

Financial Statements  
for the Year Ended March 31, 2015

The Bank of Okinawa, Ltd.

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# I. Bank of Okinawa Financial Statements for the Year Ended March 31, 2015

## 1. Earnings

### ➤ Year-on-year comparison

Ordinary income for the reporting period decreased ¥716 million year on year to ¥36,442 million. Despite an increase in interest and dividends on securities, this decrease was largely attributable to the decrease in interest on loans and discounts and gain on sales of stocks and other securities.

Business profit on core banking operations increased ¥467 million year on year to ¥10,653 million. This result was mainly due to increase in interest income and decrease in expenses, offsetting the decrease in fees and commissions.

Ordinary profit increased ¥1,380 million year on year to ¥9,942 million. Despite a decrease in gains and losses on securities, this result was mainly due to the increase in business profit on core banking operations and the decrease in credit costs. In addition, net income for the reporting period came to ¥6,793 million, up ¥2,196 million year on year.

### Business performance (non-consolidated)

(¥ million)

	(Japanese)	No.	FY13	FY14	
				Amounts	YoY increase (decrease)
Ordinary income	経 常 収 益	1	37,159	36,442	(716)
Gross business profit	業 務 粗 利 益	2	30,068	30,559	491
Interest income	資 金 利 益	3	27,357	27,803	446
Fees and commissions	役 務 取 引 等 利 益	4	2,586	2,379	(206)
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	-	43	43
Other business profit	そ の 他 業 務 利 益	6	124	376	251
Gains (losses) on bond trading	う ち 国 債 等 債 券 関 係 損 益	7	(58)	242	300
Expenses (excluding non-recurrent items)	経 費 ( 除 く 臨 時 処 理 分 )	8	19,940	19,707	(233)
Personnel expenses	う ち 人 件 費	9	9,642	9,634	(7)
Non-personnel expenses	う ち 物 件 費	10	9,324	8,995	(328)
<b>Business profit on core banking operations (A)</b>	<b>コ ア 業 務 純 益</b>	<b>11</b>	<b>10,186</b>	<b>10,653</b>	<b>467</b>
Provision of general allowance for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	12	640	(372)	(1,012)
<b>Net business profit (B)</b>	<b>業 務 純 益</b>	<b>13</b>	<b>9,487</b>	<b>11,224</b>	<b>1,737</b>
Non-recurrent items	臨 時 損 益	14	(925)	(1,282)	(357)
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	15	145	129	(16)
Net gains (losses) on equity securities	う ち 株 式 等 関 係 損 益	16	1,032	167	(865)
Bad debt disposal (non-recurrent items)	う ち 不 良 債 権 処 理 額	17	2,222	1,938	(283)
<b>Ordinary profit</b>	<b>経 常 利 益</b>	<b>18</b>	<b>8,562</b>	<b>9,942</b>	<b>1,380</b>
Extraordinary gains (losses)	特 別 損 益	19	(82)	(109)	(27)
Income before income taxes	税 引 前 当 期 純 利 益	20	8,479	9,832	1,352
Total income taxes and other taxes	法 人 税 等 合 計	21	3,883	3,039	(844)
<b>Net income</b>	<b>当 期 純 利 益</b>	<b>22</b>	<b>4,596</b>	<b>6,793</b>	<b>2,196</b>

(Note) The total amount for bad debt disposal

No. (17+5) FY14 ¥1,981 million

FY13 ¥2,222 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.

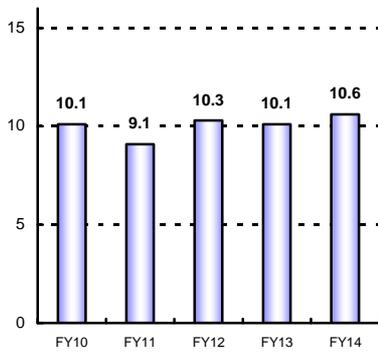
(B) Net business profit

No. (2-8-12)

Roughly equivalent to operating income at companies outside the banking sector

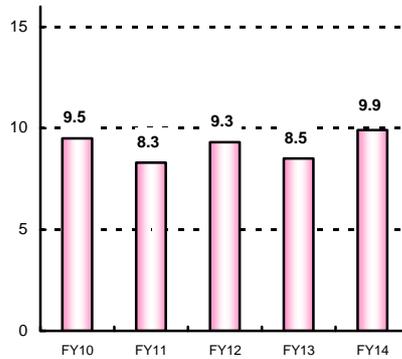
**Business profit on core banking operations**

(¥ billion)



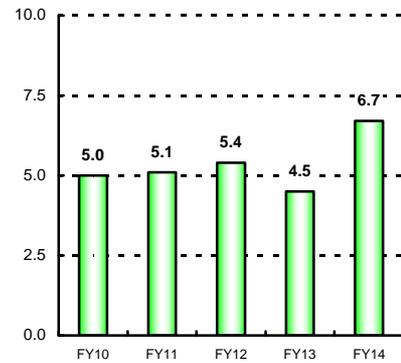
**Ordinary profit**

(¥ billion)



**Net income**

(¥ billion)



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

### (1) Loans and bills discounted

#### ➤ Year-on-year comparison

The balance of loans and bills discounted under banking and trust accounts stood at ¥1,313.8 billion as of the end of the reporting period, up ¥62.4 billion year on year. This increase was largely attributable to solid increases in mortgage loans and apartment loans as a result of stronger marketing in consumer loans, and the increase in business loans on the back of successful efforts to build more robust customer relationships under our “Strong Relations Plan.”

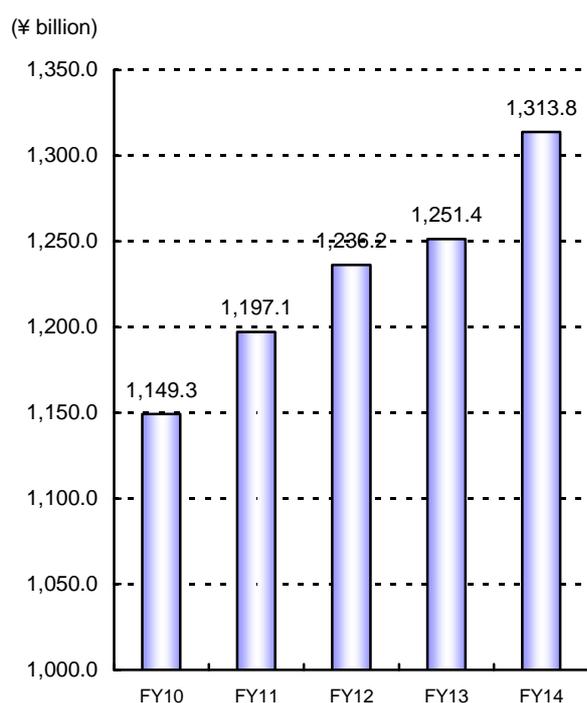
#### Term-end balance

(¥ billion, %)

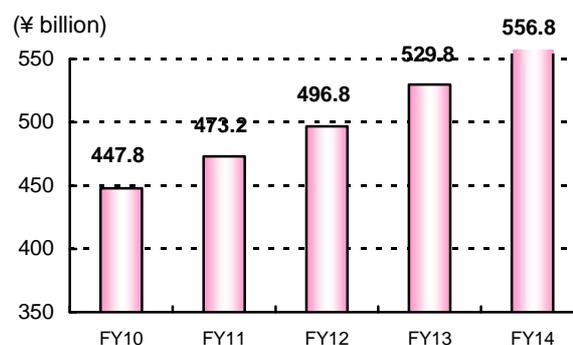
	(Japanese)	FY13	FY14		
			Amounts	YoY increase (decrease)	%
Loans and bills discounted (term-end balance)	貸出金 (期末残高)	1,251.4	1,313.8	62.4	4.99
Business loans	事業性貸出	623.2	657.0	33.8	5.42
Consumer loans	生活密着型ローン	529.8	556.8	27.0	5.10
Mortgage loans	住宅ローン	464.6	491.0	26.4	5.68
Loans to local government bodies and other public organizations	国・地公体向け貸出	98.3	99.9	1.6	1.65
Loans and bills discounted (average balance)	貸出金 (平均残高)	1,202.0	1,254.9	52.9	4.40

(Note) Including trust accounts.

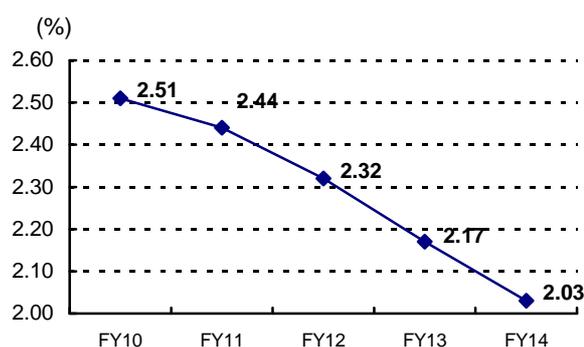
#### Loans and bills discounted (term-end balance)



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



#### Yield on loans



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

## (2) Deposits

### ➤ Year-on-year comparison

Total deposits increased ¥110.3 billion year on year to ¥1,865.4 billion on an aggregated reporting period-end banking and trust accounts balance basis. This result mainly reflected the steady upswing in deposits by individuals thanks to enhanced efforts to capture pensions and direct payroll deposits, etc., and stronger marketing to the employees of the customers, as well as firm growth in deposits by companies as they designated accounts in our bank as their payee accounts on the back of continued and repeated customer visits to customers under our “Strong Relations Plan.”

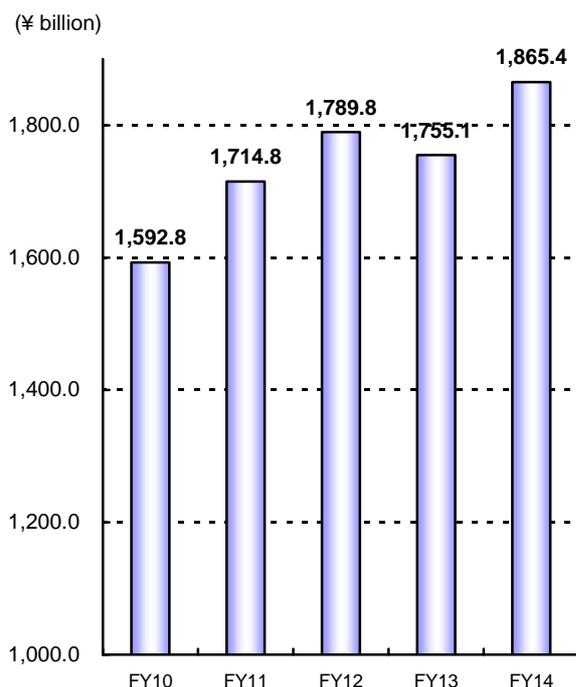
### Term-end balance

(¥ billion, %)

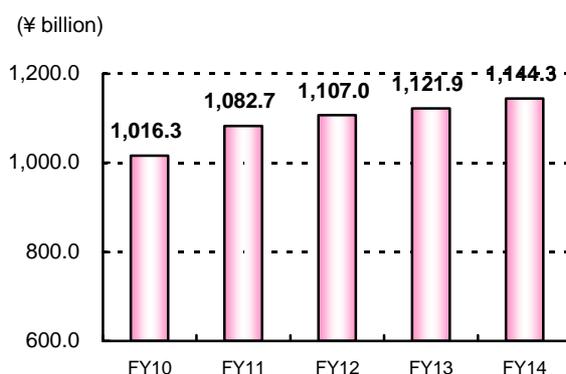
	(Japanese)	FY13	FY14		
			Amounts	YoY increase (decrease)	%
Deposits (term-end balance)	預金 (期末残高)	1,755.1	1,865.4	110.3	6.28
Individuals	個人	1,121.9	1,144.3	22.4	1.99
Corporations	法人	496.7	562.5	65.7	13.23
Financial institutions	金融	18.5	45.9	27.3	147.28
Public funds	公金	117.8	112.6	(5.2)	(4.41)
Deposits (average balance)	預金 (平均残高)	1,745.6	1,813.1	67.5	3.86

(Note) Including trust accounts.

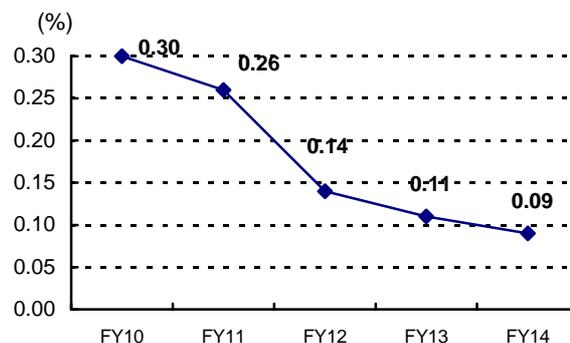
### Deposits (term-end balance)



### 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 ¥605.5 billion, a year-on-year increase of ¥28.2 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 ¥10.4 billion year on year to ¥23.9 billion.

#### Term-end balance

(¥ billion, %)

	(Japanese)	FY13	FY14		
			Amounts	YoY increase (decrease)	%
Securities	有 価 証 券	577.3	605.5	28.2	4.89
Bonds	債 券	529.9	508.8	(21.0)	(3.97)
Stocks	株 式	21.5	27.5	5.9	27.75
Others	そ の 他	25.7	69.1	43.3	167.98

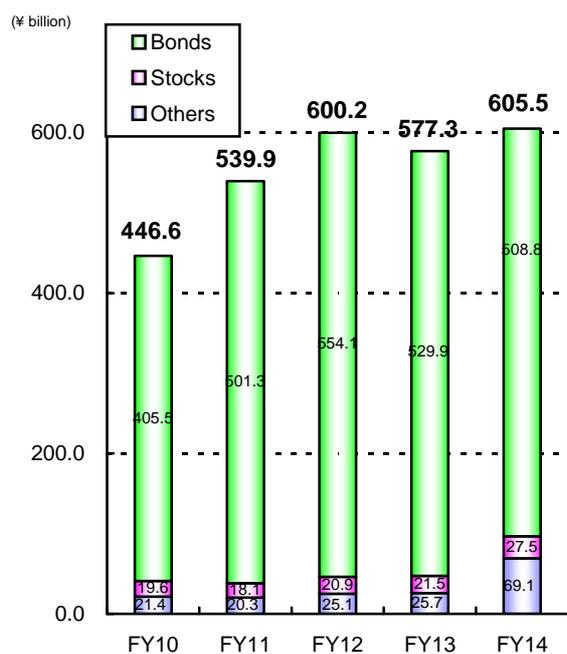
#### Unrealized gains and losses

(¥ billion, %)

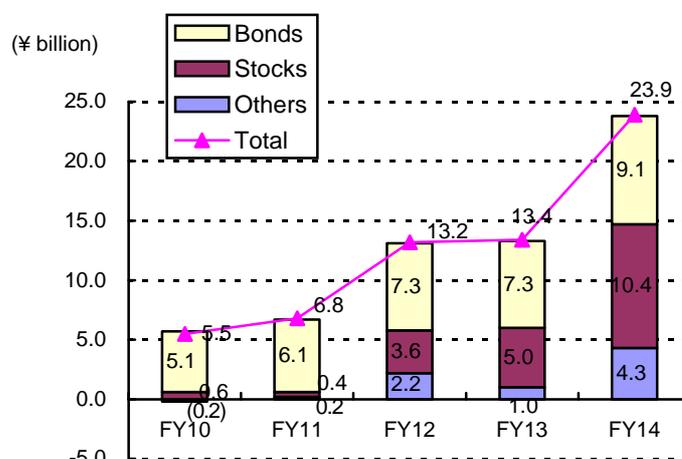
	(Japanese)	FY13	FY14		
			Amounts	YoY increase (decrease)	%
Securities	有 価 証 券	13.4	23.9	10.4	78.12
Bonds	債 券	7.3	9.1	1.7	24.09
Stocks	株 式	5.0	10.4	5.4	108.73
Others	そ の 他	1.0	4.3	3.2	308.08

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

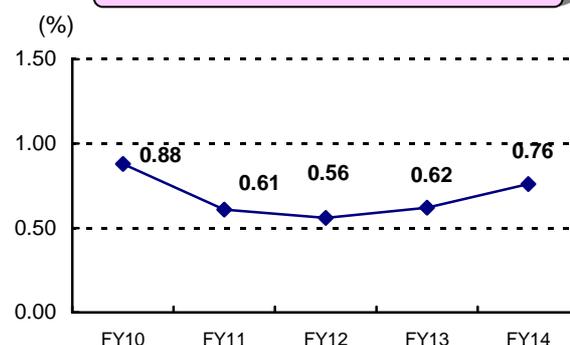
#### Balance of securities



#### 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 ¥174.4 billion, up ¥23.6 billion year on year. Despite a decrease in JGBs due to the effect of lower interest rates led by continued monetary easing, this increase was largely attributable to growth in investment trust backed by introduction of new fund products and various campaigns as well as increased sales of personal pension insurance plans due to new financial product offerings.

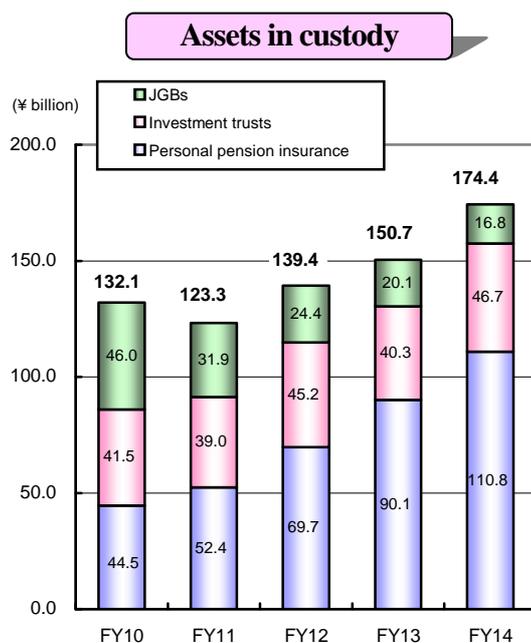
##### Term-end balance

(¥ billion)

	(Japanese)	FY13	FY14	
			Amounts	YoY increase (decrease)
Assets in custody	預かり資産	150.7	174.4	23.6
JGBs	国債	20.1	16.8	(3.3)
Investment trusts	投資信託	40.3	46.7	6.3
Personal pension insurance	個人年金保険等	90.1	110.8	20.6

《Assets in custody》

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



### 3. Expenses (non-consolidated)

#### ➤ Year-on-year comparison

Personal expenses decreased ¥7 million year on year to ¥9,634 million owing partly to lower expenses for employee compensation due to reduced number of bank clerks and decreased overtime compensation.

Non-personnel expenses decreased ¥328 million year on year to ¥8,995 million mainly due to decreases in depreciation and amortization expenses, supplies expenses, and business consignment expenses.

Core OHR, an indicator of the cost-efficiency of core banking operations, decreased 1.2 percentage point year on year to 64.9%, largely reflecting the decrease of expenses and the increase in gross business profit on core banking operations.

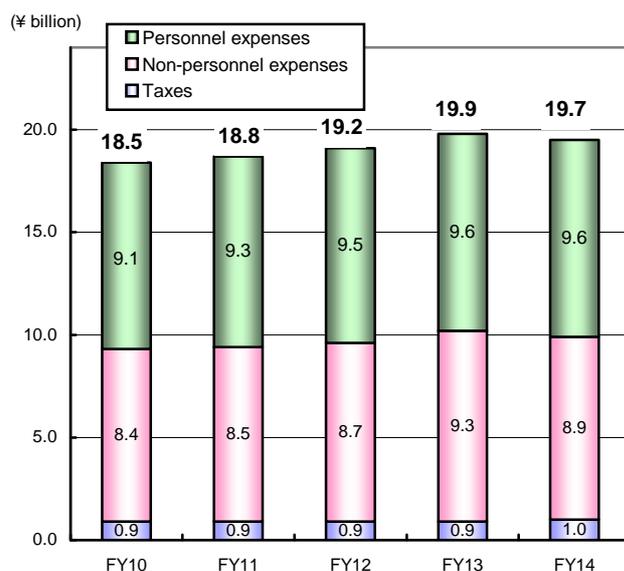
#### Breakdown of expenses

(¥ million, %)

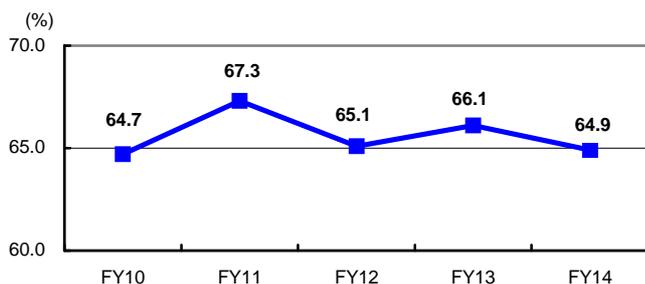
	(Japanese)	FY13	FY14	
			Amounts	YoY increase (decrease)
Expenses	経 費	19,940	19,707	(233)
Personnel expenses	人 件 費	9,642	9,634	(7)
Non-personnel expenses	物 件 費	9,324	8,995	(328)
Taxes	税 金	974	1,077	102
Gross business profit on core banking operations	コア業務粗利益	30,126	30,360	234
Core OHR	コアOHR	66.1	64.9	(1.2)

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

#### Expenses



#### Core OHR



#### 4. Asset soundness (non-consolidated)

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

###### ➤ Year-on-year comparison

In overall terms, credit cost decreased ¥1,252 million year on year to ¥1,609 million. During the reporting period, this decrease was mainly due to the reversal of general allowance for possible loan losses of ¥372 million, resulting from year on year decrease of ¥1,012 million, owing to the decline in the historical default rate, and also the decrease in provision for DDS, in addition to decrease in bad debt disposal of ¥240 million year on year to ¥1,981 million, owing to the decrease in provision of reserve for compensation for trust principal losses and written-off of loans.

##### Credit cost

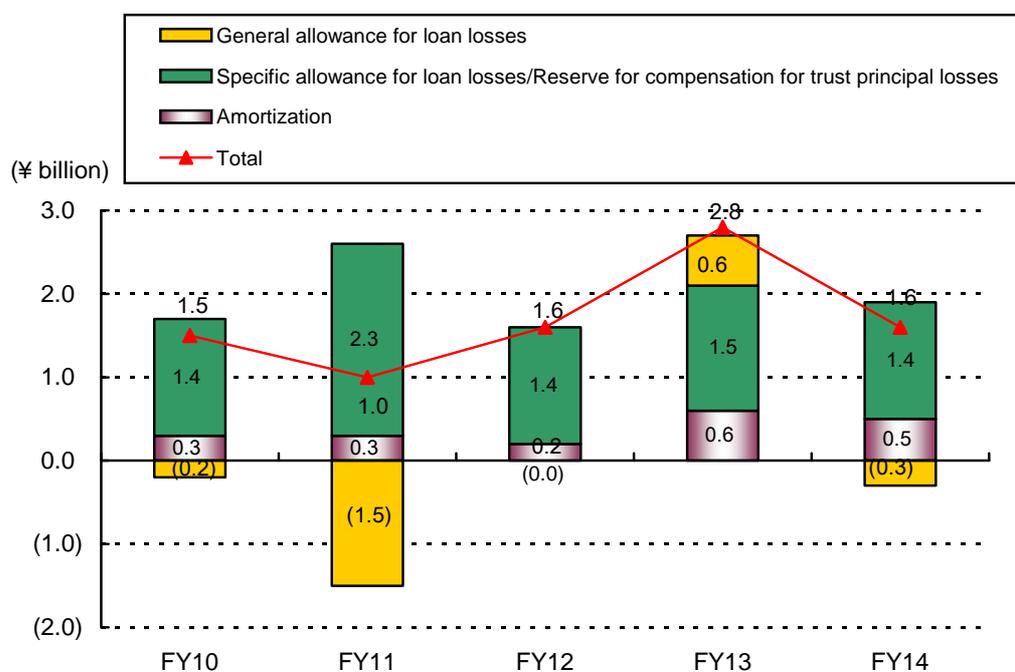
(¥ million)

	(Japanese)	FY13	FY14	
			Amounts	YoY increase (decrease)
Credit cost	与 信 費 用	2,862	1,609	(1,252)
Provision of general allowance for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	640	(372)	(1,012)
Bad debt disposal	不 良 債 権 処 理 額	2,222	1,981	(240)
Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,391	1,436	45
Provision of reserve for compensation for trust principal losses	信 託 元 本 補 填 引 当 金 繰 入 額	171	(37)	(208)
Written-off of loans	貸 出 金 償 却	659	582	(77)

(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 possible 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 decreased ¥0.3 billion year on year to ¥21.4 billion. The ratio of loans subject to mandatory disclosure also declined 0.11 of a percentage point to 1.61%.

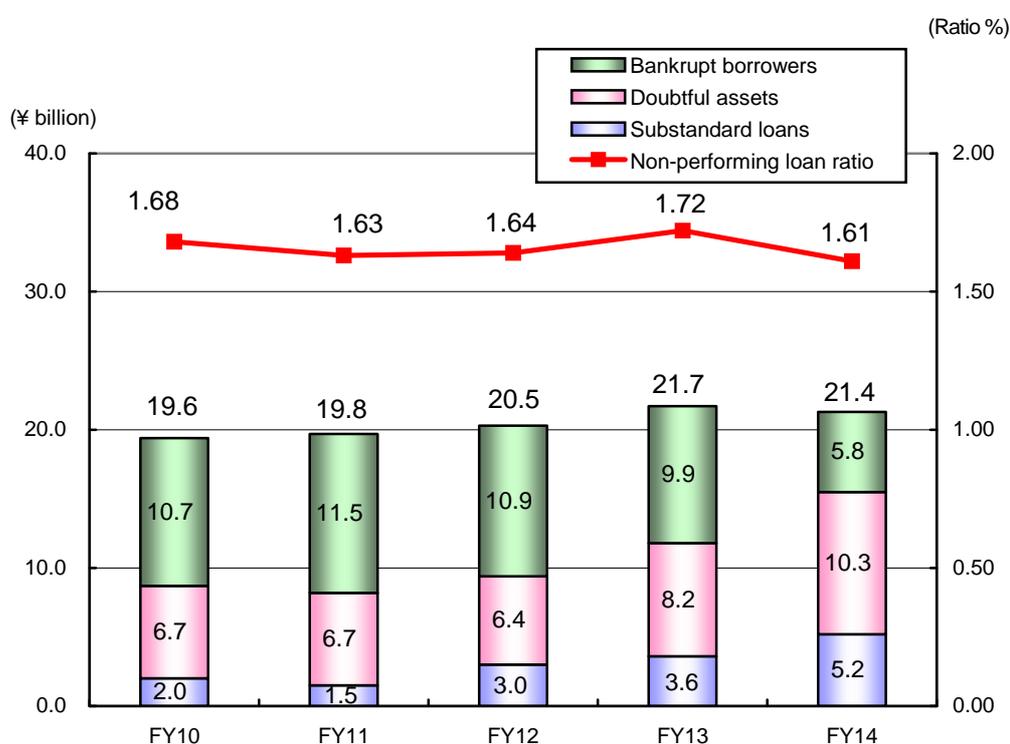
### Mandatory disclosure of bad debt under the Financial Reconstruction Law (non-consolidated)

(¥ billion, %)

	(Japanese)	FY13	FY14		(Reference)
			Amounts	YoY increase (decrease)	Prior to partial charge-offs
Mandatory disclosure of bad debt (a)	開 示 債 権	21.7	21.4	(0.3)	25.2
Bankrupt borrowers	破 産 更 生 等 債 権	9.9	5.8	(4.1)	9.5
Doubtful assets	危 険 債 権	8.2	10.3	2.1	10.3
Substandard loans	要 管 理 債 権	3.6	5.2	1.6	5.2
Normal assets	正 常 債 権	1,240.6	1,303.7	63.1	1,303.7
Total credit balance (b)	総 与 信 額	1,262.4	1,325.1	62.7	1,328.9
Non-performing loan ratio (a/b)	開 示 債 権 比 率	1.72	1.61	(0.11)	1.89

(Note) Including trust accounts.

### Mandatory disclosure of bad debt



## 5. Capital ratio (domestic standards)

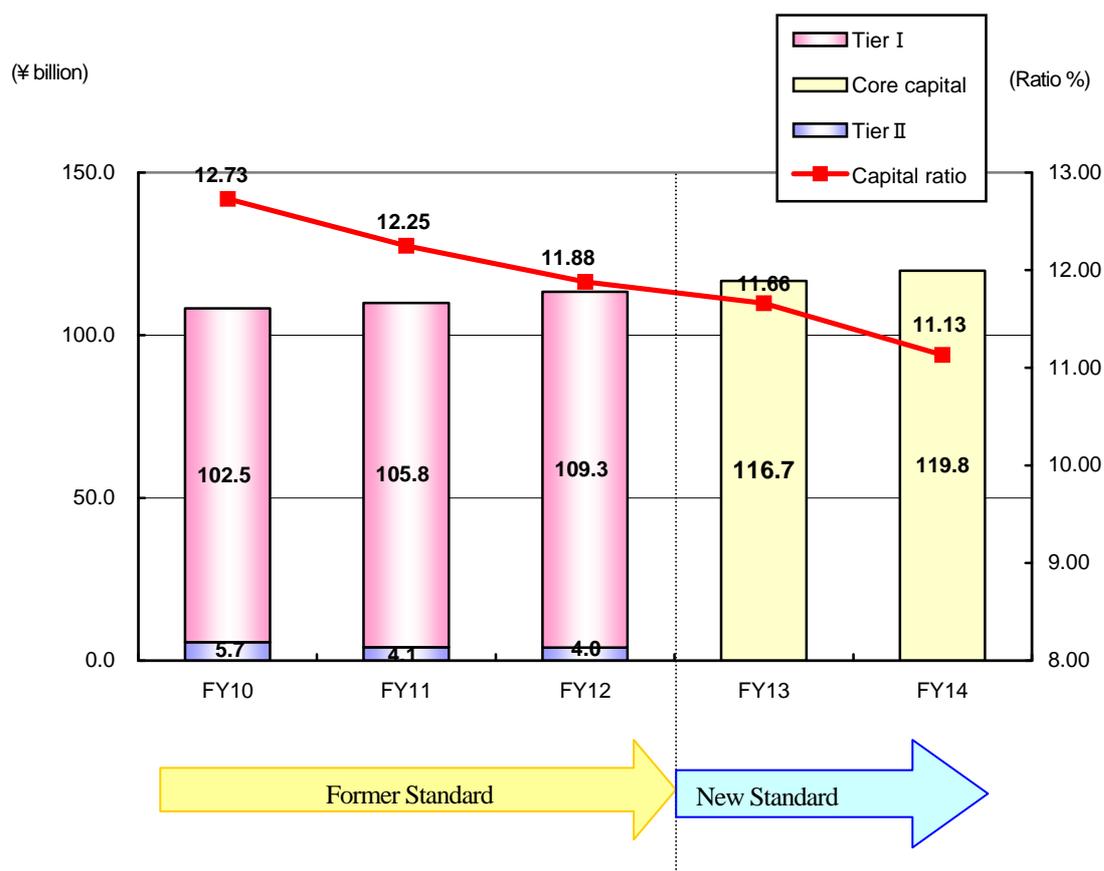
### ➤ Year-on-year comparison, non-consolidated

The capital ratio was 11.13%, a year on year decline of 0.53 points, due to increased risk-weighted assets led by increased loans.

(¥ billion, %)

		Non-consolidated			Consolidated		
		FY13	FY14		FY13	FY14	
			Amounts	YoY increase (decrease)		Amounts	YoY increase (decrease)
(Core) regulatory capital (a)	自己（コア）資本額	116.7	119.8	3.0	127.9	131.4	3.4
Basic elements	基礎項目	116.7	120.1	3.3	127.9	131.7	3.8
Adjustments	調整項目（△）	-	0.3	0.3	-	0.3	0.3
Risk-weighted assets (b)	リスクアセット	1,000.6	1,075.9	75.3	1,023.8	1,096.9	73.0
Capital ratio (a/b)	自己資本比率	11.66	11.13	(0.53)	12.49	11.98	(0.51)

### 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 increase ¥0.2 billion year on year to ¥36.7 billion due chiefly to increases in interests and dividends on securities, fees and commissions, and gain on sales of securities, despite decrease in interest on loans and discounts due to lower yield on loans.

#### ➤ Net business profit

On a non-consolidated basis, net business profit is expected to decrease ¥1.4 billion year on year to ¥9.8 billion mainly due to higher expenses.

#### ➤ Ordinary profit

We expect ordinary profit to decrease ¥1.4 billion year on year to ¥8.5 billion. Despite an increase in ordinary income, this decrease is largely attributable to an increase in expenses and credit cost.

#### ➤ Net income

As a result of the aforementioned factors, we expect net income to decrease ¥1.1 billion year on year to ¥5.6 billion.

### Non-consolidated

(¥ billion)

	(Japanese)	FY15 first-half forecasts	FY15 full-term forecasts	
			forecasts	YoY increase (decrease)
Ordinary income	經常収益	18.9	36.7	0.2
Business profit on core banking operations	コア業務純益	4.4	9.2	(1.4)
Net business profit	業務純益	5.0	9.8	(1.4)
Ordinary profit	經常利益	4.5	8.5	(1.4)
Net income	当期(中間)純利益	2.9	5.6	(1.1)
Bad debt disposal*	不良債権処理額	1.0	2.0	0.0

\*Bad debt disposal amounts include under trust accounts.

### Consolidated

(¥ billion)

	(Japanese)	FY15 first-half forecasts	FY15 full-term forecasts	
			forecasts	YoY increase (decrease)
Ordinary income	經常収益	25.5	50.9	1.9
Ordinary profit	經常利益	5.3	10.2	(1.2)
Net income	当期(中間)純利益	3.0	6.0	(1.3)

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

FY15 first-half forecasts		FY15 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

FY15 first-half forecasts		FY15 full-term forecasts	
Non-consolidated	Consolidated	Non-consolidated	Consolidated
11% to 11.99%	11% to 11.99%	11% to 11.99%	11% to 11.99%

\*Forecasts for fiscal 2015 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 2014

### 1. Business performance

#### Non-consolidated

(¥ million)

	(Japanese)	FY14	YoY increase (decrease)	
			FY14	FY13
Gross business profit	業 務 粗 利 益	30,559	491	30,068
Domestic operations	国 内 業 務 粗 利 益	29,917	450	29,466
Interest income	資 金 利 益	27,267	215	27,052
Fees and commissions	役 務 取 引 等 利 益	2,337	(199)	2,537
Trust fees	う ち 信 託 報 酬	371	(117)	488
Expenses for the disposal of bad debt included in trust account (1)	信 託 勘 定 不 良 債 権 処 理 額	43	43	-
Other business profit	そ の 他 業 務 利 益	312	435	(122)
International operations	国 際 業 務 粗 利 益	642	40	601
Interest income	資 金 利 益	536	231	305
Fees and commissions	役 務 取 引 等 利 益	42	(6)	48
Other business profit	そ の 他 業 務 利 益	63	(183)	247
Expenses (excluding non-recurrent items)	経 費 ( 除 く 臨 時 処 理 分 )	19,707	(233)	19,940
Personnel expenses	人 件 費	9,634	(7)	9,642
Non-personnel expenses	物 件 費	8,995	(328)	9,324
Taxes	税 金	1,077	102	974
Net business profit (prior to provision of general allowance for possible loan losses)	業 務 純 益 ( 一 般 貸 引 繰 入 前 )	10,852	724	10,127
Excluding gains (losses) on bond trading	除 く 国 債 等 債 券 関 係 損 益 ( 5 勘 定 戻 )	10,610	424	10,186
Provision of general allowance for possible loan losses (2)	一 般 貸 倒 引 当 金 繰 入 額	(372)	(1,012)	640
Net business profit	業 務 純 益	11,224	1,737	9,487
Gains (losses) on bond trading	う ち 国 債 等 債 券 関 係 損 益 ( 5 勘 定 戻 )	242	300	(58)
Non-recurrent items	臨 時 損 益	(1,282)	(357)	(925)
Recoveries of written-off claims	う ち 債 却 債 権 取 立 益	129	(16)	145
Net gains (losses) on equity trading	う ち 株 式 等 関 係 損 益 ( 3 勘 定 戻 )	167	(865)	1,032
Losses on bad debt disposal (3)	う ち 不 良 債 権 処 理 損 失	1,975	(246)	2,222
Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	1,436	45	1,391
Written-off of loans	貸 出 金 償 却	539	(120)	659
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	37	37	-
Ordinary profit	経 常 利 益	9,942	1,380	8,562
Extraordinary gains (losses)	特 別 損 益	(109)	(27)	(82)
Losses on disposal of noncurrent assets	固 定 資 産 処 分 損 益	(67)	(53)	(13)
Impairment loss	減 損 損 失	0	(68)	68
Losses on liquidation of subsidiaries	子 会 社 清 算 損	42	42	-
Income before income taxes	税 引 前 当 期 純 利 益	9,832	1,352	8,479
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	2,153	(1,401)	3,555
Income taxes-deferred	法 人 税 等 調 整 額	885	557	328
Total income taxes	法 人 税 等 合 計	3,039	(844)	3,883
Net income	当 期 純 利 益	6,793	2,196	4,596
Bad debt disposal ((1) + (3) - (4))	不 良 債 権 処 理 額	1,981	(240)	2,222
Credit cost ((1) + (2) + (3) - (4))	与 信 費 用	1,609	(1,252)	2,862

Consolidated

(¥ million)

	(Japanese)	FY14	YoY increase (decrease)	FY13
Gross business profit	連結業務粗利益	33,368	517	32,850
Interest income	資金利益	28,549	459	28,090
Trust fees	信託報酬	371	(117)	488
Fees and commissions	役務取引等利益	2,483	(142)	2,626
Other business profit	その他業務利益	1,963	318	1,645
Operating expenses	営業経費	20,720	(95)	20,815
Loan-loss provisions	貸倒償却引当費用	1,991	(1,020)	3,012
Provision of general allowance for possible loan losses	一般貸倒引当金繰入額	(384)	(980)	595
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	1,482	308	1,173
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	723	(283)	1,007
Losses on sale of credit	債権売却損	170	106	64
Net gains (losses) on equity securities	株式等関係損益	198	(833)	1,032
Other	その他	565	232	333
Ordinary profit	経常利益	11,420	1,032	10,387
Extraordinary gains (losses)	特別損益	(111)	(29)	(81)
Losses on disposal of noncurrent assets	固定資産処分損益	(68)	(50)	(18)
Impairment loss	減損損失	0	(63)	63
Losses on liquidation of subsidiaries	子会社清算損	42	42	-
Income before income taxes and minority interests	税金等調整前当期純利益	11,309	1,003	10,305
Income taxes-current	法人税、住民税及び事業税	2,671	(1,415)	4,087
Income taxes-deferred	法人税等調整額	960	483	476
Total income taxes	法人税等合計	3,631	(932)	4,564
Income before minority interests	少数株主損益調整前当期純利益	7,677	1,935	5,741
Minority interests in income (loss)	少数株主利益	359	(97)	457
Net income	当期純利益	7,317	2,033	5,284

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

(Reference)

(¥ million)

Net business profit (on a consolidated basis)*	連結業務純益	13,067	1,598	11,469
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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	0	7
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)	FY14	YoY increase (decrease)	FY13
Net business profit (prior to provision of general allowance for possible loan losses)	業 務 純 益 (一般貸引繰入前)	10,852	724	10,127
Per staff (¥ thousand)	職員一人当たり (千円)	9,910	712	9,198
Net business profit	業 務 純 益	11,224	1,737	9,487
Per staff (¥ thousand)	職員一人当たり (千円)	10,250	1,633	8,616

(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)	FY14	YoY increase (decrease) (pp)	FY13
Yield on fund operation (A)	資 金 運 用 利 回	1.62	(0.01)	1.63
Yield on loans	貸 出 金 利 回	2.03	(0.14)	2.17
Yield on securities	有 価 証 券 利 回	0.76	0.14	0.62
Fund procurement cost (B)	資 金 調 達 原 価	1.20	(0.07)	1.27
Yield on deposits	預 金 等 利 回	0.09	(0.02)	0.11
Yield on external debt*	外 部 負 債 利 回	0.11	0.01	0.10
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.42	0.06	0.36

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

### (2) Domestic

(%)

	(Japanese)	FY14	YoY increase (decrease) (pp)	FY13
Yield on fund operation (A)	資 金 運 用 利 回	1.61	(0.03)	1.64
Yield on loans	貸 出 金 利 回	2.03	(0.14)	2.17
Yield on securities	有 価 証 券 利 回	0.70	0.11	0.59
Fund procurement cost (B)	資 金 調 達 原 価	1.16	(0.07)	1.23
Yield on deposits	預 金 等 利 回	0.09	(0.02)	0.11
Yield on external debt*	外 部 負 債 利 回	0.11	0.01	0.10
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.45	0.04	0.41

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

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

(¥ million)

	(Japanese)	FY14	YoY increase	FY13
			(decrease)	
Gains (losses) on bond trading	国債等債券関係損益 ( 5 勘 定 尻 )	242	300	(58)
Gains on sale of bonds	売 却 益	429	(63)	493
Gains on redemption of bonds	償 還 益	-	-	-
Losses on sale of bonds	売 却 損	187	(364)	552
Losses on redemption of bonds	償 還 損	-	-	-
Write-off	償 却	-	-	-

Net gains (losses) on equity securities	株式等関係損益 ( 3 勘 定 尻 )	167	(865)	1,032
Gains on sale of equity shares	売 却 益	258	(815)	1,074
Losses on sale of equity shares	売 却 損	90	60	30
Write-off	償 却	1	(11)	12

#### 5. Capital ratio (domestic standards)

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

(¥ million, %)

	(Japanese)	As of March 31, 2015	Comparison	Previous interim balance-sheet date	As of March 31, 2014	Previous interim balance-sheet date
			with the previous balance-sheet date (March 31, 2014)			
(1) Capital ratio	自己資本比率	11.13	(0.53)	(0.33)	11.66	11.46
(2) Basic elements of core capital	コア資本に係る 基 礎 項 目	120,160	3,391	1,132	116,768	119,028
45% of the difference between the revalued land and the book value	うち土地の再評 価差額の45%	1,061	(118)	(117)	1,179	1,179
General allowance for possible loan losses	うち一般貸倒 引 当 金	3,176	(372)	(734)	3,549	3,911
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	307	307	307	-	-
(4) Capital ratio (2)-(3)	自 己 資 本	119,852	3,084	824	116,768	119,028
(5) Risk-weighted assets	リスクアセット	1,075,982	75,314	37,629	1,000,667	1,038,352

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

(¥ million, %)

	(Japanese)	As of March 31, 2015	Comparison with the previous balance-sheet date (March 31, 2014)		As of March 31, 2014	Previous interim balance-sheet date
			Comparison with the previous balance-sheet date (March 31, 2014)	Previous interim balance-sheet date		
(1) Capital ratio	自己資本比率	11.98	(0.51)	(0.35)	12.49	12.33
(2) Basic elements of core capital	コア資本に係る基礎項目	131,765	3,823	1,123	127,942	130,642
45% of the difference between the revalued land and the book value	うち土地の再評価差額の45%	1,061	(118)	(117)	1,179	1,179
General allowance for possible loan losses	うち一般貸倒引当金	4,179	(384)	(890)	4,564	5,070
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	346	346	346	-	-
(4) Capital ratio (2)-(3)	自己資本	131,418	3,476	776	127,942	130,642
(5) Risk-weighted assets	リスクアセット	1,096,952	73,055	38,134	1,023,896	1,058,818

## 6. ROE (non-consolidated)

(%)

	(Japanese)	FY14	YoY increase (decrease) (pp)		FY13
			YoY increase (decrease) (pp)	YoY increase (decrease) (pp)	
Net business profit basis	業務純益ベース	8.76	0.94	7.82	
Business profit on core banking operations basis	コア業務純益ベース	8.31	(0.09)	8.40	
Net income basis	当期純利益ベース	5.30	1.51	3.79	

(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 (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)	FY14	YoY increase (decrease) (pp)		FY13
			YoY increase (decrease) (pp)	YoY increase (decrease) (pp)	
Net business profit basis	業務純益ベース	9.82	1.29	8.53	
Business profit on core banking operations basis	コア業務純益ベース	9.32	0.16	9.16	
Net income basis	当期純利益ベース	5.94	1.81	4.13	

(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)	As of March 31, 2015	Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)	As of March 31, 2014	As of September 30, 2014	
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	642	(1,193)	(427)	1,835	1,069
		Delinquent loans	延滞債権額	15,446	(771)	647	16,218	14,799
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	194	(110)	(183)	305	377
		Restructured loans	貸出条件緩和債権額	5,060	1,750	748	3,309	4,312
		Total	合計	21,343	(325)	784	21,669	20,558

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高(末残)	1,313,887	62,469	34,996	1,251,418	1,278,891
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(Note) Including trust accounts.

(%)

As a percentage of total loans	貸出金残高比			As of March 31, 2015	Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)	As of March 31, 2014	As of September 30, 2014
		Loans to bankrupt borrowers	破綻先債権	0.04	(0.10)	(0.04)	0.14	0.08
		Delinquent loans	延滞債権	1.17	(0.12)	0.02	1.29	1.15
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.01	(0.01)	(0.01)	0.02	0.02
		Restructured loans	貸出条件緩和債権	0.38	0.12	0.05	0.26	0.33
		Total	合計	1.62	(0.11)	0.02	1.73	1.60

(Note) Including trust accounts.

#### Consolidated

(¥ million)

		(Japanese)	As of March 31, 2015	Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)	As of March 31, 2014	As of September 30, 2014	
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	679	(1,217)	(417)	1,897	1,097
		Delinquent loans	延滞債権額	15,874	(891)	519	16,765	15,354
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	194	(110)	(183)	305	377
		Restructured loans	貸出条件緩和債権額	5,060	1,750	748	3,309	4,312
		Total	合計	21,808	(469)	666	22,277	21,141

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高(末残)	1,302,260	60,862	34,052	1,241,397	1,268,207
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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	0.05	(0.10)	(0.03)	0.15	0.08
		Delinquent loans	延滞債権	1.21	(0.14)	0.00	1.35	1.21
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.01	(0.01)	(0.01)	0.02	0.02
		Restructured loans	貸出条件緩和債権	0.38	0.12	0.04	0.26	0.34
		Total	合計	1.67	(0.12)	0.01	1.79	1.66

(Note) Including trust accounts.

## 2. Allowance for loan losses

### Non-consolidated

(¥ million)

	(Japanese)	As of March 31, 2015			As of March 31, 2014	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
Allowance for possible loan losses	貸倒引当金	7,627	(2,372)	(845)	9,999	8,472
General allowance	一般貸倒引当金	3,176	(372)	(734)	3,549	3,911
Specific allowance	個別貸倒引当金	4,450	(2,000)	(110)	6,450	4,560
Reserve for compensation for trust principal losses	信託元本補填引当金	218	(37)	2	255	216

### Consolidated

(¥ million)

	(Japanese)	As of March 31, 2015			As of March 31, 2014	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
Allowance for possible loan losses	貸倒引当金	10,561	(2,434)	(1,093)	12,995	11,655
General allowance	一般貸倒引当金	4,179	(384)	(890)	4,564	5,070
Specific allowance	個別貸倒引当金	6,381	(2,049)	(203)	8,431	6,585
Reserve for compensation for trust principal losses	信託元本補填引当金	218	(37)	2	255	216

## 3. Coverage of risk monitored loans

### Non-consolidated

(¥ million, %)

	(Japanese)	As of March 31, 2015			As of March 31, 2014	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
Risk-monitored loans (A)	リスク管理債権額	21,343	(325)	784	21,669	20,558
Coverage	保 全 額	18,850	(1,125)	(120)	19,975	18,970
Allowance for possible loan losses (B)	貸倒引当金	4,814	(2,080)	(291)	6,894	5,106
Collateral and guarantees (C)	担 保 ・ 保 証 等	14,035	954	171	13,080	13,864
Coverage ratio (B+C)/(A)	保 全 率	88.31	(3.87)	(3.96)	92.18	92.27
Allowance for possible loan losses (B/A)	貸倒引当金	22.55	(9.26)	(2.28)	31.81	24.83
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	65.76	5.40	(1.67)	60.36	67.43

(Note) Including trust accounts.

**Consolidated**

(¥ million, %)

	<i>(Japanese)</i>	As of March 31, 2015			As of March 31, 2014	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
Risk-monitored loans (A)	リスク管理債権 額	21,808	(469)	666	22,277	21,141
Coverage	保 全 額	19,300	(1,269)	(236)	20,570	19,536
Allowance for possible loan losses (B)	貸 倒 引 当 金	5,076	(2,160)	(368)	7,237	5,445
Collateral and guarantees (C)	担 保 ・ 保 証 等	14,223	890	132	13,333	14,091
Coverage ratio (B+C)/(A)	保 全 率	88.50	(3.83)	(3.91)	92.33	92.41
Allowance for possible loan losses (B/A)	貸 倒 引 当 金	23.27	(9.21)	(2.48)	32.48	25.75
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	65.22	5.38	(1.43)	59.84	66.65

(Note) Including trust accounts.

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

\* Partial charge-offs are implemented.

##### Non-consolidated

(¥ million, %)

	(Japanese)	As of March 31, 2015			As of March 31, 2014	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	5,822	(4,117)	(1,289)	9,939	7,111
Doubtful assets	危険債権	10,369	2,126	1,503	8,242	8,866
Substandard loans	要管理債権	5,254	1,639	564	3,614	4,689
Total (A)	合計	21,446	(350)	778	21,797	20,667
Normal assets	正常債権	1,303,746	63,126	34,308	1,240,619	1,269,437
Total credit balance (B)	総与信残高	1,325,192	62,775	35,087	1,262,416	1,290,105
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.61	(0.11)	0.01	1.72	1.60
Partial charge-offs	部分直接償却額	3,760	553	(604)	3,207	4,365

(Note) Including trust accounts.

##### Consolidated

(¥ million, %)

	(Japanese)	As of March 31, 2015			As of March 31, 2014	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	6,258	(4,262)	(1,403)	10,520	7,662
Doubtful assets	危険債権	10,398	2,127	1,499	8,270	8,898
Substandard loans	要管理債権	5,254	1,639	564	3,614	4,689
Total (A)	合計	21,911	(494)	661	22,405	21,250
Normal assets	正常債権	1,291,666	61,661	33,481	1,230,005	1,258,185
Total credit balance (B)	総与信残高	1,313,578	61,166	34,142	1,252,411	1,279,435
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.66	(0.12)	0.00	1.78	1.66
Partial charge-offs	部分直接償却額	4,449	349	(734)	4,099	5,184

(Note) Including trust accounts.

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

##### Non-consolidated

(¥ million)

	(Japanese)	As of March 31, 2015			As of March 31, 2014	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
Coverage (C)	保全額	18,938	(1,140)	(125)	20,079	19,064
Allowance for loan losses	貸倒引当金	4,890	(2,093)	(301)	6,984	5,192
Collateral and guaranteed	担保・保証等	14,048	953	176	13,095	13,872

(Note) Including trust accounts.

	(Japanese)					(%)
Coverage ratio (C)/(A)	保全率	88.30	(3.82)	(3.94)	92.12	92.24



**Consolidated**

(¥ million)

	(Japanese)	As of March 31, 2015	Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)	As of March 31, 2014	As of September 30, 2014
Coverage (C)	保 全 額	19,389	(1,285)	(241)	20,674	19,630
Allowance for loan losses	貸 倒 引 当 金	5,152	(2,174)	(378)	7,327	5,531
Collateral and guaranteed	担 保 ・ 保 証 等	14,236	889	137	13,347	14,099

(Note) Including trust accounts.

Coverage ratio (C) / (A)	保 全 率	88.49	(3.78)	(3.88)	92.27	92.37
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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, 2015			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	5,822	10,369	5,254	21,446
Covered portion (B)	担 保 等 の 保 全 額	4,152	6,798	3,096	14,048
Uncovered portion (C)=(A)-(B)	未 保 全 額	1,669	3,570	2,157	7,398
Allowance for loan losses (D)	引 当 額	1,669	2,961	259	4,890
Allowance ratio (D)/(C)	引 当 率	100.00	82.93	12.03	66.10
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	94.12	63.87	88.30

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2015			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	652	5,169	10,369	16,191
Covered portion (B)	担 保 等 の 保 全 額	566	3,586	6,798	10,951
Uncovered portion (C)=(A)-(B)	未 保 全 額	85	1,583	3,570	5,240
Allowance for loan losses (D)	引 当 額	85	1,583	2,961	4,630
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	82.93	88.37
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	94.12	96.23

(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, 2015			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	6,258	10,398	5,254	21,911
Covered portion (B)	担 保 等 の 保 全 額	4,341	6,798	3,096	14,236
Uncovered portion (C)=(A)-(B)	未 保 全 額	1,917	3,599	2,157	7,674
Allowance for loan losses (D)	引 当 額	1,917	2,975	259	5,152
Allowance ratio (D)/(C)	引 当 率	100.00	82.66	12.03	67.13
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	94.00	63.87	88.49

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2015			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	689	5,568	10,398	16,656
Covered portion (B)	担 保 等 の 保 全 額	601	3,739	6,798	11,140
Uncovered portion (C)=(A)-(B)	未 保 全 額	88	1,829	3,599	5,516
Allowance for loan losses (D)	引 当 額	88	1,829	2,975	4,893
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	82.66	88.69
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	94.00	96.25

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2015		As of March 31, 2014	
		Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	総 与 信 残 高	1,325,192	100.00	1,262,416	100.00
Classification I	非 分 類 額	1,191,417	89.90	1,129,663	89.48
Total classified amount	分 類 額 合 計	133,775	10.09	132,752	10.51
Classification II	Ⅱ 分 類	133,249	10.05	132,256	10.47
Classification III	Ⅲ 分 類	525	0.03	496	0.03
Classification IV	Ⅳ 分 類	-	-	-	-

(Notes)

- Total credit balance: total balance of securities loaned, loans and bills discounted, foreign exchanges, accrued interest, suspense payments and customers' liabilities for acceptances and guarantees. The provision of specific allowance for loan losses are deducted from figures of each classifications.
- Classification I: Assets not classified under Classifications II, III, or IV assets, with no risks of noncollectivity or impairment of asset value  
 Classification II: Assets perceived to have an above-average risk of noncollectivity  
 Classification III: Assets for which final collection or asset value is very doubtful and which pose a high risk of incurring loss for which reasonable estimation is difficult  
 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 possible 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 possible 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 monitoring 要管理先債権	Provision of general allowance for possible 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 possible loan losses in an amount of estimated losses calculated by multiplying the estimated loss rate for one year 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 standards for write-offs and reserves have been adopted for the DCFs and DDSs.

<p>DCF DCF先</p>	<p>Provision of general allowances for possible loan losses in an amount of asset balance 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>Estimated loan losses on total monetary 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 write-off 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 652	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 98 553		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 5,822	Bankrupt loans 破綻先債権 642	85	100.00%
Effectively bankrupt assets 実質破綻先 5,169	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 2,500 2,669				Coverage ratio: 保全率: 100.00%	Delinquent loans 延滞債権 15,446	2,961	1,583
Potentially bankrupt assets 破綻懸念先 10,369	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 6,348 3,494		Necessary amount reserved 必要額を引当 525		Doubtful assets 危険債権 10,369 Coverage ratio: 保全率: 94.12%			94.12% (82.93)
Assets requiring monitoring 要管理先 6,359	Collateral: 担保: 4,078 Non-Covered: 信用: 2,280 923 5,436		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 5,254 Coverage ratio: 保全率: 63.87%	Past due loans (3 months or more) 3ヶ月以上延滞債権 194	317	69.12% (13.91)
	Other assets requiring caution 要管理先以外の 要注意先 149,968	28,873 121,095		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。	Subtotal 小計 21,446 Overall coverage 全体の保全率 88.30%	Restructured loans 貸出条件緩和債権 5,060		
Normal assets 正常先 1,152,672	1,152,672				Normal assets 正常債権 1,303,746		147	
Total 合計 1,325,192	1,191,417	133,249	525	-	1,325,192	1,313,887	7,815	88.59% (65.79)

(Note) Including trust accounts.

## 9. Loans and bills discounted by industrial segment

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

(¥ million)

	<i>(Japanese)</i>	As of March 31, 2015			As of March 31, 2014	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
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)	1,313,887	62,469	34,996	1,251,418	1,278,891
Manufacturing	製造業	37,038	357	1,984	36,680	35,053
Agriculture and Forestry	農業, 林業	816	223	43	592	773
Fishery	漁業	500	(34)	(0)	535	501
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	1,758	(220)	659	1,978	1,098
Construction	建設業	42,091	(2,648)	(170)	44,740	42,261
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	6,893	3,357	571	3,535	6,321
Telecommunications	情報通信業	8,912	1,674	277	7,237	8,634
Transport and postal activities	運輸業, 郵便業	16,605	1,777	619	14,828	15,986
Wholesaling and Retailing	卸売業, 小売業	107,107	(7,785)	(2,180)	114,893	109,288
Finance and insurance	金融業, 保険業	26,323	1,301	(557)	25,021	26,880
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	326,372	31,515	14,334	294,856	312,038
Miscellaneous services	各種サービス業	142,992	13,442	9,136	129,550	133,856
Local government bodies	地方公共団体	99,983	1,627	2,053	98,356	97,930
Others	その他	496,492	17,881	8,226	478,610	488,266

(Note) Including trust accounts.

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

(¥ million)

	<i>(Japanese)</i>	As of March 31, 2015			As of March 31, 2014	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
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)	21,343	(325)	784	21,669	20,558
Manufacturing	製造業	2,066	852	549	1,214	1,517
Agriculture and Forestry	農業, 林業	4	1	2	3	2
Fishery	漁業	474	(31)	(0)	506	475
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	83	(14)	(9)	98	93
Construction	建設業	1,254	(553)	293	1,807	961
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-
Telecommunications	情報通信業	559	(101)	(41)	661	601
Transport and postal activities	運輸業, 郵便業	549	238	291	310	257
Wholesaling and Retailing	卸売業, 小売業	2,548	(1,925)	87	4,474	2,461
Finance and insurance	金融業, 保険業	5	(3)	(0)	9	6
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	3,427	88	(308)	3,338	3,735
Miscellaneous services	各種サービス業	4,845	945	71	3,899	4,774
Local government bodies	地方公共団体	-	-	-	-	-

	Others	そ の 他	5,523	178	(148)	5,344	5,671
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(Note) Including trust accounts.

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

(¥ million)

			Risk-monitored loans (Banking Law)				
			Total loans	Past due loans (3 months or more)	Restructured loans	Delinquent loans	Bankrupt loans
Wholesaling/ retailing	卸売・小売業	March 31, 2014	114,893	9	86	4,274	104
		September 30, 2014	109,288	4	623	1,832	1
		March 31, 2015	107,107	3	646	1,899	-
Construction	建設業	March 31, 2014	44,740	-	116	1,141	549
		September 30, 2014	42,261	1	39	816	103
		March 31, 2015	42,091	3	65	1,143	42
Real estate	不動産業	March 31, 2014	271,659	-	362	2,646	248
		September 30, 2014	288,470	5	350	3,064	238
		March 31, 2015	300,370	19	402	2,926	7
Finance (excl. banking)	その他金融	March 31, 2014	8,911	-	-	-	-
		September 30, 2014	10,917	-	-	-	-
		March 31, 2015	10,872	-	-	-	-

(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, 2014	118,433	95	2,243	2,153
		September 30, 2014	112,948	627	1,519	323
		March 31, 2015	110,923	649	1,472	435
Construction	建設業	March 31, 2014	45,571	116	875	819
		September 30, 2014	43,526	41	584	335
		March 31, 2015	43,510	68	833	351
Real estate	不動産業	March 31, 2014	273,475	362	1,261	1,729
		September 30, 2014	290,024	356	1,561	1,833
		March 31, 2015	301,871	421	1,687	1,333
Finance (excl. banking)	その他金融	March 31, 2014	8,915	-	-	-
		September 30, 2014	10,922	-	-	-
		March 31, 2015	10,878	-	-	-

(Note) Including trust accounts.

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

(¥ million)

	(Japanese)	As of March 31, 2015	Comparison with		As of March 31, 2014	As of September 30, 2014
			the previous balance-sheet date (March 31, 2014)	the interim balance-sheet date (September 30, 2014)		
Loans to consumers	生活密着型ローン 残高	555,979 [556,864]	27,154 [27,028]	14,206 [14,159]	528,825 [529,835]	541,773 [542,704]
Housing loans (incl. mortgage loans)	うち住宅ローン 残高	490,716 [491,066]	26,603 [26,433]	13,475 [13,353]	464,112 [464,633]	477,240 [477,713]
Other than housing loans	うちその他ローン 残高	65,263 [65,797]	551 [595]	730 [805]	64,712 [65,202]	64,532 [64,991]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

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

(¥ million, %)

	(Japanese)	As of March 31, 2015	Comparison with the		As of March 31, 2014	As of September 30, 2014
			previous balance-sheet date (March 31, 2014)	previous interim balance-sheet date (September 30, 2014)		
Loans to SMEs	中小企業等貸出残高	1,132,218 [1,135,329]	63,224 [62,388]	36,569 [36,173]	1,068,993 [1,072,940]	1,095,648 [1,099,155]
As a percentage of total loans	中小企業等貸出比率	86.37 [86.40]	0.68 [0.67]	0.47 [0.46]	85.69 [85.73]	85.90 [85.94]

(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

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

(¥ million)

	(Japanese)	As of March 31, 2015	As of March 31, 2014	As of September 30, 2014
Loans guaranteed by credit guarantee associations	信用保証協会保証付の 融資残高	56,727	59,198	66,043
Special credit lines	うち特別保証枠分	15	18	21

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

(¥ million)

As of March 31, 2015	As of March 31, 2014	As of September 30, 2014
13,786	12,603	13,111

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

(¥ million)

		(term-end balance)	As of March 31, 2015	Comparison with		As of March 31, 2014	As of September 30, 2014
				the previous balance-sheet date (March 31, 2014)	the previous interim balance-sheet date (September 30, 2014)		
Deposits	預金	(average balance)	1,804,634 [1,865,497]	117,036 [110,347]	11,850 [11,189]	1,687,598 [1,755,149]	1,792,784 [1,854,308]
		(average balance)	1,750,997 [1,813,188]	77,357 [67,503]	8,523 [6,780]	1,673,640 [1,745,685]	1,742,473 [1,806,407]
Loans	貸出金	(term-end balance)	1,310,776 [1,313,887]	63,322 [62,469]	35,403 [34,996]	1,247,454 [1,251,418]	1,275,373 [1,278,891]
		(average balance)	1,251,467	54,068	15,192	1,197,398	1,236,274

		balance)	[1,254,995]	[52,971]	[15,022]	[1,202,024]	[1,239,972]
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(Note) Amounts posted under trust accounts are included in the figures recorded on the lower rows.

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

(¥ million)

	(Japanese)	As of March 31, 2015			As of March 31, 2014	As of September 30, 2014	
			Comparison with the previous balance-sheet date (March 31, 2014)	Comparison with the previous interim balance-sheet date (September 30, 2014)			
Individuals	個人預金	1,141,371	17,139	5,310	1,124,231	1,136,061	
	Liquid deposits	流動性預金	577,856	36,479	11,385	541,377	566,470
	Time deposits	定期性預金	563,515	(19,339)	(6,075)	582,854	569,590
Corporations	法人預金	527,138	47,566	8,145	479,571	518,993	
	Liquid deposits	流動性預金	285,081	25,304	2,916	259,777	282,165
	Time deposits	定期性預金	242,056	22,262	5,228	219,794	236,827

(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, 2016 (non-consolidated)

(¥ million)

	(Japanese)	Year ending March 31, 2016 forecasts	Year ended March 31, 2015 results
Ordinary income	経 常 収 益	36,700	36,442
Ordinary profit	経 常 利 益	8,500	9,942
Net income	当 期 純 利 益	5,600	6,793
Net business profit	業 務 純 益	9,800	11,224
Net business profit (prior to provision of general allowance)	業務純益 (一般貸引繰入前)	9,800	10,852
Excl. gains (losses) on bond transactions	除く国債等債券関係損益	9,200	10,610
Bad debt disposal	不 良 債 権 処 理 額	2,000	1,981

(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 write-off)		
	Excluding gains (losses) on bond trading	After making provision of general allowance		信託勘定償却前業務純益		After making provision of general allowance
				Prior to provision of general allowance	Excluding gains (losses) on bond trading	
	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
Year ended March 31, 2014	10,127	10,186	9,487	10,127	10,186	9,487
Year ended March 31, 2015	10,852	10,610	11,224	10,895	10,653	11,267
IH ended September 30, 2014	4,899	4,654	4,537	4,943	4,698	4,580
Year ending March 31, 2016 forecasts	9,800	9,200	9,800	9,800	9,200	9,800
IH ending September 30, 2015 forecasts	5,000	4,400	5,000	5,000	4,400	5,000

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

#### (1) Employees

	(Japanese)	As of March 31, 2015			As of March 31, 2014	As of September 31, 2014
		Comparison with the previous balance-sheet data (March 31, 2014)	Comparison with the previous interim balance-sheet data (September 30, 2014)	As of March 31, 2015		
Regular employees	在 籍 行 員 数	1,091	(9)	(31)	1,100	1,122

#### (2) Branches

	(Japanese)	As of March 31, 2015			As of March 31, 2014	As of September 31, 2014
		Comparison with the previous balance-sheet data (March 31, 2014)	Comparison with the previous interim balance-sheet data (September 30, 2014)	As of March 31, 2015		
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
As of March 31, 2014	16,573	21,591	-
As of September 30, 2014	16,459	23,071	-
As of March 31, 2015	17,111	27,585	-

#### (2) Impairment accounting

(¥ million)

	Net gains (losses) on equity securities	Impairment loss
	株式等関係損益	うち減損処理額
Year ended March 31, 2014	1,032	1
Year ended March 31, 2015	167	0

### 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
Year ended March 31, 2014	640	2,222	-	2,862
Year ended March 31, 2015	(372)	1,938	43	1,609
1H ended September 30, 2014	362	908	43	1,314

(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	Potentially bankrupt assets	Potentially bankrupt assets or below	Assets requiring caution	Total
	1)	2)	1) + 2)	3)	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
As of March 31, 2014	9,939	8,242	18,182	161,319	179,501
As of September 30, 2014	7,111	8,866	15,978	162,560	178,539
As of March 31, 2015	5,822	10,369	16,191	156,328	172,520

	Under the Financial Reconstruction Law	
	金融再生法基準	
	Substandard loans	Total
	4)	1) + 2) + 4)
	要管理債権	計
As of March 31, 2014	3,614	21,797
As of September 30, 2014	4,689	20,667
As of March 31, 2015	5,254	21,446

(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
As of March 31, 2014	9,939	8,242	18,182
As of September 30, 2014	7,111	8,866	15,978
As of March 31, 2015	5,822	10,369	16,191
New occurrence during fiscal 2014	1,226	5,996	7,223
Removed from balance sheet during fiscal 2014	5,523	3,690	9,213
Net increase (decrease) during fiscal 2014	(4,117)	2,126	(1,990)
New occurrence during fiscal 2014 second half	473	3,487	3,961
Removed from balance sheet during fiscal 2014 second half	2,343	1,404	3,747
Net increase (decrease) during fiscal 2014 second half	(1,289)	1,503	213

(Note) Including trust accounts.

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

(¥ million)

	(Japanese)	Year ended March 31, 2015 results	1H ended September 30, 2014 results	Year ended March 31, 2014 results
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
Sale to RCC	RCC向け売却	-	-	-
Direct charge-offs	直接償却	4,018	2,881	1,313
Other	その他	5,194	3,533	4,481
Collection/repayment	回収・返済	3,864	2,792	3,298
Improved performance	業況改善	1,330	741	1,183
Total	合計	9,213	6,414	5,905

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

				As of March 31, 2015		As of September 30, 2014		As of March 31, 2014	
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 %	¥1.6 billion	100.00 %	¥2.5 billion	100.00 %	¥4.6 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	82.93 %	¥2.9 billion	83.35 %	¥2.1 billion	78.55 %	¥2.0 billion
Assets requiring monitoring (substandard loans)	要管理先債権	As a percentage of debt amount	債権額の	4.98 %	¥0.3 billion	9.46 %	¥0.5 billion	8.41 %	¥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	1.81 %	¥2.7 billion	2.09 %	¥3.2 billion	1.93 %	¥3.0 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 %	¥0.0 billion	0.01 %	¥0.1 billion

(Note) The Bank has made provisions for possible losses on assets requiring caution (excl. substandard loans) and potentially bankrupt assets in the amount of ¥1.6 billion and ¥0.1 billion, respectively, as of March 31, 2015, with regard to the portion which has been converted into subordinated loans (DDS).

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

(%)

	<i>(Japanese)</i>	March 31, 2013	September 30, 2013	March 31, 2014	September 30, 2014	March 31, 2015
Non-consolidated	単体ベース	1.64	1.78	1.72	1.60	1.61
Consolidated	連結ベース	1.72	1.85	1.78	1.66	1.66