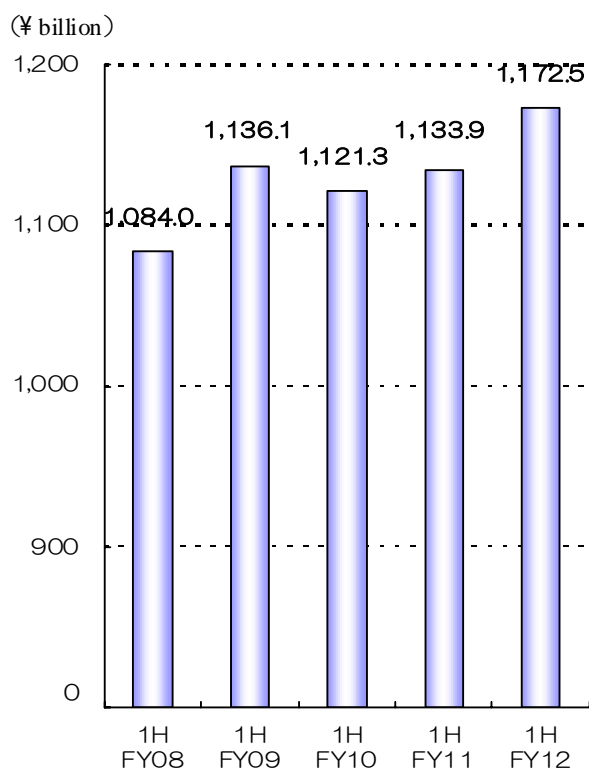
Loans and bills discounted surged ¥38.6 billion, to ¥1,172.5 billion thanks to increases in mortgage loans and loans to individuals due to stronger retail sales, as well as efforts to build stronger customer relationships under our “Strong Relations Plan.”

Term-end balance

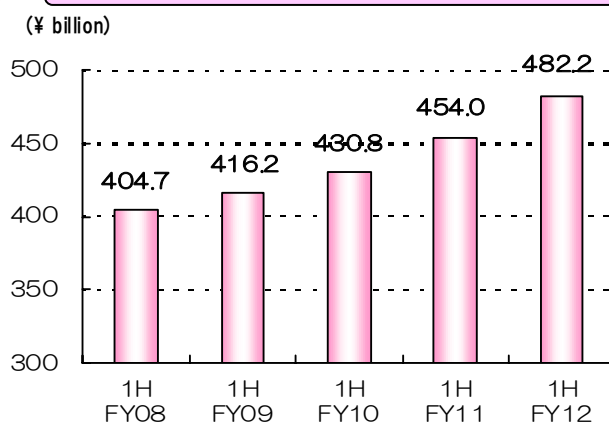
	1H FY11	1H FY12		FY11
			YoY increase (decrease)	
Loans and bills discounted	1,133.9	1,172.5	38.6	1,197.1
Business loans	572.8	589.5	16.7	597.9
Loans to individuals	454.0	482.2	28.1	473.2
Mortgage loans	394.7	419.9	25.1	412.1
Loans to local government bodies and other public organizations	106.9	100.6	(6.2)	125.8
Loans and bills discounted (average balance)	1,116.0	1,148.5	32.4	1,121.7

(Note) Including trust accounts

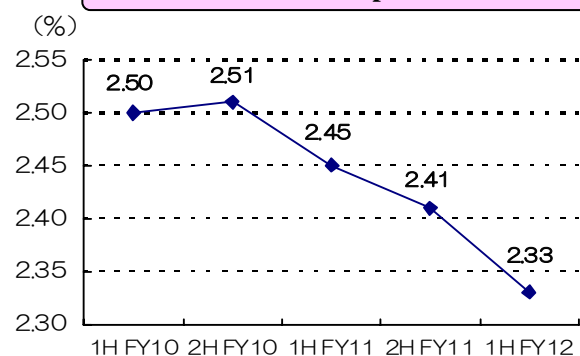
Loans and bills discounted (term-end balance)



Loans to individuals (term-end balance)



Yield on deposits



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

(2) Deposits

➤ Year-on-year comparison

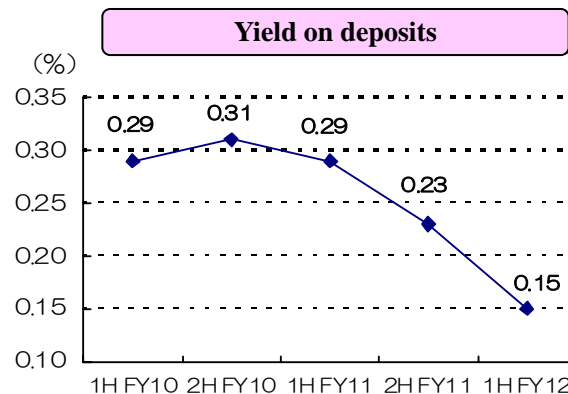
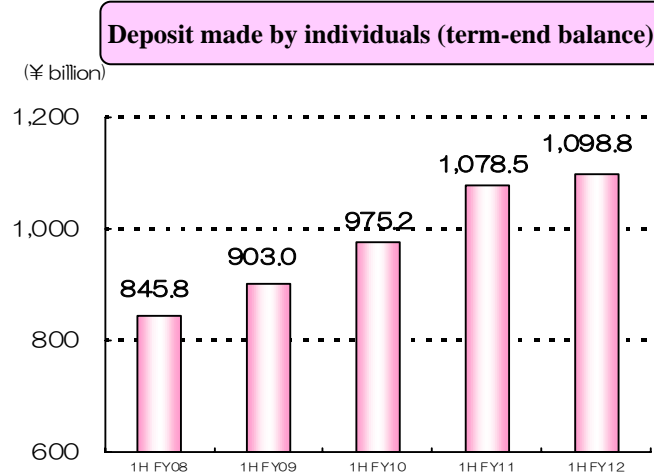
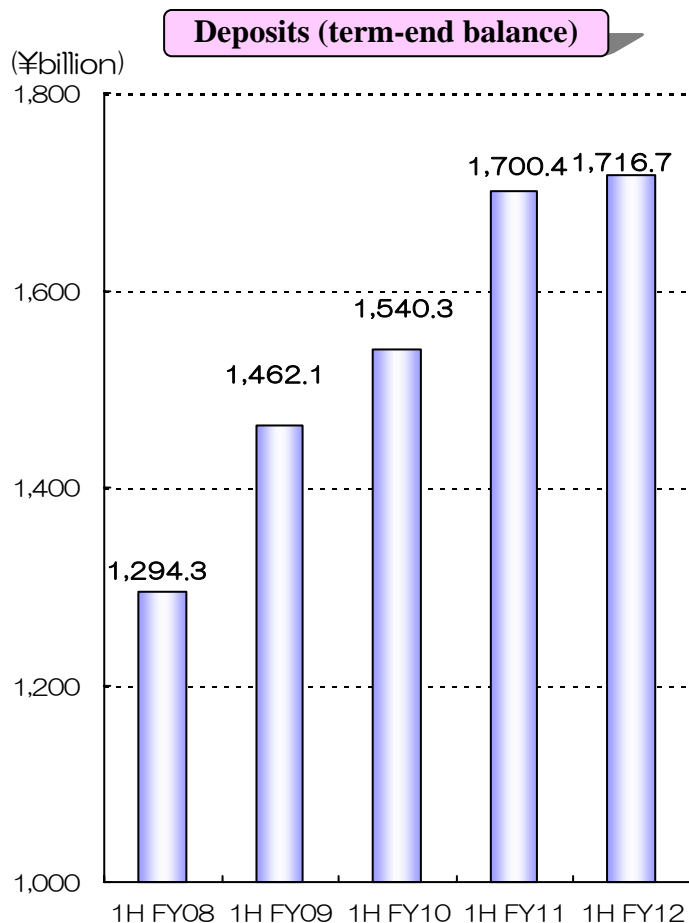
Total deposits grew by ¥16.2 billion, to ¥1,716.7 billion, reflecting an increase in liquid deposits by individuals due to compound transactions such as direct payroll deposits, continued corporations deposit, a focus on building stronger customer relationships under our “Strong Relations Plan, and the tracking of funds.

Term-end balance

(¥ billion)

	1H FY11	1H FY12		FY11
			YoY increase (decrease)	
Deposits	1,700.4	1,716.7	16.2	1,714.8
Individuals	1,078.5	1,098.8	20.2	1,082.7
Corporations	439.9	452.4	12.4	458.8
Financial institutions	29.3	8.3	(21.0)	14.4
Public funds	152.5	157.1	4.5	158.7
Deposits (average balance)	1,661.1	1,711.4	50.2	1,670.4

Note) Including trust account



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

(3) Securities

➤ Year-on-year comparison

The balance of securities increased ¥72.7 billion, to ¥586.5 billion thanks to efficient fund operations and stable earnings mainly from investments in public bonds such as JGBs and prefectural and municipal bonds, while carefully monitoring market trends. The total unrealized gain on securities increased ¥1.5 billion, to ¥6.2 billion.

Term-end balance

(¥ billion)

	1H FY11	1H FY12		FY11
			YoY increase (decrease)	
Securities	513.7	586.5	72.7	539.9
Bonds	475.8	549.3	73.5	501.3
Stocks	18.2	16.2	(2.0)	18.1
Others	19.6	20.9	1.2	20.3

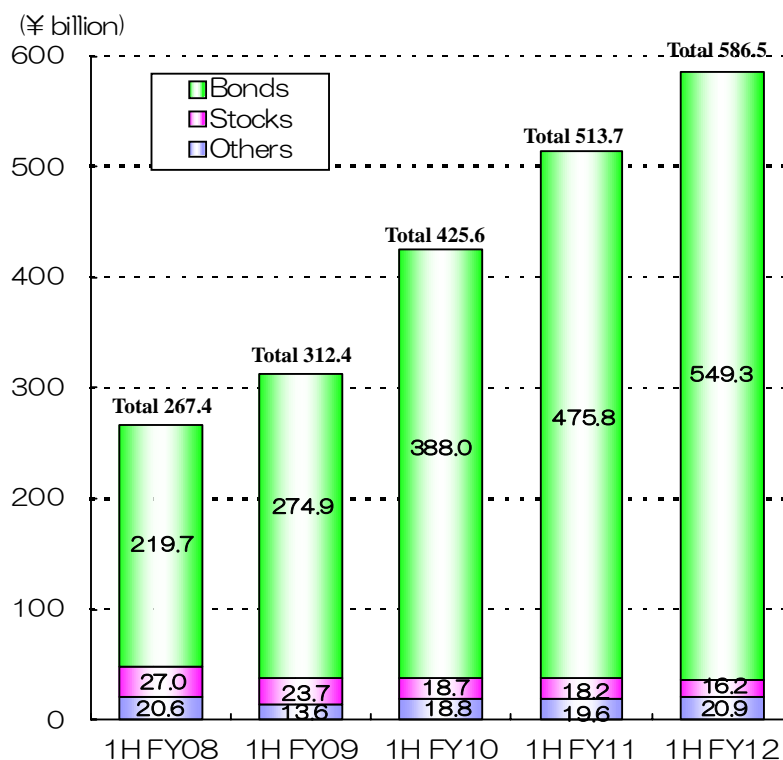
Unrealized gains (Losses)

(¥ billion)

	1H FY11	1H FY12		FY11
			YoY increase (decrease)	
Securities	4.6	6.2	1.5	6.8
Bonds	5.7	7.3	1.6	6.1
Stocks	(0.9)	(1.4)	(0.5)	0.4
Others	(0.1)	0.2	0.3	0.2

Note) "Others" include foreign securities and investment trusts

Balance of securities



(4) Assets in custody

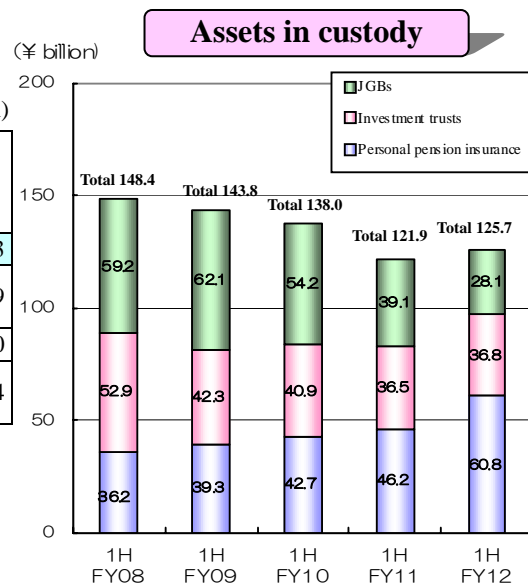
➤ Year-on-year comparison

Assets in custody rose ¥3.8 billion, to ¥125.7 billion owing to increases in personal pension insurance plans and investment trusts thanks to new financial product offerings and other factors, despite a decrease in JGBs.

Term-end balance

	1H FY11	1H FY12	
			YoY increase (decrease)
Assets in custody	121.9	125.7	3.8
Japanese government bonds	39.1	28.1	(11.0)
Investment trusts	36.5	36.8	0.2
Personal pension insurance	46.2	60.8	14.6

FY11	
	123.3
	31.9
	39.0
	52.4



Assets in custody

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

3. Expenses (non-consolidated)

➤ Year-on-year comparison

Personnel expenses increased by ¥61 million to ¥4,822 million year on year, due partly to an increase in expenses posted under retirement benefit accounting.

Non-personnel expenses increased by ¥108 million year on year to ¥4,381 million, largely on an increase in deposit insurance premiums and increased office consignment expenses.

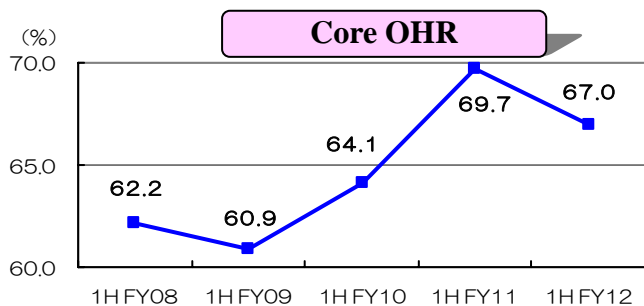
Core OHR, an indicator of the cost-efficiency of core banking operations, declined 2.7 percentage points, to 67.0% due to higher business profit on core banking operations relative to expenses.

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

Breakdown of expenses

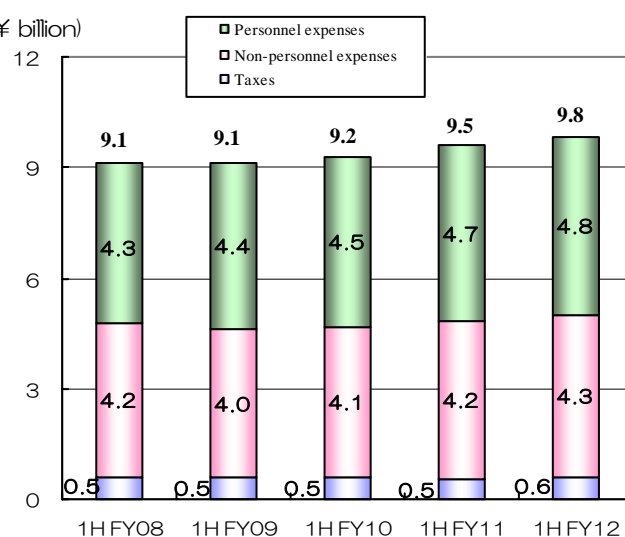
(¥ million, %)

	1H FY11	1H FY12	
			YoY increase (decrease)
Expenses	959.8	981.9	22.1
Personnel expenses	476.1	482.2	6.1
Non-personnel expenses	427.2	438.1	10.8
Taxes	56.4	61.5	5.1
Core OHR	69.7	67.0	(2.7)



Expenses

(¥ billion)



4. Asset soundness

(1) Credit cost (non-consolidated)

➤ Year-on-year comparison

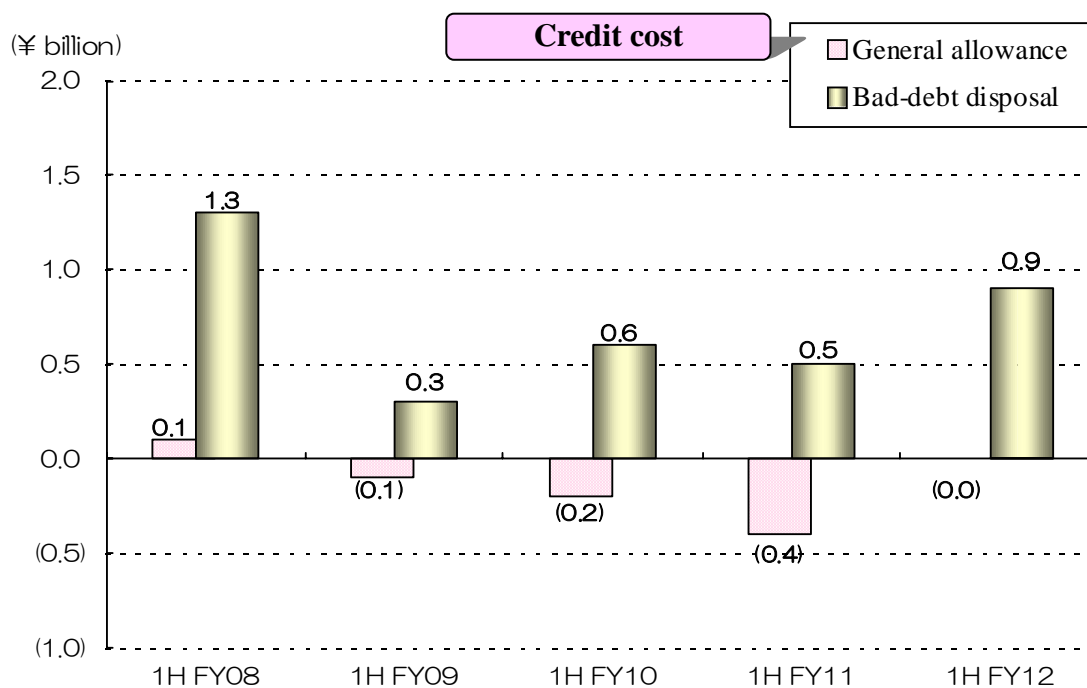
Credit cost increased by ¥803 million year on year to ¥896 million. Contributing factors include a decrease in reversal of provision for general allowance for loan losses, which resulted from the slow decline of the loan loss ratio from the previous year-end, as well as an increase in provision for the specific allowance for loan losses following the decline in its prime borrower rating.

Credit costs

	1H FY11	1H FY12	
			YoY increase (decrease)
Credit costs	93	896	803
Provision for general allowance for loan losses	(469)	(20)	449
Bad-debt disposal	563	916	353
Provision for specific allowance for loan losses	477	852	375
Reversal of reserve for compensation for trust principal losses	(43)	(23)	19
Written-off of loans	129	87	(41)

Notes)

1. Including trust accounts
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)

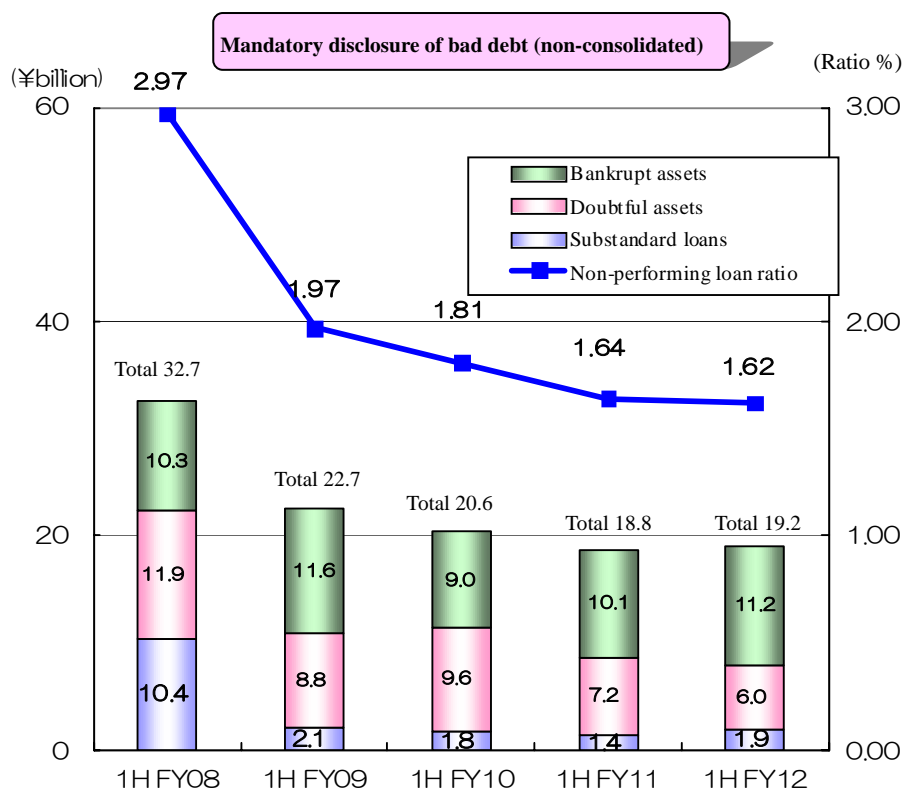
Although bad debt subject to mandatory disclosure by law increased ¥0.4 billion, to ¥19.2 billion, the non-performing loan (NPL) ratio declined 0.02 percentage points, to 1.62% as a result of higher total credit costs accompanying an increase in loans and bills discounted.

Mandatory disclosure of bad debt (non-consolidated)

(¥ billion, %)

	1H FY11	1H FY12		(Reference)	FY11
			YoY increase (decrease)	Prior to partial charge-offs	
Mandatory disclosure of bad debt (a)	18.8	19.2	0.4	21.8	19.8
Bankrupt assets	10.1	11.2	1.0	13.8	11.5
Doubtful assets	7.2	6.0	(1.1)	6.0	6.7
Substandard loans	1.4	1.9	(0.5)	1.9	1.5
Normal assets	1,127.7	1,165.8	38.1	1,165.8	1,190.4
Total credit balance (b)	1,146.5	1,185.1	38.5	1,187.7	1,210.2
Non-performing loan ratio a/b	1.64	1.62	(0.02)	1.83	1.63

Note) Including trust accounts



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 ¥1.3 billion year on year, to ¥109.2 billion on a non-consolidated basis.

However, risk-weighted assets rose ¥49.6 billion year on year to ¥888.9 billion, due to increases in loan exposures to small and medium-sized enterprises and to individual borrowers. The capital ratio fell 0.56 percentage point to 12.28%.

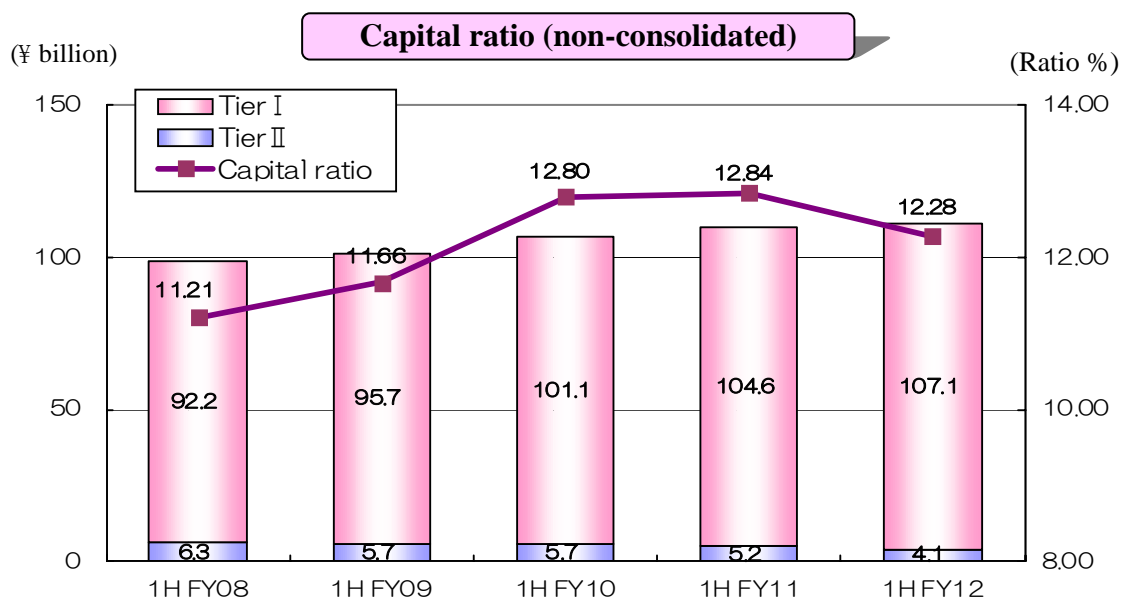
Capital ratio

Non-consolidated

	1H FY11	1H FY12		FY11	
			YoY increase (decrease)		
Regulatory capital (a)	107.8	109.2	1.3	107.9	Tier I Capital stock, surplus and other core capital elements
Tier I (b)	104.6	107.1	2.5	105.8	Tier II Primarily provision of allowance for loan losses, which is included in own capital in the broad sense
Tier II	5.2	4.1	(1.1)	4.1	Risk-weighted assets
Exclusion	2.0	2.0	—	2.0	Total for each item in the asset column, multiplied by the statutory risk-weighting
Risk-weighted assets (c)	839.2	888.9	49.6	881.2	
Capital ratio (a/c) (%)	12.84	12.28	(0.56)	12.25	
Tier I ratio (b/c) (%)	12.46	12.05	(0.41)	12.01	

Consolidated

	1H FY11	1H FY12		FY11	
			YoY increase (decrease)		
Regulatory capital (a)	116.4	118.7	2.3	117.1	
Tier I (b)	111.9	115.6	3.7	113.9	
Tier II	6.5	5.1	(1.4)	5.2	
Exclusion	2.0	2.0	—	2.0	
Risk-weighted assets (c)	863.6	912.6	48.9	904.6	
Capital ratio (a/c) (%)	13.48	13.01	(0.47)	12.95	
Tier I ratio (b/c) (%)	12.95	12.67	(0.28)	12.59	



6. Performance forecasts

➤ Ordinary income

On a non-consolidated basis, ordinary income is expected to drop by ¥0.7 billion year on year to ¥36.1 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 ¥0.9 billion year on year to ¥10.3 billion, due to decreases in gains on bond trading and due to increase in provision to general allowance for possible loan losses.

➤ Ordinary profit

We expect ordinary profit to climb ¥0.3 billion, to ¥8.7 billion due to a decrease in bad debt disposal and an improvement in gains and losses on equity securities, despite lower net business profit.

➤ Net income

On a non-consolidated basis, net income is forecast to be flat year on year at around ¥5.2 billion.

Non-consolidated	FY12 full-term forecasts (¥ billion)	
		YoY increase (decrease)
Ordinary income	36.1	(0.7)
Business profit on core banking operations	10.1	0.9
Net business profit	10.3	(0.9)
Ordinary profit	8.7	0.3
Net income	5.2	0.0
Bad debt disposal	1.5	(1.0)

*“Bad debt disposal” includes trust accounts

Consolidated	FY12 full-term forecasts (¥ billion)	
		YoY increase (decrease)
Ordinary income	48.7	(1.2)
Ordinary profit	9.9	(0.5)
Net income	5.5	(0.4)

*Forecasts 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-performing loans (Financial Reconstruction Law)

	FY12 full-term forecasts	
	Non-consolidated	Consolidated
Non-performing loan ratio	1% to 1.99%	1% to 1.99%

Capital ratio

	FY12 full-term forecasts	
	Non-consolidated	Consolidated
Capital ratio	12% to 12.99%	13% to 13.99%
Tier I ratio	12% to 12.99%	12% to 12.99%

II. Business Results for Fiscal 2012 Interim Term

1. Business performance

Non-consolidated

(¥ million)

	1H FY12	YoY increase (decrease)	1H FY11
Gross business profit	15,052	844	14,207
Domestic operations	14,683	1,113	13,569
Interest income	13,233	755	12,478
Fees and commissions	1,088	142	945
Trust account services	229	(9)	238
Expenses for the disposal of bad debt included in trust account (1)	56	37	19
Other business profit	361	215	145
International operations	369	(268)	637
Interest income	153	(26)	179
Fees and commissions	31	3	28
Other business profit	184	(245)	429
Expenses (excluding non-recurrent items)	9,819	221	9,598
Personnel expenses	4,822	61	4,761
Non-personnel expenses	4,381	108	4,272
Taxes	615	51	564
Net business profit (prior to provisions to general allowance)	5,232	623	4,609
Excluding gains (losses) on bond trading	4,779	644	4,135
Provision for general allowance for loan losses (2)	(20)	449	(469)
Net business profit	5,253	174	5,078
Gains (losses) on bond trading	453	(20)	473
Non-recurrent items	(1,160)	(475)	(684)
Recoveries of written-off claims	80	(34)	114
Gains (losses) on equity trading	(397)	(129)	(268)
Bad debt disposal (3)	883	296	587
Provision for specific allowance for loan losses	852	375	477
Written-off of loans	31	(78)	109
Reversal of reserve for compensation for trust principal losses (4)	23	(19)	43
Ordinary profit	4,092	(301)	4,394
Extraordinary gains (losses)	(4)	1	(5)
Gains (losses) on disposal of noncurrent assets	(4)	0	(4)
Income before income taxes	4,088	(300)	4,389
Income taxes-current	1,844	357	1,486
Income taxes-deferred	(321)	(38)	(282)
Total income taxes	1,522	318	1,204
Net income	2,566	(619)	3,185
Bad debt disposal [(1) + (3) - (4)]	916	353	563
Credit cost [(1) + (2) + (3) - (4)]	896	803	93

Consolidated

(¥ million)

	1H FY12	YoY increase (decrease)	1H FY11
Gross business profit	16,906	856	16,050
Interest income	13,762	734	13,027
Trust account services	229	(9)	238
Fees and commissions	1,260	130	1,130
Other business profit	1,654	0	1,654
Operating expenses	10,531	223	10,307
Loan-loss provisions	1,166	837	328
Provision for general allowance for loan losses	(127)	(127)	-
Provision for specific allowance for loan losses	1,091	1,091	-
Written-off of loans	202	(125)	328
Net gains (losses) on equity securities	(397)	(129)	(268)
Other	159	(61)	220
Ordinary profit	4,970	(396)	5,367
Extraordinary gains (losses)	(4)	1	(6)
Gains (losses) on disposal of noncurrent assets	(4)	1	(5)
Income before income taxes	4,966	(394)	5,360
Income taxes-current	2,143	284	1,858
Income taxes-deferred	(235)	(119)	(115)
Total income taxes	1,907	165	1,742
Income before minority interests	3,058	(559)	3,617
Minority interests in income (loss)	238	104	134
Net income	2,819	(663)	3,483

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)	6,519	(761)	5,758
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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	12	(6)	18
Number of affiliates accounted for using the equity method	0	0	0

2. Net business profit (non-consolidated)

(¥ million)

	1H FY12	YoY increase (decrease)	1H FY11
Net business profit (prior to provision for general allowance for loan losses)	5,232	623	4,609
Per staff (¥ thousand)	4,714	489	4,224
Net business profit	5,253	174	5,078
Per staff (¥ thousand)	4,732	77	4,655

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 FY12	YoY increase (decrease) (pp)	1H FY11
Yield on fund operation (A)	1.68	(0.09)	1.77
(i) Yield on loans	2.33	(0.12)	2.45
(ii) Yield on securities	0.57	(0.06)	0.63
Fund procurement cost (B)	1.34	(0.13)	1.47
(i) Yield on deposits	0.15	(0.14)	0.29
(ii) Yield on external debt*	0.10	0.01	0.09
Gross interest margin (A)-(B)	0.34	0.04	0.30

Note) External debt* = call money + borrowed money

(2) Domestic

(%)

	1H FY12	YoY increase (decrease) (pp)	1H FY11
Yield on fund operation (A)	1.68	(0.09)	1.77
(i) Yield on loans	2.33	(0.12)	2.45
(ii) Yield on securities	0.54	(0.05)	0.59
Fund procurement cost (B)	1.30	(0.14)	1.44
(i) Yield on deposits	0.15	(0.14)	0.29
(ii) Yield on external debt*	0.10	0.01	0.09
Gross interest margin (A)-(B)	0.38	0.05	0.33

Note) External debt* = call money + borrowed money

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

(¥ million)

	1H FY12	YoY increase	1H FY11
		(decrease)	
Gains (Losses) on bond trading	453	(20)	473
Gains on sale of bonds	516	(51)	567
Gains on redemption of bonds	—	—	—
Losses on sale of bonds	63	(30)	93
Losses on redemption of bonds	—	—	—
Write down	—	—	—
Gains (Losses) on equity trading	(397)	(129)	(268)
Gains on sale of equity shares	13	(78)	91
Losses on sale of equity shares	319	63	256
Write down	91	(12)	103

5. Capital ratio

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

(¥ million, %)

	September 30,	Compared	Compared with	March 31,	September 30,
	2012	with March	September 30,		
		31, 2012	September 30,	2012	2011
(1) Capital ratio	12.28	0.03	(0.56)	12.25	12.84
(2) Tier I	107,119	1,253	2,518	105,866	104,601
(3) Tier II	4,136	(20)	(1,141)	4,156	5,277
45% of the difference between the revalued land and the book value	1,179	(0)	(0)	1,179	1,179
General allowance for loan losses	2,957	(20)	(1,141)	2,977	4,098
Qualifying subordinated debt	—	—	—	—	—
(4) Exclusion	2,042	—	—	2,042	2,042
(Intentional equity holdings by other financial institutions)	2,042	—	—	2,042	2,042
(5) Capital (2)+(3)-(4)	109,212	1,232	1,377	107,980	107,835
(6) Risk-weighted assets	888,908	7,708	49,629	881,200	839,278

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

(¥ million, %)

	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
(1) Capital ratio	13.01	0.06	(0.47)	12.95	13.48
(2) Tier I	115,676	1,744	3,764	113,932	111,912
(3) Tier II	5,166	(127)	(1,410)	5,294	6,577
45% of the difference between the revalued land and the book value	1,179	(0)	(0)	1,179	1,179
General allowance for loan losses	3,987	(127)	(1,410)	4,114	5,397
Qualifying subordinated debt	—	—	—	—	—
(4) Exclusion	2,042	—	—	2,042	2,042
(Intentional equity holdings by other financial institutions)	2,042	—	—	2,042	2,042
(5) Capital (2)+(3)-(4)	118,799	1,616	2,353	117,183	116,446
(6) Risk-weighted assets	912,637	8,012	48,967	904,624	863,669

6. ROE (non-consolidated)

(%)

	1H FY12	YoY increase (decrease) (pp)	1H FY11
Net business profit basis	9.32	(0.05)	9.37
Business profit on core banking operations basis	8.58	0.92	7.66
Net income basis	4.55	(1.32)	5.87

(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 FY12	YoY increase (decrease) (pp)	1H FY11
Net business profit basis	9.78	0.06	9.72
Business profit on core banking operations basis	9.01	1.06	7.95
Net income basis	4.78	(1.31)	6.09

(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, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
Risk-monitored loans	Loans to bankrupt borrowers	1,445	(35)	(271)	1,481	1,716
	Delinquent loans	15,826	(896)	422	16,723	15,403
	Past due loans more than 3 months	430	6	39	424	390
	Restructured loans	1,500	334	469	1,166	1,031
	Total	19,203	(592)	660	19,795	18,542

Note) Including trust accounts

Loans and bills discounted (term-end balance)	1,172,525	(24,578)	38,607	1,197,103	1,133,917
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Note) Including trust accounts

						(%)
As a percentage of total loans	Loans to bankrupt borrowers	0.12	— pp	(0.03) pp	0.12	0.15
	Delinquent loans	1.34	(0.05)	(0.01)	1.39	1.35
	Past due loans more than 3 months	0.03	—	—	0.03	0.03
	Restructured loans	0.12	0.03	0.03	0.09	0.09
	Total	1.63	(0.02)	—	1.65	1.63

Note) Including trust accounts

Consolidated

(¥ million)

		September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
Risk-monitored loans	Loans to bankrupt borrowers	1,450	(44)	(375)	1,495	1,825
	Delinquent loans	16,872	(817)	486	17,689	16,385
	Past due loans more than 3 months	430	6	39	424	390
	Restructured loans	1,500	334	469	1,166	1,031
	Total	20,253	(521)	620	20,775	19,632

Note) Including trust accounts

Loans and bills discounted (term-end balance)	1,163,817	(24,696)	38,464	1,188,514	1,125,353
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Note) Including trust accounts

						(%)
As a percentage of total loans	Loans to bankrupt borrowers	0.12	— pp	(0.04) pp	0.12	0.16
	Delinquent loans	1.44	(0.04)	(0.01)	1.48	1.45
	Past due loans more than 3 months	0.03	-	-	0.03	0.03
	Restructured loans	0.12	0.03	(0.03)	0.09	0.09
	Total	1.74	-	-	1.74	1.74

Note) Including trust accounts

2. Allowance for loan losses

Non-consolidated

(¥ million)

	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
Allowance for loan losses	8,650	(207)	(467)	8,857	9,118
General allowance	2,957	(20)	(1,141)	2,977	4,098
Specific allowance	5,693	(187)	673	5,880	5,019
Reserve for compensation for trust principal losses	85	(23)	(25)	109	110

Consolidated

(¥ million)

	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
Allowance for loan losses	12,408	(316)	(775)	12,274	13,183
General allowance	3,987	(127)	(1,486)	4,114	5,473
Specific allowance	8,421	(188)	711	8,609	7,709
Reserve for compensation for trust principal losses	85	(23)	(25)	109	110

3. Coverage of risk monitored loans

Non-consolidated

(¥ million, %)

	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
Risk-monitored loans (A)	19,203	(592)	660	19,795	18,542
Coverage	18,428	284	2,555	18,143	15,873
Allowance for loan losses (B)	5,969	(67)	907	6,036	5,061
Collateral and guarantees (C)	12,458	352	1,647	12,106	10,811
Coverage ratio (B+C)/(A)	95.96	4.31	10.36	91.65	85.60
Allowance for loan losses (B/A)	31.08	0.59	3.79	30.49	27.29
Collateral and guarantees (C/A)	64.87	3.71	6.57	61.16	58.30

Note) Including trust accounts

Consolidated

(¥ million, %)

	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
Risk-monitored loans (A)	20,253	(521)	620	20,775	19,632
Coverage	19,455	362	2,522	19,092	16,933
Allowance for loan losses (B)	6,629	(23)	899	6,652	5,729
Collateral and guarantees (C)	12,826	386	1,623	12,439	11,203
Coverage ratio (B+C)/(A)	96.06	4.16	9.82	91.90	86.24
Allowance for loan losses (B/A)	32.73	0.71	3.55	32.02	29.18
Collateral and guarantees (C/A)	63.33	3.46	6.27	59.87	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, %)

	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
Bankrupt and quasi-bankrupt assets	11,208	(310)	1,055	11,519	10,152
Doubtful assets	6,098	(608)	(1,156)	6,707	7,254
Substandard loans	1,930	340	508	1,590	1,421
Total (A)	19,238	(578)	408	19,817	18,829
Normal assets	1,165,885	(24,568)	38,173	1,190,453	1,127,711
Total credit balance (B)	1,185,124	(25,147)	38,582	1,210,271	1,146,541
As a percentage of total credit balance (A)/(B)	1.62	(0.01)	(0.02)	1.63	1.64
Partial charge-offs	2,609	745	978	1,863	1,630

Note) Including trust accounts

Consolidated

(¥ million, %)

	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
Bankrupt and quasi-bankrupt assets	12,212	(234)	1,025	12,447	11,187
Doubtful assets	6,145	(614)	(1,165)	6,759	7,311
Substandard loans	1,930	340	508	1,590	1,421
Total (A)	20,288	(508)	368	20,797	19,920
Normal assets	1,156,147	(24,757)	38,068	1,180,904	1,118,078
Total credit balance (B)	1,176,435	(25,266)	38,437	1,201,702	1,137,998
As a percentage of total credit balance (A)/(B)	1.72	(0.01)	(0.03)	1.73	1.75
Partial charge-offs	3,698	645	849	3,053	2,849

Note) Including trust accounts

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

Non-consolidated

(¥ million)

	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
Coverage (C)	18,463	297	2,426	18,165	16,036
Allowance for loan losses	5,983	(62)	817	6,045	5,165
Collateral and guarantees	12,480	360	1,609	12,120	10,871

Note) Including trust accounts

					(%)
Coverage ratio (C) / (A)	95.97	4.31	10.81	91.66	85.16

Consolidated

(¥ million)

	September 30, 2012			March 31, 2012	September 30, 2011
	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011		
Coverage (C)	19,490	375	2,394	19,114	17,096
Allowance for loan losses	6,642	(18)	808	6,661	5,833
Collateral and guarantees	12,847	394	1,585	12,453	11,262

Note) Including trust accounts

	(%)				
Coverage ratio (C) / (A)	96.06	4.16	10.24	91.90	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 ratio and coverage ratio of assets subject to mandatory disclosure under the Financial Reconstruction Law (**non-consolidated**)
(¥ million, %)

	September 30, 2012			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	11,208	6,098	1,930	19,238
Covered portion (B)	6,193	4,816	1,470	12,480
Uncovered portion (C)=(A)-(B)	5,015	1,282	460	6,758
Allowance for loan losses (D)	5,015	725	242	5,983
Allowance ratio (D)/(C)	100.00	56.56	52.63	88.53
Coverage ratio [(B)+(D)]/(A)	100.00	90.86	88.70	95.97

Note) Including trust accounts

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

(¥ million, %)

	September 30, 2012			
	Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,453	9,755	6,098	17,307
Covered portion (B)	1,009	5,183	4,816	11,009
Uncovered portion (C)=(A)-(B)	443	4,571	1,282	6,297
Allowance for loan losses (D)	443	4,571	725	5,740
Allowance ratio (D)/(C)	100.00	100.00	56.56	91.15
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	90.86	96.78

Note) Including trust accounts

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

	September 30, 2012			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	12,212	6,145	1,930	20,288
Covered portion (B)	6,561	4,816	1,470	12,847
Uncovered portion (C)=(A)-(B)	5,651	1,328	460	7,440
Allowance for loan losses (D)	5,651	748	242	6,642
Allowance ratio (D)/(C)	100.00	56.33	52.63	89.27
Coverage ratio [(B)+(D)]/(A)	100.00	90.55	88.70	96.06

Note) Including trust accounts

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

(¥ million, %)

	September 30, 2012			
	Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,458	10,754	6,145	18,358
Covered portion (B)	1,011	5,549	4,816	11,377
Uncovered portion (C)=(A)-(B)	446	5,205	1,328	6,980
Allowance for loan losses (D)	446	5,205	748	6,400
Allowance ratio (D)/(C)	100.00	100.00	56.33	91.68
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	90.55	96.83

Note) Including trust accounts

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

(¥ million, %)

	September 30, 2012		March 31, 2012		September 30, 2011	
	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	1,185,124	100.00	1,210,271	100.00	1,146,541	100.00
Classification I	1,051,024	88.68	1,076,249	88.92	1,009,203	88.02
Total classified amount	134,099	11.31	134,021	11.07	137,338	11.97
Classification II	133,648	11.27	132,782	10.97	134,842	11.76
Classification III	451	0.03	1,239	0.10	2,495	0.21
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. The provision of specific allowance for loan losses are deducted from figures of each classifications.
- Classification I: Assets not classified under Classifications II, III, or IV assets, with no risks of noncollectivity or impairment of asset value
 Classification II: Assets perceived to have an above-average risk of noncollectivity
 Classification III: Assets for which final collection or asset value is very doubtful and which pose a high risk of incurring loss
 Classification IV: Assets assessed as uncollectible or worthless

Self-assessment borrower categories		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 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 is reserved
	DCF	Provision of general allowances for loan losses in an amount of asset value after deduction of discounted present value of future cash flows is reserved
	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 is applied
Other assets requiring caution		Provision for general allowance for 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 write-offs)	Classification							
	I	II	III	IV				
Bankrupt assets 1,453	Portion of claims secured by reserves, collateral or guarantees 593	860	Fully reserved	Direct charge-offs	Bankrupt and quasi-bankrupt assets 11,208	Loans to bankrupt borrowers 1,445	443	100.00 %
Effectively bankrupt assets 9,755	Portion of claims secured by reserves, collateral or guarantees 5,833	3,921			Delinquent loans 15,826	4,571	100.00 %	
Potentially bankrupt assets 6,098	Portion of claims secured by reserves, collateral or guarantees 3,568	2,079	Necessary amount reserved 451		Doubtful assets 6,098		725	90.86 % (56.56)
Assets requiring caution	Assets requiring supervision 2,292	Collateral: 1,779 Non-Covered: 513 354	1,937	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 1,930	Past due loans (3 months or more) 430	288	90.19 % (56.22)
		Other assets requiring caution 165,428			40,579	124,849		
Normal assets 1,000,094	1,000,094			Provision of reserves in an estimated loss amount for one year based on historical default rates.	Subtotal 19,238		2,584	
					Overall coverage ratio: 95.97 %			
					Normal assets 1,165,885		99	
Total 1,185,124	1,051,024	133,648	451	-	1,185,124	1,172,525	8,712	96.01% (88.52)

Note) Including trust accounts

9. Loans and bills discounted by industrial segment

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

(¥ million)

	September 30, 2012			March 31, 2012	September 30, 2011
		Compared with March 31, 2012	Compared with September 30, 2011		
Domestic branches (excl. the special account for international financial transactions)	1,172,525	(24,578)	38,607	1,197,103	1,133,917
Manufacturing	36,234	(4,267)	(2,280)	40,502	38,515
Agriculture and Forestry	461	(45)	36	506	424
Fishery	569	32	7	536	562
Mining and quarrying of stone and gravel	2,943	(972)	403	3,916	2,539
Construction	45,479	(4,278)	(4,164)	49,757	49,643
Electricity, gas, heat and water supply	6,638	2,586	1,400	4,051	5,238
Telecommunications	9,744	(310)	387	10,055	9,357
Transport and postal activities	15,994	(505)	(737)	16,499	16,731
Wholesaling and Retailing	112,115	(4,289)	(1,497)	116,404	113,612
Finance and insurance	19,206	225	(343)	18,981	19,549
Real estate, and goods rental and leasing	238,870	11,379	25,182	227,490	213,687
Miscellaneous services	134,271	(2,869)	9,893	137,141	124,378
Local government bodies	100,182	(23,683)	(3,286)	123,865	103,469
Others	449,812	2,418	13,606	447,393	436,206

Note) Including trust accounts

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

(¥ million)

	September 30, 2012			March 31, 2012	September 30, 2011
		Compared with March 31, 2012	Compared with September 30, 2011		
Domestic branches (excl. the special account for international financial transactions)	19,203	(592)	660	19,795	18,542
Manufacturing	1,546	(315)	26	1,862	1,520
Agriculture and Forestry	23	(8)	(9)	31	33
Fishery	33	(9)	(9)	42	42
Mining and quarrying of stone and gravel	224	(364)	189	588	34
Construction	1,797	(1,148)	(1,096)	2,946	2,894
Telecommunications	533	339	117	193	415
Transport and postal activities	103	9	(495)	93	598
Wholesaling and Retailing	3,678	291	827	3,387	2,851
Finance and insurance	-	(0)	(1)	0	1
Real estate, and goods rental and leasing	2,834	258	379	2,576	2,455
Miscellaneous services	2,991	523	370	2,467	2,620
Others	5,435	(169)	362	5,605	5,073

Note) Including trust accounts

3) Loan and NPL balances -- wholesaling & 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, 2011	113,612	62	18	2,701	70
	March 31, 2012	116,404	140	19	3,202	24
	September 30, 2012	112,115	35	46	3,486	110
Construction	September 30, 2011	49,643	52	13	2,693	136
	March 31, 2012	49,757	16	33	2,439	457
	September 30, 2012	45,479	30	23	1,449	294
Real estate	September 30, 2011	195,239	27	124	2,129	77
	March 31, 2012	208,991	42	148	2,215	77
	September 30, 2012	219,795	10	234	2,410	88
Finance (excl. banking)	September 30, 2011	5,420	-	-	-	-
	March 31, 2012	5,588	-	-	-	-
	September 30, 2012	6,556	-	-	-	-

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, 2011	117,519	80	2,098	679
	March 31, 2012	120,236	160	963	2,270
	September 30, 2012	116,050	81	1,044	2,560
Construction	September 30, 2011	50,804	65	1,106	1,988
	March 31, 2012	51,527	50	423	2,475
	September 30, 2012	46,976	54	777	966
Real estate	September 30, 2011	197,598	152	390	1,818
	March 31, 2012	211,188	191	450	1,844
	September 30, 2012	221,839	245	361	2,149
Finance (excl. banking)	September 30, 2011	5,426	-	-	-
	March 31, 2012	5,594	-	-	-
	September 30, 2012	6,561	-	-	-

Notes: Including trust accounts

4) Consumer loan balance (non-consolidated)

(¥ million)

	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2012	March 31, 2012	September 30, 2011
Loans to consumers	480,649	9,298	28,543	471,351	452,105
	482,269	8,970	28,189	473,299	454,080
Housing loans (incl. mortgage loans)	419,245	7,948	25,394	411,296	393,851
	419,915	7,779	25,185	412,136	394,730
Other than housing loans	61,404	1,349	3,149	60,054	58,254
	62,354	1,191	3,004	61,162	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; %)

	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
Loans to SMEs	992,516	3,427	47,212	989,089	945,303
	998,426	2,734	45,977	995,692	952,449
As a percentage of total loans	85.07	1.99	1.17	83.08	83.90
	85.15	1.98	1.16	83.17	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)

	September 30, 2012	March 31, 2012	September 30, 2011
Loan balance guaranteed by credit guarantee associations	74,320	81,100	84,662
Special credit lines	62	68	74

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

(¥ million)

September 30, 2012	March 31, 2012	September 30, 2011
12,206	12,230	12,613

12. Deposits and loan balances (non-consolidated)

(¥ million)

	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
Deposits (term-end balance)	1,642,753	(12,362)	(6,940)	1,655,115	1,649,693
	1,716,757	1,920	16,295	1,714,837	1,700,462
(average balance)	1,643,820	26,574	34,777	1,617,246	1,609,043
	1,711,484	41,021	50,289	1,670,463	1,661,195
Loans (term-end balance)	1,166,575	(23,879)	39,898	1,190,455	1,126,676
	1,172,525	(24,578)	38,607	1,197,103	1,133,917
(average balance)	1,142,296	27,821	33,923	1,114,474	1,108,372
	1,148,536	26,742	32,489	1,121,794	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)

	September 30, 2012			March 31, 2012	September 30, 2011
		Compared with March 31, 2012	Compared with September 30, 2011		
Individuals	1,094,938	23,069	37,426	1,071,869	1,057,512
Liquid deposits	489,445	31,818	41,314	457,626	448,130
Time deposits	605,493	(8,749)	(3,888)	614,242	609,381
Corporations	443,446	9,895	12,810	433,551	430,636
Liquid deposits	241,697	7,497	4,301	234,199	237,395
Time deposits	201,749	2,397	8,508	199,351	193,240

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 2012 (ending March 2013) (non-consolidated)

(¥ million)

	FY12 forecasts	1H FY12 results	FY11 results
Ordinary income	36,100	18,364	36,831
Ordinary profit	8,700	4,092	8,395
Net income	5,200	2,566	5,123
Net business profit	10,300	5,253	11,299
(prior to provision for general allowance)	10,500	5,232	9,708
Excluding gains (losses) on bond trading	10,000	4,779	9,097
Loan losses*	1,500	916	2,604

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 2011	4,609	4,135	5,078	4,628	4,154	5,098
Fiscal 2011	9,708	9,097	11,299	9,727	9,116	11,318
First half of fiscal 2012	5,232	4,779	5,253	5,289	4,836	5,309
Fiscal 2012 full-term forecasts	10,500	10,000	10,300	10,500	10,100	10,000

2. Employees and branches (non-consolidated)

1) Employees

	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
Regular employees	1,130	31	12	1,099	1,118

2) Branches

	September 30, 2012	Compared with March 31, 2012	Compared with September 30, 2011	March 31, 2012	September 30, 2011
Number of branches	65 [4]	0 [0]	1 [0]	65 [4]	64 [4]

Note) Branches includes sub-branches. Figure of parenthesis is the number of sub-branches.

3. Shareholdings (non-consolidated)

(1) Value of shares held by the Bank

	Acquisition cost	Fair market value	Tier I
September 30, 2011	19,174	18,264	-
March 31, 2012	17,725	18,164	-
September 30, 2012	17,624	16,211	-

(¥ million)

(2) Impairment accounting

	Net gains (losses) on equity securities	Impairment loss
First half of fiscal 2011	(268)	103
Fiscal 2011	(606)	59
First half of fiscal 2012	(397)	91

(¥ million)

4. NPL (non-consolidated)

(1) Credit cost

	1) Net provision 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 2011	(469)	543	19	93
Fiscal 2011	(1,590)	2,585	19	1,013
First half of fiscal 2012	(20)	860	56	896
Fiscal 2012 full-term forecasts	131	1,484	56	1,672

(¥ million)

Note) 2) is the sum of provision of specific allowance for loan losses, written-off of loans, losses on sale of credit, etc..

(2) NPL balance

	Asset self-assessment				Total 1) + 2) + 3)
	Bankrupt and effectively bankrupt assets 1)	Potentially bankrupt assets 2)	Potentially bankrupt assets or below 1) + 2)	Assets requiring caution 3)	
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
September 30, 2012	11,208	6,098	17,307	167,721	185,029

(¥ million)

	Financial Reconstruction Law	
	Substandard loans 4)	Total 1)+2)+4)
September 30, 2011	1,421	18,829
March 31, 2012	1,590	19,817
September 30, 2012	1,930	19,238

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, 2011	10,152	7,254	17,407
March 31, 2012	11,519	6,707	18,226
September 30, 2012	11,208	6,098	17,307
New occurrence during 1H FY2012	1,665	2,831	4,497
Removed from balance sheet during 1H FY2012	3,310	2,106	5,416
Net increase (decrease) during 1H FY2012	(310)	(608)	(919)

Note) Including trust accounts

b. Removal from balance sheet by type of disposal measure

(¥ million)

	1H FY12 results	FY2011 results
Liquidation and similar measures	-	-
Corporate rehabilitation	-	-
Improved performance by corporate rehabilitation	-	-
Securitization	-	-
Sale to RCC	-	-
Direct charge-offs	1,068	1,539
Other	4,348	4,904
Collection/repayment	2,875	4,135
Improved performance	1,472	769
Total	5,416	6,444

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

		September 30, 2012	March 31, 2012	September 30, 2011
Bankrupt and effectively bankrupt assets	As a percentage of portion not secured by collateral	100.00 % ¥5.0 billion	100.00 % ¥5.1 billion	100.00 % ¥4.0 billion
Potentially bankrupt assets	As a percentage of portion not secured by collateral	56.56% ¥0.7 billion	34.23 % ¥0.7 billion	27.84 % ¥0.9 billion
Assets requiring supervision	As a percentage of debt amount	12.59% ¥0.2 billion	9.36 % ¥0.1 billion	8.97 % ¥0.1 billion
Other assets requiring caution	As a percentage of debt amount	1.56% ¥2.5 billion	1.58 % ¥2.6 billion	2.13 % ¥3.6 billion
Normal assets	As a percentage of debt amount	0.01% ¥0.0 billion	0.01 % ¥0.1 billion	0.03 % ¥0.2 billion

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

	1H FY2010	FY2010	1H FY2011	FY2011	1H FY2012	FY2012 (forecasts)
Non-consolidated	1.81	1.68	1.64	1.63	1.62	1.0 to 1.99 %
Consolidated	1.92	1.79	1.75	1.73	1.72	1.0 to 1.99 %