

Fiscal 2013
Interim Accounts Settlements

The Bank of Okinawa, Ltd.

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I. Summary of Fiscal 2013 Interim Accounts Settlements

1. Earnings (Non-consolidated)

➤ Year-on-year comparison

Ordinary income for the reporting six-month period increased ¥395 million year on year to ¥18,760 million due to increases in proceeds from sales of securities and fees and commissions, despite a decrease in interest income.

Business profit on core banking operations increased ¥61 million year on year, to ¥4,897 million mainly due to higher net interest income and fees and commissions, despite rising expenses.

Ordinary profit declined ¥313 million, to ¥3,779 million on higher credit costs, despite increased gains on securities transactions and business profit on core banking operations. Net income decreased ¥397 million, to ¥2,168 million.

(¥ million)

	No.	1H FY13	1H FY12 increase (decrease)	1H FY12
Ordinary income	1	18,760	395	18,364
Gross business profit	2	14,906	(145)	15,052
Net interest income	3	13,718	331	13,386
Fees and commissions	4	1,344	223	1,120
Expenses for the disposal of bad debt included in trust account	5	—	(56)	56
Other business profit	6	(156)	(701)	545
Gains (losses) on bond trading	7	(249)	(702)	453
Expenses (excluding non-recurrent items)	8	10,257	437	9,819
Personnel expenses	9	4,876	54	4,822
Non-personnel expenses	10	4,714	333	4,381
Business profit on core banking operations (A)	11	4,897	61	4,836
Provision for general allowance for loan losses	12	558	578	(20)
Net business profit (B)	13	4,090	(1,162)	5,253
Non-recurrent items	14	(310)	849	(1,160)
Recoveries of written-off claims	15	59	(21)	80
Net gains (losses) on equity securities	16	618	1,016	(397)
Bad debt disposal (non-recurrent items)	17	1,014	154	860
Ordinary profit	18	3,779	(313)	4,092
Extraordinary gains	19	(4)	0	(4)
Income before income taxes	20	3,775	(313)	4,088
Total income taxes and other taxes	21	1,607	84	1,522
Net income	22	2,168	(397)	2,566

(Note) The total amount for bad debt disposal

No. (17+5)

1H FY13 ¥1,014 million

1H FY12 ¥916 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.

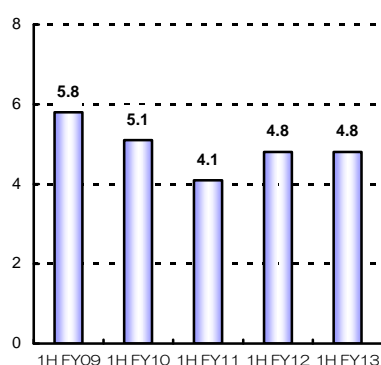
(B) Net business profit

No. (2-8-12)

Roughly equivalent to operating income at companies outside the banking sector.

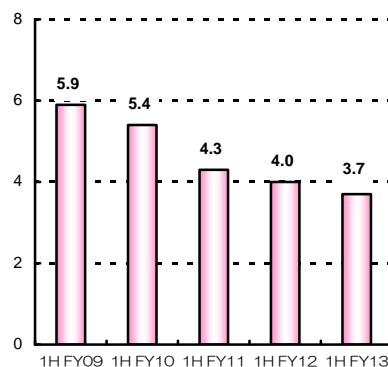
Business profit on core banking operations

(¥ billion)



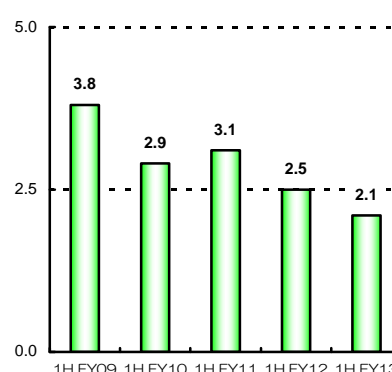
Ordinary profit

(¥ billion)



Net income

(¥ billion)



2. Major assets and liabilities (non-consolidated)

(1) Loans and bills discounted

➤ Year-on-year comparison

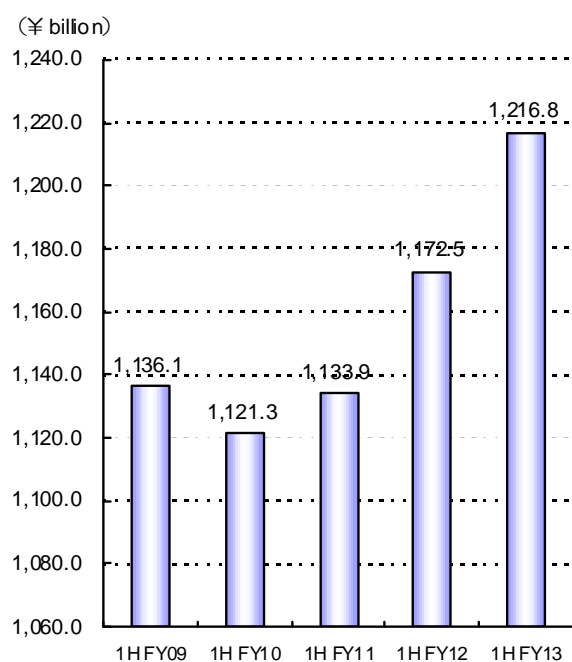
As a result of stronger marketing of consumer loans, the balance of loans under banking and trust accounts as of the end of the reporting period stood at ¥1,216.8 billion, up ¥44.3 billion year on year. This was largely due to solid increases in mortgage loans including those marketed exclusively to women and apartment loans, as well as an increase in business loans thanks to efforts to build stronger customer relationships under our "Strong Relations Plan."

(¥ billion)

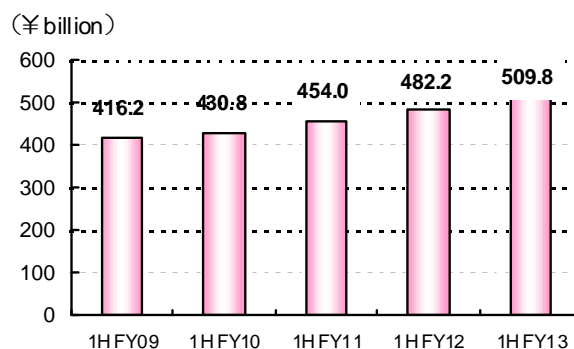
	1H FY13	FY12		1H FY12		FY12	1H FY12
		increase (decrease)	%	increase (decrease)	%		
		Loans and bills discounted	1,216.8	(19.3)	(1.56)		
Business loans	609.4	(2.3)	(0.39)	19.8	3.36	611.8	589.5
Consumer loans	509.8	13.0	2.62	27.5	5.71	496.8	482.2
Mortgage loans	446.6	13.3	3.06	26.7	6.36	433.3	419.9
Loans to local government bodies and other public organizations	97.5	(29.9)	(23.49)	(3.0)	(3.06)	127.5	100.6
Loans and bills discounted (average balance)	1,191.5	36.8	3.19	43.0	3.74	1,154.7	1,148.5

* Including trust accounts.

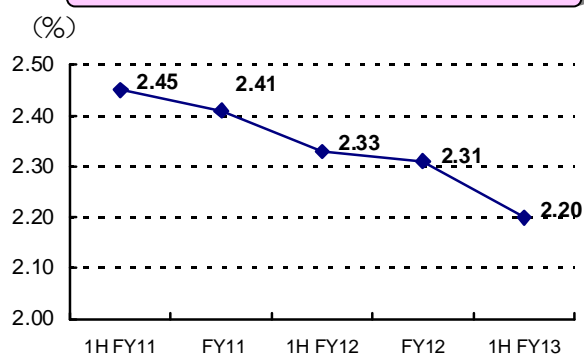
Loans and bills discounted (term-end balance)



Consumer loans (term-end balance)



Yield on loans



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

(2) Deposits

➤ Year-on-year comparison

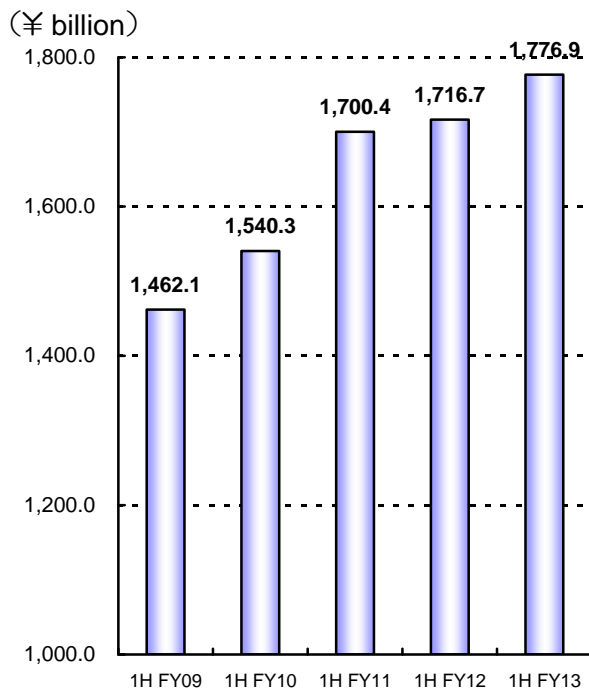
Total deposits in bank and trust accounts as of the end of the reporting period grew by ¥60.1 billion, to ¥1,776.9 billion, reflecting a solid increase in individual deposits from stronger efforts to obtain retirement payments and direct payroll deposits and stronger marketing to business partners and employees, as well as an increase in corporate accounts due to continuous, repeated visits to customers based on our "Strong Relations Plan" and better tracking of funds.

(¥ billion)

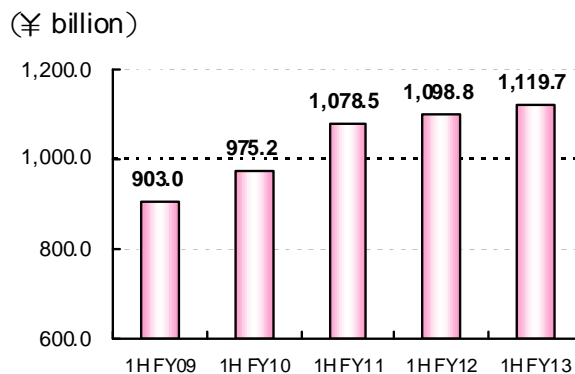
	1H FY13	FY13		1H FY12		FY12	1H FY12
		increase (decrease)	%	increase (decrease)	%		
		Deposits(term-end balance)	1,776.9	(12.9)	(0.72)		
Individuals	1,119.7	12.7	1.14	20.9	1.90	1,107.0	1,098.8
Corporations	511.2	27.0	5.58	58.7	12.98	484.1	452.4
Financial institutions	15.3	(7.7)	(33.64)	7.0	84.16	23.1	8.3
Public funds	130.5	(44.9)	(25.60)	(26.5)	(16.90)	175.5	157.1
Deposits (average balance)	1,755.3	48.8	2.86	43.8	2.56	1,706.5	1,711.4

* Including trust accounts.

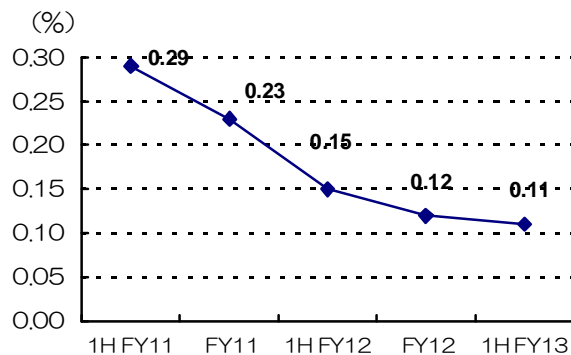
Deposits (term-end balance)



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

The balance of securities came to ¥601.2 billion, an increase of ¥14.7 billion, thanks to efficient fund operations and stable earnings from investments in public bonds such as JGBs and prefectural and municipal bonds, while carefully monitoring market trends.

The total unrealized gain on securities was ¥13.1 billion, a ¥6.9 billion increase.

Term-end balance

(¥ billion)

	1H FY13	FY12				FY12	1H FY12
		FY12		1H FY12			
		increase (decrease)	%	increase (decrease)	%		
Securities	601.2	1.0	0.17	14.7	2.51	600.2	586.5
Bonds	558.4	4.3	0.78	9.1	1.66	554.1	549.3
Stocks	20.8	(0.0)	(0.22)	4.6	28.88	20.9	16.2
Others	21.8	(3.2)	(12.92)	0.9	4.47	25.1	20.9

Unrealized gains and losses

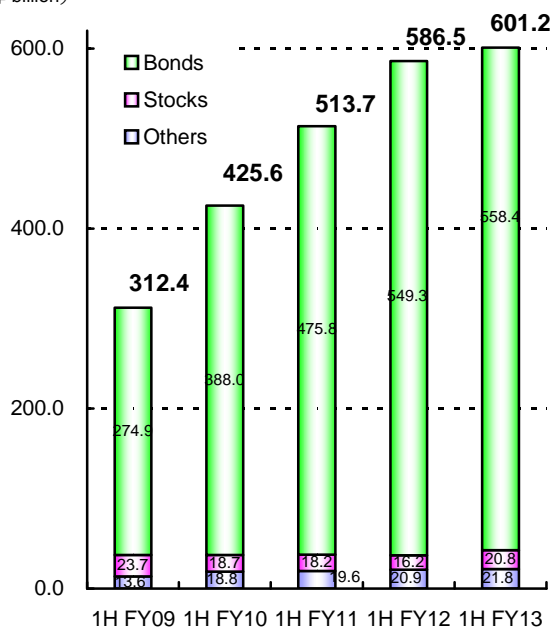
(¥ billion)

	1H FY13	FY12				FY12	1H FY12
		FY12		1H FY12			
		increase (decrease)	%	increase (decrease)	%		
Securities	13.1	(0.1)	(0.86)	6.9	111.19	13.2	6.2
Bonds	6.6	(0.7)	(10.40)	(0.7)	(10.15)	7.3	7.3
Stocks	5.1	1.5	42.30	6.5	—	3.6	(1.4)
Others	1.3	(0.8)	(38.36)	1.1	429.24	2.2	0.2

* “Others” include foreign securities and investment trusts.

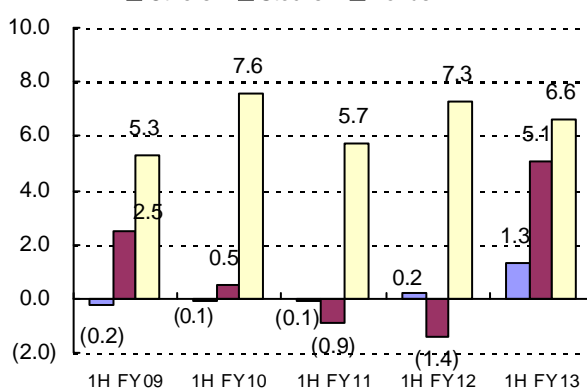
Balance of securities

(¥ billion)



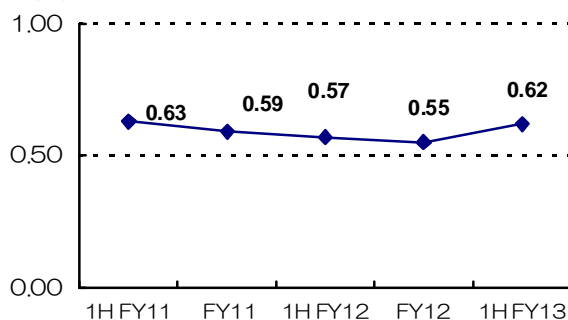
Trends in unrealized gains (losses)

(¥ billion) ■ Others ■ Stocks ■ Bonds



Trends in yields on securities

(%)



(4) Assets in custody

➤ Year-on-year comparison

Assets in custody rose ¥18.6 billion, to ¥144.4 billion owing to increased sales of personal pension insurance plans and investment trusts thanks to new financial product offerings and a turnaround in the investment environment, despite a decrease in JGB redemptions.

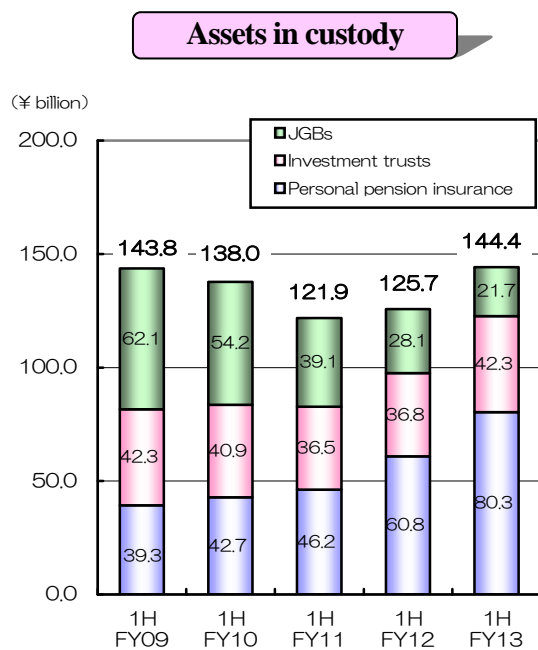
Term-end balance

(¥billion)

	1H FY13	FY12 increase (decrease)	1H FY12 increase (decrease)	FY12	1H FY12
Assets in custody	144.4	4.9	18.6	139.4	125.7
JGBs	21.7	(2.7)	(6.3)	24.4	28.1
Investment trusts	42.3	(2.8)	5.5	45.2	36.8
Personal pension insurance	80.3	10.6	19.4	69.7	60.8

Assets in custody

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



3. Expenses (non-consolidated)

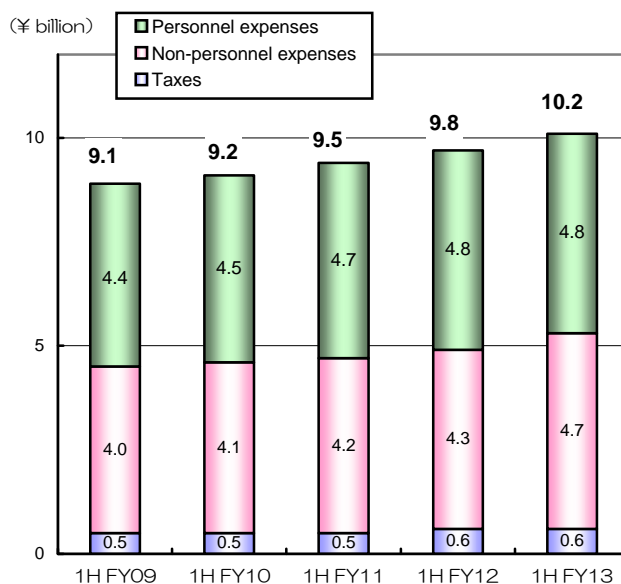
➤ Year-on-year comparison

Personnel expenses increased by ¥54 million year on year, to ¥4,876 million due mainly to increases in salaries and temporary employment expenses. Non-personnel expenses increased by ¥333 million year on year, to ¥4,714 million, largely due to higher depreciation and amortization and office consignment expenses. Core OHR, an indicator of the cost-efficiency of core banking operations, rose 0.6 percentage points, to 67.6% due to expenses increasing at a higher rate than business profit on core banking operations. * Core OHR: Expenses/profit on core banking operations (business profit on core banking operations + expenses)

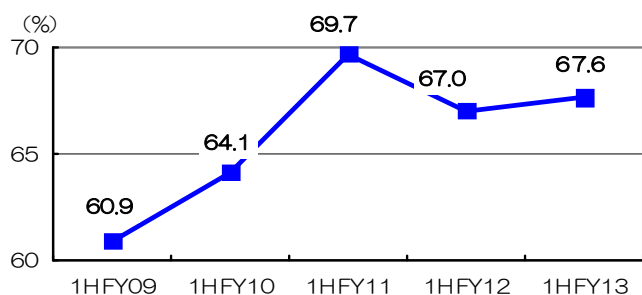
Breakdown of expenses (¥ million, %)

	1H FY13	1H FY12 increase (decrease)	1H FY12
Expenses	10,257	437	9,819
Personnel expenses	4,876	54	4,822
Non-personnel expenses	4,714	333	4,381
Taxes	666	50	615
Profit on core banking operations	15,155	499	14,656
Core OHR	67.6	0.6	67.0

Expenses



Core OHR



4. Asset soundness (non-consolidated)

(1) Credit cost

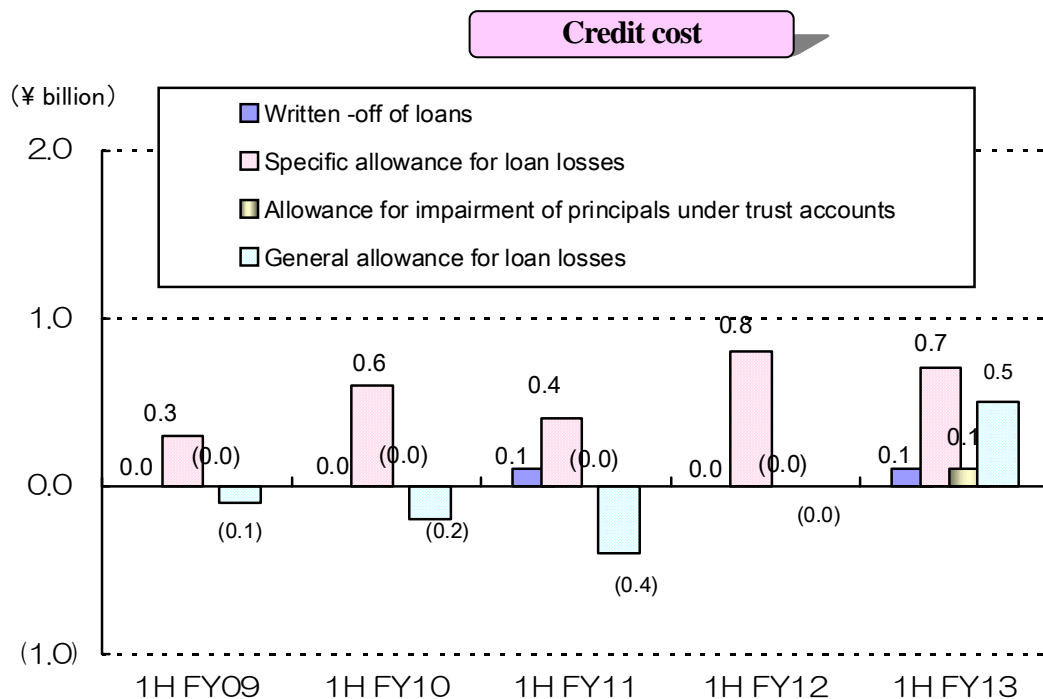
➤ Year-on-year comparison

Credit costs increased by ¥676 million year on year, to ¥1,572 million. Contributing factors include an increase in reversal of provision for general allowance for loan losses due to the rising loan loss ratio and an increase in reversal of allowance for impairment of principal under trust accounts.

Credit cost	(¥ million)		
	1H FY13	1H FY12 increase (decrease)	1H FY12
Credit cost	1,572	676	896
Provision to general allowance for possible loan losses	558	578	(20)
Bad debt disposal	1,014	97	916
Provision to specific allowance for loan losses	782	(70)	852
Allowance for impairment of principals under trust accounts	109	133	(23)
Written-off of loans	122	34	87

(Notes)

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



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

➤ Year-on-year comparison

The balance of bad debt subject to mandatory disclosure under Japan's Financial Reconstruction Law increased ¥2.7 billion and the non-performing loan (NPL) ratio increased 0.16 percentage points, to ¥1.78%.

The balance of bad debt subject to mandatory disclosure by law increased, but the non-performing loan ratio was low and therefore posed no problems in terms of the soundness of Bank assets.

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

(¥ billion, %)

	1H FY13	Reference		FY 12	1H FY12
		FY 12 increase (decrease)	1H FY12 increase (decrease)		
Mandatory disclosure of bad debt (a)	21.9	1.4	2.7	20.5	19.2
Bankrupt borrowers	10.1	(0.7)	(1.0)	10.9	11.2
Doubtful assets	7.2	0.8	1.1	6.4	6.0
Substandard loans	4.5	1.4	2.6	3.0	1.9
Normal assets	1,206.3	(21.1)	40.5	1,227.5	1,165.8
Total credit balance (b)	1,228.3	(19.6)	43.2	1,248.0	1,185.1
Non-performing loan ratio (a/b)	1.78	0.14	0.16	1.64	1.62

* Including trust accounts.

Mandatory disclosure of bad debt (non-consolidated)



5. Capital ratio (domestic standards)

➤ Year-on-year comparison, non-consolidated

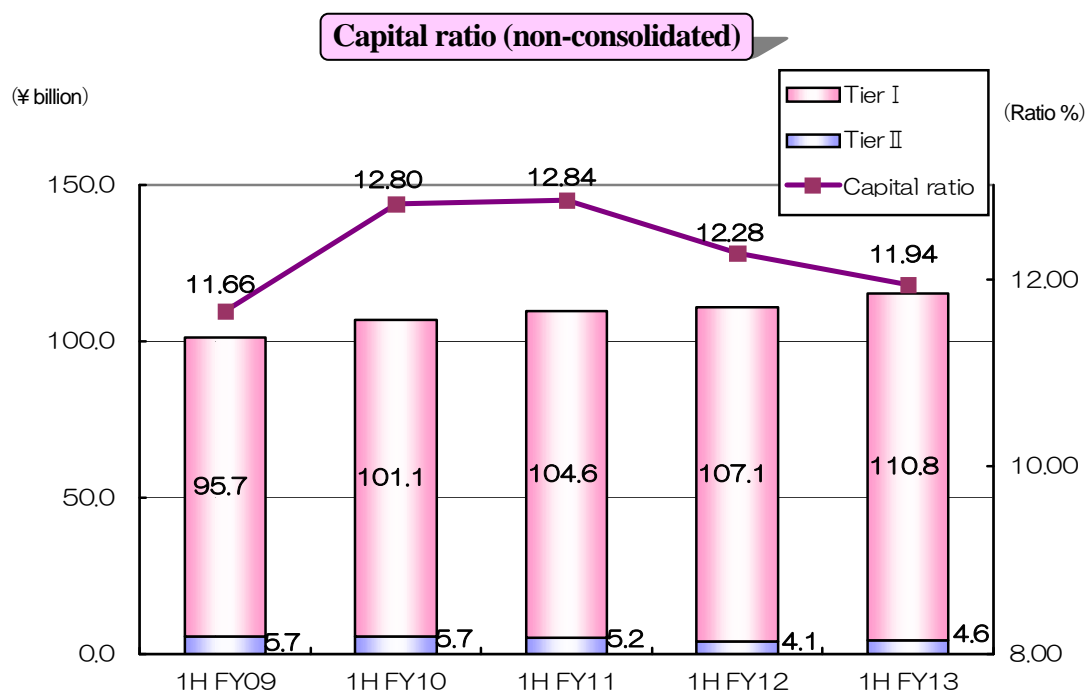
Although regulatory capital rose by ¥5.2 billion year on year, to ¥114.4 billion as a result of the Bank's retained earnings, the capital ratio fell 0.34 percentage points, to 11.94% due to an increase in risk-weighted assets accompanying an increase in loans and bills discounted and other factors.

	Non-consolidated					Consolidated				
	1H FY13	FY12		FY12	1H FY12	1H FY13	FY12		FY12	1H FY12
		increase (decrease)	1H FY12 increase (decrease)				increase (decrease)	1H FY12 increase (decrease)		
Regulatory capital (a)	114.4	3.1	5.2	111.3	109.2	125.0	3.6	6.2	121.4	118.7
Tier I (b)	110.8	1.5	3.7	109.3	107.1	120.4	2.1	4.7	118.3	115.6
Tier II	4.6	0.5	0.5	4.0	4.1	5.6	0.4	0.4	5.1	5.1
Exclusion	1.0	(1.0)	(1.0)	2.0	2.0	1.0	(1.0)	(1.0)	2.0	2.0
Risk-weighted assets (c)	958.7	21.6	69.8	937.1	888.9	982.3	21.7	69.7	960.6	912.6
Capital ratio (a/c)	11.94	0.06	(0.34)	11.88	12.28	12.73	0.09	(0.28)	12.64	13.01
Tier I ratio (b/c)	11.56	(0.10)	(0.49)	11.66	12.05	12.26	(0.05)	(0.41)	12.31	12.67

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



6. Performance forecasts

Non-consolidated performance forecasts

➤ Ordinary income

On a non-consolidated basis, ordinary income is expected to decline by ¥0.3 billion year on year, to ¥36.5 billion due mainly to decreases in gains on bond trading including JGBs and interest on loans.

➤ Net business profit

On a non-consolidated basis, net business profit is expected to decline ¥2.0 billion year on year, to ¥9.0 billion due to lower gains on bond trading, as well as higher expenses accompanying increases in the provision to general allowance for possible loan losses and expenses related to the operation of next-generation systems.

➤ Ordinary profit

Ordinary profit is expected to decrease ¥1.2 billion, to ¥8.1 billion due to a decrease in net business profit, despite an improvement in gains and losses on equity securities.

➤ Net income

As a result, net income is forecast to decline ¥0.7 billion year on year, to ¥4.7 billion.

Non-consolidated

(¥ billion)

	FY13 full-term	
	forecasts	YoY increase (decrease)
Ordinary income	36.5	(0.3)
Business profit on core banking operations	10.0	(0.3)
Net business profit	9.0	(2.0)
Ordinary profit	8.1	(1.2)
Net income	4.7	(0.7)
Bad debt disposal*	1.7	0

Consolidated

(¥ billion)

	FY13 full-term	
	forecasts	YoY increase (decrease)
Ordinary income	48.0	(1.7)
Ordinary profit	9.2	(1.7)
Net income	5.0	(0.9)

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

*Bad debt disposal amounts include under trust accounts.

Mandatory disclosure of bad debt (Financial Reconstruction Law)

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

II. Summary of Business Results for the First Half Ended September 30, 2013

1. Business performance

Non-consolidated

(¥ million)

	1H FY13	YoY increase (decrease)	1H FY12
Gross business profit	14,906	(145)	15,052
Domestic operations	14,559	(123)	14,683
Net interest income	13,558	325	13,233
Fees and commissions	1,318	230	1,088
Trust account services	254	25	229
Expenses for the disposal of bad debt included in trust account (1)	—	(56)	56
Other business profit	(318)	(679)	361
International operations	346	(22)	369
Net interest income	159	6	153
Fees and commissions	25	(6)	31
Other business profit	162	(22)	184
Expenses (excl. non-recurrent items)	10,257	437	9,819
Personnel expenses	4,876	54	4,822
Non-personnel expenses	4,714	333	4,381
Taxes	666	50	615
Net business profit (prior to provisions to general allowance)	4,648	(583)	5,232
Excluding gains/losses on bond trading	4,897	118	4,779
Provision of general allowance for loan losses (2)	558	578	(20)
Net business profit	4,090	(1,162)	5,253
Gains/losses on bond trading	(249)	(702)	453
Non-recurrent items	(310)	849	(1,160)
Recoveries of written-off claims	59	(21)	80
Gains/losses on equity trading	618	1,016	(397)
Bad debt disposal (3)	1,014	130	883
Provision to specific allowance for loan losses	782	(70)	852
Written-off of loans	122	91	31
Provision to reserve for compensation for trust principal losses	109	109	—
Reversal of reserve for compension of trust fund principal (4)	—	(23)	23
Ordinary profit	3,779	(313)	4,092
Extraordinary gains (losses)	(4)	0	(4)
Losses on disposal of noncurrent assets	(4)	0	(4)
Income before income taxes	3,775	(313)	4,088
Income taxes-current	1,634	(209)	1,844
Income taxes-deferred	(27)	294	(321)
Total income taxes	1,607	84	1,522
Net income	2,168	(397)	2,566
Bad debt disposal ((1) + (3) - (4))	1,014	97	916
Credit cost ((1) + (2) + (3) - (4))	1,572	676	896

Consolidated

(¥ million)

	1H FY13	YoY increase (decrease)	1H FY12
Gross business profit	16,318	(588)	16,906
Net interest income	14,088	326	13,762
Trust account services	254	25	229
Fees and commissions	1,355	94	1,260
Other business profit	620	(1,034)	1,654
Operating expenses	10,696	165	10,531
Loan-loss provisions	1,608	441	1,166
Provision to general allowance for possible loan losses	516	644	(127)
Provision to specific allowance for loan losses	571	(519)	1,091
Provision to reserve for compensation for trust principal losses	109	109	—
Written-off of loans	406	204	202
Losses on sale of credit	3	3	—
Net gains/losses on equity securities	618	1,016	(397)
Other	125	(34)	159
Ordinary profit	4,757	(213)	4,970
Extraordinary gains (losses)	(4)	0	(4)
Gains/losses on disposal of noncurrent assets	(4)	(0)	(4)
Income before income taxes and minority interests	4,752	(213)	4,966
Income taxes-current	1,929	(213)	2,143
Income taxes-deferred	80	315	(235)
Total income taxes	2,010	102	1,907
Income before minority interests	2,742	(315)	3,058
Minority interests in income(loss)	265	27	238
Net income	2,476	(342)	2,819

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

(Reference)

(¥ million)

Net business profit (on a consolidated basis)*	5,115	(1,403)	6,519
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Note) Gross business profit - operating expenses (excluding non-recurrent items) - provision to the general allowance for possible loan losses

(Consolidated)

(Number of companies)

Number of consolidated subsidiaries	9	(3)	12
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2. Net business profit (non-consolidated)

(¥ million)

	1H FY13	YoY increase (decrease)	1H FY12
(1) Net business profit (prior to provision to general allowance for possible loan losses)	4,648	(583)	5,232
Per staff (¥ thousand)	4,180	(533)	4,714
(2) Net business profit	4,090	(1,162)	5,253
Per staff (¥ thousand)	3,678	(1,053)	4,732

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 FY13	YoY increase (decrease)	1H FY12
(1) Yield on fund operation (A)	1.64	(0.04)	1.68
(i) Yield on loans	2.20	(0.13)	2.33
(ii) Yield on securities	0.62	0.05	0.57
(2) Fund procurement cost (B)	1.31	(0.03)	1.34
(i) Yield on deposits	0.11	(0.04)	0.15
(ii) Yield on external debt*	0.10	0.00	0.10
(3) Gross interest margin (A)-(B)	0.33	(0.01)	0.34

Note) External debt* = call money + bills sold + borrowed money

(2) Domestic

(%)

	1H FY13	YoY increase (decrease)	1H FY12
(1) Yield on fund operation (A)	1.64	(0.04)	1.68
(i) Yield on loans	2.20	(0.13)	2.33
(ii) Yield on securities	0.59	0.05	0.54
(2) Fund procurement cost (B)	1.26	(0.04)	1.30
(i) Yield on deposits	0.11	(0.04)	0.15
(ii) Yield on external debt*	0.10	0.00	0.10
(3) Gross interest margin (A)-(B)	0.38	0.00	0.38

Note) External debt* = call money + bills sold + borrowed money

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

(¥ million)

	1H FY13	YoY increase (decrease)		1H FY12
Gains and losses on bond trading	(249)	(702)		453
Gains on sale of bonds	167	(348)		516
Gains on redemption of bonds	-	-		-
Losses on sale of bonds	417	354		63
Losses on redemption of bonds	-	-		-
Write-off	-	-		-
Gains and losses on equity trading	618	1,016		(397)
Gains on sale of equity shares	656	643		13
Losses on sale of equity shares	25	(293)		319
Write -off	12	(79)		91

5. Capital ratio

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

(¥ million, %)

	September 30, 2013	Compared with		March 31, 2013	September 30, 2012
		March 31, 2013	September 30, 2012		
(1) Capital ratio	11.94	0.06	(0.34)	11.88	12.28
(2) Tier I	110,877	1,560	3,757	109,316	107,119
(3) Tier II	4,646	558	510	4,088	4,136
45% of the difference between the revalued land and the book value	1,179	-	-	1,179	1,179
General allowance for loan losses	3,467	558	510	2,908	2,957
Qualifying subordinated debt	-	-	-	-	-
(4) Exclusion	1,042	(1,000)	(1,000)	2,042	2,042
(Intentional equity holdings by other financial institutions)	1,042	(1,000)	(1,000)	2,042	2,042
(5) Capital ratio (2)+(3)-(4)	114,480	3,119	5,267	111,361	109,212
(6) Risk-weighted assets	958,759	21,635	69,850	937,123	888,908

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

(¥ million, %)

	September 30, 2013	Compared with		March 31, 2013	September 30, 2012
		March 31, 2013	September 30, 2012		
(1) Capital ratio	12.73	0.09	(0.28)	12.64	13.01
(2) Tier I	120,468	2,138	4,792	118,330	115,676
(3) Tier II	5,664	516	498	5,148	5,166
45% of the difference between the revalued land and the book value	1,179	-	-	1,179	1,179
General allowance for loan losses	4,485	516	498	3,969	3,987
Qualifying subordinated debt	-	-	-	-	-
(4) Exclusion	1,042	(1,000)	(1,000)	2,042	2,042
(Intentional equity holdings by other financial institutions)	1,042	(1,000)	(1,000)	2,042	2,042
(5) Capital ratio (2)+(3)-(4)	125,090	3,654	6,290	121,436	118,799
(6) Risk-weighted assets	982,367	21,753	69,729	960,613	912,637

6. ROE (non-consolidated)

(%)

	1H FY13	YoY increase (decrease)		1H FY12
Net business profit basis	6.77	(2.55)		9.32
Business profit on core banking operations basis	8.10	(0.48)		8.58
Net income basis	3.58	(0.97)		4.55

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

* 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)

(%)

	1H FY13	YoY increase (decrease)		1H FY12
Net business profit basis	7.37	(2.41)		9.78
Business profit on core banking operations basis	8.83	(0.18)		9.01
Net income basis	3.91	(0.87)		4.78

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

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, 2013	Compared with March 31, 2013	Compared with September 30, 2012	March 31, 2013	September 30, 2012
Risk-monitored assets	Loans to bankrupt borrowers	1,606	599	160	1,007	1,445
	Delinquent loans	15,712	(568)	(114)	16,280	15,826
	Past due loans more than 3 months	439	89	8	350	430
	Restructured loans	4,101	1,373	2,601	2,728	1,500
	Total	21,859	1,492	2,656	20,366	19,203

Note) Including trust accounts

(¥ million)

Loans and bills discounted (term-end balance)	1,216,867	(19,334)	44,342	1,236,202	1,172,525
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Note) Including trust accounts

(%)

As a percentage of total loans	Loans to bankrupt borrowers	0.13	0.05	0.01	0.08	0.12
	Delinquent loans	1.29	(0.02)	(0.05)	1.31	1.34
	Past due loans more than 3 months	0.03	0.01	0.00	0.02	0.03
	Restructured loans	0.33	0.11	0.21	0.22	0.12
	Total	1.79	0.15	0.16	1.64	1.63

Note) Including trust accounts

Consolidated

(¥ million)

		September 30, 2013	Compared with March 31, 2013	Compared with September 30, 2012	March 31, 2013	September 30, 2012
Risk-monitored assets	Loans to bankrupt borrowers	1,683	660	232	1,022	1,450
	Delinquent loans	16,245	(953)	(626)	17,199	16,872
	Past due loans more than 3 months	439	89	8	350	430
	Restructured loans	4,101	1,373	2,601	2,728	1,500
	Total	22,469	1,169	2,216	21,300	20,253

Note) Including trust accounts

(¥ million)

Loans and bills discounted (term-end balance)	1,207,413	(20,015)	43,596	1,227,429	1,163,817
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Note) Including trust accounts

(%)

As a percentage of total loans	Loans to bankrupt borrowers	0.13	0.05	0.01	0.08	0.12
	Delinquent loans	1.34	(0.06)	(0.10)	1.40	1.44
	Past due loans more than 3 months	0.03	0.01	0.00	0.02	0.03
	Restructured loans	0.33	0.11	0.21	0.22	0.12
	Total	1.86	0.13	0.12	1.73	1.74

Note) Including trust accounts

2. Allowance for loan losses

Non-consolidated

(¥ million)

	September 30, 2013	Compared with March 31, 2013	Compared with September 30, 2012	March 31, 2013	September 30, 2012
Allowance for loan losses	9,494	761	844	8,733	8,650
General allowance	3,467	558	510	2,908	2,957
Specific allowance	6,027	202	334	5,824	5,693
Provision for compensation for trust capital	194	109	108	84	85

Consolidated

(¥ million)

	September 30, 2013	Compared with March 31, 2013	Compared with September 30, 2012	March 31, 2013	September 30, 2012
Allowance for loan losses	12,611	333	203	12,277	12,408
General allowance	4,485	516	498	3,969	3,987
Specific allowance	8,125	(182)	(295)	8,308	8,421
Provision for compensation for trust capital	194	109	108	84	85

3. Coverage of risk monitored loans

Non-consolidated

(¥ million, %)

	September 30, 2013	Compared with March 31, 2013	Compared with September 30, 2012	March 31, 2013	September 30, 2012
Risk-monitored loans (A)	21,859	1,492	2,656	20,366	19,203
Coverage	19,867	1,411	1,438	18,455	18,428
Allowance for loan losses (B)	6,647	586	677	6,060	5,969
Collateral and guarantees (C)	13,219	824	761	12,395	12,458
Coverage ratio (B+C)/(A)	90.88	0.27	(5.08)	90.61	95.96
Allowance for loan losses (B/A)	30.40	0.65	(0.68)	29.75	31.08
Collateral and guarantees (C/A)	60.47	(0.39)	(4.40)	60.86	64.87

Note) Including trust accounts.

Consolidated

(¥ million, %)

	September 30, 2013	Compared with March 31, 2013	Compared with September 30, 2012	March 31, 2013	September 30, 2012
Risk-monitored loans (A)	22,469	1,169	2,216	21,300	20,253
Coverage	20,461	1,092	1,005	19,369	19,455
Allowance for loan losses (B)	7,003	413	374	6,589	6,629
Collateral and guarantees (C)	13,458	678	631	12,779	12,826
Coverage ratio (B+C)/(A)	91.06	0.13	(5.00)	90.93	96.06
Allowance for loan losses (B/A)	31.16	0.23	(1.57)	30.93	32.73
Collateral and guarantees (C/A)	59.89	(0.10)	(3.44)	59.99	63.33

Note) Including trust accounts.

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

* Partial charge-offs are implemented.

Non-consolidated

(¥ million, %)

	September 30, 2013			March 31, 2013	September 30, 2012
		Compared with March 31, 2013	Compared with September 30, 2012		
Bankrupt and quasi-bankrupt assets	10,172	(792)	(1,035)	10,965	11,208
Doubtful assets	7,265	809	1,166	6,456	6,098
Substandard loans	4,540	1,462	2,610	3,078	1,930
Total (A)	21,979	1,478	2,741	20,500	19,238
Normal assets	1,206,397	(21,108)	40,512	1,227,506	1,165,885
Total credit balance (B)	1,228,377	(19,629)	43,253	1,248,007	1,185,124
As a percentage of total credit balance (A)/(B)	1.78	0.14	0.16	1.64	1.62
Partial charge-offs	2,879	(3)	269	2,882	2,609

Note) Including trust accounts.

Consolidated

(¥ million, %)

	September 30, 2013			March 31, 2013	September 30, 2012
		Compared with March 31, 2013	Compared with September 30, 2012		
Bankrupt and quasi-bankrupt assets	10,751	(1,108)	(1,461)	11,860	12,212
Doubtful assets	7,297	802	1,152	6,495	6,145
Substandard loans	4,540	1,462	2,610	3,078	1,930
Total (A)	22,590	1,155	2,301	21,434	20,288
Normal assets	1,196,349	(21,466)	40,202	1,217,816	1,156,147
Total credit balance (B)	1,218,939	(20,311)	42,504	1,239,251	1,176,435
As a percentage of total credit balance (A)/(B)	1.85	0.13	0.13	1.72	1.72
Partial charge-offs	3,950	13	252	3,937	3,698

Note) Including trust accounts.

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

Non-consolidated

(¥ million)

	September 30, 2013			March 31, 2013	September 30, 2012
		Compared with March 31, 2013	Compared with September 30, 2012		
Coverage (C)	19,949	1,409	1,486	18,539	18,463
Allowance for loan losses	6,717	585	734	6,132	5,983
Collateral and guaranteed	13,232	824	751	12,407	12,480

Note) Including trust accounts.

(%)

Coverage ratio (C) / (A)	90.76	0.33	(5.21)	90.43	95.97
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Consolidated

(¥ million)

	September 30, 2013	Compared with March 31, 2013	Compared with September 30, 2012	March 31, 2013	September 30, 2012
Coverage (C)	20,543	1,090	1,053	19,453	19,490
Allowance for loan losses	7,073	412	431	6,661	6,642
Collateral and guaranteed	13,470	678	622	12,791	12,847

Note) Including trust accounts.

(%)

Coverage ratio (C) / (A)	90.94	0.19	(5.12)	90.75	96.06
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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 September 30, 2013			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	10,172	7,265	4,540	21,979
Covered portion (B)	5,229	5,361	2,641	13,232
Uncovered portion (C)=(A)-(B)	4,943	1,904	1,899	8,747
Allowance for loan losses (D)	4,943	1,240	534	6,717
Allowance ratio (D)/(C)	100.00	65.11	28.12	76.79
Coverage ratio [(B)+(D)]/(A)	100.00	90.85	69.93	90.76

Note) Including trust accounts.

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

(¥ million, %)

	As of September 30, 2013			
	Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	1,610	8,562	7,265	17,438
Covered portion (B)	974	4,254	5,361	10,590
Uncovered portion (C)=(A)-(B)	635	4,307	1,904	6,847
Allowance for loan losses (D)	635	4,307	1,240	6,183
Allowance ratio (D)/(C)	100.00	100.00	65.11	90.29
Coverage ratio [(B)+(D)]/(A)	100.00	100.00	90.85	96.19

Note) Including trust accounts.

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

(consolidated)

(¥ million, %)

	As of September 30, 2013			
	Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	10,751	7,297	4,540	22,590
Covered portion (B)	5,467	5,361	2,641	13,470
Uncovered portion (C)=(A)-(B)	5,284	1,936	1,899	9,119
Allowance for loan losses (D)	5,284	1,255	534	7,073
Allowance ratio (D)/(C)	100.00	64.84	28.12	77.56
Coverage ratio [(B)+(D)]/(A)	100.00	90.67	69.93	90.94

Note) Including trust accounts.

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

(¥ million, %)

		As of September 30, 2013			
		Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance	(A)	1,687	9,064	7,297	18,049
Covered portion	(B)	1,026	4,440	5,361	10,828
Uncovered portion	(C)=(A)-(B)	661	4,623	1,936	7,220
Allowance for loan losses	(D)	661	4,623	1,255	6,539
Allowance ratio	(D)/(C)	100.00	100.00	64.84	90.57
Coverage ratio	[(B)+(D)]/(A)	100.00	100.00	90.67	96.22

Note) Including trust accounts.

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

(¥ million, %)

	As of September 30, 2013		As of March 31, 2013		As of September 30, 2012	
	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	1,228,377	100.00	1,248,007	100.00	1,185,124	100.00
Classification I	1,092,229	88.91	1,110,483	88.98	1,051,024	88.68
Total classified amount	136,148	11.08	137,524	11.01	134,099	11.31
Classification II	135,585	11.03	136,918	10.97	133,648	11.27
Classification III	562	0.04	605	0.04	451	0.03
Classification IV	-	-	-	-	-	-

(Notes)

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

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

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

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

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

(¥ million)

Asset self-assessment (by assets category) Scope: Total credits					Assets subject to mandatory disclosure under the Financial Reconstruction Law Scope: Total credits	Risk-monitored loans Scope: Loans and bills discounted	Allowance	Coverage ratio (Allowance ratio)
Assets category (after charge-offs)	Classification							
	I	II	III	IV				
Bankrupt assets 1,610	Portion of claims secured by reserves, collateral or guarantees 711	898	Fully reserved	Direct charge-offs	Bankrupt and quasi-bankrupt assets 10,172 Coverage ratio: 100.00 %	Bankrupt loans 1,606	635	100.00%
Effectively bankrupt assets 8,562	Portion of claims secured by reserves, collateral or guarantees 5,161	3,400						
Potentially bankrupt assets 7,265	Portion of claims secured by reserves, collateral or guarantees 4,084	2,619	Necessary amount reserved 562		Doubtful assets 7,265 Coverage ratio: 90.85%	Delinquent loans 15,712	1,240	90.85% (65.11)
Assets requiring caution	Assets requiring supervision 5,855	Collateral: 3,735 Non-Covered: 2,119 1,146	4,708	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 4,540 Coverage ratio: 69.93%	Past due loans (3 months or more) 439	674	75.32% (31.84)
	Other assets requiring caution 159,740	35,781			123,958	Subtotal 21,979 Overall coverage 90.76 %		
Normal assets 1,045,343	1,045,343			Provision of reserves in an estimated loss amount for one year based on historical default rates	Normal assets 1,206,397		76	
Total 1,228,377	1,092,229	135,585	562	-	1,228,377	1,216,867	9,662	90.94% (76.48)

Note) Including trust accounts.

9. Loans and bills discounted by industrial segment

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

(¥ million)

				March 31, 2013	September 30, 2012
	September 30, 2013	Compared with March 31, 2013	Compared with September 30, 2012		
Domestic branches (excl. the special account for international financial transactions)	1,216,867	(19,334)	44,342	1,236,202	1,172,525
Manufacturing	33,843	(4,076)	(2,391)	37,919	36,234
Agriculture and Forestry	564	70	103	493	461
Fishery	529	0	(39)	529	569
Mining and quarrying of stone and gravel	1,284	(287)	(1,659)	1,572	2,943
Construction	42,471	(4,850)	(3,007)	47,322	45,479
Electricity, gas, heat and water supply	3,739	1,154	(2,899)	2,585	6,638
Telecommunications	7,356	(634)	(2,387)	7,991	9,744
Transport and postal activities	14,085	(926)	(1,908)	15,011	15,994
Wholesaling and Retailing	115,546	(160)	3,430	115,706	112,115
Finance and insurance	24,180	2,073	4,974	22,107	19,206
Real estate, and goods rental and leasing	277,031	15,062	38,161	261,969	238,870
Miscellaneous services	132,945	(4,299)	(1,326)	137,244	134,271
Local government bodies	97,594	(29,716)	(2,588)	127,311	100,182
Others	465,694	7,255	15,881	458,438	449,812

Notes: Including trust accounts

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

(¥ million)

				March 31, 2013	September 30, 2012
	September 30, 2013	Compared with March 31, 2013	Compared with September 30, 2012		
Domestic branches (excl. the special account for international financial transactions)	21,859	1,492	2,656	20,366	19,203
Manufacturing	1,483	(167)	(62)	1,651	1,546
Agriculture and Forestry	22	0	0	22	23
Fishery	510	0	477	510	33
Mining and quarrying of stone and gravel	137	34	(86)	102	224
Construction	1,132	(320)	(665)	1,453	1,797
Telecommunications	657	198	124	459	533
Transport and postal activities	94	(2)	(8)	96	103
Wholesaling and Retailing	4,742	399	1,064	4,343	3,678
Finance and insurance	10	8	10	2	-
Real estate, and goods rental and leasing	3,492	344	658	3,148	2,834
Miscellaneous services	4,223	1,077	1,232	3,146	2,991
Others	5,350	(79)	(85)	5,429	5,435

Notes: 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	Bankrupt loans
Wholesaling/ retailing	September 30, 2012	112,115	35	46	3,486	110
	March 31, 2013	115,706	24	710	3,607	2
	September 30, 2013	115,546	51	729	3,103	858
Construction	September 30, 2012	45,479	30	23	1,449	294
	March 31, 2013	47,322	8	22	1,376	45
	September 30, 2013	42,471	-	115	1,014	2
Real estate	September 30, 2012	219,795	10	234	2,410	88
	March 31, 2013	238,746	-	402	2,599	36
	September 30, 2013	254,214	100	359	2,938	9
Finance (excl. banking)	September 30, 2012	6,556	-	-	-	-
	March 31, 2013	7,258	-	-	-	-
	September 30, 2013	8,026	-	-	-	-

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, 2012	116,050	81	1,044	2,560
	March 31, 2013	119,564	734	1,072	2,544
	September 30, 2013	119,152	781	1,033	2,930
Construction	September 30, 2012	46,976	54	777	966
	March 31, 2013	48,451	30	656	767
	September 30, 2013	43,422	115	781	235
Real estate	September 30, 2012	221,839	245	361	2,149
	March 31, 2013	240,680	402	806	1,941
	September 30, 2013	256,873	460	1,402	1,649
Finance (excl. banking)	September 30, 2012	6,561	-	-	-
	March 31, 2013	7,264	-	-	-
	September 30, 2013	8,031	-	-	-

Notes: Including trust accounts.

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

(¥ million)

	September 30, 2013			March 31, 2013	September 30, 2012
		Compared with March 31, 2013	Compared with September 30, 2012		
Loans to consumers	508,721 509,854	13,145 13,021	28,071 27,584	495,575 496,832	480,649 482,269
Housing loans (incl. mortgage loans)	446,087 446,651	13,356 13,301	26,841 26,735	432,730 433,349	419,245 419,915
Other than housing loans	62,633 63,203	(210) (279)	1,229 849	62,844 63,483	61,404 62,354

Note) Trust account figures are included in the lower columns.

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

(¥ million)

	September 30, 2013			March 31, 2013	September 30, 2012
		Compared with March 31, 2013	Compared with September 30, 2012		
Loans to SMEs	1,033,682 1,038,270	5,506 5,032	41,165 39,843	1,028,175 1,033,238	992,516 998,426
As a percentage of total loans	85.27 85.32	1.75 1.74	0.20 0.17	83.52 83.58	85.07 85.15

Note) Trust account figures are included in the lower columns.

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

(¥ million)

	September 30, 2013	March 31, 2013	September 30, 2012
Loans guaranteed by credit guarantee associations	67,789	71,971	74,320
Special credit lines	46	51	62

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

(¥ million)

September 30, 2013	March 31, 2013	September 30, 2012
12,182	11,968	12,206

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

(¥ million)

	September 30, 2013			March 31, 2013	September 30, 2012
		Compared with March 31, 2013	Compared with September 30, 2012		
Deposits (term-end balance)	1,704,729 1,776,910	(8,839) (12,958)	61,975 60,153	1,713,568 1,789,869	1,642,753 1,716,757
(average balance)	1,681,421 1,755,373	47,229 48,848	37,601 43,888	1,634,192 1,706,525	1,643,820 1,711,484
Loans (term-end balance)	1,212,149 1,216,867	(18,853) (19,334)	45,574 44,342	1,231,003 1,236,202	1,166,575 1,172,525
(average balance)	1,186,648 1,191,575	37,897 36,840	44,351 43,038	1,148,750 1,154,734	1,142,296 1,148,536

Note) Trust account figures are included in the lower columns.

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

(¥ million)

	September 30, 2013	Compared with March 31, 2013	Compared with September 30, 2012	March 31, 2013	September 30, 2012
Individuals	1,120,224	20,174	25,285	1,100,049	1,094,938
Liquid deposits	530,367	31,639	40,922	498,728	489,445
Time deposits	589,856	(11,465)	(15,636)	601,321	605,493
Corporations	480,126	38,966	36,679	441,159	443,446
Liquid deposits	258,019	16,658	16,321	241,360	241,697
Time deposits	222,107	22,308	20,358	199,798	201,749

(Notes) 1. Including trust accounts.

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

IV. Performance Forecasts

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

(¥ million)

	FY13 forecasts	1H FY13 results	FY 2012 results
Ordinary income	36,500	18,760	36,813
Ordinary profit	8,100	3,779	9,314
Net income	4,700	2,168	5,428
Net business profit	9,000	4,090	11,059
(prior to provision of general allowance)	9,700	4,648	10,991
Excl.gains and losses on bond trading	10,000	4,897	10,267
Loan losses*	1,700	1,014	1,698

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

Net business profit (non-consolidated)

(¥ million)

	Prior to provision of general allowance		After making provision of general allowance	Net business profit posted under trust account (prior to provision of general allowance)		
		Excluding gains and losses on bond trading		Prior to provision of general allowance		After making provision of general allowance
					Excluding gains and losses on bond trading	
First half of fiscal 2012	5,232	4,779	5,253	5,289	4,836	5,309
Fiscal 2012	10,991	10,267	11,059	11,048	10,324	11,116
First half of fiscal 2013	4,648	4,897	4,090	4,648	4,897	4,090
Fiscal 2013 full-term forecasts	9,700	10,000	9,000	9,700	10,000	9,000

2. Employees and branches (non-consolidated)

1) Employees

	September 30, 2013	Compared with		March 31, 2013	September 30, 2012
		March 31, 2013	September 30, 2012		
Regular employees	1,136	29	6	1,107	1,130

2) Branches

	September 30, 2013	Compared with		March 31, 2013	September 30, 2012
		March 31, 2013	September 30, 2012		
Number of branches	65 [4]	0 [0]	0 [0]	65 [4]	65 [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

(¥ million)

	Acquisition cost	Fair market value	Tier I
September 30, 2012	17,624	16,211	-
March 31, 2013	17,338	20,940	-
September 30, 2013	15,768	20,894	-

(2) Impairment accounting

(¥ million)

	Net gains(losses) on equity securities	Impairment loss
September 30, 2012	(397)	91
March 31, 2013	(549)	35
September 30, 2013	618	1

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 2012 first-half	(20)	860	56	896
Fiscal 2012	(68)	1,641	56	1,630
Fiscal 2013 first-half	558	1,014	-	1,572
Fiscal 2013 forecasts	717	1,753	10	2,481

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

(2) NPL balance

(¥ million)

	Asset self-assessment				Total 1) + 2) + 3)
	Bankrupt assets 1)	Potentially bankrupt assets 2)	Potentially bankrupt assets or below 1)+2)	Assets requiring caution 3)	
September 30, 2012	11,208	6,098	17,307	167,721	185,029
March 31 2013	10,965	6,456	17,421	169,336	186,758
September 30, 2013	10,172	7,265	17,438	165,595	183,033

	Financial Reconstruction Law	
	Substandard loans 4)	Total 1) + 2) + 4)
September 30, 2012	1,930	19,238
March 31 2013	3,078	20,500
September 30, 2013	4,540	21,979

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, 2012	11,208	6,098	17,307
March 31, 2013	10,965	6,456	17,421
September 30, 2013	10,172	7,265	17,438
New occurrence during 1H FY2013	1,324	3,179	4,504
Removed from balance sheet during 1H FY2013	2,918	1,568	4,487
Net increase(decrease) during 1H FY2013	(792)	809	16

(Note) Including trust accounts.

b. Removal from balance sheet by type of disposal measure

(¥ million)

	1H FY13 results	FY2012 results
Liquidation and similar measures	-	-
Corporate rehabilitation	-	-
Improved performance by corporate rehabilitation	-	-
Securitization	111	-
Sale to RCC	-	-
Direct charge-offs	590	1,720
Other	3,785	5,697
Collection/repayment	2,860	4,051
Improved performance	925	1,646
Total	4,487	7,418

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

		September 30, 2013		March 31, 2013		September 30, 2012	
Bankrupt and effectively bankrupt assets	As a percentage of portion not secured by collateral	100.00 %	¥4.9 billion	100.00 %	¥4.9 billion	100.00 %	¥5.0 billion
Potentially bankrupt assets	As a percentage of portion not secured by collateral	65.11 %	¥1.2 billion	56.80 %	¥0.9 billion	56.56 %	¥0.7 billion
Assets requiring caution (substandard loans)	As a percentage of debt amount	11.52 %	¥0.6 billion	8.62 %	¥0.3 billion	12.59 %	¥0.2 billion
Assets requiring caution (excl. substandard loans)	As a percentage of debt amount	1.70 %	¥2.7 billion	1.51 %	¥2.5 billion	1.56 %	¥2.5 billion
Normal assets	As a percentage of debt amount	0.00 %	¥0 billion	0.00 %	¥0 billion	0.01 %	¥0.0 billion

(Note) The Bank has made a provision in an amount of ¥1.5 billion for possible losses on loans to assets requiring caution (excl. substandard loans) as of September 30, 2013, with regard to a portion of which has been converted into subordinated loans (DDS).

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

(%)

	1H FY2011	FY2011	1H FY2012	FY2012	1H FY2013	FY2013 (forecasts)
Non-consolidated	1.64	1.63	1.62	1.64	1.78	1.0 to 1.99 %
Consolidated	1.75	1.73	1.72	1.72	1.85	1.0 to 1.99 %