

Financial Statements
for the Year Ended March 31, 2014

The Bank of Okinawa, Ltd.

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I. Bank of Okinawa Financial Statements for the Year Ended March 31, 2014

1. Earnings

➤ Year-on-year comparison

Ordinary income for the reporting period increased ¥345 million year on year to ¥37,159 million. Despite a decrease in interest on loans and discounts, this increase was largely attributable to the increase in gain on sales of stocks and other securities.

Business profit on core banking operations declined ¥138 million year on year to ¥10,186 million. While interest income and fees and commissions increased, this result was mainly due to increase in expenses.

Ordinary profit declined ¥751 million year on year to ¥8,562 million. Notwithstanding an increase in net gains on equity securities, this result was mainly due to higher credit costs and the decrease in business profit on core banking operations. In addition, net income for the reporting period came to ¥4,596 million, down ¥831 million year on year.

Business performance (non-consolidated)

(¥ million)

	(Japanese)	No.	FY12	FY13	
				Amounts	YoY increase (decrease)
Ordinary income	経 常 収 益	1	36,813	37,159	345
Gross business profit	業 務 粗 利 益	2	30,284	30,068	(216)
Interest income	資 金 利 益	3	26,989	27,357	367
Fees and commissions	役 務 取 引 等 利 益	4	2,401	2,586	184
Expenses for the disposal of bad debt included in trust account	うち信託勘定不良債権処理額	5	56	-	(56)
Other business profit	そ の 他 業 務 利 益	6	893	124	(768)
Gains (losses) on bond trading	うち国債等債券関係損益	7	723	(58)	(782)
Expenses (excluding non-recurrent items)	経 費 (除 く 臨 時 処 理 分)	8	19,293	19,940	647
Personnel expenses	う ち 人 件 費	9	9,565	9,642	77
Non-personnel expenses	う ち 物 件 費	10	8,731	9,324	592
Business profit on core banking operations (A)	コ ア 業 務 純 益	11	10,324	10,186	(138)
Provision of general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	12	(68)	640	708
Net business profit (B)	業 務 純 益	13	11,059	9,487	(1,572)
Non-recurrent items	臨 時 損 益	14	(1,745)	(925)	820
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	15	173	145	(28)
Net gains (losses) on equity securities	う ち 株 式 等 関 係 損 益	16	(549)	1,032	1,581
Bad debt disposal (non-recurrent items)	う ち 不 良 債 権 処 理 額	17	1,641	2,222	580
Ordinary profit	経 常 利 益	18	9,314	8,562	(751)
Extraordinary gains	特 別 損 益	19	(8)	(82)	(73)
Income before income taxes	税 引 前 当 期 純 利 益	20	9,305	8,479	(825)
Total income taxes and other taxes	法 人 税 等 合 計	21	3,877	3,883	5
Net income	当 期 純 利 益	22	5,428	4,596	(831)

(Note) The total amount for bad debt disposal

No. (17+5) FY13 ¥2,222 million

FY12 ¥1,698 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.

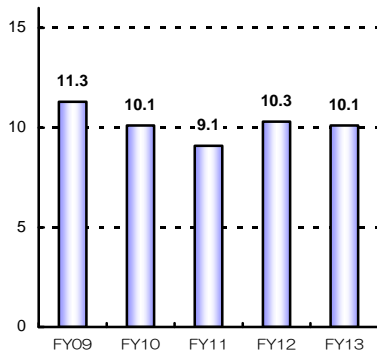
(B) Net business profit

No. (2-8-12)

Roughly equivalent to operating income at companies outside the banking sector

Business profit on core banking operations

(¥ billion)



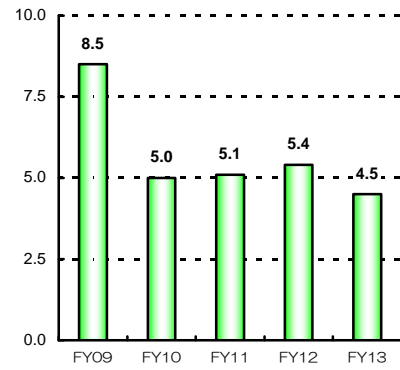
Ordinary profit

(¥ billion)



Net income

(¥ billion)



2. Major assets and liabilities (non-consolidated)

(1) Loans and bills discounted

➤ Year-on-year comparison

The balance of loans under banking and trust accounts stood at ¥1,251.4 billion as of the end of the reporting period, up ¥15.2 billion year on year. While loans to local public organizations decreased due to factors such as changes in designated financial institutions, this increase was largely attributable to increases in mortgage loans and apartment loans as a result of stronger marketing in consumer loans, and business loans on the back of successful efforts to build more robust customer relationships under our “Strong Relations Plan.”

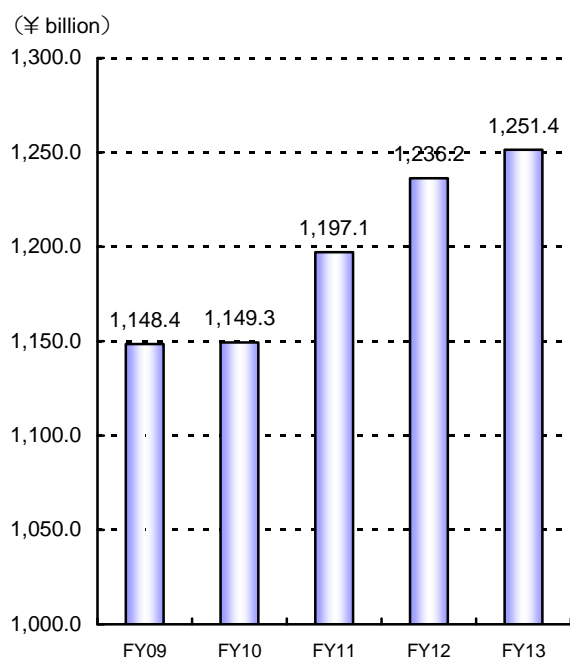
Term-end balance

(¥ billion)

	(Japanese)	FY12	FY13	
			Amounts	YoY increase (decrease)
Loans and bills discounted (term-end balance)	貸出金 (期末残高)	1,236.2	1,251.4	15.2
Business loans	事業性貸出	611.8	623.2	11.4
Consumer loans	生活密着型ローン	496.8	529.8	33.0
Mortgage loans	住宅ローン	433.3	464.6	31.2
Loans to local government bodies and other public organizations	国・地公体向け貸出	127.5	98.3	(29.2)
Loans and bills discounted (average balance)	貸出金 (平均残高)	1,154.7	1,202.0	47.2

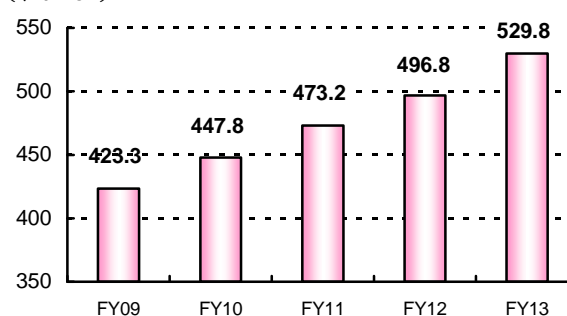
(Note) Including trust accounts.

Loans and bills discounted (term-end balance)



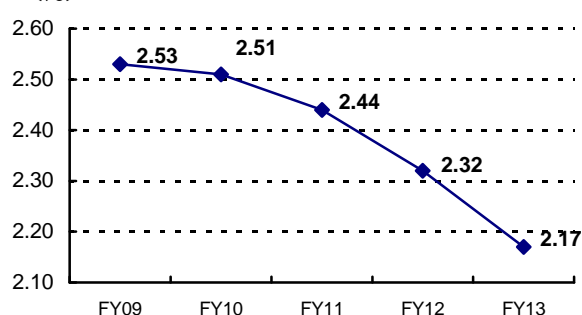
Consumer loans (term-end balance)

(¥ billion)



Yield on loans

(%)



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

(2) Deposits

➤ Year-on-year comparison

Total deposits decreased ¥34.7 billion year on year to ¥1,755.1 billion on an aggregated reporting period-end banking and trust accounts balance basis. Despite the steady upswing in deposits by individuals thanks to successful efforts to capture retirement allowances and direct payroll deposits, etc. and stronger marketing to the employees of customers and firm growth in deposits by companies owing to continued and repeated customer visits and promotion of the usage of settlement accounts as a part of our “Strong Relations Plan,” this result mainly reflected the decrease in deposits by local governments and other public bodies owing mainly to changes in designated financial institutions.

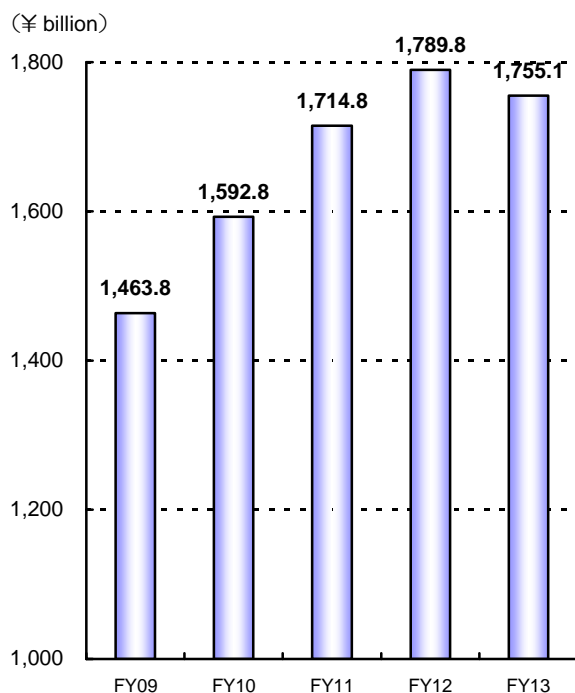
Term-end balance

(¥ billion)

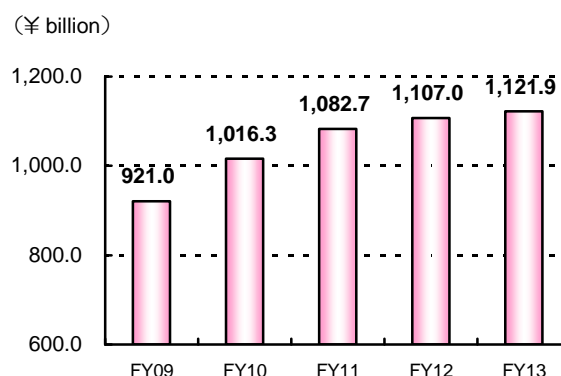
	(Japanese)	FY12	FY13	
			Amounts	YoY increase (decrease)
Deposits (term-end balance)	預金 (期末残高)	1,789.8	1,755.1	(34.7)
Individuals	個人	1,107.0	1,121.9	14.9
Corporations	法人	484.1	496.7	12.6
Financial institutions	金融	23.1	18.5	(4.5)
Public funds	公金	175.5	117.8	(57.6)
Deposits (average balance)	預金 (平均残高)	1,706.5	1,745.6	39.1

(Note) Including trust accounts.

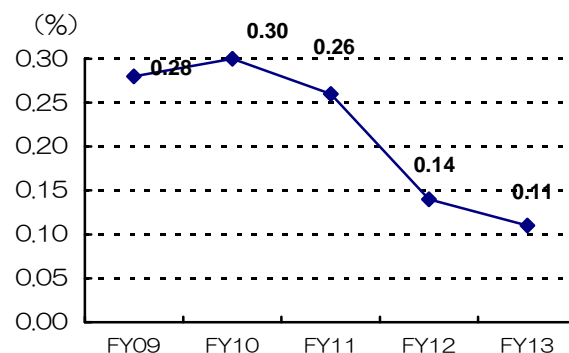
Deposits (term-end balance)



Deposit made by individuals (term-end balance)



Yield on deposits



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

(3) Securities

➤ Year-on-year comparison

The balance of securities stood at ¥577.3 billion, a year-on-year decrease of ¥22.8 billion. This was primarily due to efficient fund operations and stable earnings with attention to market trends, mainly from investments in public bonds such as JGBs as well as prefectural and municipal bonds.

In addition, the total unrealized gain on securities increased ¥0.1 billion year on year to ¥13.4 billion.

Term-end balance

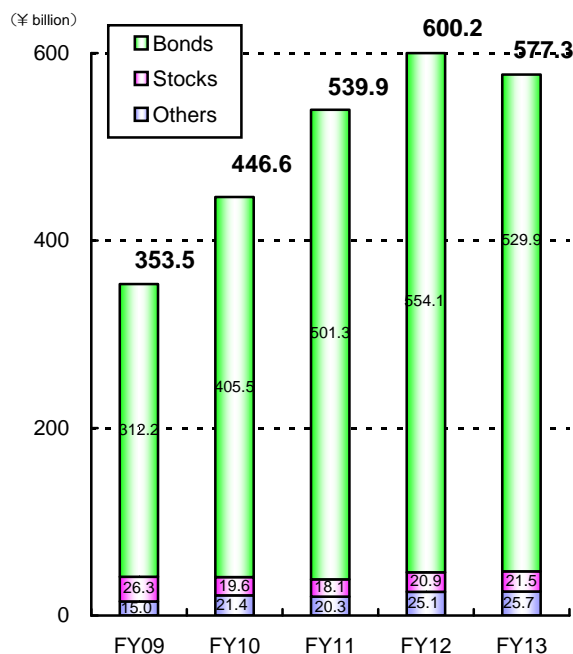
	(Japanese)	FY12	FY13	
			Amounts	YoY increase (decrease)
			Securities	有 価 証 券
Bonds	債 券	554.1	529.9	(24.2)
Stocks	株 式	20.9	21.5	0.6
Others	そ の 他	25.1	25.7	0.6

Unrealized gains and losses

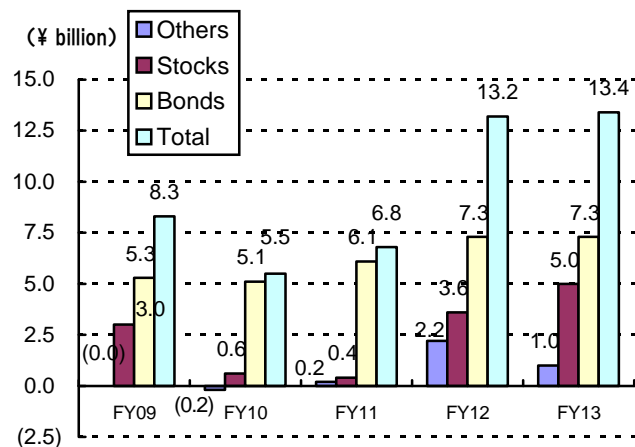
	(Japanese)	FY12	FY13	
			Amounts	YoY increase (decrease)
			Securities	有 価 証 券
Bonds	債 券	7.3	7.3	(0.0)
Stocks	株 式	3.6	5.0	1.4
Others	そ の 他	2.2	1.0	(1.2)

(Note) "Others" include foreign securities and investment trusts.

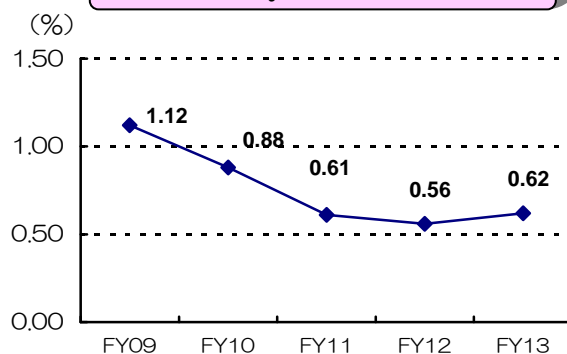
Balance of securities



Trends in unrealized gains (losses)



Trends in yields on securities



(4) Assets in custody

➤ Year-on-year comparison

The balance of total assets in custody stood at ¥150.7 billion as of the reporting period-end, up ¥11.3 billion year on year. Despite a decrease in investment trusts mainly owing to profit-taking sales accompanying termination of reduced tax rates and a decrease in JGBs due to redemptions, this increase was largely attributable to increased sales of personal pension insurance plans due to new financial product offerings.

Term-end balance

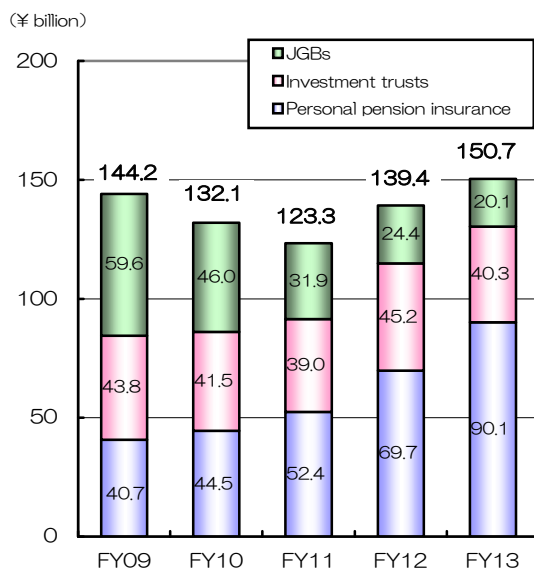
(¥ billion)

	(Japanese)	FY12	FY13	
			Amounts	YoY increase (decrease)
Assets in custody	預かり資産	139.4	150.7	11.3
JGBs	国債	24.4	20.1	(4.2)
Investment trusts	投資信託	45.2	40.3	(4.8)
Personal pension insurance	個人年金保険等	69.7	90.1	20.4

《Assets in custody》

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

Assets in custody



3. Expenses (non-consolidated)

➤ Year-on-year comparison

Personnel expenses rose ¥77 million year on year to ¥9,642 million owing partly to higher expenses incurred for overtime compensation and temporary hiring.

Non-personnel expenses climbed ¥592 million year on year to ¥9,324 million mainly due to increases in office consignment expenses and depreciation and amortization expenses.

Core OHR, an indicator of the cost-efficiency of core banking operations, increased 1.0 percentage point year on year to 66.1%, largely reflecting higher growth rate of expenses relative to business profit on core banking operations.

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

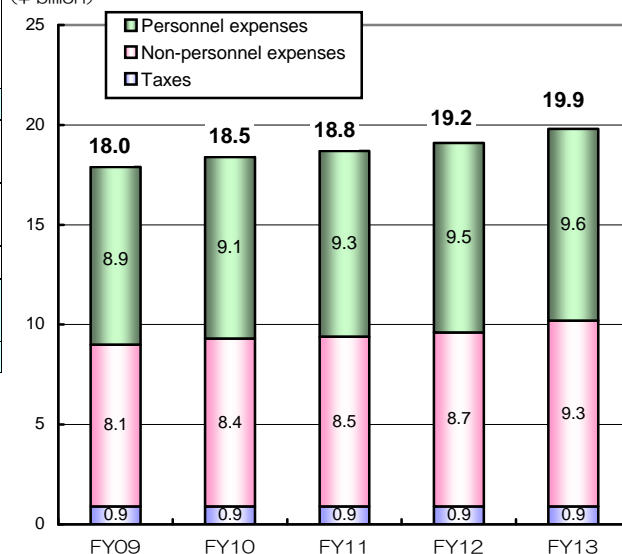
Breakdown of expenses

(¥ million, %)

	(Japanese)	FY12	FY13	
			Amounts	YoY increase (decrease)
Expenses	経費	19,293	19,940	647
Personnel expenses	人件費	9,565	9,642	77
Non-personnel expenses	物件費	8,731	9,324	592
Taxes	税金	996	974	(22)
Profit on core banking operations	コア業務粗利益	29,618	30,126	508
Core OHR	コアOHR	65.1	66.1	1.0

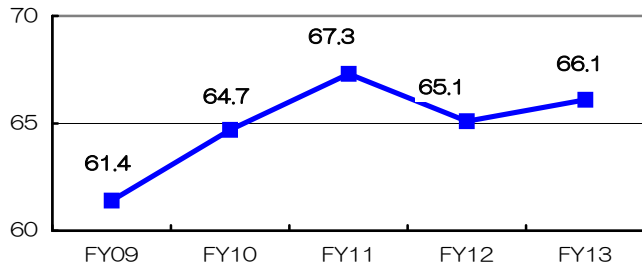
Expenses

(¥ billion)



Core OHR

(%)



4. Asset soundness (non-consolidated)

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

➤ Year-on-year comparison

In overall terms, credit cost increased ¥1,231 million year on year to ¥2,862 million. During the reporting period this increase was mainly due to the increase in provision of general allowance for loan losses of ¥708 million year on year to ¥640 million, owing to the rise in historical default rates of normal assets and assets requiring caution, and also the increase in bad debt disposal of ¥523 million year on year to ¥2,222 million, owing to the increases in written-off of loans and reserve for compensation for trust principal losses, arising from further drops in prime borrower rating.

Credit cost

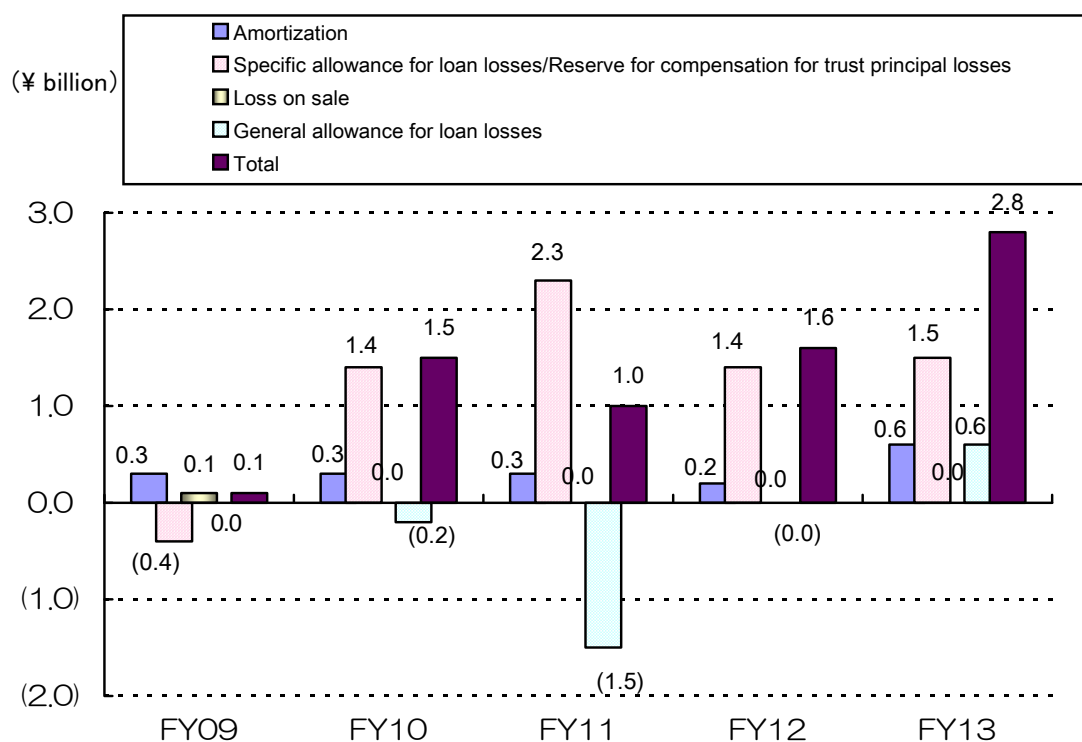
(¥ million)

	(Japanese)	FY12	FY13	
			Amounts	YoY increase (decrease)
Credit cost	与 信 費 用	1,630	2,862	1,231
Provision of general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	(68)	640	708
Bad debt disposal	不 良 債 権 処 理 額	1,698	2,222	523
Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,443	1,391	(52)
Provision of reserve for compensation for trust principal losses	信 託 元 本 補 填 引 当 金 繰 入 額	(24)	171	196
Written-off of loans	貸 出 金 償 却	279	659	379

(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).

Credit cost



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

➤ Year-on-year comparison

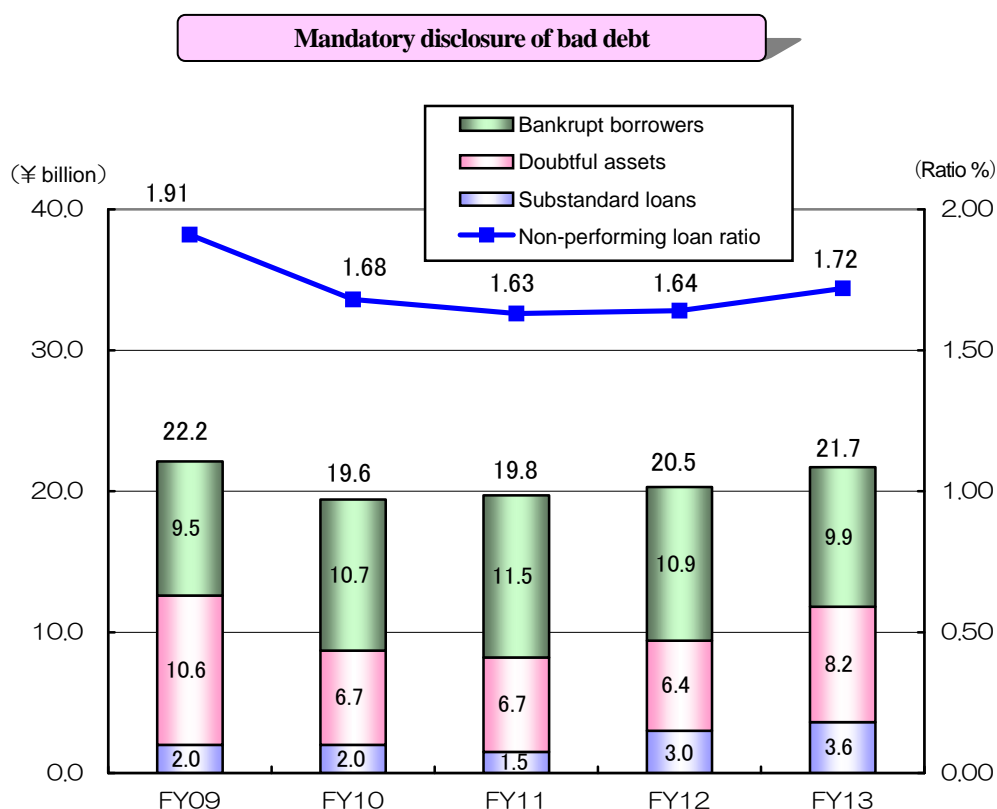
The balance of bad debt subject to mandatory disclosure under Japan's Financial Reconstruction Law as of the reporting period-end increased ¥1.2 billion year on year to ¥21.7 billion. The ratio of loans subject to mandatory disclosure also rose 0.08 of a percentage point to 1.72%.

Although the balance mentioned above of the reported period increased from the previous period, the above-mentioned ratio remains at a low level, which denies any problem with the soundness of bank assets.

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

	(Japanese)	FY12	FY13		(Reference)
			Amounts	YoY increase (decrease)	Prior to partial charge-offs
Mandatory disclosure of bad debt (a)	開 示 債 権	20.5	21.7	1.2	25.0
Bankrupt borrowers	破 産 更 生 等 債 権	10.9	9.9	(1.0)	13.1
Doubtful assets	危 険 債 権	6.4	8.2	1.7	8.2
Substandard loans	要 管 理 債 権	3.0	3.6	0.5	3.6
Normal assets	正 常 債 権	1,227.5	1,240.6	13.1	1,240.6
Total credit balance (b)	総 与 信 額	1,248.0	1,262.4	14.4	1,265.6
Non-performing loan ratio (a/b)	開 示 債 権 比 率	1.64	1.72	0.08	1.97

(Note) Including trust accounts.



5. Capital ratio (domestic standards)

➤ Year-on-year comparison, non-consolidated

Following the amendment of Japan's capital adequacy rule, the capital ratio is calculated based on the New Standard, Basel III, commencing from March 31, 2014.

Based on the New Standard, the capital ratio was calculated to be 11.66%, highly exceeding 4% which is the domestic standard.

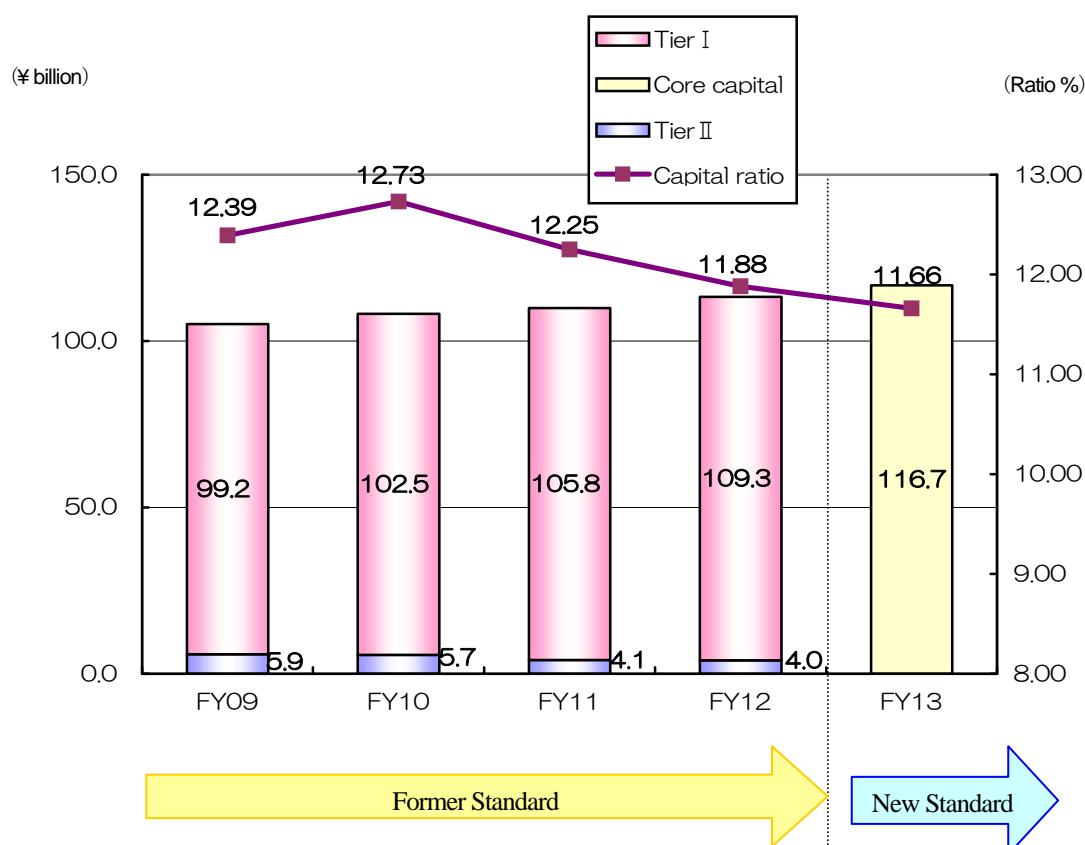
(¥ billion, %)

Basel II Standard	バーゼル II 基準	March 31, 2013	
		Non-consolidated	Consolidated
Regulatory capital (a)	自己資本額	111.3	121.4
Tier I (b)	T i e r I	109.3	118.3
Tier II	T i e r II	4.0	5.1
Exclusion	控除項目(△)	2.0	2.0
Risk-weighted assets (c)	リスクアセット	937.1	960.6
Capital ratio (a/c)	自己資本比率	11.88	12.64
Tier I ratio (b/c)	T i e r I 比率	11.66	12.31

(¥ billion, %)

Basel III Standard	バーゼル III 基準	March 31, 2014	
		Non-consolidated	Consolidated
(Core) regulatory capital (a)	自己(コア)資本額	116.7	127.9
Basic elements	基礎項目	116.7	127.9
Adjustments	調整項目(△)	-	-
Risk-weighted assets (b)	リスクアセット	1,000.6	1,023.8
Capital ratio (a/b)	自己資本比率	11.66	12.49

Capital ratio (non-consolidated)



6. Performance forecasts

Non-consolidated full-term performance forecasts

➤ Ordinary income

On a non-consolidated basis, ordinary income is expected to drop ¥0.7 billion year on year to ¥36.4 billion due chiefly to a decrease in gain on sales of stocks and other securities.

➤ Net business profit

On a non-consolidated basis, net business profit is expected to increase ¥1.0 billion year on year to ¥10.5 billion. Despite higher expenses, this increase is largely attributable to a decrease in provision of general allowance for loan losses and an increase in interest income.

➤ Ordinary profit

We expect ordinary profit to increase ¥0.6 billion year on year to ¥9.2 billion. Despite a decrease in net gains on equity securities, this increase is largely attributable to an increase in net business profit and a decrease in credit cost.

➤ Net income

As a result of the aforementioned factors, we expect net income to increase ¥1.1 billion year on year to ¥5.7 billion.

Non-consolidated

(¥ billion)

	(Japanese)	FY14	FY14 full-term	
		first-half	forecasts	YoY increase (decrease)
		forecasts	forecasts	
Ordinary income	經常収益	18.2	36.4	(0.7)
Business profit on core banking operations	コア業務純益	4.9	10.2	0.0
Net business profit	業務純益	5.1	10.5	1.0
Ordinary profit	經常利益	4.3	9.2	0.6
Net income	当期(中間)純利益	2.7	5.7	1.1
Bad debt disposal*	不良債権処理額	0.9	1.7	(0.4)

Consolidated

(¥ billion)

	(Japanese)	FY14	FY14 full-term	
		first-half	forecasts	YoY increase (decrease)
		forecasts	forecasts	
Ordinary income	經常収益	24.2	48.7	(0.9)
Ordinary profit	經常利益	4.9	10.4	0.0
Net income	当期(中間)純利益	2.8	6.0	0.7

*Bad debt disposal amounts include under trust accounts.

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

FY14 first-half forecasts		FY14 full-term forecasts	
Non-consolidated	Consolidated	Non-consolidated	Consolidated
1% to 1.99%	1% to 1.99%	1% to 1.99%	1% to 1.99%

Capital ratio

FY14 first-half forecasts		FY14 full-term forecasts	
Non-consolidated	Consolidated	Non-consolidated	Consolidated
11% to 11.99%	12% to 12.99%	11% to 11.99%	12% to 12.99%

*Forecasts for fiscal 2014 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.

II. Summary of Business Results for Fiscal 2013

1. Business performance

Non-consolidated

(¥ million)

	(Japanese)	Reporting period (ended March 2014)	YoY increase (decrease)	
			Reporting period (ended March 2014)	Previous period (ended March 2013)
Gross business profit	業 務 粗 利 益	30,068	(216)	30,284
Domestic operations	国 内 業 務 粗 利 益	29,466	(169)	29,635
Interest income	資 金 利 益	27,052	389	26,662
Fees and commissions	役 務 取 引 等 利 益	2,537	195	2,341
Trust account services	う ち 信 託 報 酬	488	(30)	519
Expenses for the disposal of bad debt included in trust account (1)	信 託 勘 定 不 良 債 権 処 理 額	-	(56)	56
Other business profit	そ の 他 業 務 利 益	(122)	(754)	632
International operations	国 際 業 務 粗 利 益	601	(47)	648
Interest income	資 金 利 益	305	(22)	327
Fees and commissions	役 務 取 引 等 利 益	48	(10)	59
Other business profit	そ の 他 業 務 利 益	247	(14)	261
Expenses (excl. non-recurrent items)	経 費 (除 く 臨 時 処 理 分)	19,940	647	19,293
Personnel expenses	人 件 費	9,642	77	9,565
Non-personnel expenses	物 件 費	9,324	592	8,731
Taxes	税 金	974	(22)	996
Net business profit (prior to provision of general allowance for loan losses)	業 務 純 益 (一 般 貸 引 当 金 繰 入 前)	10,127	(863)	10,991
Excluding gains/losses on bond trading	除 く 国 債 等 債 券 関 係 損 益 (5 勘 定 戻)	10,186	(81)	10,267
Provision of general allowance for loan losses (2)	一 般 貸 倒 引 当 金 繰 入 額	640	708	(68)
Net business profit	業 務 純 益	9,487	(1,572)	11,059
Gains/losses on bond trading	う ち 国 債 等 債 券 関 係 損 益 (5 勘 定 戻)	(58)	(782)	723
Non-recurrent items	臨 時 損 益	(925)	820	(1,745)
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	145	(28)	173
Gains on equity trading	う ち 株 式 等 関 係 損 益 (3 勘 定 戻)	1,032	1,581	(549)
Losses on bad debt disposal (3)	う ち 不 良 債 権 処 理 損 失	2,222	555	1,666
Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,391	(52)	1,443
Written-off of loans	貸 出 金 償 却	659	436	223
Provision of reserve for compensation for trust principal losses	信 託 元 本 補 填 引 当 金 繰 入 額	171	171	-
Reversal of reserve for compensation for trust principal losses (4)	う ち 信 託 元 本 補 填 引 当 金 戻 入 益	-	(24)	24
Ordinary profit	経 常 利 益	8,562	(751)	9,314
Extraordinary gains (losses)	特 別 損 益	(82)	(73)	(8)
Loss on disposal of noncurrent assets	固 定 資 産 処 分 損 益	(13)	(5)	(8)
Impairment loss	減 損 損 失	68	68	0
Income before income taxes	税 引 前 当 期 純 利 益	8,479	(825)	9,305
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	3,555	(744)	4,300
Income taxes-deferred	法 人 税 等 調 整 額	328	750	(422)
Total income taxes	法 人 税 等 合 計	3,883	5	3,877
Net income	当 期 純 利 益	4,596	(831)	5,428
Bad debt disposal ((1) + (3) - (4))	不 良 債 権 処 理 額	2,222	523	1,698
Credit cost ((1) + (2) + (3) - (4))	与 信 費 用	2,862	1,231	1,630

Consolidated

(¥ million)

	(Japanese)	Reporting period	Previous period	
		(ended March 2014)	YoY increase (decrease)	(ended March 2013)
Gross business profit	連結業務粗利益	32,850	(810)	33,660
Interest income	資金利益	28,090	358	27,731
Trust account services	信託報酬	488	(30)	519
Fees and commissions	役務取引等利益	2,626	12	2,613
Other business profit	その他業務利益	1,645	(1,150)	2,796
Operating expenses	営業経費	20,815	637	20,178
Loan-loss provisions	貸倒償却引当費用	3,012	591	2,420
Provision of general allowance for possible loan losses	一般貸倒引当金繰入額	595	741	(145)
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	1,173	(657)	1,831
Provision of reserve for compensation for trust principal losses	信託元本補填引当金繰入額	171	171	-
Written-off of loans	貸出金償却	1,007	372	634
Losses on sale of credit	債権売却損	64	(36)	100
Net gains on equity securities	株式等関係損益	1,032	1,581	(549)
Other	その他	333	(89)	422
Ordinary profit	経常利益	10,387	(547)	10,934
Extraordinary gains (losses)	特別損益	(81)	(69)	(11)
Loss on adjustment for changes of accounting standard for asset retirement obligations	固定資産処分損益	(18)	(6)	(11)
Impairment loss	減損損失	63	63	0
Income before income taxes and minority interests	税金等調整前当期純利益	10,305	(616)	10,922
Income taxes-current	法人税、住民税及び事業税	4,087	(668)	4,755
Income taxes-deferred	法人税等調整額	476	689	(212)
Total income taxes	法人税等合計	4,564	21	4,542
Income before minority interests	少数株主損益調整前当期純利益	5,741	(638)	6,379
Minority interests in income (loss)	少数株主利益	457	31	426
Net income	当期純利益	5,284	(669)	5,953

(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)*	連結業務純益	11,469	(2,198)	13,667
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(Note) Gross business profit - operating expenses (excluding non-recurrent items) - provision of general allowance for possible loan losses

(Consolidated)

(Number of companies)

Number of consolidated subsidiaries	連結子会社数	7	(3)	10
Number of affiliates accounted for using the equity method	持分法適用会社数	0	0	0

2. Net business profit (non-consolidated)

(¥ million)

	(Japanese)	Reporting period (ended March 2014)	YoY decrease	Previous period (ended March 2013)
Net business profit (prior to provision of general allowance for possible loan losses)	業 務 純 益 (一般貸引繰入前)	10,127	(863)	10,991
Per staff (¥ thousand)	職員一人当たり (千円)	9,198	(811)	10,010
Net business profit	業 務 純 益	9,487	(1,572)	11,059
Per staff (¥ thousand)	職員一人当たり (千円)	8,616	(1,455)	10,072

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

3. Interest margins (non-consolidated)

(1) Aggregate

(%)

	(Japanese)	Reporting period (ended March 2014)	YoY increase (decrease) (pp)	Previous period (ended March 2013)
Yield on fund operation (A)	資 金 運 用 利 回	1.63	(0.06)	1.69
Yield on loans	貸 出 金 利 回	2.17	(0.15)	2.32
Yield on securities	有 価 証 券 利 回	0.62	0.06	0.56
Fund procurement cost (B)	資 金 調 達 原 価	1.27	(0.04)	1.31
Yield on deposits	預 金 等 利 回	0.11	(0.03)	0.14
Yield on external debt*	外 部 負 債 利 回	0.10	0.00	0.10
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.36	(0.02)	0.38

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

(2) Domestic

(%)

	(Japanese)	Reporting period (ended March 2014)	YoY increase (decrease) (pp)	Previous period (ended March 2013)
Yield on fund operation (A)	資 金 運 用 利 回	1.64	(0.05)	1.69
Yield on loans	貸 出 金 利 回	2.17	(0.15)	2.32
Yield on securities	有 価 証 券 利 回	0.59	0.07	0.52
Fund procurement cost (B)	資 金 調 達 原 価(B)	1.23	(0.04)	1.27
Yield on deposits	預 金 等 利 回	0.11	(0.03)	0.14
Yield on external debt*	外 部 負 債 利 回	0.10	0.00	0.10
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.41	(0.01)	0.42

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

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

(¥ million)

	(Japanese)	Reporting period	YoY increase	Previous period
		(ended March 2014)	(decrease)	(ended March 2013)
Losses on bond trading	国債等債券関係損益 (5 勘定尻)	(58)	(782)	723
Gains on sale of bonds	売却益	493	(273)	766
Gains on redemption of bonds	償還益	-	-	-
Losses on sale of bonds	売却損	552	508	43
Losses on redemption of bonds	償還損	-	-	-
Write-off	償却	-	-	-

Gains and losses on equity trading	株式等関係損益 (3 勘定尻)	1,032	1,581	(549)
Gains on sale of equity shares	売却益	1,074	1,012	61
Losses on sale of equity shares	売却損	30	(544)	575
Write-off	償却	12	(23)	35

5. Capital ratio

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

(¥ million, %)

Basel III Standard	バーゼルIII 基準	Reporting term-end
(1) Capital ratio	自己資本比率	11.66
(2) Basic elements of core capital	コア資本に係る 基礎項目	116,768
45% of the difference between the revalued land and the book value	うち土地の再評価 差額の45%	1,179
General allowance for loan losses	うち一般貸倒 引当金	3,549
Qualifying subordinated debt	うち負債性資本 調達手段等	-
(3) Adjustments to core capital	コア資本に係る 調整項目	-
(4) Capital ratio (2)-(3)	自己資本	116,768
(5) Risk-weighted assets	リスクアセット	1,000,667

(¥ million, %)

Basel II Standard	バーゼルII 基準	Previous term-end	Previous interim balance-sheet date
(1) Capital ratio	自己資本比率	11.88	11.94
(2) Tier I	T i e r I	109,316	110,877
(3) Tier II	T i e r II	4,088	4,646
45% of the difference between the revalued land and the book value	土地の再評価 差額の45%	1,179	1,179
General allowance for loan losses	一般貸倒 引当金	2,908	3,467
Qualifying subordinated debt	負債性資本 調達手段等	-	-
(4) Exclusion	控除項目	2,042	1,042
(Intentional equity holdings by other financial institutions)	他の金融機関 の資本調達手 段の意図的な 保有相当額	2,042	1,042
(5) Capital ratio (2)+(3)-(4)	自己資本	111,361	114,480
(6) Risk-weighted assets	リスクアセット	937,123	958,759

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

(¥ million, %)

Basel III Standard	バーゼルIII 基準	Reporting term-end
(1) Capital ratio	自己資本比率	12.49
(2) Basic elements of core capital	コア資本に係る 基礎項目	127,942
45% of the difference between the revalued land and the book value	うち土地の再評価 差額の45%	1,179
General allowance for loan losses	うち一般貸倒 引当金	4,564
Qualifying subordinated debt	うち負債性資本 調達手段等	-
(3) Adjustments to core capital	コア資本に係る 調整項目	-
(4) Capital ratio (2)-(3)	自己資本	127,942
(5) Risk-weighted assets	リスクアセット	1,023,896

(¥ million, %)

Basel II Standard	バーゼルII 基準	Previous term-end	Previous interim balance-sheet date
(1) Capital ratio	自己資本比率	12.64	12.73
(2) Tier I	T i e r I	118,330	120,468
(3) Tier II	T i e r II	5,148	5,664
45% of the difference between the revalued land and the book value	土地の再評価 差額の45%	1,179	1,179
General allowance for loan losses	一般貸倒 引当金	3,969	4,485
Qualifying subordinated debt	負債性資本 調達手段等	-	-
(4) Exclusion	控除項目	2,042	1,042
(Intentional equity holdings by other financial institutions)	他の金融機関 の資本調達手 段の意図的な 保有相当額	2,042	1,042
(5) Capital ratio (2)+(3)-(4)	自己資本	121,436	125,090
(6) Risk-weighted assets	リスクアセット	960,613	982,367

6. ROE (non-consolidated)

(%)

	(Japanese)	Reporting period (ended March 2014)	YoY comparison (pp)	Previous period (ended March 2013)
Net business profit basis	業務純益ベース	7.82	(1.72)	9.54
Business profit on core banking operations basis	コア業務純益ベース	8.40	(0.51)	8.91
Net income basis	当期純利益ベース	3.79	(0.89)	4.68

(Calculation formula)

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

* Business profit on core banking operations = Net business profit - gains and losses on bond trading + provision of 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)

(%)

	(Japanese)	Reporting period (ended March 2014)	YoY comparison (pp)	Previous period (ended March 2013)
Net business profit basis	業務純益ベース	8.53	(1.69)	10.22
Business profit on core banking operations basis	コア業務純益ベース	9.16	(0.38)	9.54
Net income basis	当期純利益ベース	4.13	(0.89)	5.02

(Calculation formula)

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

III. Loans and Bills Discounted

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

* Partial charge-offs are implemented.

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

Non-consolidated

(¥ million)

		(Japanese)	Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date	
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	1,835	828	229	1,007	1,606
		Delinquent loans	延滞債権額	16,218	(62)	506	16,280	15,712
		Past due loans more than 3 months	3ヶ月以上延滞債権額	305	(45)	(134)	350	439
		Restructured loans	貸出条件緩和債権額	3,309	581	(791)	2,728	4,101
		Total	合計	21,669	1,302	(190)	20,366	21,859

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高 (未残)	1,251,418	15,215	34,550	1,236,202	1,216,867
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(Note) Including trust accounts.

(%)

		(Japanese)	Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date	
As a percentage of total loans	貸出金残高比	Loans to bankrupt borrowers	破綻先債権	0.14	0.06	0.01	0.08	0.13
		Delinquent loans	延滞債権	1.29	(0.02)	0.00	1.31	1.29
		Past due loans more than 3 months	3ヶ月以上延滞債権	0.02	0.00	(0.01)	0.02	0.03
		Restructured loans	貸出条件緩和債権	0.26	0.04	(0.07)	0.22	0.33
		Total	合計	1.73	0.09	(0.06)	1.64	1.79

(Note) Including trust accounts.

Consolidated

(¥ million)

		(Japanese)	Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date	
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	1,897	874	214	1,022	1,683
		Delinquent loans	延滞債権額	16,765	(433)	520	17,199	16,245
		Past due loans more than 3 months	3ヶ月以上延滞債権額	305	(45)	(134)	350	439
		Restructured loans	貸出条件緩和債権額	3,309	581	(791)	2,728	4,101
		Total	合計	22,277	977	(191)	21,300	22,469

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高 (未残)	1,241,397	13,968	33,983	1,227,429	1,207,413
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(Note) Including trust accounts.

		(%)						
As a percentage of total loans	貸出金残高比	Loans to bankrupt borrowers	破綻先債権	0.15	0.07	0.02	0.08	0.13
		Delinquent loans	延滞債権	1.35	(0.05)	0.01	1.40	1.34
		Past due loans more than 3 months	3ヶ月以上延滞債権	0.02	0.00	(0.01)	0.02	0.03
		Restructured loans	貸出条件緩和債権	0.26	0.04	(0.07)	0.22	0.33
		Total	合計	1.79	0.06	(0.07)	1.73	1.86

(Note) Including trust accounts.

2. Allowance for loan losses

Non-consolidated

(¥ million)

	(Japanese)	Reporting term-end			Previous term-end	Previous interim balance-sheet date
			YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Allowance for loan losses	貸倒引当金	9,999	1,266	504	8,733	9,494
General allowance	一般貸倒引当金	3,549	640	81	2,908	3,467
Specific allowance	個別貸倒引当金	6,450	625	423	5,824	6,027
Reserve for compensation for trust principal losses	信託元本補填引当金	255	171	61	84	194

Consolidated

(¥ million)

	(Japanese)	Reporting term-end			Previous term-end	Previous interim balance-sheet date
			YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Allowance for loan losses	貸倒引当金	12,995	718	384	12,277	12,611
General allowance	一般貸倒引当金	4,564	595	79	3,969	4,485
Specific allowance	個別貸倒引当金	8,431	122	305	8,308	8,125
Reserve for compensation for trust principal losses	信託元本補填引当金	255	171	61	84	194

3. Coverage of risk monitored loans

Non-consolidated

(¥ million, %)

	(Japanese)	Reporting term-end			Previous term-end	Previous interim balance-sheet date
			YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Risk-monitored loans (A)	リスク管理債権額	21,669	1,302	(190)	20,366	21,859
Coverage	保 全 額	19,975	1,519	108	18,455	19,867
Allowance for loan losses (B)	貸倒引当金	6,894	834	247	6,060	6,647
Collateral and guarantees (C)	担保・保証等	13,080	685	(138)	12,395	13,219
Coverage ratio (B+C)/(A)	保 全 率	92.18	1.57	1.30	90.61	90.88
Allowance for loan losses (B/A)	貸倒引当金	31.81	2.06	1.41	29.75	30.40
Collateral and guarantees (C/A)	担保・保証等	60.36	(0.50)	(0.11)	60.86	60.47

(Note) Including trust accounts.

Consolidated

(¥ million, %)

	<i>(Japanese)</i>	Reporting term-end			Previous term-end	Previous interim balance-sheet date
			YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Risk-monitored loans (A)	リスク管理債権額	22,277	977	(191)	21,300	22,469
Coverage	保 全 額	20,570	1,201	109	19,369	20,461
Allowance for loan losses (B)	貸 倒 引 当 金	7,237	648	234	6,589	7,003
Collateral and guarantees (C)	担 保 ・ 保 証 等	13,333	553	(124)	12,779	13,458
Coverage ratio (B+C)/(A)	保 全 率	92.33	1.40	1.27	90.93	91.06
Allowance for loan losses (B/A)	貸 倒 引 当 金	32.48	1.55	1.32	30.93	31.16
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	59.84	(0.15)	(0.05)	59.99	59.89

(Note) Including trust accounts.

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

* Partial charge-offs are implemented.

Non-consolidated

(¥ million, %)

	(Japanese)	Reporting term-end			Previous term-end	Previous interim balance-sheet date
			YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	9,939	(1,026)	(233)	10,965	10,172
Doubtful assets	危険債権	8,242	1,786	977	6,456	7,265
Substandard loans	要管理債権	3,614	536	(926)	3,078	4,540
Total (A)	合計	21,797	1,296	(182)	20,500	21,979
Normal assets	正常債権	1,240,619	13,113	34,222	1,227,506	1,206,397
Total credit balance (B)	総与信残高	1,262,416	14,409	34,039	1,248,007	1,228,377
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.72	0.08	(0.06)	1.64	1.78
Partial charge-offs	部分直接償却額	3,207	325	328	2,882	2,879

(Note) Including trust accounts.

Consolidated

(¥ million, %)

	(Japanese)	Reporting term-end			Previous term-end	Previous interim balance-sheet date
			YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	10,520	(1,339)	(230)	11,860	10,751
Doubtful assets	危険債権	8,270	1,775	972	6,495	7,297
Substandard loans	要管理債権	3,614	536	(926)	3,078	4,540
Total (A)	合計	22,405	971	(184)	21,434	22,590
Normal assets	正常債権	1,230,005	12,188	33,655	1,217,816	1,196,349
Total credit balance (B)	総与信残高	1,252,411	13,160	33,471	1,239,251	1,218,939
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.78	0.06	(0.07)	1.72	1.85
Partial charge-offs	部分直接償却額	4,099	162	148	3,937	3,950

(Note) Including trust accounts.

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

Non-consolidated

(¥ million)

	(Japanese)	Reporting term-end			Previous term-end	Previous interim balance-sheet date
			YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date		
Coverage (C)	保全額	20,079	1,539	129	18,539	19,949
Allowance for loan losses	貸倒引当金	6,984	851	266	6,132	6,717
Collateral and guaranteed	担保・保証等	13,095	687	(136)	12,407	13,232

(Note) Including trust accounts.

						(%)
Coverage ratio (C)/(A)	保全率	92.12	1.69	1.36	90.43	90.76

Consolidated

(¥ million)

	(Japanese)	Reporting term-end	YoY increase (decrease)	Comparison with amounts at the previous interim balance-sheet date	Previous term-end	Previous interim balance-sheet date
Coverage (C)	保 全 額	20,674	1,221	130	19,453	20,543
Allowance for loan losses	貸 倒 引 当 金	7,327	665	253	6,661	7,073
Collateral and guaranteed	担 保 ・ 保 証 等	13,347	555	(122)	12,791	13,470

(Note) Including trust accounts.

Coverage ratio (C) / (A)	保 全 率	92.27	1.52	1.33	90.75	90.94
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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, %)

	(Japanese)	As of March 31, 2014			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	9,939	8,242	3,614	21,797
Covered portion (B)	担 保 等 の 保 全 額	5,336	5,613	2,145	13,095
Uncovered portion (C)=(A)-(B)	未 保 全 額	4,602	2,629	1,469	8,701
Allowance for loan losses (D)	引 当 額	4,602	2,065	316	6,984
Allowance ratio (D)/(C)	引 当 率	100.00	78.55	21.51	80.26
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	93.15	68.09	92.12

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2014			
		Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	1,842	8,097	8,242	18,182
Covered portion (B)	担 保 等 の 保 全 額	1,485	3,851	5,613	10,949
Uncovered portion (C)=(A)-(B)	未 保 全 額	356	4,245	2,629	7,232
Allowance for loan losses (D)	引 当 額	356	4,245	2,065	6,668
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	78.55	92.20
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	93.15	96.89

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2014			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	10,520	8,270	3,614	22,405
Covered portion (B)	担 保 等 の 保 全 額	5,589	5,613	2,145	13,347
Uncovered portion (C)=(A)-(B)	未 保 全 額	4,931	2,656	1,469	9,058
Allowance for loan losses (D)	引 当 額	4,931	2,079	316	7,327
Allowance ratio (D)/(C)	引 当 率	100.00	78.25	21.51	80.88
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	93.01	68.09	92.27

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2014			
		Bankrupt and quasi-bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	1,903	8,617	8,270	18,791
Covered portion (B)	担 保 等 の 保 全 額	1,532	4,056	5,613	11,202
Uncovered portion (C)=(A)-(B)	未 保 全 額	371	4,560	2,656	7,588
Allowance for loan losses (D)	引 当 額	371	4,560	2,079	7,011
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	78.25	92.38
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	93.01	96.92

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2014		As of March 31, 2013	
		Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	総 与 信 残 高	1,262,416	100.00	1,248,007	100.00
Classification I	非 分 類 額	1,129,663	89.48	1,110,483	88.98
Total classified amount	分 類 額 合 計	132,752	10.51	137,524	11.01
Classification II	Ⅱ 分 類	132,256	10.47	136,918	10.97
Classification III	Ⅲ 分 類	496	0.03	605	0.04
Classification IV	Ⅳ 分 類	-	-	-	-

(Notes)

- Total credit balance: total balance of securities loaned, loans and bills discounted, foreign exchanges, accrued interest, suspension payments and customers' liabilities for acceptances and guarantees. 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 自己査定区分	Standards for write-offs and reserves 償却・引当基準
Bankrupt assets 破綻先債権	Provision of specific allowance for loan losses in a full amount of the portion not covered by collateral and guarantees, or direct charge-offs 担保・保証等で保全されていない債権額の100%を個別貸倒引当金として計上するか、又は直接償却する。
Effectively bankrupt assets 実質破綻先債権	
Potentially bankrupt assets 破綻懸念先債権	Provision of specific allowance for loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate based on the historical default rate 貸倒実績率に基づく予想損失率を乗じて算定した予想損失額に相当する額を個別貸倒引当金として計上する。
Assets requiring caution 要管理先債権	Provision of general allowance for loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for three years based on the historical default rate to the asset balance 対象債権残高に対し、貸倒実績率に基づく今後3年間の予想損失率を乗じて算定した予想損失額を一般貸倒引当金として計上する。
Other assets requiring caution その他要注意先債権	Provision of general allowance for loan losses in an amount of estimated losses for one year calculated by multiplying the estimated loss rate based on the historical default rate to the asset balance 対象債権残高に対し、貸倒実績率に基づく今後1年間の予想損失率を乗じて算定した予想損失額を一般貸倒引当金として計上する。
Normal assets 正常先債権	

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

<p>DCF DCF先</p>	<p>Provision of general allowances for loan losses in an amount of asset value after deduction of discounted present value of future cash flows 対象先の将来キャッシュ・フローの割引現在価値を見積り、当該額を対象債権残高から控除した金額を一般貸倒引当金として計上する。</p>
<p>DDS DDS先</p>	<p>Provision of allowance for possible loan losses on total money claims in an amount calculated by using the estimated loss rate without regard to preference or subordination, or in an amount equivalent to acquisition cost or amortized cost estimating that the collectible amount of subordinated loans is zero 当該債務者に対する金銭債権全体について、優先・劣後の関係を考慮せずに予想損失率を用いて計上する。又は、資本的劣後ローンの回収可能見込額をゼロと算定し、取得原価又は償却原価と同額を貸倒見込額として計上する。</p>

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

(¥ million)

Asset self-assessment (by assets category) 自己査定結果 (債務者区分) Scope: Total credits 対象: 総与信					Assets subject to mandatory disclosure under the Financial Reconstruction Law 金融再生法 開示債権 Scope: Total credits 対象: 総与信	Risk-monitored loans リスク管理債権 Scope: Loans and bills discounted 対象: 貸出金	Allowance 引当金	Coverage ratio (Allowance ratio) 保全率 (引当率)
Assets category (after charge-offs) 債務者区分 (償却後)	Classification 分類							
	I 非分類	II II分類	III III分類	IV IV分類				
Bankrupt assets 破綻先 1,842	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 541 1,301		Fully reserved 全額引当	Direct charge-offs 償却引当	Bankrupt and quasi-bankrupt assets 破産更生債権及びこれらに準ずる債権 9,939	Bankrupt loans 破綻先債権 1,835	356	100.00%
Effectively bankrupt assets 実質破綻先 8,097	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 5,021 3,075						Coverage ratio: 保全率: 100.00%	
Potentially bankrupt assets 破綻懸念先 8,242	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 5,092 2,653		Necessary amount reserved 必要額を引当 496		Doubtful assets 危険債権 8,242	Delinquent loans 延滞債権 16,218	2,065	93.15% (78.55)
Assets requiring supervision 要管理先 4,746	Collateral: 担保: 3,187 Non-Covered: 信用: 1,558 1,006 3,739		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). 貸倒実績率に基づく3年間の予想損失額を引当。資本的劣後ローン (DDS) は全額引当。		Substandard loans 要管理債権 3,614	Past due loans (3 months or more) 3ヶ月以上延滞債権 305	399	75.57% (25.62)
	Other assets requiring caution 要管理先以外の要注意先 156,573	35,086 121,486			Subtotal 小計 21,797	Restructured loans 貸出条件緩和債権 3,309		
Normal assets 正常先 1,082,915	1,082,915		Provision of reserves in an estimated loss amount for one year based on historical default rates. 貸倒実績率に基づく1年間の予想損失額を引当。		Overall coverage 全体の保全率 92.12%		3,031	
Total 合計 1,262,416	1,129,663 132,256		496	-	Normal assets 正常債権 1,240,619		128	
					1,262,416	1,251,418	10,227	92.48% (80.39)

(Note) Including trust accounts.

9. Loans and bills discounted by industrial segment

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

(¥ million)

	(Japanese)	As of March 31, 2014			As of March 31, 2013	As of September 30, 2013
			Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Domestic branches (excl. the special account for international financial transactions)	国内店分(除く特別国際金融取引勘定)	1,251,418	15,215	34,550	1,236,202	1,216,867
Manufacturing	製造業	36,680	(1,238)	2,837	37,919	33,843
Agriculture and Forestry	農業, 林業	592	98	27	493	564
Fishery	漁業	535	6	5	529	529
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	1,978	406	694	1,572	1,284
Construction	建設業	44,740	(2,582)	2,268	47,322	42,471
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	3,535	950	(203)	2,585	3,739
Telecommunications	情報通信業	7,237	(753)	(118)	7,991	7,356
Transport and postal activities	運輸業, 郵便業	14,828	(183)	742	15,011	14,085
Wholesaling and Retailing	卸売業, 小売業	114,893	(813)	(652)	115,706	115,546
Finance and insurance	金融業, 保険業	25,021	2,913	840	22,107	24,180
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	294,856	32,887	17,824	261,969	277,031
Miscellaneous services	各種サービス業	129,550	(7,693)	(3,394)	137,244	132,945
Local government bodies	地方公共団体	98,356	(28,955)	761	127,311	97,594
Others	その他	478,610	20,171	12,916	458,438	465,694

(Note) Including trust accounts.

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

(¥ million)

	(Japanese)	As of March 31, 2014			As of March 31, 2013	As of September 30, 2013
			Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Domestic branches (excl. the special account for international financial transactions)	国内店分(除く特別国際金融取引勘定)	21,669	1,302	(190)	20,366	21,859
Manufacturing	製造業	1,214	(437)	(269)	1,651	1,483
Agriculture and Forestry	農業, 林業	3	(19)	(19)	22	22
Fishery	漁業	506	(4)	(4)	510	510
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	98	(4)	(39)	102	137
Construction	建設業	1,807	354	675	1,453	1,132
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-
Telecommunications	情報通信業	661	202	3	459	657
Transport and postal activities	運輸業, 郵便業	310	214	216	96	94
Wholesaling and Retailing	卸売業, 小売業	4,474	130	(268)	4,343	4,742
Finance and insurance	金融業, 保険業	9	7	0	2	10
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	3,338	190	(154)	3,148	3,492
Miscellaneous services	各種サービス業	3,899	753	(324)	3,146	4,223
Local government bodies	地方公共団体	-	-	-	-	-
Others	その他	5,344	(85)	(5)	5,429	5,350

(Note) Including trust accounts.

3) Loan and bad debt 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	卸売・小売業	March 31, 2013	115,706	24	710	3,607	2
		September 30, 2013	115,546	51	729	3,103	858
		March 31, 2014	114,893	9	86	4,274	104
Construction	建設業	March 31, 2013	47,322	8	22	1,376	45
		September 30, 2013	42,471	-	115	1,014	2
		March 31, 2014	44,740	-	116	1,141	549
Real estate	不動産業	March 31, 2013	238,746	-	402	2,599	36
		September 30, 2013	254,214	100	359	2,938	9
		March 31, 2014	271,659	-	362	2,646	248
Finance (excl. banking)	その他金融	March 31, 2013	7,258	-	-	-	-
		September 30, 2013	8,026	-	-	-	-
		March 31, 2014	8,911	-	-	-	-

(Note) 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	卸売・小売業	March 31, 2013	119,564	734	1,072	2,544
		September 30, 2013	119,152	781	1,033	2,930
		March 31, 2014	118,433	95	2,243	2,153
Construction	建設業	March 31, 2013	48,451	30	656	767
		September 30, 2013	43,422	115	781	235
		March 31, 2014	45,571	116	875	819
Real estate	不動産業	March 31, 2013	240,680	402	806	1,941
		September 30, 2013	256,873	460	1,402	1,649
		March 31, 2014	273,475	362	1,261	1,729
Finance (excl. banking)	その他金融	March 31, 2013	7,264	-	-	-
		September 30, 2013	8,031	-	-	-
		March 31, 2014	8,915	-	-	-

(Note) Including trust accounts.

4) Consumer loan balance (non-consolidated)

(¥ million)

	(Japanese)	As of March 31, 2014	Comparison with previous balance-sheet date		As of March 31, 2013	As of September 30, 2013
			Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Loans to consumers	生活密着型ローン 残 高	528,825 [529,835]	33,249 [33,002]	20,103 [19,980]	495,575 [496,832]	508,721 [509,854]
Housing loans (incl. mortgage loans)	うち住宅ローン 残 高	464,112 [464,633]	31,382 [31,283]	18,025 [17,982]	432,730 [433,349]	446,087 [446,651]
Other than housing loans	うちその他ローン 残 高	64,712 [65,202]	1,867 [1,718]	2,078 [1,998]	62,844 [63,483]	62,633 [63,203]

(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)

	(Japanese)	As of March 31, 2014	Comparison with previous balance-sheet date		As of March 31, 2013	As of September 30, 2013
			Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Loans to SMEs	中小企業等貸出残高	1,068,993 [1,072,940]	40,818 [39,702]	35,311 [34,669]	1,028,175 [1,033,238]	1,033,682 [1,038,270]
As a percentage of total loans	中小企業等貸出比率	85.69 [85.73]	2.17 [2.15]	0.42 [0.41]	83.52 [83.58]	85.27 [85.32]

(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 %)

	(Japanese)	March 31, 2014	March 31, 2013	September 30, 2013
Loans guaranteed by credit guarantee associations	信用保証協会保証付の 融 資 残 高	66,043	71,971	67,789
Special credit lines	うち特別保証枠分	21	51	46

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

(¥ million)

March 31, 2014	March 31, 2013	September 30, 2013
12,603	11,968	12,182

12. Deposits and loan balances (non-consolidated)

(¥ million)

			As of March 31, 2014	Comparison with previous balance-sheet date		As of March 31, 2013	As of September 30, 2013
				Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Deposits	預 金	(term-end balance)	1,687,598 [1,755,149]	(25,970) [(34,719)]	(17,130) [(21,760)]	1,713,568 [1,789,869]	1,704,729 [1,776,910]
		(average balance)	1,673,640 [1,745,685]	39,448 [39,159]	(7,781) [(9,688)]	1,634,192 [1,706,525]	1,681,421 [1,755,373]
Loans	貸 出 金	(term-end balance)	1,247,454 [1,251,418]	16,450 [15,215]	35,304 [34,550]	1,231,003 [1,236,202]	1,212,149 [1,216,867]
		(average balance)	1,197,398 [1,202,024]	48,647 [47,289]	10,749 [10,449]	1,148,750 [1,154,734]	1,186,648 [1,191,575]

(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)

	(Japanese)	March 31, 2014			March 31, 2013	September 30, 2013
			Comparison with previous balance-sheet date	Comparison with previous interim balance-sheet date		
Individuals	個人預金	1,124,231	24,182	4,007	1,100,049	1,120,224
Liquid deposits	流動性預金	541,377	42,648	11,009	498,728	530,367
Time deposits	定期性預金	582,854	(18,466)	(7,001)	601,321	589,856
Corporations	法人預金	479,571	38,412	(554)	441,159	480,126
Liquid deposits	流動性預金	259,777	18,416	1,758	241,360	258,019
Time deposits	定期性預金	219,794	19,995	(2,312)	199,798	222,107

(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 the year ending March 31, 2015 (non-consolidated)

(¥ million)

	(Japanese)	Year ending March 31, 2015 forecasts	Year ended March 31, 2014 results
Ordinary income	経 常 収 益	36,400	37,159
Ordinary profit	経 常 利 益	9,200	8,562
Net income	当 期 純 利 益	5,700	4,596
Net business profit	業 務 純 益	10,500	9,487
(prior to provision of general allowance)	業務純益 (一般貸引繰入前)	10,400	10,127
Excl. gains and losses on bond transactions	除く国債等債券関係損益	10,200	10,186
Bad debt disposal	不 良 債 権 処 理 額	1,700	2,222

(Note) Including bad debt disposal posted under trust accounts.

Net business profit (non-consolidated)

(¥ million)

	Prior to provision of general allowance		After making provision of general allowance	Net business profit posted under trust account (prior to provision of general allowance)			
				信託勘定償却前業務純益			
	一般貸引繰入前	Excluding gains and losses on bond transactions		一般貸引繰入後	Prior to provision of general allowance		After making provision of general allowance
					一般貸引繰入前	Excluding gains and losses on bond transactions	
	一般貸引繰入前	除く債券損益	一般貸引繰入後	一般貸引繰入前	除く債券損益	一般貸引繰入後	
March 31, 2013	10,991	10,267	11,059	11,048	10,324	11,116	
March 31, 2014	10,127	10,186	9,487	10,127	10,186	9,487	
September 30, 2013	4,648	4,897	4,090	4,648	4,897	4,090	
March 31, 2015 forecasts	10,400	10,200	10,500	10,400	10,200	10,500	
September 30, 2014 forecasts	5,100	4,900	5,100	5,100	4,900	5,100	

2. Employees and branches (non-consolidated)

1) Employees

	(Japanese)	End of March 31, 2014	Comparison with previous balance-sheet data	Comparison with previous interim balance-sheet data	End of March 2013	End of September 2013
Regular employees	在 籍 行 員 数	1,100	(7)	(36)	1,107	1,136

2) Branches

	(Japanese)	End of March 31, 2014	Comparison with previous balance-sheet data	Comparison with previous interim balance-sheet data	End of March 2013	End of September 2013
Number of branches	店 舗 数	65 (4)	0 (0)	0 (0)	65 (4)	65 (4)

(Note) Branches include sub-branches. Figures in parenthesis are 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
	取得原価ベース	時価ベース	Tier I
March 31, 2013	17,338	20,940	-
September 30, 2013	15,768	20,894	-
March 31, 2014	16,573	21,591	-

(2) Impairment accounting

(¥ million)

	Net gains on equity securities	Impairment loss
	株式等関係損益	うち減損処理額
March 31, 2013	(549)	35
March 31, 2014	1,032	1

4. Bad debt (non-consolidated)

(1) Credit cost

(¥ million)

	1) Net provision (reversal) of general allowance	2) Bad debt disposal (bank account)	3) Bad debt disposal (trust account)	Total credit cost 1) + 2) + 3)
	一般貸倒引当金 純繰入額	不良債権処理額 (銀行勘定)	不良債権処理額 (信託勘定)	総与信費用
March 31, 2013	(68)	1,641	56	1,630
March 31, 2014	640	2,222	-	2,862
September 30, 2013	558	1,014	-	1,572

(Note) 2) Bad debt disposal (bank account) = specific allowance for loan losses + written-off of loans + losses on sale of credit

(2) Bad debt balance

(¥ million)

	Asset self-assessment				
	自己査定				
	Bankrupt assets 1)	Potentially bankrupt assets 2)	Potentially bankrupt assets or below 1) + 2)	Assets requiring caution 3)	Total 1) + 2) + 3)
	破綻・実質破綻先	破綻懸念先	破綻懸念先以下	要注意先	計
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
March 31, 2014	9,939	8,242	18,182	161,319	179,501

	Under the Financial Reconstruction Law	
	金融再生法基準	
	Substandard loans 4)	Total 1) + 2) + 4)
	要管理債権	計
March 31, 2013	3,078	20,500
September 30, 2013	4,540	21,979
March 31, 2014	3,614	21,797

(Note) Including trust accounts.

(3) Bad debt final disposal and new occurrence

a. Bad debt balance (under the Financial Reconstruction Law)

(¥ million)

	Bankrupt and quasi-bankrupt assets, etc.	Doubtful assets	Total
	破産更生等債権	危険債権	合計
March 31, 2013	10,965	6,456	17,421
September 30, 2013	10,172	7,265	17,438
March 31, 2014	9,939	8,242	18,182
New occurrence during fiscal 2013	1,776	4,890	6,666
Removed from balance sheet during fiscal 2013	3,568	2,337	5,905
Net increase (decrease) during fiscal 2013	(1,026)	1,786	760
New occurrence during fiscal 2013 second half	1,485	2,679	4,164
Removed from balance sheet during fiscal 2013 second half	1,953	1,467	3,421
Net increase (decrease) during fiscal 2013	(233)	977	743

(Note) Including trust accounts.

b. Removal from balance sheet by type of disposal measure

(¥ million)

	(Japanese)	March 31, 2014	September 30, 2013	March 31, 2013
Liquidation and similar measures	清算型処理	-	-	-
Corporate rehabilitation	再建型処理	-	-	-
Improved performance by corporate rehabilitation	再建型処理に伴う業況改善	-	-	-
Securitization	債権流動化	111	111	-
Sale to RCC	RCC向け売却	-	-	-
Direct charge-offs	直接償却	1,313	590	1,720
Other	その他	4,481	3,785	5,697
Collection/repayment	回収・返済	3,298	2,860	4,051
Improved performance	業況改善	1,183	925	1,646
Total	合計	5,905	4,487	7,418

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

				March 31, 2014		September 30, 2013		March 31, 2013	
				%	¥ billion	%	¥ billion	%	¥ billion
Bankrupt and effectively bankrupt assets	実質破綻・破綻先債権	As a percentage of portion not secured by collateral	無担保部分の	100.00 %	¥4.6 billion	100.00 %	¥4.9 billion	100.00 %	¥4.9 billion
Potentially bankrupt assets	破綻懸念先債権	As a percentage of portion not secured by	無担保部分の	78.55 %	¥2.0 billion	65.11 %	¥1.2 billion	56.80 %	¥0.9 billion
Assets requiring caution (substandard loans)	要管理先債権	As a percentage of debt amount	債権額の	8.41 %	¥0.3 billion	11.52 %	¥0.6 billion	8.62 %	¥0.3 billion
Assets requiring caution (excl. substandard loans)	その他要注意先債権	As a percentage of debt amount	債権額の	1.93 %	¥3.0 billion	1.70 %	¥2.7 billion	1.51 %	¥2.5 billion
Normal assets	正常先債権	As a percentage of debt amount	債権額の	0.01 %	¥0.1 billion	0.00 %	¥0 billion	0.00 %	¥0 billion

(Note) The Bank has made a provision in an amount of ¥1.8 billion for possible losses on loans to assets requiring caution (excl. substandard loans) as of March 31, 2014, with regard to a portion of which has been converted into subordinated loans (DDS).

(5) Bad debt ratios under the Financial Reconstruction Law (%)

	<i>(Japanese)</i>	March 31, 2012	September 30, 2012	March 31, 2013	September 30, 2013	March 31, 2014
Non-consolidated	単体ベース	1.63	1.62	1.64	1.78	1.72
Consolidated	連結ベース	1.73	1.72	1.72	1.85	1.78