

Financial Statements
for the First Half
Ended September 30, 2015

The Bank of Okinawa, Ltd.

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I. Bank of Okinawa Financial Statements for the First Half Ended September 30, 2015

1. Earnings

➤ Year-on-year comparison

Ordinary income for the reporting period increased ¥1,582 million year on year to ¥19,519 million. Despite a decrease in interest on loans, this increase was largely attributable to increases in interest and dividends on securities, fees and commissions, and gain on sales of stocks and other securities.

Business profit on core banking operations increased ¥683 million year on year to ¥5,381 million. This result was mainly due to increases in interest income and fees and commissions.

Ordinary profit increased ¥2,302 million year on year to ¥6,146 million. This result was mainly due to the decrease in credit costs in addition to increases in business profit on core banking operations and gains and losses on securities. In addition, net income for the reporting period came to ¥4,108 million, up ¥1,063 million year on year.

Business performance (non-consolidated)

(¥ million)

	(Japanese)	No.	1H FY15		1H FY14
			Amounts	1H FY14 increase (decrease)	
Ordinary income	経 常 収 益	1	19,519	1,582	17,936
Gross business profit	業 務 粗 利 益	2	15,911	760	15,151
Interest income	資 金 利 益	3	14,173	510	13,662
Fees and commissions	役 務 取 引 等 利 益	4	1,361	195	1,165
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	377	54	322
Gains (losses) on bond trading	うち国債等債券関係損益	7	353	108	245
Expenses (excluding non-recurrent items)	経費 (除く臨時処理分)	8	10,176	(74)	10,251
Personnel expenses	う ち 人 件 費	9	4,847	(69)	4,916
Non-personnel expenses	う ち 物 件 費	10	4,431	(191)	4,623
Business profit on core banking operations (A)	コ ア 業 務 純 益	11	5,381	683	4,698
Provision of general allowance for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	12	46	(316)	362
Net business profit (B)	業 務 純 益	13	5,688	1,151	4,537
Non-recurrent items	臨 時 損 益	14	457	1,151	(693)
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	15	158	100	57
Net gains (losses) on equity securities	う ち 株 式 等 関 係 損 益	16	659	603	56
Bad debt disposal (non-recurrent items)	う ち 不 良 債 権 処 理 額	17	409	(499)	908
Ordinary profit	経 常 利 益	18	6,146	2,302	3,843
Extraordinary gains (losses)	特 別 損 益	19	(8)	43	(51)
Gains on disposal of noncurrent assets	う ち 固 定 資 産 処 分 損 益	20	(8)	42	(51)
Income before income taxes	税 引 前 中 間 純 利 益	21	6,138	2,345	3,792
Total income taxes and other taxes	法 人 税 等 合 計	22	2,029	1,282	747
Net income	中 間 純 利 益	23	4,108	1,063	3,044

(Note) The total amount for bad debt disposal

No. (17+5) 1H FY15 ¥409 million

1H FY14 ¥952 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)

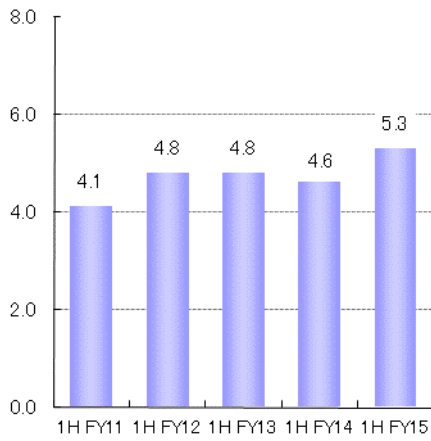
Roughly equivalent to operating income at companies outside the banking sector

Business profit on core banking operations

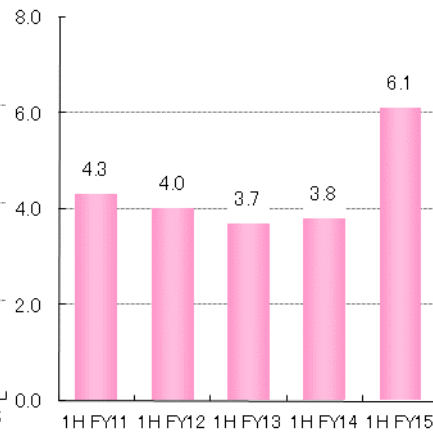
Ordinary profit

Net income

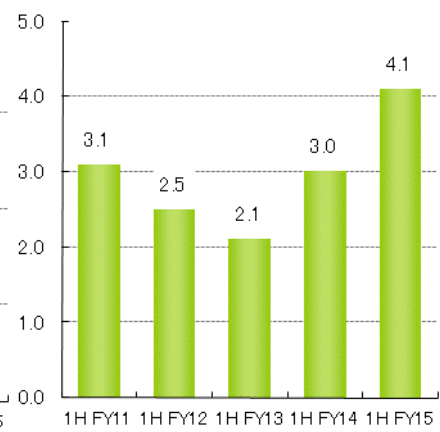
(¥ billion)



(¥ billion)



(¥ 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 ¥1,344.4 billion as of the end of the reporting period, up ¥65.5 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

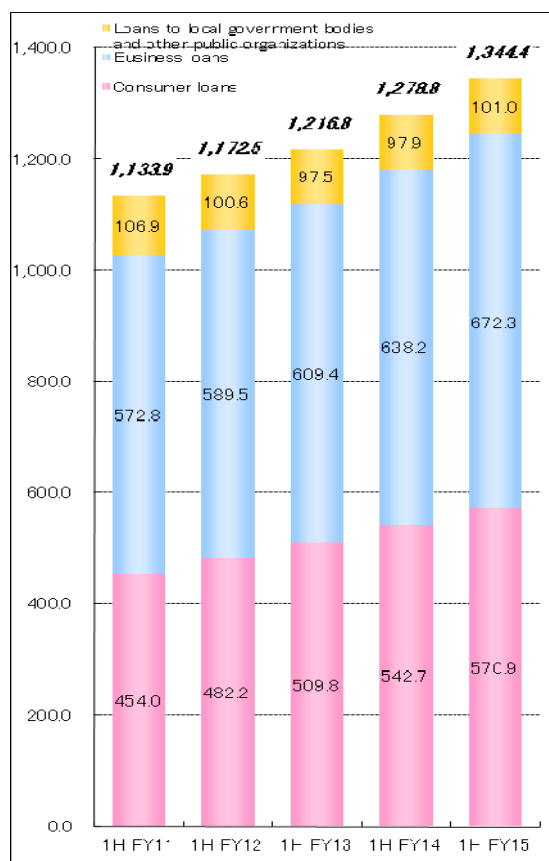
(¥ billion, %)

	(Japanese)	1H FY15				FY14	1H FY14	
		Amounts	FY14		1H FY14			
			increase (decrease)	%	increase (decrease)			%
Loans and bills discounted (term-end balance)	貸出金 (期末残高)	1,344.4	30.5	2.32	65.5	5.12	1,313.8	1,278.8
Business loans	事業性貸出	672.3	15.3	2.33	34.1	5.34	657.0	638.2
Consumer loans	生活密着型ローン	570.9	14.1	2.53	28.2	5.21	556.8	542.7
Mortgage loans	住宅ローン	504.9	13.8	2.81	27.2	5.69	491.0	477.7
Loans to local government bodies and other public organizations	国・地公体向け貸出	101.0	1.0	1.05	3.1	3.17	99.9	97.9
Loans and bills discounted (average balance)	貸出金 (平均残高)	1,295.8	40.8	3.25	55.8	4.50	1,254.9	1,239.9

(Note) Including trust accounts.

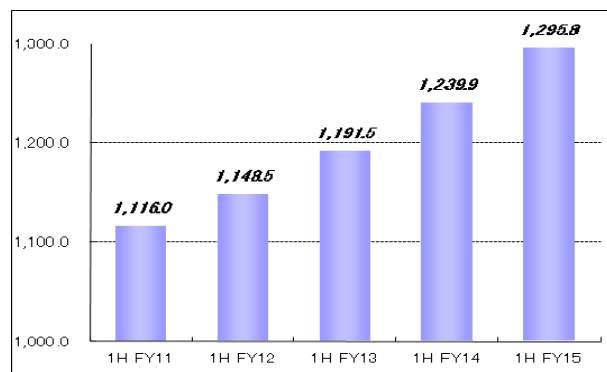
Loans and bills discounted (term-end balance)

(¥ billion)

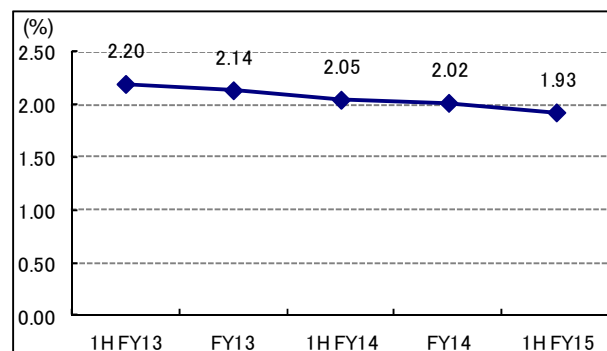


Loans and bills discounted (average balance)

(¥ billion)



Yield on loans



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

(2) Deposits

➤ Year-on-year comparison

Total deposits increased ¥64.8 billion year on year to ¥1,919.1 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 firm growth in deposits by companies on the back of successful efforts to build more robust customer relationships under our “Strong Relations Plan,” including continued and repeated customer visits.

Term-end balance

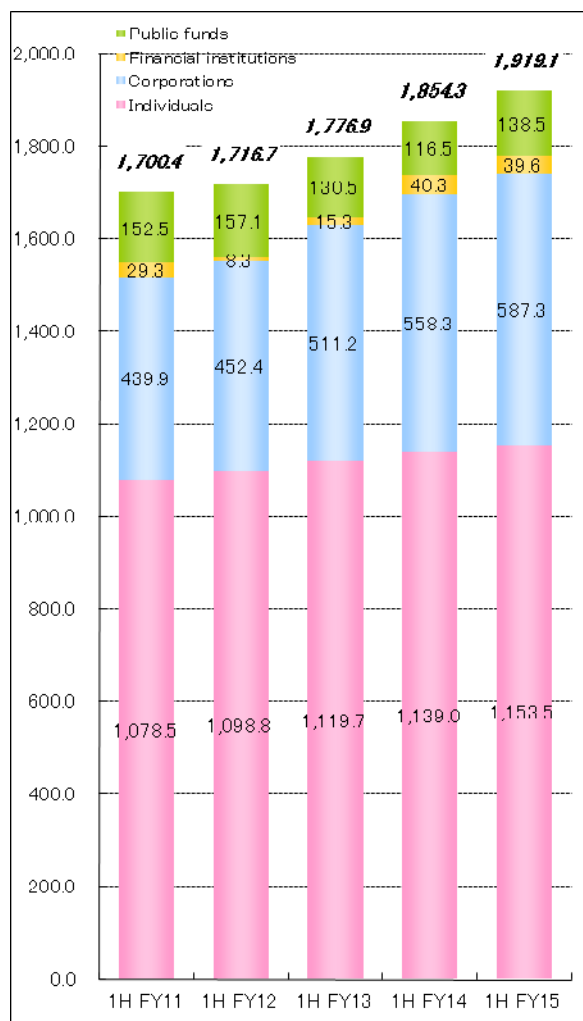
(¥ billion, %)

	(Japanese)	1H FY15						FY14	1H FY14
		Amounts	FY14		1H FY14				
			increase (decrease)	%	increase (decrease)	%			
Deposits (term-end balance)	預金 (期末残高)	1,919.1	53.6	2.87	64.8	3.49	1,865.4	1,854.3	
Individuals	個人	1,153.5	9.1	0.80	14.4	1.27	1,144.3	1,139.0	
Corporations	法人	587.3	24.8	4.41	29.0	5.20	562.5	558.3	
Financial institutions	金融	39.6	(6.2)	(13.62)	(0.6)	(1.71)	45.9	40.3	
Public funds	公金	138.5	25.9	22.99	22.0	18.93	112.6	116.5	
Deposits (average balance)	預金 (平均残高)	1,879.0	65.8	3.62	72.5	4.01	1,813.1	1,806.4	

(Note) Including trust accounts.

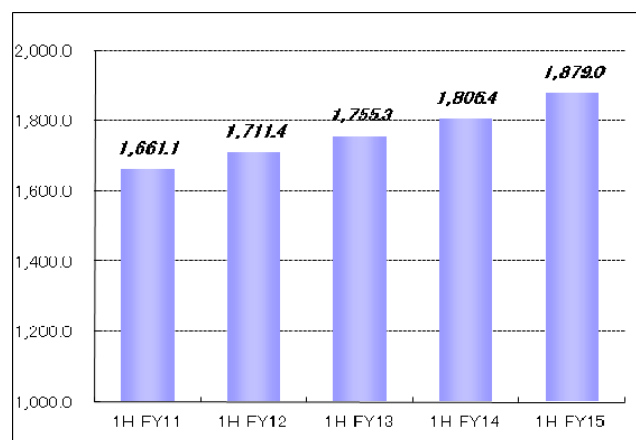
Deposits (term-end balance)

(¥ billion)

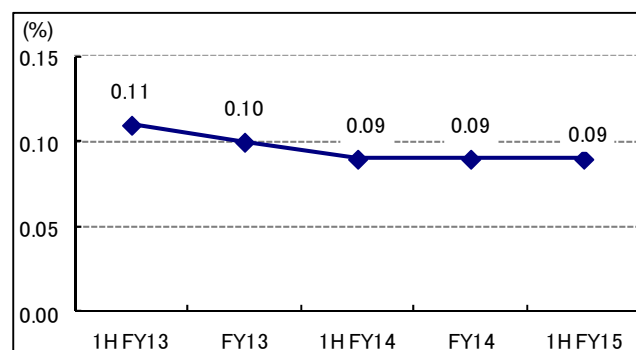


Deposits (average balance)

(¥ billion)



Yield on deposits



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

(3) Securities

➤ Year-on-year comparison

The balance of securities stood at ¥583.6 billion, a year-on-year increase of ¥9.0 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 ¥2.9 billion year on year to ¥19.6 billion.

Term-end balance

(¥ billion, %)

	(Japanese)	1H FY15				FY14	1H FY14	
		Amounts	FY14		1H FY14			
			increase (decrease)	%	increase (decrease)			%
Securities	有 価 証 券	583.6	(21.8)	(3.61)	9.0	1.57	605.5	574.5
Bonds	債 券	467.2	(41.5)	(8.17)	(43.3)	(8.48)	508.8	510.5
Stocks	株 式	25.1	(2.4)	(8.99)	2.0	8.81	27.5	23.0
Others	そ の 他	91.2	22.1	32.09	50.3	122.94	69.1	40.9

Unrealized gains and losses

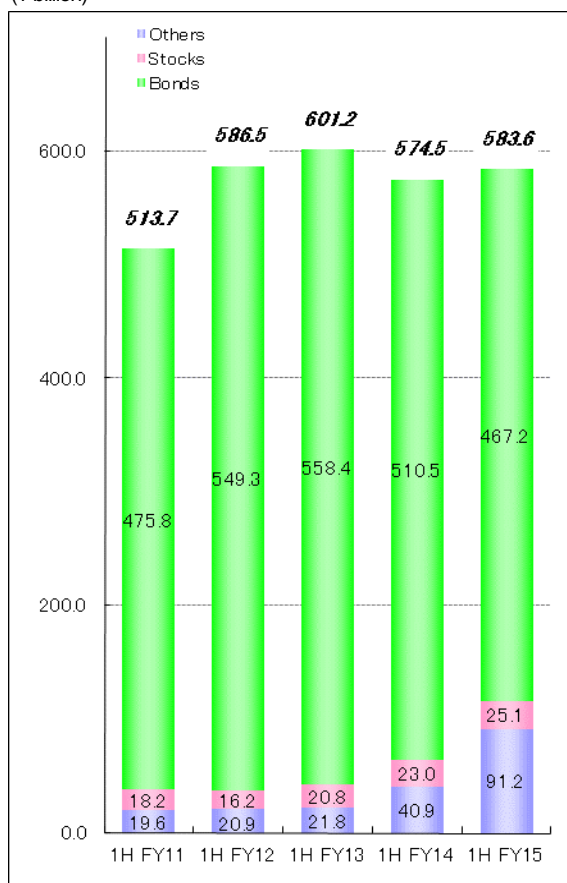
(¥ billion, %)

	(Japanese)	1H FY15				FY14	1H FY14	
		Amounts	FY14		1H FY14			
			increase (decrease)	%	increase (decrease)			%
Securities	有 価 証 券	19.6	(4.2)	(17.62)	2.9	17.43	23.9	16.7
Bonds	債 券	9.3	0.2	2.83	1.1	14.32	9.1	8.2
Stocks	株 式	8.1	(2.3)	(22.65)	1.4	22.54	10.4	6.6
Others	そ の 他	2.2	(2.1)	(48.63)	0.2	13.24	4.3	1.9

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

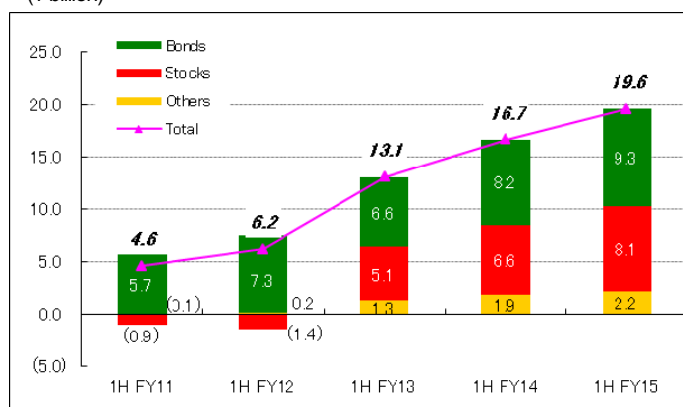
Balance of securities

(¥ billion)

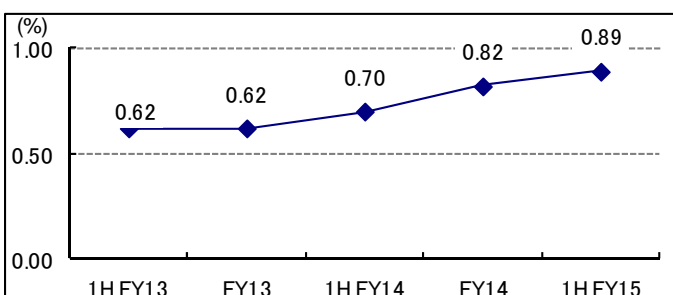


Trends in unrealized gains (losses)

(¥ billion)



Trends in yields on securities



(4) Assets in custody

➤ Year-on-year comparison

The balance of total assets in custody stood at ¥179.7 billion as of the reporting period-end, up ¥17.6 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 strong sales of foreign currency denominated insurance in personal pension insurance.

Term-end balance

(¥ billion)

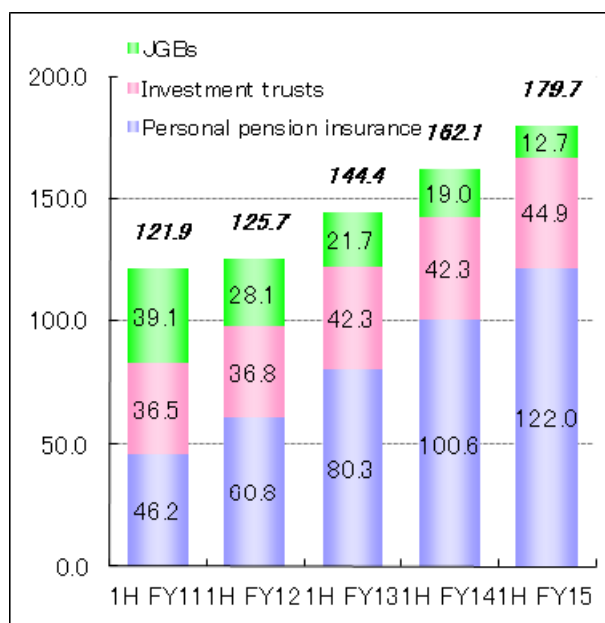
	(Japanese)	1H FY15			FY14	1H FY14
		Amounts	FY14 increase (decrease)	1H FY14 increase (decrease)		
Assets in custody	預かり資産	179.7	5.3	17.6	174.4	162.1
JGBs	国債	12.7	(4.0)	(6.2)	16.8	19.0
Investment trusts	投資信託	44.9	(1.7)	2.6	46.7	42.3
Personal pension insurance	個人年金保険等	122.0	11.1	21.3	110.8	100.6

《Assets in custody》

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

Assets in custody

(¥ billion)



3. Expenses (non-consolidated)

➤ Year-on-year comparison

Personnel expenses decreased ¥69 million year on year to ¥4,847 million owing partly to lower expenses for overtime compensation and retirement benefits.

Non-personnel expenses declined ¥191 million year on year to ¥4,431 million mainly due to decreases in insurance deposit fees and business consignment expenses.

Taxes increased ¥185 million year on year to ¥897 million, mainly due to increases in consumption tax and factor based tax.

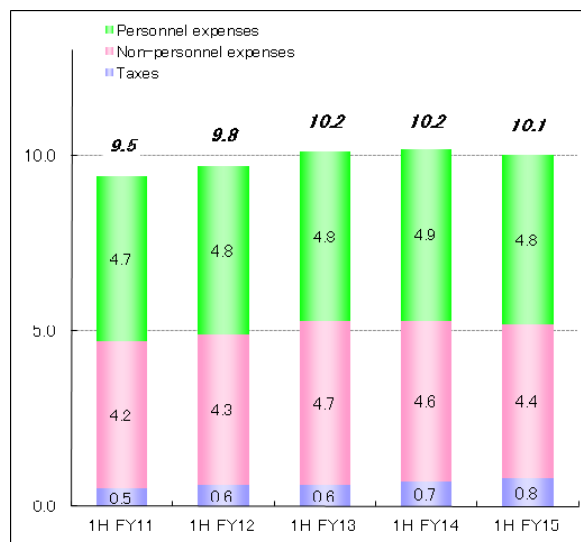
Breakdown of expenses

(¥ million, %)

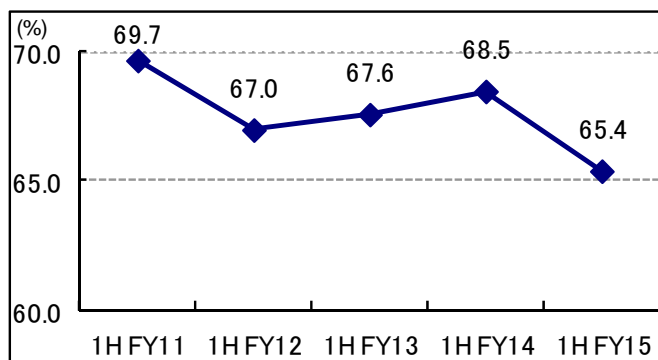
	(Japanese)	1H FY2015		1H FY14
		Amounts	1H FY14 increase (decrease)	
Expenses	経 費	10,176	(74)	10,251
Personnel expenses	人 件 費	4,847	(69)	4,916
Non-personnel expenses	物 件 費	4,431	(191)	4,623
Taxes	税 金	897	185	711
Gross business profit on core banking operations	コア業務粗利益	15,558	608	14,949
Core OHR	コアOHR	65.4	(3.1)	68.5

Expenses

(¥ billion)



Core OHR



4. Asset soundness (non-consolidated)

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

➤ Year-on-year comparison

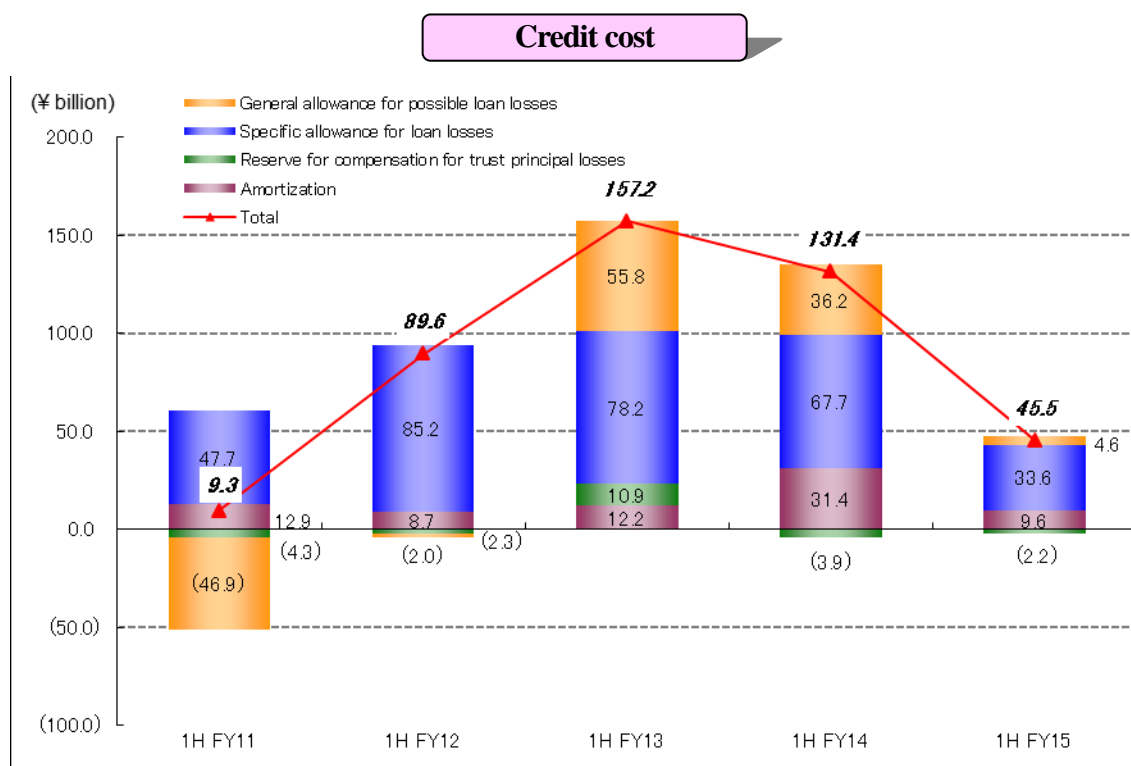
Credit cost decreased ¥858 million year on year to ¥455 million. This decrease was mainly due to the decrease in provision of general and specific allowances for possible loan losses owing to the decline in the historical default rate and the decrease in written-off of loans.

Credit cost (¥ million)

	(Japanese)	1H FY15		1H FY14
		Amounts	1H FY14 increase (decrease)	
Credit cost	与信費用	455	(858)	1,314
Provision of general allowance for possible loan losses	一般貸倒引当金繰入額	46	(316)	362
Bad debt disposal	不良債権処理額	409	(542)	952
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	336	(341)	677
Provision of reserve for compensation for trust principal losses	信託元本補填引当金繰入額	(22)	16	(39)
Written-off of loans	貸出金償却	96	(217)	314

(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).



(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 ¥1.4 billion year on year to ¥22.1 billion. The ratio of loans subject to mandatory disclosure (non-performing loan ratio) also increased 0.03 of a percentage point to 1.63%.

The above-mentioned ratio remains at a low level, which denies any problem with the soundness of bank assets.

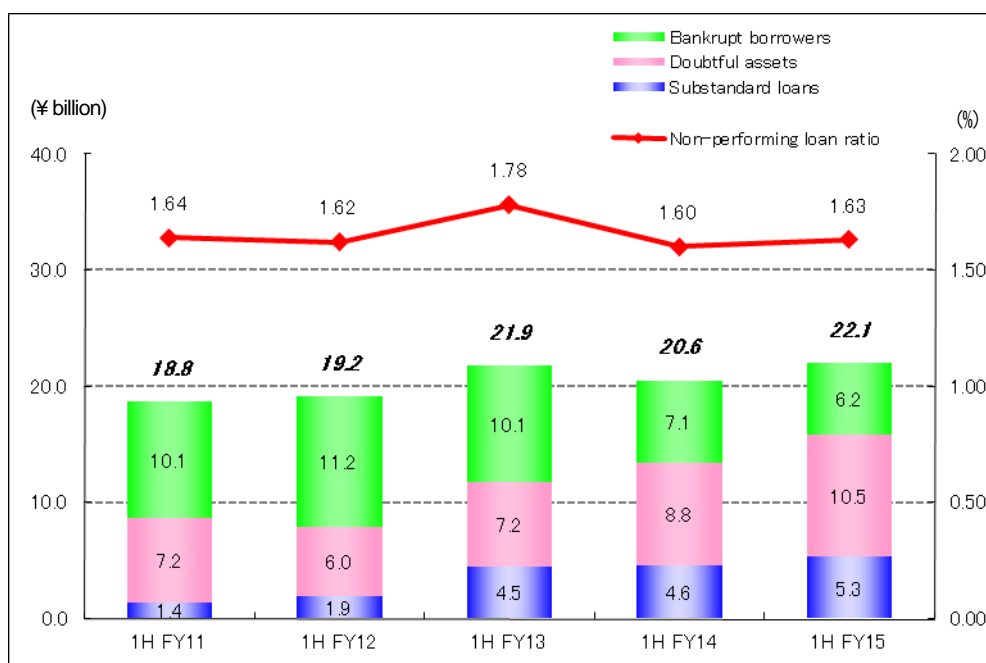
Mandatory disclosure of bad debt under the Financial Reconstruction Law (non-consolidated)

(¥ billion, %)

	(Japanese)	1H FY15			(Reference)	FY14	1H FY14
		Amounts	FY14 increase (decrease)	1H FY14 increase (decrease)	Prior to partial charge-offs		
Mandatory disclosure of bad debt (a)	開示債権	22.1	0.7	1.4	26.2	21.4	20.6
Bankrupt borrowers	破産更生等債権	6.2	0.4	(0.8)	10.2	5.8	7.1
Doubtful assets	危険債権	10.5	0.1	1.6	10.5	10.3	8.8
Substandard loans	要管理債権	5.3	0.1	0.6	5.3	5.2	4.6
Normal assets	正常債権	1,333.1	29.3	63.6	1,333.1	1,303.7	1,269.4
Total credit balance (b)	総与信額	1,355.3	30.1	65.1	1,359.3	1,325.1	1,290.1
Non-performing loan ratio (a/b)	開示債権比率	1.63	0.02	0.03	1.92	1.61	1.60

(Note) Including trust accounts.

Mandatory disclosure of bad debt (non-consolidated)



5. Capital ratio (domestic standards)

➤ Year-on-year comparison, non-consolidated

The capital ratio was 11.16%, a year on year decline of 0.3 points, due to increased risk-weighted assets led by increased loans, although (core) regulatory capital increased due to an increase in retained earnings.

Non-consolidated

(¥ billion, %)

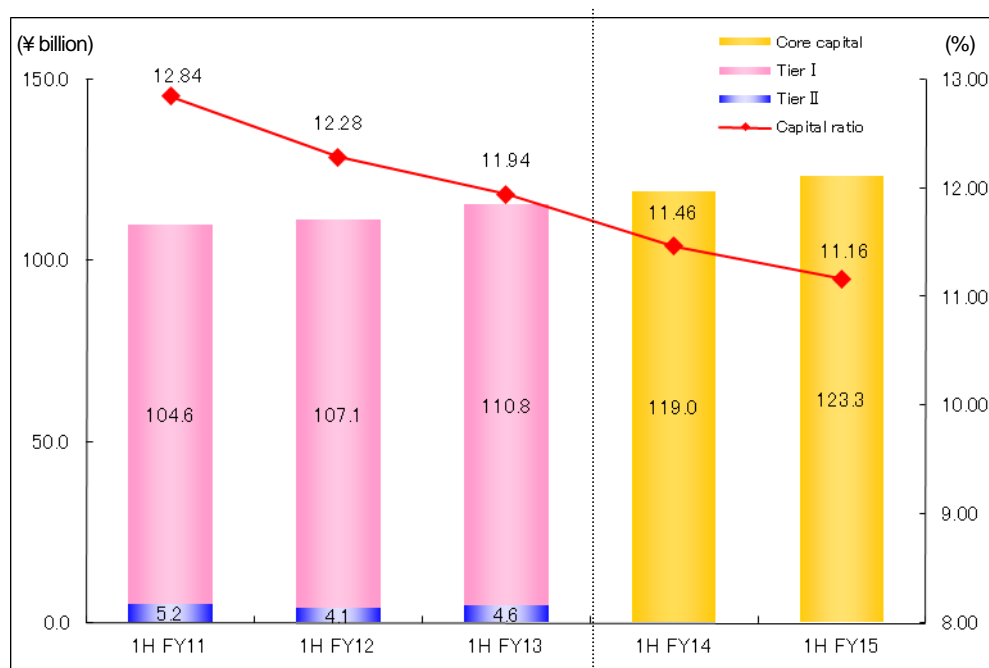
	(Japanese)	1H FY15			FY14	1H FY14
		Amount	FY14 increase (decrease)	1H FY14 increase (decrease)		
(Core) regulatory capital (a)	自己(コア)資本額	123.3	3.5	4.3	119.8	119.0
Basic elements	基礎項目	123.6	3.5	4.6	120.1	119.0
Adjustments	調整項目(△)	0.3	(0.0)	0.3	0.3	-
Risk-weighted assets (b)	リスクアセット	1,105.4	29.4	67.0	1,075.9	1,038.3
Capital ratio (a/b)	自己資本比率	11.16	0.03	(0.30)	11.13	11.46

Consolidated

(¥ billion, %)

	(Japanese)	1H FY15			FY14	1H FY14
		Amount	FY14 increase (decrease)	1H FY14 increase (decrease)		
(Core) regulatory capital (a)	自己(コア)資本額	135.1	3.7	4.5	131.4	130.6
Basic elements	基礎項目	135.5	3.7	4.8	131.7	130.6
Adjustments	調整項目(△)	0.3	(0.0)	0.3	0.3	-
Risk-weighted assets (b)	リスクアセット (b)	1,125.7	28.8	66.9	1,096.9	1,058.8
Capital ratio (a/b)	自己資本比率 a/b	12.00	0.02	(0.33)	11.98	12.33

Capital ratio (non-consolidated)



Former Standard

New Standard

6. Performance forecasts

Non-consolidated full-term performance forecasts

➤ Ordinary income

On a non-consolidated basis, ordinary income is expected to increase ¥1.2 billion year on year to ¥37.7 billion due chiefly to increases in interests and dividends on securities, fees and commissions, and gain on sales of stocks and other securities.

➤ Net business profit

On a non-consolidated basis, net business profit is expected to decrease ¥1.0 billion year on year to ¥10.2 billion. This decrease is largely attributable to an increase in provision of general allowance for possible loan losses and an increase in expenses, despite increases in interest income and fees and commissions.

➤ Ordinary profit

We expect ordinary profit to decrease ¥0.7 billion year on year to ¥9.2 billion. Despite an increase in net gains on equity securities, this decrease is largely attributable to a decrease in net business profit.

➤ Net income

We expect net income to decrease ¥0.6 billion year on year to ¥6.1 billion.

	(Japanese)	FY15 full-term forecasts (¥ billion)	
		forecasts	YoY increase (decrease)
Ordinary income	経常収益	37.7	1.2
Business profit on core banking operations	コア業務純益	10.2	(0.4)
Net business profit	業務純益	10.2	(1.0)
Ordinary profit	経常利益	9.2	(0.7)
Net income	当期純利益	6.1	(0.6)
Bad debt disposal*	不良債権処理額	2.0	0.0

*Bad debt disposal amounts include under trust accounts.

	(Japanese)	FY15 full-term forecasts (¥ billion)	
		forecasts	YoY increase (decrease)
Ordinary income	経常収益	52.0	3.0
Ordinary profit	経常利益	10.6	(0.8)
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	6.4	(0.9)

Ratio of bad debt subject to mandatory disclosure (under the Financial Reconstruction Law)

FY15 full-term forecasts	
Non-consolidated	Consolidated
1% to 1.99%	1% to 1.99%

Capital ratio

FY15 full-term forecasts	
Non-consolidated	Consolidated
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 the First Half Ended September 30, 2015

1. Business performance

Non-consolidated

(¥ million)

	(Japanese)	1HFY15	YoY increase (decrease)	
			1HFY15	1HFY14
Gross business profit	業 務 粗 利 益	15,911	760	15,151
Domestic operations	国 内 業 務 粗 利 益	15,471	619	14,851
Interest income	資 金 利 益	13,806	349	13,456
Fees and commissions	役 務 取 引 等 利 益	1,342	200	1,142
Trust fees	う ち 信 託 報 酬	203	34	169
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	322	69	252
International operations	国 際 業 務 粗 利 益	440	140	299
Interest income	資 金 利 益	366	160	206
Fees and commissions	役 務 取 引 等 利 益	18	(4)	23
Other business profit	そ の 他 業 務 利 益	54	(15)	70
Expenses (excluding non-recurrent items)	経 費 (除 く 臨 時 処 理 分)	10,176	(74)	10,251
Personnel expenses	人 件 費	4,847	(69)	4,916
Non-personnel expenses	物 件 費	4,431	(191)	4,623
Taxes	税 金	897	185	711
Net business profit (prior to provision of general allowance for possible loan losses)	業 務 純 益 (一 般 貸 引 繰 入 前)	5,735	835	4,899
Excluding gains (losses) on bond trading	除 く 国 債 等 債 券 関 係 損 益 (5 勘 定 戻)	5,381	726	4,654
Provision of general allowance for possible loan losses (2)	一 般 貸 倒 引 当 金 繰 入 額	46	(316)	362
Net business profit	業 務 純 益	5,688	1,151	4,537
Gains (losses) on bond trading	う ち 国 債 等 債 券 関 係 損 益 (5 勘 定 戻)	353	108	245
Non-recurrent items	臨 時 損 益	457	1,151	(693)
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	158	100	57
Net gains (losses) on equity trading	う ち 株 式 等 関 係 損 益 (3 勘 定 戻)	659	603	56
Losses on bad debt disposal (3)	う ち 不 良 債 権 処 理 損 失	432	(515)	948
Provision of specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	336	(341)	677
Written-off of loans	貸 出 金 償 却	96	(174)	271
Reversal of reserve for compensation for trust principal losses (4)	う ち 信 託 元 本 補 填 引 当 金 戻 入 益	22	(16)	39
Ordinary profit	経 常 利 益	6,146	2,302	3,843
Extraordinary gains (losses)	特 別 損 益	(8)	43	(51)
Gains on disposal of noncurrent assets	う ち 固 定 資 産 処 分 損 益	(8)	42	(51)
Income before income taxes	税 引 前 中 間 純 利 益	6,138	2,345	3,792
Income taxes-current	法 人 税 、 住 民 税 及 び 業 税	2,062	1,285	776
Income taxes-deferred	法 人 税 等 調 整 額	(33)	(3)	(29)
Total income taxes	法 人 税 等 合 計	2,029	1,282	747
Net income	中 間 純 利 益	4,108	1,063	3,044
Bad debt disposal ((1) + (3) - (4))	不 良 債 権 処 理 額	409	(542)	952
Credit cost ((1) + (2) + (3) - (4))	与 信 費 用	455	(858)	1,314

Consolidated

(¥ million)

	(Japanese)	1H FY15	YoY increase (decrease)	
			1H FY15	1H FY14
Gross business profit	連結業務粗利益	17,435	918	16,516
Interest income	資金利益	14,557	522	14,034
Trust fees	信託報酬	203	34	169
Fees and commissions	役務取引等利益	1,397	161	1,236
Other business profit	その他業務利益	1,277	200	1,076
Operating expenses	営業経費	10,760	58	10,702
Loan-loss provisions	貸倒償却引当費用	939	(756)	1,695
Provision of general allowance for possible loan losses	一般貸倒引当金繰入額	91	(414)	505
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	548	(199)	747
Written-off of loans	貸出金償却	299	(133)	433
Losses on sale of credit	債権売却損	-	(8)	8
Net gains (losses) on equity securities	株式等関係損益	659	603	56
Other	その他	233	1	231
Ordinary profit	経常利益	6,628	2,221	4,406
Extraordinary gains (losses)	特別損益	(8)	43	(51)
Gains on disposal of noncurrent assets	うち固定資産処分損益	(8)	42	(51)
Income before income taxes and minority interests	税金等調整前中間純利益	6,619	2,264	4,355
Income taxes-current	法人税、住民税及び事業税	2,237	1,194	1,042
Income taxes-deferred	法人税等調整額	27	23	3
Total income taxes	法人税等合計	2,265	1,218	1,046
Net income	中間純利益	4,354	1,046	3,308
Net income attributable to non-controlling interests	非支配株主に帰属する中間純利益	133	(90)	224
Net income attributable to owners of the parent	親会社株主に帰属する中間純利益	4,221	1,137	3,084

(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	6,600	1,277	5,322
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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	1	6
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2. Net business profit (non-consolidated)

(¥ million)

	(Japanese)	1H FY15	YoY	1H FY14
			increase (decrease)	
Net business profit (prior to provision of general allowance for possible loan losses)	業 務 純 益 (一般貸倒繰入前)	5,735	835	4,899
Per staff (¥ thousand)	職員一人当たり (千円)	5,218	788	4,430
Net business profit	業 務 純 益	5,688	1,151	4,537
Per staff (¥ thousand)	職員一人当たり (千円)	5,176	1,073	4,102

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

3. Interest margins (non-consolidated)

(1) Aggregate

(%)

	(Japanese)	1H FY15	YoY	1H FY14
			increase (decrease) (pp)	
Yield on fund operation (A)	資 金 運 用 利 回	1.55	(0.07)	1.62
Yield on loans	貸 出 金 利 回	1.93	(0.12)	2.05
Yield on securities	有 価 証 券 利 回	0.89	0.19	0.70
Fund procurement cost (B)	資 金 調 達 原 価	1.19	(0.06)	1.25
Yield on deposits	預 金 等 利 回	0.09	0.00	0.09
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	(0.01)	0.37

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

(2) Domestic

(%)

	(Japanese)	1H FY15	YoY	1H FY14
			increase (decrease) (pp)	
Yield on fund operation (A)	資 金 運 用 利 回	1.54	(0.07)	1.61
Yield on loans	貸 出 金 利 回	1.93	(0.12)	2.05
Yield on securities	有 価 証 券 利 回	0.82	0.17	0.65
Fund procurement cost (B)	資 金 調 達 原 価	1.15	(0.06)	1.21
Yield on deposits	預 金 等 利 回	0.08	(0.01)	0.09
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	0.39	(0.01)	0.40

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

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

(¥ million)

	(Japanese)	1HFY15	YoY		1HFY14
			increase	(decrease)	
Gains (losses) on securities	有 価 証 券 関 係 損 益	1,012	711		301
Gains (losses) on bond trading	国債等債券関係損益(5 勘 定 戻)	353	108		245
Gains on sale of bonds	売 却 益	448	148		299
Gains on redemption of bonds	償 還 益	-	-		-
Losses on sale of bonds	売 却 損	94	40		54
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 戻)	659	603		56
Gains on sale of equity shares	売 却 益	811	738		73
Losses on sale of equity shares	売 却 損	145	128		16
Write-off	償 却	7	6		0

5. Capital ratio (domestic standards)

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

(¥ million, %)

	(Japanese)	1HFY15	YoY		FY14	1HFY14
			FY14 increase (decrease)	1HFY14 increase (decrease)		
(1) Capital ratio	自 己 資 本 比 率	11.16	0.03	(0.30)	11.13	11.46
(2) Basic elements of core capital	コア資本に係る基 礎 項 目	123,667	3,507	4,639	120,160	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 4 5 %	1,061	0	(117)	1,061	1,179
General allowance for possible loan losses	う ち 一 般 貸 倒 引 当 金	3,223	46	(688)	3,176	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	302	(4)	302	307	-
(4) Capital ratio (2)-(3)	自 己 資 本	123,365	3,512	4,336	119,852	119,028
(5) Risk-weighted assets	リスクアセット	1,105,411	29,429	67,059	1,075,982	1,038,352

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

(¥ million, %)

	(Japanese)	1H FY15			FY14	1H FY14
			FY14 increase (decrease)	1H FY14 increase (decrease)		
(1) Capital ratio	自己資本比率	12.00	0.02	(0.33)	11.98	12.33
(2) Basic elements of core capital	コア資本に係る基礎項目	135,532	3,766	4,889	131,765	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	0	(117)	1,061	1,179
General allowance for possible loan losses	うち一般貸倒引当金	4,270	91	(799)	4,179	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	337	(9)	337	346	-
(4) Capital ratio (2)-(3)	自己資本	135,195	3,776	4,552	131,418	130,642
(5) Risk-weighted assets	リスクアセット	1,125,758	28,805	66,939	1,096,952	1,058,818

6. ROE (non-consolidated)

(%)

	(Japanese)	1H FY15			1H FY14
			YoY increase (decrease) (pp)		
Net business profit basis	業務純益ベース	8.44	1.17		7.27
Business profit on core banking operations basis	コア業務純益ベース	7.99	0.46		7.53
Net income basis	中間純利益ベース	6.10	1.22		4.88

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

* Business profit on core banking operations = Net business profit – gains (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)	1H FY15			1H FY14
			YoY increase (decrease) (pp)		
Net business profit basis	業務純益ベース	9.60	1.61		7.99
Business profit on core banking operations basis	コア業務純益ベース	9.08	0.81		8.27
Net income basis	中間純利益ベース	6.93	1.57		5.36

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

III. Loans and Bills Discounted

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

* Partial charge-offs are implemented.

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

Non-consolidated

(¥ million)

		(Japanese)	As of	Comparison	Comparison	As of March	As of	
			September	with the	with the			31, 2015
			30, 2015	previous	previous		30, 2014	
				balance-sheet	balance-sheet			
				date	date			
				(March 31,	(September 30,			
				2015)	2014)			
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	720	78	(348)	642	1,069
		Delinquent loans	延滞債権額	15,961	514	1,162	15,446	14,799
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	486	292	109	194	377
		Restructured loans	貸出条件緩和債権額	4,902	(157)	590	5,060	4,312
		Total	合計	22,071	728	1,512	21,343	20,558

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高(未残)	1,344,428	30,540	65,536	1,313,887	1,278,891
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(Note) Including trust accounts.

(%)

		(Japanese)	As of	Comparison	Comparison	As of March	As of	
			September	with the	with the			31, 2015
			30, 2015	previous	previous		30, 2014	
				balance-sheet	balance-sheet			
				date	date			
				(March 31,	(September 30,			
				2015)	2014)			
As a percentage of total loans	貸出金残高比	Loans to bankrupt borrowers	破綻先債権	0.05	0.01	(0.03)	0.04	0.08
		Delinquent loans	延滞債権	1.18	0.01	0.03	1.17	1.15
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.03	0.02	0.01	0.01	0.02
		Restructured loans	貸出条件緩和債権	0.36	(0.02)	0.03	0.38	0.33
		Total	合計	1.64	0.02	0.04	1.62	1.60

(Note) Including trust accounts.

Consolidated

(¥ million)

		(Japanese)	As of	Comparison	Comparison	As of March	As of	
			September	with the	with the			31, 2015
			30, 2015	previous	previous		30, 2014	
				balance-sheet	balance-sheet			
				date	date			
				(March 31,	(September 30,			
				2015)	2014)			
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	740	60	(357)	679	1,097
		Delinquent loans	延滞債権額	16,426	552	1,072	15,874	15,354
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	486	292	109	194	377
		Restructured loans	貸出条件緩和債権額	4,902	(157)	590	5,060	4,312
		Total	合計	22,555	747	1,414	21,808	21,141

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高(未残)	1,331,991	29,731	63,783	1,302,260	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	0.00	(0.03)	0.05	0.08
		Delinquent loans	延滞債権	1.23	0.02	0.02	1.21	1.21
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.03	0.02	0.01	0.01	0.02
		Restructured loans	貸出条件緩和債権	0.36	(0.02)	0.02	0.38	0.34
		Total	合計	1.69	0.02	0.03	1.67	1.66

(Note) Including trust accounts.

2. Allowance for loan losses

Non-consolidated

(¥ million)

	(Japanese)	As of September 30, 2015	Comparison with the previous balance-sheet date		As of March 31, 2015	As of September 30, 2014
			(March 31, 2015)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
Allowance for possible loan losses	貸倒引当金	7,674	46	(798)	7,627	8,472
General allowance	一般貸倒引当金	3,223	46	(688)	3,176	3,911
Specific allowance	個別貸倒引当金	4,451	0	(109)	4,450	4,560
Reserve for compensation for trust principal losses	信託元本補填引当金	195	(22)	(20)	218	216

Consolidated

(¥ million)

	(Japanese)	As of September 30, 2015	Comparison with the previous balance-sheet date		As of March 31, 2015	As of September 30, 2014
			(March 31, 2015)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
Allowance for possible loan losses	貸倒引当金	10,807	246	(847)	10,561	11,655
General allowance	一般貸倒引当金	4,270	91	(799)	4,179	5,070
Specific allowance	個別貸倒引当金	6,536	154	(48)	6,381	6,585
Reserve for compensation for trust principal losses	信託元本補填引当金	195	(22)	(20)	218	216

3. Coverage of risk monitored loans

Non-consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2015	Comparison with the previous balance-sheet date		As of March 31, 2015	As of September 30, 2014
			(March 31, 2015)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
Risk-monitored loans (A)	リスク管理債権額	22,071	728	1,512	21,343	20,558
Coverage	保 全 額	18,967	117	(3)	18,850	18,970
Allowance for possible loan losses (B)	貸倒引当金	4,772	(42)	(334)	4,814	5,106
Collateral and guarantees (C)	担保・保証等	14,195	159	330	14,035	13,864
Coverage ratio (B+C)/(A)	保 全 率	85.93	(2.38)	(6.34)	88.31	92.27
Allowance for possible loan losses (B/A)	貸倒引当金	21.62	(0.93)	(3.21)	22.55	24.83
Collateral and guarantees (C/A)	担保・保証等	64.31	(1.45)	(3.12)	65.76	67.43

(Note) Including trust accounts.

Consolidated

(¥ million, %)

	<i>(Japanese)</i>	As of September 30, 2015	Comparison with		As of March 31, 2015	As of September 30, 2014
			the previous balance-sheet date (March 31, 2015)	the previous interim balance-sheet date (September 30, 2014)		
Risk-monitored loans (A)	リスク管理債権額	22,555	747	1,414	21,808	21,141
Coverage	保 全 額	19,437	136	(99)	19,300	19,536
Allowance for possible loan losses (B)	貸 倒 引 当 金	4,994	(82)	(451)	5,076	5,445
Collateral and guarantees (C)	担 保 ・ 保 証 等	14,443	219	351	14,223	14,091
Coverage ratio (B+C)/(A)	保 全 率	86.17	(2.33)	(6.24)	88.50	92.41
Allowance for possible loan losses (B/A)	貸 倒 引 当 金	22.14	(1.13)	(3.61)	23.27	25.75
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	64.03	(1.19)	(2.62)	65.22	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 September 30, 2015			As of March 31, 2015	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2015)	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	6,263	441	(848)	5,822	7,111
Doubtful assets	危険債権	10,513	143	1,646	10,369	8,866
Substandard loans	要管理債権	5,389	134	699	5,254	4,689
Total (A)	合計	22,166	719	1,498	21,446	20,667
Normal assets	正常債権	1,333,136	29,389	63,698	1,303,746	1,269,437
Total credit balance (B)	総与信残高	1,355,302	30,109	65,197	1,325,192	1,290,105
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.63	0.02	0.03	1.61	1.60
Partial charge-offs	部分直接償却額	4,034	273	(330)	3,760	4,365

(Note) Including trust accounts.

Consolidated

(¥ million, %)

	(Japanese)	As of September 30, 2015			As of March 31, 2015	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2015)	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	6,719	460	(942)	6,258	7,662
Doubtful assets	危険債権	10,541	143	1,642	10,398	8,898
Substandard loans	要管理債権	5,389	134	699	5,254	4,689
Total (A)	合計	22,650	739	1,400	21,911	21,250
Normal assets	正常債権	1,320,226	28,559	62,041	1,291,666	1,258,185
Total credit balance (B)	総与信残高	1,342,877	29,298	63,441	1,313,578	1,279,435
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.68	0.02	0.02	1.66	1.66
Partial charge-offs	部分直接償却額	4,914	464	(270)	4,449	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 September 30, 2015			As of March 31, 2015	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2015)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
Coverage (C)	保全額	19,043	104	(21)	18,938	19,064
	貸倒引当金	4,829	(61)	(362)	4,890	5,192
	担保・保証等	14,214	165	341	14,048	13,872

(Note) Including trust accounts.

	(Japanese)					(%)
Coverage ratio (C)/(A)	保全率	85.91	(2.39)	(6.33)	88.30	92.24

Consolidated

(¥ million)

	(Japanese)	As of September 30, 2015	As of September 30, 2015		As of March 31, 2015	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2015)	Comparison with the previous interim balance-sheet date (September 30, 2014)		
Coverage (C)	保 全 額	19,513	124	(117)	19,389	19,630
Allowance for loan losses	貸 倒 引 当 金	5,051	(101)	(480)	5,152	5,531
Collateral and guaranteed	担 保 ・ 保 証 等	14,462	225	362	14,236	14,099

(Note) Including trust accounts.

	(Japanese)	As of September 30, 2015	Comparison with the previous balance-sheet date (March 31, 2015)	Comparison with the previous interim balance-sheet date (September 30, 2014)	As of March 31, 2015	As of September 30, 2014
Coverage ratio (C)/(A)	保 全 率	86.15	(2.34)	(6.22)	88.49	92.37

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 September 30, 2015			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	6,263	10,513	5,389	22,166
Covered portion (B)	担 保 等 の 保 全 額	4,545	6,690	2,977	14,214
Uncovered portion (C)=(A)-(B)	未 保 全 額	1,717	3,823	2,411	7,952
Allowance for loan losses (D)	引 当 額	1,717	2,891	220	4,829
Allowance ratio (D)/(C)	引 当 率	100.00	75.62	9.15	60.73
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	91.13	59.34	85.91

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of September 30, 2015			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	722	5,541	10,513	16,777
Covered portion (B)	担 保 等 の 保 全 額	652	3,893	6,690	11,236
Uncovered portion (C)=(A)-(B)	未 保 全 額	69	1,647	3,823	5,540
Allowance for loan losses (D)	引 当 額	69	1,647	2,891	4,608
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	75.62	83.18
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	91.13	94.44

(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 September 30, 2015			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	6,719	10,541	5,389	22,650
Covered portion (B)	担 保 等 の 保 全 額	4,794	6,690	2,977	14,462
Uncovered portion (C)=(A)-(B)	未 保 全 額	1,925	3,850	2,411	8,188
Allowance for loan losses (D)	引 当 額	1,925	2,904	220	5,051
Allowance ratio (D)/(C)	引 当 率	100.00	75.43	9.15	61.68
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	91.02	59.34	86.15

(Note) Including trust accounts.

Allowance ratio and coverage ratio of assets by borrower category (**consolidated**) (¥ million, %)

	(Japanese)	As of September 30, 2015			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	741	5,978	10,541	17,261
Covered portion (B)	担 保 等 の 保 全 額	668	4,125	6,690	11,484
Uncovered portion (C)=(A)-(B)	未 保 全 額	72	1,853	3,850	5,776
Allowance for loan losses (D)	引 当 額	72	1,853	2,904	4,830
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	75.43	83.62
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	91.02	94.51

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of September 30, 2015		As of March 31, 2015		As of September 30, 2014	
		Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	総 与 信 残 高	1,355,302	100.00	1,325,192	100.00	1,290,105	100.00
Classification I	非 分 類 額	1,227,920	90.60	1,191,417	89.90	1,152,883	89.36
Total classified amount	分 類 額 合 計	127,381	9.39	133,775	10.09	137,222	10.63
Classification II	Ⅱ 分 類	126,579	9.33	133,249	10.05	136,853	10.60
Classification III	Ⅲ 分 類	802	0.05	525	0.03	368	0.02
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 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 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.

DCF DCF先	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。
DDS DDS先	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。

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 722	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 103		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 6,263	Bankrupt loans 破綻先債権 720	69	100.00%	
Effectively bankrupt assets 実質破綻先 5,541	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 2,879				2,661	Coverage ratio: 保全率: 100.00%			Delinquent loans 延滞債権 15,961
Potentially bankrupt assets 破綻懸念先 10,513	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 6,238		Necessary amount reserved 必要額を引当 802		Doubtful assets 危険債権 10,513 Coverage ratio: 保全率: 91.13%		2,891	91.13% (75.62%)	
Assets requiring monitoring 要管理先 6,802	Collateral: 担保: 4,115 Non-Covered: 信用: 2,687 972		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 5,389 Coverage ratio: 保全率: 59.34%	Past due loans (3 months or more) 3ヶ月以上延滞債権 486	282	64.64% (10.49%)		
	Other assets requiring caution 要管理先以外の 要注意先 139,849	25,853			113,995			Restructured loans 貸出条件緩和債権 4,902	
Normal assets 正常先 1,191,873	1,191,873		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 22,166 Overall coverage 全体の保全率 85.91%	Total 合計 22,071	2,805			
Total 合計 1,355,302	1,227,920		126,579	802	-	1,355,302	1,344,428	7,838	85.84% (59.44%)

(Note) Including trust accounts.

9. Loans and bills discounted by industrial segment

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

(¥ million)

	(Japanese)	As of September 30, 2015			As of March 31, 2015	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2015)	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)	1,344,428	30,540	65,536	1,313,887	1,278,891
Manufacturing	製造業	37,719	681	2,666	37,038	35,053
Agriculture and Forestry	農業, 林業	809	(6)	36	816	773
Fishery	漁業	496	(4)	(5)	500	501
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	3,306	1,548	2,207	1,758	1,098
Construction	建設業	40,244	(1,847)	(2,017)	42,091	42,261
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	7,081	187	759	6,893	6,321
Telecommunications	情報通信業	9,747	835	1,112	8,912	8,634
Transport and postal activities	運輸業, 郵便業	15,111	(1,494)	(875)	16,605	15,986
Wholesaling and Retailing	卸売業, 小売業	106,299	(808)	(2,988)	107,107	109,288
Finance and insurance	金融業, 保険業	28,171	1,848	1,291	26,323	26,880
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	342,913	16,541	30,875	326,372	312,038
Miscellaneous services	各種サービス業	146,846	3,853	12,989	142,992	133,856
Local government bodies	地方公共団体	101,042	1,059	3,112	99,983	97,930
Others	その他	504,638	8,146	16,372	496,492	488,266

(Note) Including trust accounts.

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

(¥ million)

	(Japanese)	As of September 30, 2015			As of March 31, 2015	As of September 30, 2014
			Comparison with the previous balance-sheet date (March 31, 2015)	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)	22,071	728	1,512	21,343	20,558
Manufacturing	製造業	2,258	191	741	2,066	1,517
Agriculture and Forestry	農業, 林業	2	(2)	0	4	2
Fishery	漁業	467	(6)	(7)	474	475
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	106	22	12	83	93
Construction	建設業	1,375	121	414	1,254	961
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-
Telecommunications	情報通信業	521	(38)	(80)	559	601
Transport and postal activities	運輸業, 郵便業	506	(42)	248	549	257
Wholesaling and Retailing	卸売業, 小売業	3,290	741	828	2,548	2,461
Finance and insurance	金融業, 保険業	7	1	0	5	6
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	3,014	(413)	(721)	3,427	3,735
Miscellaneous services	各種サービス業	4,758	(86)	(15)	4,845	4,774
Local government bodies	地方公共団体	-	-	-	-	-
Others	その他	5,762	239	91	5,523	5,671

(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	September 30, 2014	109,288	4	623	1,832	1
		March 31, 2015	107,107	3	646	1,899	-
		September 30, 2015	106,299	12	860	2,396	21
Construction	建設業	September 30, 2014	42,261	1	39	816	103
		March 31, 2015	42,091	3	65	1,143	42
		September 30, 2015	40,244	1	22	1,303	48
Real estate	不動産業	September 30, 2014	288,470	5	350	3,064	238
		March 31, 2015	300,370	19	402	2,926	7
		September 30, 2015	315,208	32	279	2,604	19
Finance (excl. banking)	その他金融	September 30, 2014	10,917	-	-	-	-
		March 31, 2015	10,872	-	-	-	-
		September 30, 2015	13,916	-	-	2	-

(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	September 30, 2014	112,948	627	1,519	323
		March 31, 2015	110,923	649	1,472	435
		September 30, 2015	109,938	873	1,802	627
Construction	建設業	September 30, 2014	43,526	41	584	335
		March 31, 2015	43,510	68	833	351
		September 30, 2015	41,748	24	943	407
Real estate	不動産業	September 30, 2014	290,024	356	1,561	1,833
		March 31, 2015	301,871	421	1,687	1,333
		September 30, 2015	316,599	312	1,456	1,244
Finance (excl. banking)	その他金融	September 30, 2014	10,922	-	-	-
		March 31, 2015	10,878	-	-	-
		September 30, 2015	13,923	-	2	-

(Note) Including trust accounts.

(4) Consumer loan balance (non-consolidated)

(¥ million)

	(Japanese)	As of September 30, 2015	Comparison with the previous balance-sheet date (March 31, 2015)		As of March 31, 2015	As of September 30, 2014
			Comparison with the previous interim balance-sheet date (September 30, 2014)			
Loans to consumers	生活密着型ローン 残 高	570,286 [570,990]	14,306 [14,126]	28,512 [28,285]	555,979 [556,864]	541,773 [542,704]
Housing loans (incl. mortgage loans)	うち住宅ローン 残 高	504,589 [504,913]	13,873 [13,846]	27,348 [27,200]	490,716 [491,066]	477,240 [477,713]
Other than housing loans	うちその他ローン 残 高	65,696 [66,077]	432 [279]	1,163 [1,085]	65,263 [65,797]	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 September 30, 2015	Comparison with the previous balance-sheet date (March 31, 2015)		As of March 31, 2015	As of September 30, 2014
			Comparison with the previous interim balance-sheet date (September 30, 2014)			
Loans to SMEs	中小企業等貸出残高	1,157,447 [1,160,287]	25,229 [24,957]	61,799 [61,131]	1,132,218 [1,135,329]	1,095,648 [1,099,155]
As a percentage of total loans	中小企業等貸出比率	86.27 [86.30]	(0.10) [(0.10)]	0.37 [0.36]	86.37 [86.40]	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 September 30, 2015	As of March 31, 2015	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	55,033	56,727	59,198
Special credit lines	うち特別保証枠分	12	15	18

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

(¥ million)

As of September 30, 2015	As of March 31, 2015	As of September 30, 2014
14,529	13,786	13,111

12. Deposits and loan balances (non-consolidated)

(¥ million)

		(term-end balance)	As of September 30, 2015	Comparison with the previous balance-sheet date (March 31, 2015)		As of March 31, 2015	As of September 30, 2014
				Comparison with the previous interim balance-sheet date (September 30, 2014)			
Deposits	預 金	(term-end balance)	1,857,346 [1,919,197]	52,711 [53,699]	64,561 [64,889]	1,804,634 [1,865,497]	1,792,784 [1,854,308]
		(average balance)	1,816,577 [1,879,004]	65,580 [65,816]	74,103 [72,596]	1,750,997 [1,813,188]	1,742,473 [1,806,407]
Loans	貸 出 金	(term-end balance)	1,341,588 [1,344,428]	30,812 [30,540]	66,215 [65,536]	1,310,776 [1,313,887]	1,275,373 [1,278,891]
		(average balance)	1,292,858 [1,295,821]	41,391 [40,825]	56,583 [55,848]	1,251,467 [1,254,995]	1,236,274 [1,239,972]

(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)

	<i>(Japanese)</i>	As of September 30, 2015			As of March 31, 2015	As of September 30, 2014	
			Comparison with the previous balance-sheet date (March 31, 2015)	Comparison with the previous interim balance-sheet date (September 30, 2014)			
Individuals	個人預金	1,154,304	12,932	18,242	1,141,371	1,136,061	
	Liquid deposits	流動性預金	606,527	28,670	40,056	577,856	566,470
	Time deposits	定期性預金	547,777	(15,738)	(21,813)	563,515	569,590
Corporations	法人預金	562,365	35,226	43,371	527,138	518,993	
	Liquid deposits	流動性預金	307,044	21,962	24,879	285,081	282,165
	Time deposits	定期性預金	255,320	13,263	18,492	242,056	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	1H ended September 30, 2015 results	Year ended March 31, 2015 results
Ordinary income	経 常 収 益	37,700	19,519	36,442
Ordinary profit	経 常 利 益	9,200	6,146	9,942
Net income	当 期 (中 間) 純 利 益	6,100	4,108	6,793
Net business profit	業 務 純 益	10,200	5,688	11,224
Net business profit (prior to provision of general allowance)	業 務 純 益 (一 般 貸 引 繰 入 前)	10,600	5,735	10,852
Excl. gains (losses) on bond transactions	除 く 国 債 等 債 券 関 係 損 益	10,200	5,381	10,610
Bad debt disposal	不 良 債 権 処 理 額	2,004	409	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)		
				信託勘定償却前業務純益		
	Excluding gains (losses) on bond trading	一般貸引繰入前		Prior to provision of general allowance		After making provision of general allowance
				Excluding gains (losses) on bond trading	一般貸引繰入後	
	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	
1H ended September 30, 2014	4,899	4,654	4,537	4,943	4,698	4,580
Year ended March 31, 2015	10,852	10,610	11,224	10,895	10,653	11,267
1H ended September 30, 2015	5,735	5,381	5,688	5,735	5,381	5,688
Year ending March 31, 2016 forecasts	10,600	10,200	10,200	10,600	10,200	10,200

2. Employees and branches (non-consolidated)

(1) Employees

	(Japanese)	As of September 30, 2015	Comparison with the previous balance-sheet data (March 31, 2015)	Comparison with the previous interim balance-sheet data (September 30, 2014)	As of March 31, 2015	As of September 30, 2014
Regular employees	在 籍 行 員 数	1,122	31	0	1,091	1,122

(2) Branches

	(Japanese)	As of September 30, 2015	Comparison with the previous balance-sheet data (March 31, 2015)	Comparison with the previous interim balance-sheet data (September 30, 2014)	As of March 31, 2015	As of September 30, 2014
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
	取得原価ベース	時価ベース
As of September 30, 2014	16,459	23,071
As of March 31, 2015	17,111	27,585
As of September 30, 2015	17,002	25,103

(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
1H ended September 30, 2014	56	0
Year ended March 31, 2015	167	0
1H ended September 30, 2015	659	7

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
1H ended September 30, 2014	362	908	43	1,314
Year ended March 31, 2015	(372)	1,938	43	1,609
1H ended September 30, 2015	46	409	0	455
Year ending March 31, 2016 forecasts	432	2,004	0	2,437

(Note) 2) = 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 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
As of September 30, 2015	6,263	10,513	16,777	146,652	163,429

	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 September 30, 2014	4,689	20,667
As of March 31, 2015	5,254	21,446
As of September 30, 2015	5,389	22,166

(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
	破産更生債権	危険債権	合計
As of September 30, 2014	7,111	8,866	15,978
As of March 31, 2015	5,822	10,369	16,191
As of September 30, 2015	6,263	10,513	16,777
New occurrence during fiscal 2015 first half	981	2,888	3,870
Removed from balance sheet during fiscal 2015 first half	1,836	1,448	3,285
Net increase (decrease) during fiscal 2015 first half	441	143	585

(Note) Including trust accounts.

b. Removal from balance sheet by type of disposal measure

(¥ million)

	(Japanese)	1H ended September 30, 2015 results	Year ended March 31, 2015 results	1H ended September 30, 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	-	-	-
Sale to RCC	RCC向け売却	-	-	-
Direct charge-offs	直接償却	431	4,018	2,881
Other	その他	2,853	5,194	3,533
Collection/repayment	回収・返済	2,051	3,864	2,792
Improved performance	業況改善	802	1,330	741
Total	合計	3,285	9,213	6,414

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

				As of September 30, 2015		As of March 31, 2015		As of September 30, 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 %	¥1.7 billion	100.00 %	¥1.6 billion	100.00 %	¥2.5 billion
Potentially bankrupt assets	破綻懸念先債権	As a percentage of portion not secured by collateral	無担保部分の	75.62 %	¥2.8 billion	82.93 %	¥2.9 billion	83.35 %	¥2.1 billion
Assets requiring monitoring (substandard loans)	要管理先債権	As a percentage of debt amount	債権額の	4.14 %	¥0.2 billion	4.98 %	¥0.3 billion	9.46 %	¥0.5 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	2.00 %	¥2.8 billion	1.81 %	¥2.7 billion	2.09 %	¥3.2 billion
Normal assets	正常先債権	As a percentage of debt amount	債権額の	0.01 %	¥0.1 billion	0.01 %	¥0.1 billion	0.00 %	¥0 billion

(Note) The Bank has made provisions for possible losses on assets requiring caution (excl. substandard loans) in the amount of ¥1.6 billion as of September 30, 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>	September 30, 2013	March 31, 2014	September 30, 2014	March 31, 2015	September 30, 2015	March 31, 2016 (forecasts)
Non-consolidated	単体ベース	1.78	1.72	1.60	1.61	1.63	1% to 1.99%
Consolidated	連結ベース	1.85	1.78	1.66	1.66	1.68	1% to 1.99%