

Financial Statements
for the Year Ended March 31, 2016

The Bank of Okinawa, Ltd.

Table of Contents

I. Bank of Okinawa Financial Statements for the Year Ended March 31, 2016			
1. Earnings	Non-consolidated	1
2. Major assets and liabilities	Non-consolidated	...	3
3. Expenses	Non-consolidated	...	7
4. Asset soundness	Non-consolidated	...	8
5. Capital ratio (domestic standards)	Non-consolidated/consolidated	...	10
6. Performance forecasts	Non-consolidated/consolidated	...	11
II. Summary of Business Results for Fiscal 2015			
1. Business performance	Non-consolidated/consolidated	...	12
2. Net business profit	Non-consolidated	...	14
3. Interest margins	Non-consolidated	...	14
4. Gains and losses on securities	Non-consolidated	...	15
5. Capital ratio (domestic standards)	Non-consolidated/consolidated	...	15
6. ROE	Non-consolidated	...	16
III. Loans and Bills Discounted			
1. Risk-monitored loans (under the Banking Law)	Non-consolidated/consolidated	...	17
2. Allowance for loan losses	Non-consolidated/consolidated	...	19
3. Coverage of risk monitored loans	Non-consolidated/consolidated	...	19
4. Mandatory disclosure of bad debt under the Financial Reconstruction Law	Non-consolidated/consolidated	...	21
5. Coverage of assets subject to mandatory disclosure under the Financial Reconstruction Law	Non-consolidated/consolidated	...	21
6. Allowance ratio and coverage ratio of assets subject to mandatory disclosure under the Financial Reconstruction Law by asset category and borrower category	Non-consolidated/consolidated	...	23
7. Asset self-assessment and classification of assets	Non-consolidated	...	24
8. Asset self-assessment and mandatory disclosure of assets under the Financial Reconstruction Law	Non-consolidated	...	25
9. Loans and bills discounted by industrial segment	Non-consolidated	...	26
(1) Loans made by industrial segment	Non-consolidated	...	26
(2) Risk-monitored loans by industrial segment	Non-consolidated	...	26
(3) Loan and bad debt balances -- wholesaling & retailing, construction, real estate, finance (excluding banking)	Non-consolidated	...	28
(4) Consumer loan balance	Non-consolidated	...	29
(5) Loans to SMEs and ratio of loans to SMEs to total loans	Non-consolidated	...	29
10. Loans guaranteed by credit guarantee associations	Non-consolidated	...	29
11. Loan balance to affiliate non-bank financial institutions	Non-consolidated	...	29
12. Deposits and loan balances	Non-consolidated	...	29
13. Deposit made by individuals and corporations by deposit category (average balance)	Non-consolidated	...	30
IV. Performance Forecasts			
1. Full-year performance forecasts for the year ending March 31, 2017	Non-consolidated	...	31
2. Employees and branches	Non-consolidated	...	31
3. Shareholdings	Non-consolidated	...	32
4. Bad debt	Non-consolidated	...	32
(1) Credit cost	Non-consolidated	...	32
(2) Bad debt balance	Non-consolidated	...	32
(3) Bad debt final disposal and new occurrence	Non-consolidated	...	33
(4) Reserves for possible loan losses by borrower category and reserve ratios	Non-consolidated	...	33
(5) Bad debt ratios	Non-consolidated/consolidated	...	34

I. Bank of Okinawa Financial Statements for the Year Ended March 31, 2016

1. Earnings (non-consolidated)

➤ Year-on-year comparison

Ordinary income for the reporting period increased ¥1,376 million year on year to ¥37,818 million. Despite a decrease in interest on loans, this increase was largely attributable to the 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 decreased ¥699 million year on year to ¥9,953 million. This result was mainly due to an increase in expenses, offsetting the increase in fees and commissions.

Ordinary profit increased ¥782 million year on year to ¥10,725 million. Despite a decrease in business profit on core banking operations, we saw an increase in gains and losses on securities, as well as a decrease in credit costs which contributed to the increase in income and profit. In addition, net income for the reporting period came to ¥7,142 million, up ¥349 million year on year.

Business performance (non-consolidated)

(¥ million)

	(Japanese)	No.	FY14	FY15	
				Amounts	YoY increase (decrease)
Ordinary income	経 常 収 益	1	36,442	37,818	1,376
Gross business profit	業 務 粗 利 益	2	30,559	30,900	340
Interest income	資 金 利 益	3	27,803	27,855	51
Fees and commissions	役 務 取 引 等 利 益	4	2,379	2,686	306
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	376	358	(17)
Gains (losses) on bond trading	うち国債等債券関係損益	7	242	331	89
Expenses (excluding non-recurrent items)	経 費 (除 く 臨 時 処 理 分)	8	19,707	20,615	907
Personnel expenses	う ち 人 件 費	9	9,634	9,610	(23)
Non-personnel expenses	う ち 物 件 費	10	8,995	9,454	458
Business profit on core banking operations (A)	コ ア 業 務 純 益	11	10,653	9,953	(699)
Provision of general allowance for possible loan losses	一 般 貸 倒 引 当 金 繰 入 額	12	(372)	973	1,345
Net business profit (B)	業 務 純 益	13	11,224	9,311	(1,912)
Non-recurrent items	臨 時 損 益	14	(1,282)	1,413	2,695
Recoveries of written-off claims	う ち 償 却 債 権 取 立 益	15	129	289	160
Net gains (losses) on equity securities	う ち 株 式 等 関 係 損 益	16	167	676	509
Bad debt disposal (non-recurrent items)	う ち 不 良 債 権 処 理 額	17	1,938	(48)	(1,986)
Ordinary profit	経 常 利 益	18	9,942	10,725	782
Extraordinary gains (losses)	特 別 損 益	19	(109)	75	185
Income before income taxes	税 引 前 当 期 純 利 益	20	9,832	10,801	968
Total income taxes and other taxes	法 人 税 等 合 計	21	3,039	3,658	619
Net income	当 期 純 利 益	22	6,793	7,142	349

(Note) The total amount for bad debt disposal

No. (17+5) FY15 ¥(48) million

FY14 ¥1,981 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.

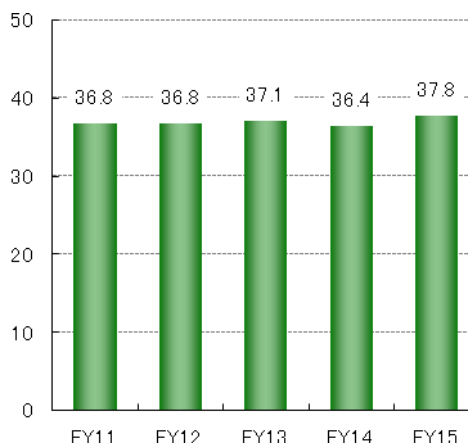
(B) Net business profit

No. (2-8-12)

Roughly equivalent to operating income at companies outside the banking sector

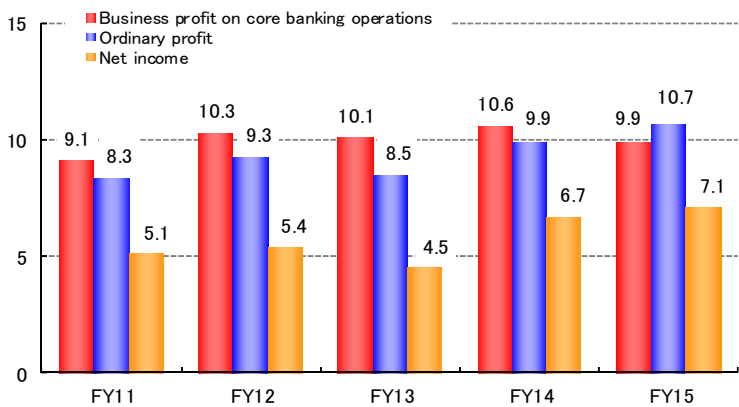
Ordinary Income

(¥ billion)



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 ¥1,392.3 billion as of the end of the reporting period, up ¥78.4 billion year on year. This increase was largely attributable to steady 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

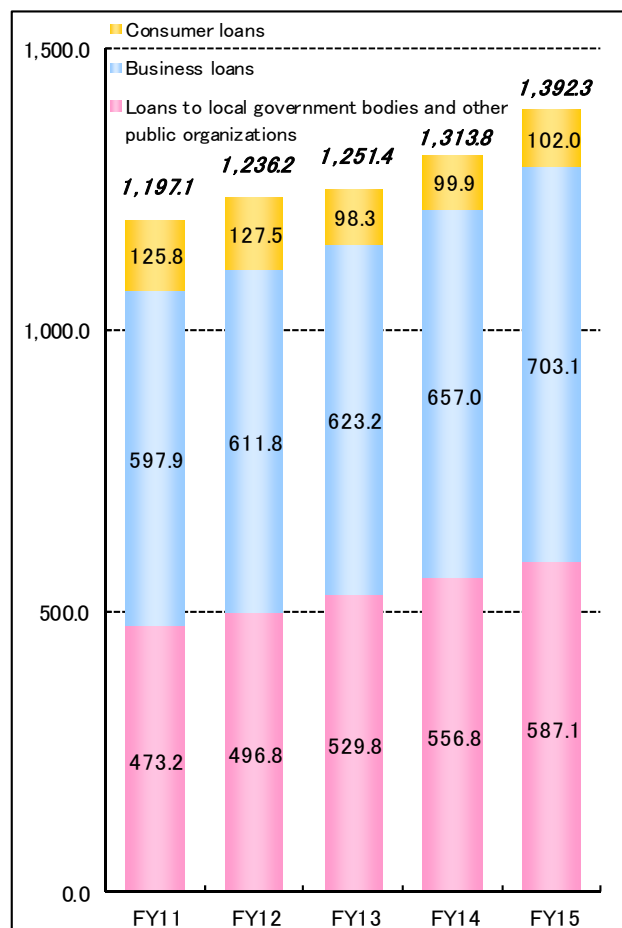
(¥ billion, %)

	(Japanese)	FY14	FY15		
			Amounts	YoY increase (decrease)	%
Loans and bills discounted (term-end balance)	貸出金 (期末残高)	1,313.8	1,392.3	78.4	5.97
Business loans	事業性貸出	657.0	703.1	46.0	7.01
Consumer loans	生活密着型ローン	556.8	587.1	30.3	5.44
Mortgage loans	住宅ローン	491.0	520.2	29.1	5.93
Loans to local government bodies and other public organizations	国・地公体向け貸出	99.9	102.0	2.0	2.03
Loans and bills discounted (average balance)	貸出金 (平均残高)	1,254.9	1,319.6	64.6	5.15

(Note) Including trust accounts.

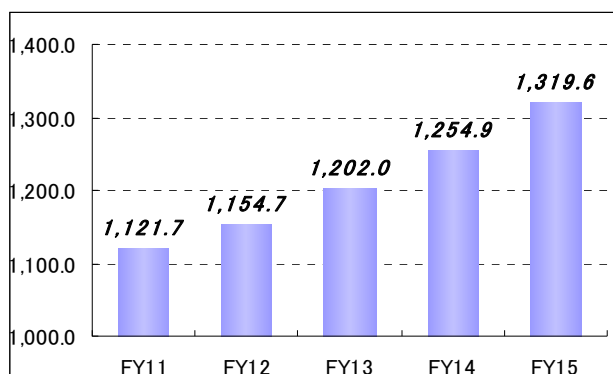
Loans and bills discounted (term-end balance)

(¥ billion)

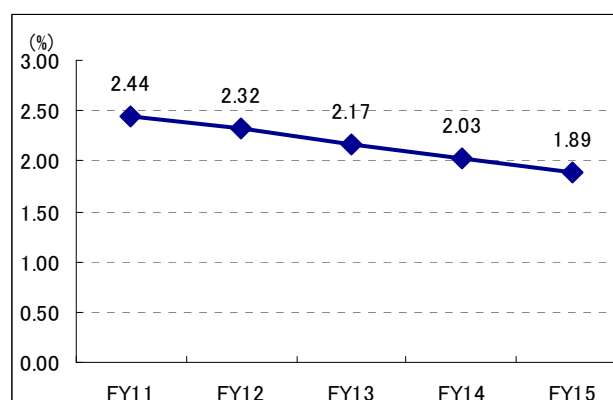


Loans and bills discounted (average balance)

(¥ billion)



Yield on loans



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

(2) Deposits

➤ Year-on-year comparison

Total deposits increased ¥14.6 billion year on year to ¥1,880.1 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.

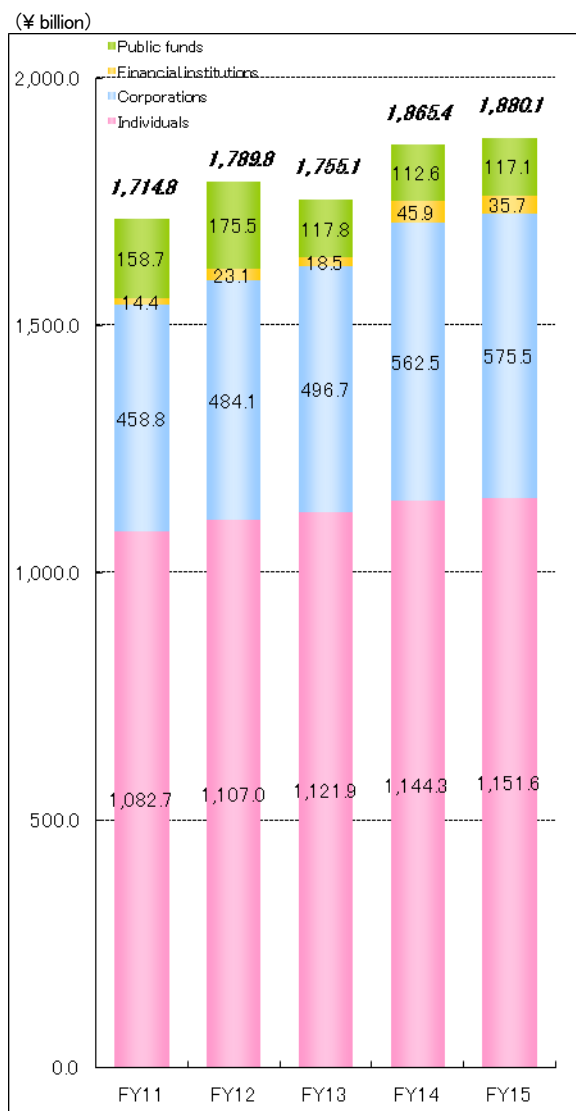
Term-end balance

(¥ billion, %)

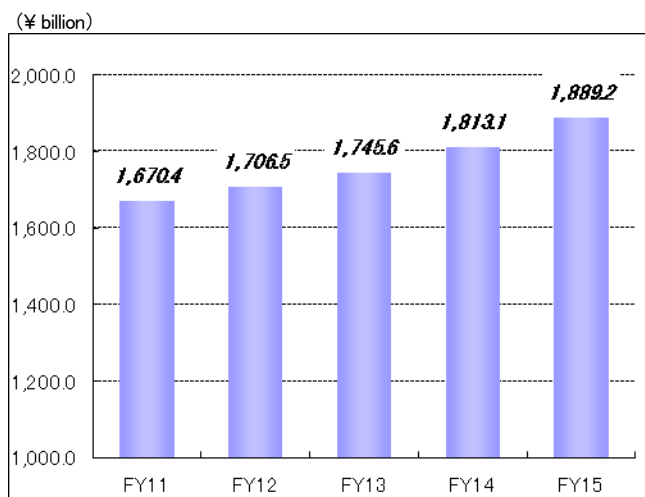
	(Japanese)	FY14	FY15		
			Amounts	YoY increase (decrease)	%
Deposits (term-end balance)	預金 (期末残高)	1,865.4	1,880.1	14.6	0.78
Individuals	個人	1,144.3	1,151.6	7.3	0.64
Corporations	法人	562.5	575.5	13.0	2.31
Financial institutions	金融	45.9	35.7	(10.1)	(22.19)
Public funds	公金	112.6	117.1	4.4	3.95
Deposits (average balance)	預金 (平均残高)	1,813.1	1,889.2	76.0	4.19

(Note) Including trust accounts.

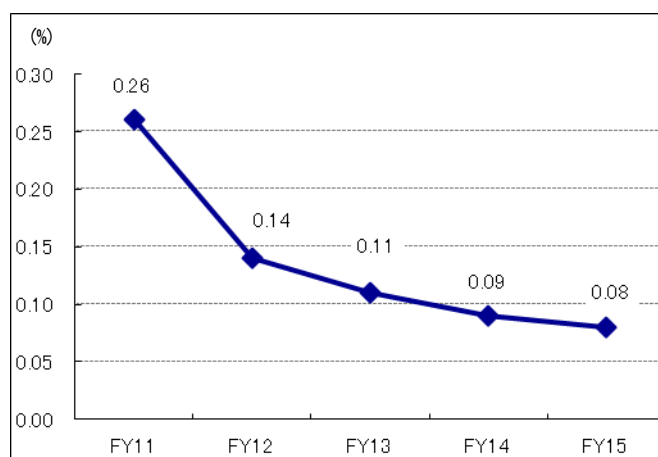
Deposits (term-end balance)



Deposits (average 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 ¥599.4 billion, a year-on-year decrease of ¥6.0 billion. This was primarily due to efficient fund management and efforts made towards 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 ¥1.0 billion year on year to ¥24.9 billion.

Term-end balance

(¥ billion, %)

	(Japanese)	FY14	FY15		
			Amounts	YoY increase (decrease)	%
Securities	有 価 証 券	605.5	599.4	(6.0)	(1.00)
Bonds	債 券	508.8	467.6	(41.1)	(8.09)
Stocks	株 式	27.5	26.0	(1.4)	(5.42)
Others	そ の 他	69.1	105.7	36.5	52.95

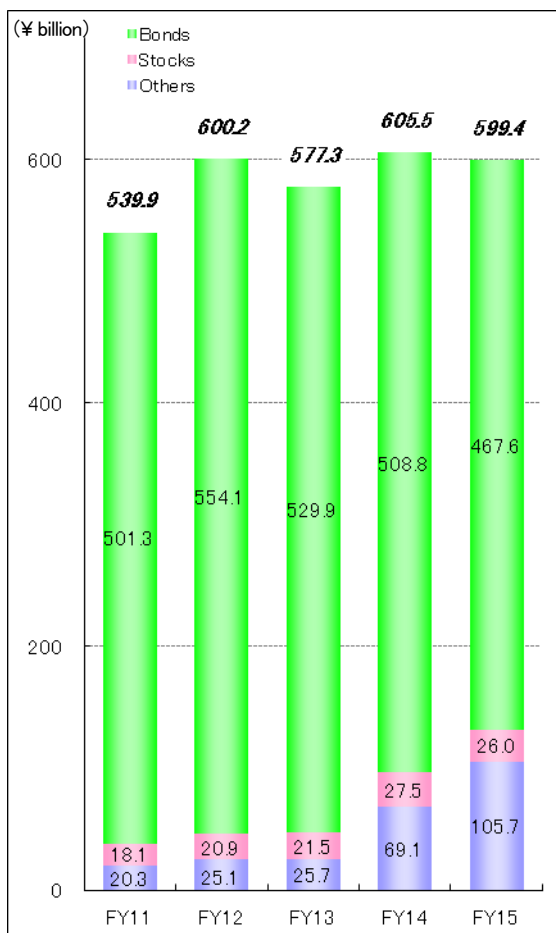
Unrealized gains and losses

(¥ billion, %)

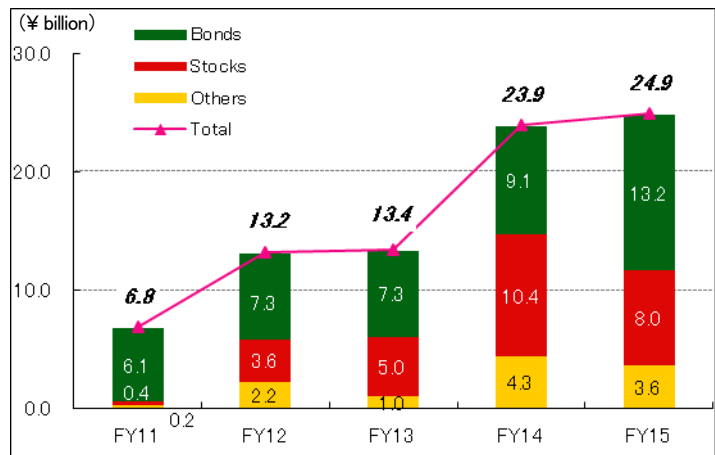
	(Japanese)	FY14	FY15		
			Amounts	YoY increase (decrease)	%
Securities	有 価 証 券	23.9	24.9	1.0	4.50
Bonds	債 券	9.1	13.2	4.1	45.68
Stocks	株 式	10.4	8.0	(2.4)	(23.56)
Others	そ の 他	4.3	3.6	(0.6)	(14.33)

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

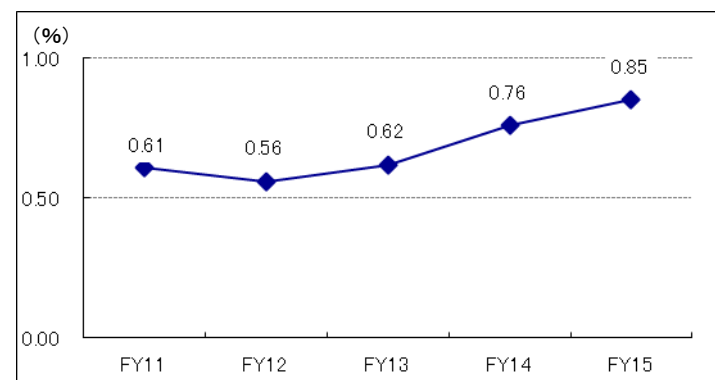
Balance of securities



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 ¥138.2 billion. Despite a decrease in JGBs due to the effect of lower interest rates led by continued qualitative and quantitative monetary easing, the balance was supported by growth seen in investment trusts backed by introduction of new fund products and various campaigns as well as strong sales of foreign currency denominated personal pension insurance plans in the personal pension insurance plan area.

Term-end balance (Personal pensions : balance basis)

(¥ billion)

	(Japanese)	FY14	FY15	
			Amounts	YoY increase (decrease)
Assets in custody	預かり資産	-	138.2	-
JGBs	国債	16.8	10.3	(6.5)
Investment trusts	投資信託	46.7	50.9	4.2
Personal pension insurance	個人年金保険等	-	76.8	-

《Assets in custody》

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

The balance of personal pension insurance plans became identifiable from the year ended March 31, 2016 and is therefore recorded at balance basis. The term-end balance for the balance of personal pension insurance when reported in the cumulative sales total, which is the conventional method for recording personal pension insurance, is recorded in (Notes).

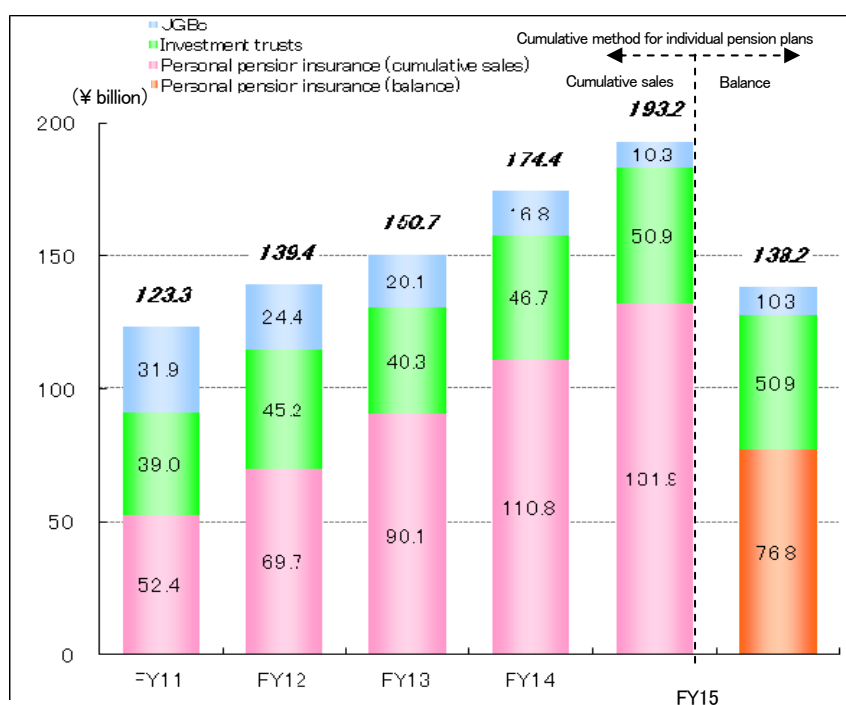
(Notes)

Term-end balance (Personal pensions : cumulative sales total basis)

(¥ billion)

	(Japanese)	FY14	FY15	
			Amounts	YoY increase (decrease)
Assets in custody	預かり資産	174.4	193.2	18.8
JGBs	国債	16.8	10.3	(6.5)
Investment trusts	投資信託	46.7	50.9	4.2
Personal pension insurance	個人年金保険等	110.8	131.9	21.1

Assets in custody



3. Expenses (non-consolidated)

➤ Year-on-year comparison

Personal expenses decreased ¥23 million year on year to ¥9,610 million owing partly to lower expenses for employee compensation due to a decrease in overtime compensation and retirement benefit plan costs.

Non-personal expenses increased ¥458 million year on year to ¥9,454 million. Despite a decrease in insurance deposit fees, we saw increases in depreciation and amortization expenses and business consignment expenses as a result of new investments.

Taxes increased ¥473 million year on year to ¥1,550 million, largely reflecting the increase in consumption tax due to capital investment, and an increase in factor based tax as a result of the increased tax rate.

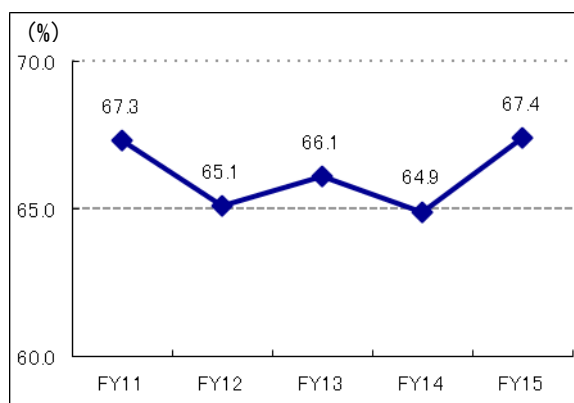
Breakdown of expenses

(¥ million, %)

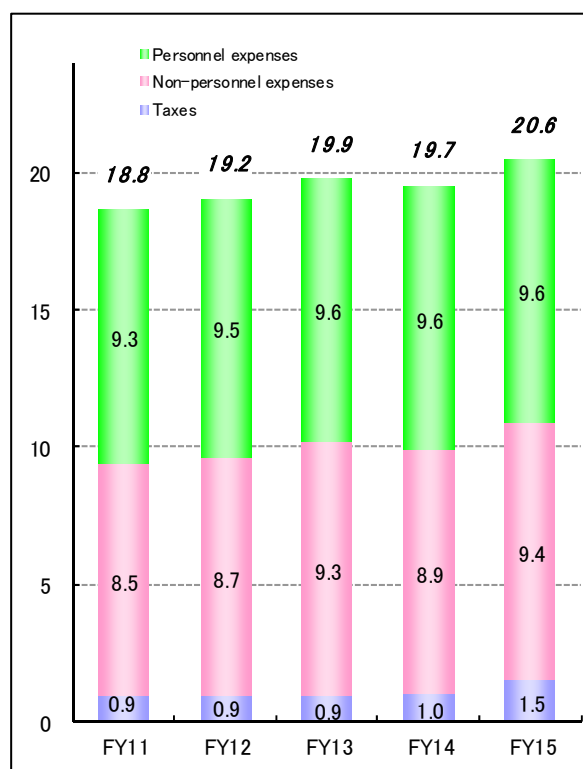
	(Japanese)	FY14	FY15	
			Amounts	YoY increase (decrease)
Expenses	経 費	19,707	20,615	907
Personnel expenses	人 件 費	9,634	9,610	(23)
Non-personnel expenses	物 件 費	8,995	9,454	458
Taxes	税 金	1,077	1,550	473
Gross business profit on core banking operations	コア業務粗利益	30,360	30,569	208
Core OHR	コアOHR	64.9	67.4	2.5

Core OHR

Expenses



(¥ billion)



4. Asset soundness (non-consolidated)

(1) Credit cost

➤ Year-on-year comparison

In overall terms, credit cost decreased ¥684 million year on year to ¥925 million. During the reporting period, despite an increase in provision of general allowance for possible loan losses of ¥1,345 million year on year, attributable mainly to an increase in the historical rate of assets requiring monitoring and to new initiatives in loans converted to subordinated debt (DDS), this decrease was mainly due to a decrease of ¥2,029 million year on year owing to a significant increase in bad debt disposal, a decrease in the historical rate of potentially bankrupt assets, and the decrease in written-off of loans.

Credit cost

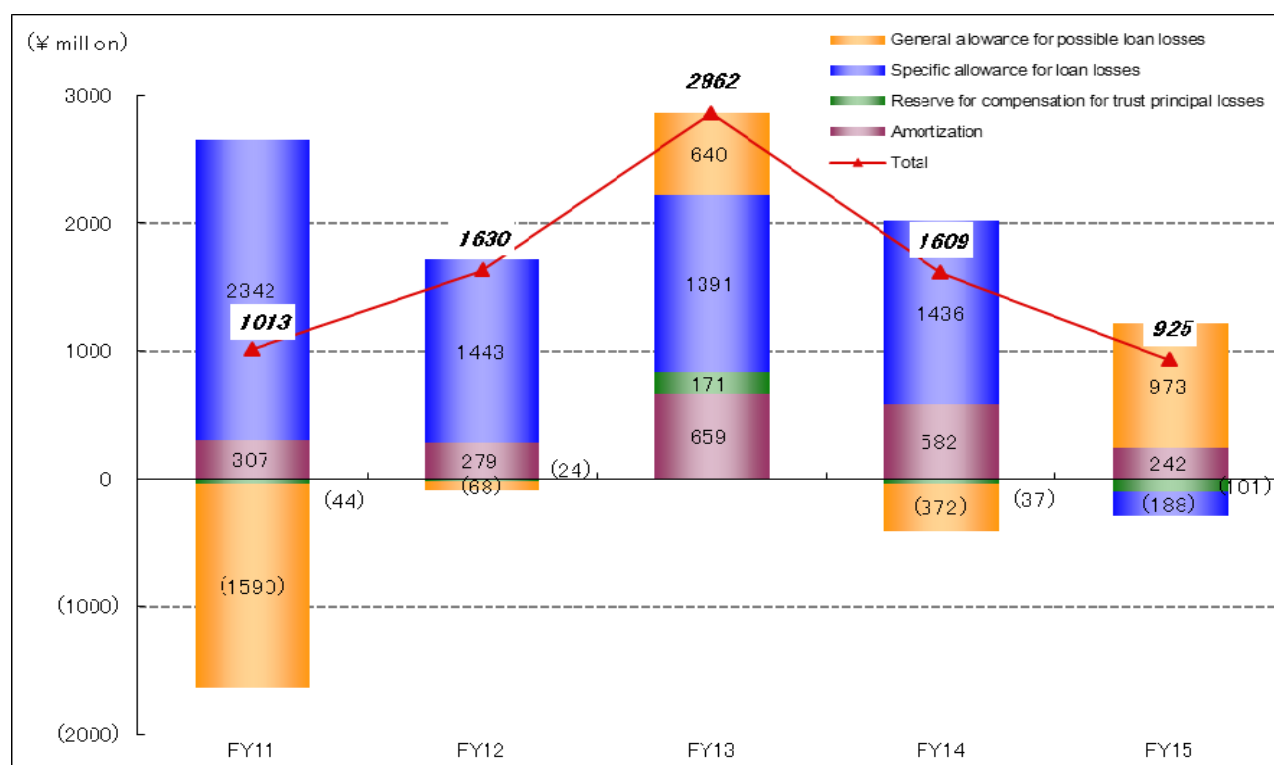
(¥ million)

	(Japanese)	FY14	FY15	
			Amounts	YoY increase (decrease)
Credit cost	与信費用	1,609	925	(684)
Provision of general allowance for possible loan losses	一般貸倒引当金繰入額	(372)	973	1,345
Bad debt disposal	不良債権処理額	1,981	(48)	(2,029)
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	1,436	(188)	(1,625)
Provision of reserve for compensation for trust principal losses	信託元本補填引当金繰入額	(37)	(101)	(64)
Written-off of loans	貸出金償却	582	242	(339)

(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

➤ 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 ¥1.9 billion year on year to ¥23.3 billion, and the ratio of loans subject to mandatory disclosure also increased 0.05 of a percentage point to 1.66%.

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

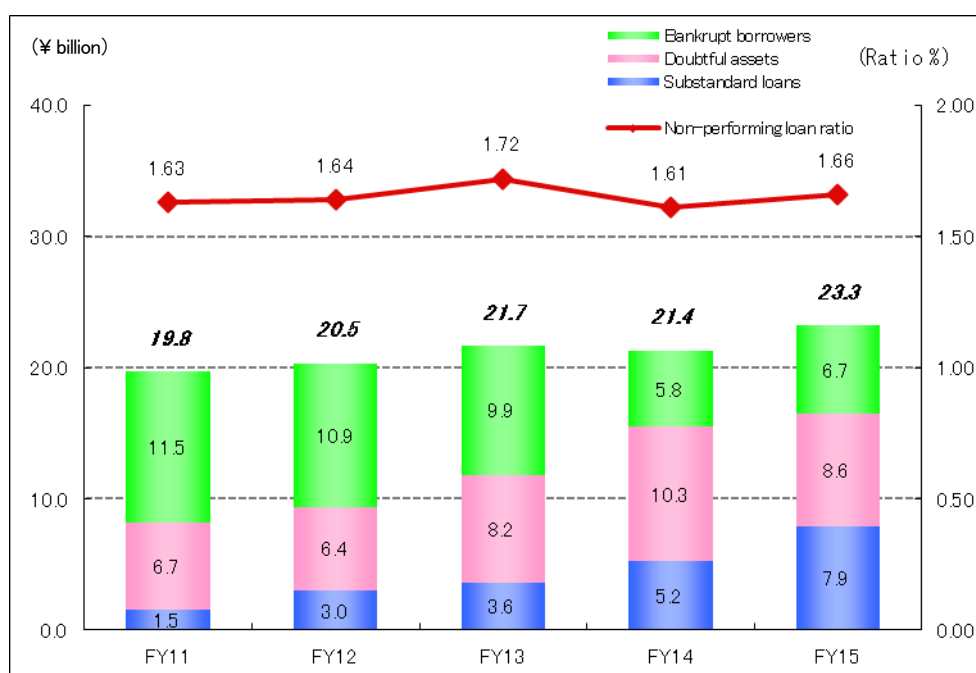
(Mandatory disclosure of bad debt under the Financial Reconstruction Law)

(¥ billion, %)

	(Japanese)	FY14	FY15		(Reference)
			Amounts	YoY increase (decrease)	Prior to partial charge-offs
Mandatory disclosure of bad debt (a)	開 示 債 権	21.4	23.3	1.9	27.5
Bankrupt borrowers	破 産 更 生 等 債 権	5.8	6.7	0.8	10.8
Doubtful assets	危 険 債 権	10.3	8.6	(1.6)	8.6
Substandard loans	要 管 理 債 権	5.2	7.9	2.6	7.9
Normal assets	正 常 債 権	1,303.7	1,379.2	75.5	1,379.2
Total credit balance (b)	総 与 信 額	1,325.1	1,402.6	77.4	1,406.7
Non-performing loan ratio (a/b)	開 示 債 権 比 率	1.61	1.66	0.05	1.95

(Note) Including trust accounts.

Mandatory disclosure of bad debt (non-consolidated)



5. Capital ratio (domestic standards)

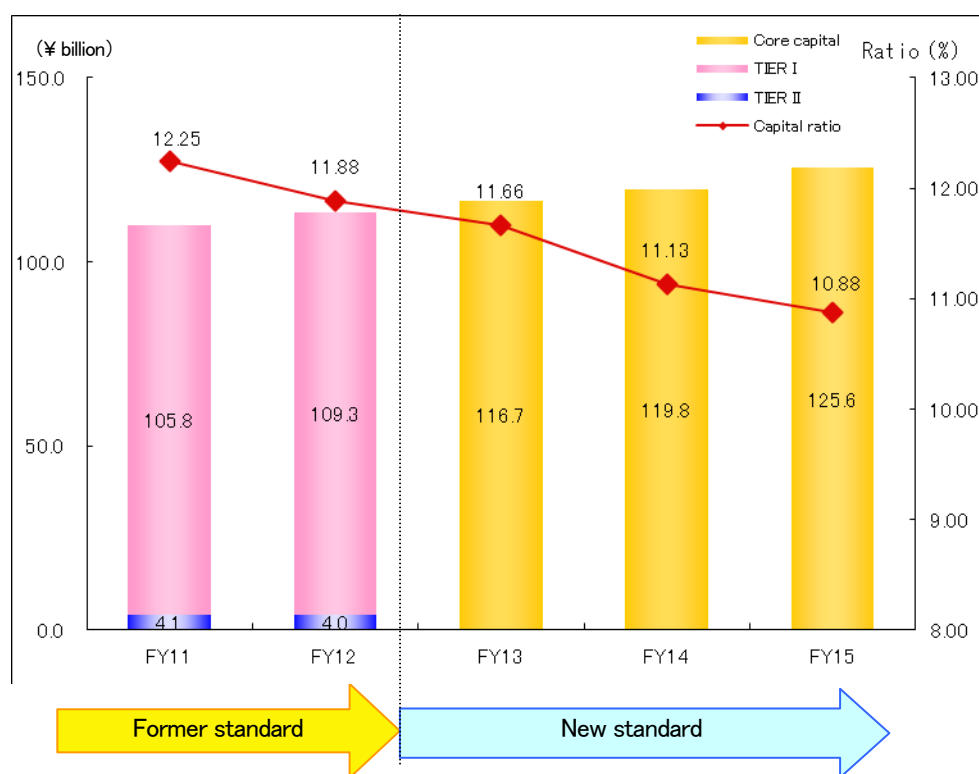
➤ Year-on-year comparison, non-consolidated

The capital ratio was 10.88%, a year on year decline of 0.25 points, due to increased risk-weighted assets led by increased loans, although (core) regulatory capital increased due to an increase in retained earnings.

(¥ billion, %)

		Non-consolidated			Consolidated		
		FY14	FY15		FY14	FY15	
			Amounts	YoY increase (decrease)		Amounts	YoY increase (decrease)
(Core) regulatory capital (a)	自己（コア）資本額	119.8	125.6	5.7	131.4	138.1	6.7
Basic elements	基礎項目	120.1	126.0	5.8	131.7	138.6	6.8
Adjustments	調整項目（△）	0.3	0.4	0.1	0.3	0.4	0.1
Risk-weighted assets (b)	リスクアセット	1,075.9	1,154.5	78.5	1,096.9	1,178.8	81.9
Capital ratio (a/b)	自己資本比率	11.13	10.88	(0.25)	11.98	11.71	(0.27)

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 decrease ¥0.1 billion year on year to ¥37.7 billion due chiefly to decreases in recoveries of written-off claims and reversal of reserve for compensation for trust principal losses, despite an increase in fees and commissions.

➤ Net business profit

On a non-consolidated basis, net business profit is expected to decrease ¥0.2 billion year on year to ¥9.1 billion. This decrease is largely attributable to higher expenses, despite increases in net interest income and net fees and commissions as well as a decrease in provision of general allowance for possible loan losses.

➤ Ordinary profit

We expect ordinary profit to decrease ¥1.7 billion year on year to ¥9.0 billion, chiefly due to a decrease in net business profit and an increase in bad debt disposal.

➤ Net income

We expect net income to decrease ¥1.2 billion year on year to ¥5.9 billion.

Non-consolidated

(¥ billion)

	(Japanese)	FY16 first-half forecasts	FY16 full-term forecasts	
				YoY increase (decrease)
Ordinary income	経常収益	19.3	37.7	(0.1)
Business profit on core banking operations	コア業務純益	4.5	9.2	(0.7)
Net business profit	業務純益	4.4	9.1	(0.2)
Ordinary profit	経常利益	4.7	9.0	(1.7)
Net income	当期(中間)純利益	3.1	5.9	(1.2)
Bad debt disposal*	不良債権処理額	0.5	1.1	1.1

Consolidated

(¥ billion)

	(Japanese)	FY16 first-half forecasts	FY16 full-term forecasts	
				YoY increase (decrease)
Ordinary income	経常収益	26.0	51.3	0.3
Ordinary profit	経常利益	5.3	10.1	(2.0)
Net income	当期(中間)純利益	3.3	6.2	(1.5)

*Bad debt disposal amounts include under trust accounts.

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

FY16 first-half forecasts		FY16 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

FY16 first-half forecasts		FY16 full-term forecasts	
Non-consolidated	Consolidated	Non-consolidated	Consolidated
10% to 10.99%	11% to 11.99%	10% to 10.99%	11% to 11.99%

*Forecasts for fiscal 2016 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 2015

1. Business performance

Non-consolidated

(¥ million)

		(Japanese)	FY15	YoY increase (decrease)	FY14
Gross Business Profit		業 務 粗 利 益	30,900	340	30,559
Domestic operations		国 内 業 務 粗 利 益	30,073	155	29,917
Net interest income		資 金 利 益	27,105	(162)	27,267
Net fees and commissions		役 務 取 引 等 利 益	2,650	313	2,337
Trust fees		う ち 信 託 報 酬	405	34	371
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	317	4	312
International operations		国 際 業 務 粗 利 益	827	185	642
Interest income		資 金 利 益	750	213	536
Fees and commissions		役 務 取 引 等 利 益	35	(6)	42
Other business profit		そ の 他 業 務 利 益	41	(22)	63
Expenses (excluding non-recurrent items)		経 費 (除 く 臨 時 処 理 分)	20,615	907	19,707
Personnel expenses		人 件 費	9,610	(23)	9,634
Non-personnel expenses		物 件 費	9,454	458	8,995
Taxes		税 金	1,550	473	1,077
Net business profit (prior to provision of general allowance for possible loan losses)		業 務 純 益 (一 般 貸 引 繰 入 前)	10,285	(567)	10,852
Excluding gains (losses) on bond trading		除 く 国 債 等 債 券 関 係 損 益 (5 勘 定 戻)	9,953	(656)	10,610
Provision of general allowance for possible loan losses (2)		一 般 貸 倒 引 当 金 繰 入 額	973	1,345	(372)
Net business profit		業 務 純 益	9,311	(1,912)	11,224
Gains (losses) on bond trading		う ち 国 債 等 債 券 関 係 損 益 (5 勘 定 戻)	331	89	242
Non-recurrent items		臨 時 損 益	1,413	2,695	(1,282)
Recoveries of written-off claims		う ち 償 却 債 権 取 立 益	289	160	129
Net gains (losses) on equity trading		う ち 株 式 等 関 係 損 益 (3 勘 定 戻)	676	509	167
Losses on bad debt disposal (3)		う ち 不 良 債 権 処 理 損 失	53	(1,922)	1,975
Provision of specific allowance for loan losses		個 別 貸 倒 引 当 金 繰 入 額	(188)	(1,625)	1,436
Written-off of loans		貸 出 金 償 却	242	(296)	539
Reversal of reserve for compensation for trust principal losses (4)		う ち 信 託 元 本 補 填 引 当 金 戻 入 益	101	64	37
Ordinary profit		経 常 利 益	10,725	782	9,942
Extraordinary gains (losses)		特 別 損 益	75	185	(109)
Compensation income		う ち 受 取 賠 償 金	2,166	2,166	-
Losses on disposal of noncurrent assets		う ち 固 定 資 産 処 分 損 益	(2,071)	(2,004)	(67)
Income before income taxes		税 引 前 当 期 純 利 益	10,801	968	9,832
Income taxes-current		法 人 税、住 民 税 及 び 事 業 税	3,606	1,452	2,153
Income taxes-deferred		法 人 税 等 調 整 額	52	(833)	885
Total income taxes		法 人 税 等 合 計	3,658	619	3,039
Net income		当 期 純 利 益	7,142	349	6,793
Bad debt disposal ((1) + (3) - (4))		不 良 債 権 処 理 額	(48)	(2,029)	1,981
Credit cost ((1) + (2) + (3) - (4))		与 信 費 用	925	(684)	1,609

Consolidated

(¥ million)

	(Japanese)	FY15	YoY increase (decrease)	FY14
Gross business profit	連結業務粗利益	33,923	555	33,368
Interest income	資金利益	28,616	66	28,549
Trust fees	信託報酬	405	34	371
Fees and commissions	役務取引等利益	2,766	282	2,483
Other business profit	その他業務利益	2,136	172	1,963
Operating expenses	営業経費	21,730	1,010	20,720
Loan-loss provisions	貸倒償却引当費用	1,525	(466)	1,991
Provision of general allowance for possible loan losses	一般貸倒引当金繰入額	888	1,273	(384)
Provision of specific allowance for loan losses	個別貸倒引当金繰入額	(101)	(1,583)	1,482
Written-off of loans	貸出金償却	738	14	723
Losses on sale of credit	債権売却損	-	(170)	170
Net gains (losses) on equity securities	株式等関係損益	676	478	198
Other	その他	834	268	565
Ordinary profit	経常利益	12,178	758	11,420
Extraordinary gains (losses)	特別損益	83	194	(111)
Compensation income	うち受取賠償金	2,166	2,166	-
Losses on disposal of noncurrent assets	うち固定資産処分損益	(2,063)	(1,995)	(68)
Income before income taxes and minority interests	税金等調整前当期純利益	12,261	952	11,309
Income taxes-current	法人税、住民税及び事業税	3,896	1,224	2,671
Income taxes-deferred	法人税等調整額	239	(720)	960
Total income taxes	法人税等合計	4,136	504	3,631
Net income	当期純利益	8,125	448	7,677
Net income attributable to non-controlling interests	非支配株主に属する当期純利益	377	18	359
Net income attributable to owners of the parent	親会社株主に属する当期純利益	7,747	430	7,317

(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	11,342	(1,725)	13,067
--	--------	--------	---------	--------

(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)	FY15	YoY increase (decrease)	FY14
Net business profit (prior to provision of general allowance for possible loan losses)	業 務 純 益 (一般貸引繰入前)	10,285	(567)	10,852
Per staff (¥ thousand)	職員一人当たり (千円)	9,435	(474)	9,910
Net business profit	業 務 純 益	9,311	(1,912)	11,224
Per staff (¥ thousand)	職員一人当たり (千円)	8,542	(1,707)	10,250

(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)	FY15	YoY increase (decrease) (pp)	FY14
Yield on fund operation (A)	資 金 運 用 利 回	1.52	(0.10)	1.62
Yield on loans	貸 出 金 利 回	1.89	(0.14)	2.03
Yield on securities	有 価 証 券 利 回	0.85	0.09	0.76
Fund procurement cost (B)	資 金 調 達 原 価	1.19	(0.01)	1.20
Yield on deposits	預 金 等 利 回	0.08	(0.01)	0.09
Yield on external debt*	外 部 負 債 利 回	0.00	(0.11)	0.11
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.33	(0.09)	0.42

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

(2) Domestic

(%)

	(Japanese)	FY15	YoY increase (decrease) (pp)	FY14
Yield on fund operation (A)	資 金 運 用 利 回	1.50	(0.11)	1.61
Yield on loans	貸 出 金 利 回	1.89	(0.14)	2.03
Yield on securities	有 価 証 券 利 回	0.76	0.06	0.70
Fund procurement cost (B)	資 金 調 達 原 価	1.15	(0.01)	1.16
Yield on deposits	預 金 等 利 回	0.08	(0.01)	0.09
Yield on external debt*	外 部 負 債 利 回	0.00	(0.11)	0.11
Gross interest margin (A)-(B)	総 資 金 利 鞘	0.35	(0.10)	0.45

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

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

(¥ million)

	(Japanese)	FY15	YoY increase (decrease)	FY14
Gains (losses) on securities	有価証券関係損益	1,007	598	409
Gains (losses) on bond trading	国債等債券関係損益 (5勘定尻)	331	89	242
Gains on sale of bonds	売却益	464	34	429
Gains on redemption of bonds	償還益	-	-	-
Losses on sale of bonds	売却損	133	(54)	187
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)	676	509	167
Gains on sale of equity shares	売却益	982	723	258
Losses on sale of equity shares	売却損	298	208	90
Write-off	償却	7	6	1

5. Capital ratio (domestic standards)

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

(¥ million, %)

	(Japanese)	As of March 31, 2016	Comparison with the previous balance-sheet date (March 31, 2015)	Previous interim balance-sheet date	As of March 31, 2015	Previous interim balance-sheet date
(1) Capital ratio	自己資本比率	10.88	(0.25)	(0.28)	11.13	11.16
(2) Basic elements of core capital	コア資本に係る 基礎項目	126,041	5,881	2,373	120,160	123,667
45% of the difference between the revalued land and the book value	うち土地の再評 価差額の45%	943	(118)	(118)	1,061	1,061
General allowance for possible loan losses	うち一般貸倒 引当金	4,150	973	927	3,176	3,223
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	426	119	124	307	302
(4) Capital ratio (2)-(3)	自己資本	125,614	5,761	2,249	119,852	123,365
(5) Risk-weighted assets	リスクアセット	1,154,505	78,522	49,093	1,075,982	1,105,411

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

(¥ million, %)

	(Japanese)	As of March 31, 2016	Comparison with the previous balance-sheet date (March 31, 2015)		As of March 31, 2015	Previous interim balance-sheet date
			Comparison with the previous balance-sheet date (March 31, 2015)	Previous interim balance-sheet date		
(1) Capital ratio	自己資本比率	11.71	(0.27)	(0.29)	11.98	12.00
(2) Basic elements of core capital	コア資本に係る基礎項目	138,648	6,882	3,116	131,765	135,532
45% of the difference between the revalued land and the book value	うち土地の再評価差額の45%	943	(118)	(118)	1,061	1,061
General allowance for possible loan losses	うち一般貸倒引当金	5,067	888	797	4,179	4,270
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	494	147	157	346	337
(4) Capital ratio (2)-(3)	自己資本	138,154	6,735	2,958	131,418	135,195
(5) Risk-weighted assets	リスクアセット	1,178,888	81,936	53,130	1,096,952	1,125,758

6. ROE (non-consolidated)

(%)

	(Japanese)	FY15	YoY increase (decrease) (pp)		FY14
			YoY increase (decrease) (pp)	YoY increase (decrease) (pp)	
Net business profit basis	業務純益ベース	6.79	(1.97)		8.76
Business profit on core banking operations basis	コア業務純益ベース	7.26	(1.05)		8.31
Net income basis	当期純利益ベース	5.21	(0.09)		5.30

(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)	FY15	YoY increase (decrease) (pp)		FY14
			YoY increase (decrease) (pp)	YoY increase (decrease) (pp)	
Net business profit basis	業務純益ベース	7.81	(2.01)		9.82
Business profit on core banking operations basis	コア業務純益ベース	8.35	(0.97)		9.32
Net income basis	当期純利益ベース	5.99	0.05		5.94

(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, 2016	Comparison with the previous balance-sheet date (March 31, 2015)	Comparison with the previous interim balance-sheet date (September 30, 2015)	As of March 31, 2015	As of September 30, 2015	
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	888	246	167	642	720
		Delinquent loans	延滞債権額	14,430	(1,016)	(1,530)	15,446	15,961
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	473	279	(12)	194	486
		Restructured loans	貸出条件緩和債権額	7,477	2,416	2,574	5,060	4,902
		Total	合計	23,270	1,926	1,198	21,343	22,071

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高(未残)	1,392,331	78,443	47,903	1,313,887	1,344,428
--------------------------	-----------	-----------	--------	--------	-----------	-----------

(Note) Including trust accounts.

(%)

As a percentage of total loans	貸出金残高比		破綻先債権	0.06	0.02	0.01	0.04	0.05
				1.03	(0.14)	(0.15)	1.17	1.18
		Loans to bankrupt borrowers	破綻先債権	0.06	0.02	0.01	0.04	0.05
		Delinquent loans	延滞債権	1.03	(0.14)	(0.15)	1.17	1.18
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.03	0.02	-	0.01	0.03
		Restructured loans	貸出条件緩和債権	0.53	0.15	0.17	0.38	0.36
		Total	合計	1.67	0.05	0.03	1.62	1.64

(Note) Including trust accounts.

Consolidated

(¥ million)

		(Japanese)	As of March 31, 2016	Comparison with the previous balance-sheet date (March 31, 2015)	Comparison with the previous interim balance-sheet date (September 30, 2015)	As of March 31, 2015	As of September 30, 2015	
Risk-monitored assets	リスク管理債権	Loans to bankrupt borrowers	破綻先債権額	918	238	178	679	740
		Delinquent loans	延滞債権額	14,935	(938)	(1,490)	15,874	16,426
		Past due loans (3 months or more)	3ヶ月以上延滞債権額	473	279	(12)	194	486
		Restructured loans	貸出条件緩和債権額	7,477	2,416	2,574	5,060	4,902
		Total	合計	23,804	1,996	1,248	21,808	22,555

(Note) Including trust accounts.

(¥ million)

Loans (term-end balance)	貸出金残高 (末 残)	1,380,675	78,415	48,684	1,302,260	1,331,991
--------------------------	------------------	-----------	--------	--------	-----------	-----------

(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	0.06	0.01	0.01	0.05	0.05
		Delinquent loans	延滞債権	1.08	(0.13)	(0.15)	1.21	1.23
		Past due loans (3 months or more)	3ヶ月以上延滞債権	0.03	0.02	-	0.01	0.03
		Restructured loans	貸出条件緩和債権	0.54	0.16	0.18	0.38	0.36
		Total	合計	1.72	0.05	0.03	1.67	1.69

(Note) Including trust accounts.

2. Allowance for loan losses

Non-consolidated

(¥ million)

	(Japanese)	As of March 31, 2016			As of March 31, 2015	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, 2015)		
Allowance for possible loan losses	貸倒引当金	7,967	340	293	7,627	7,674
General allowance	一般貸倒引当金	4,150	973	927	3,176	3,223
Specific allowance	個別貸倒引当金	3,817	(632)	(633)	4,450	4,451
Reserve for compensation for trust principal losses	信託元本補填引当金	116	(101)	(79)	218	195

Consolidated

(¥ million)

	(Japanese)	As of March 31, 2016			As of March 31, 2015	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, 2015)		
Allowance for possible loan losses	貸倒引当金	10,706	144	(101)	10,561	10,807
General allowance	一般貸倒引当金	5,067	888	797	4,179	4,270
Specific allowance	個別貸倒引当金	5,638	(743)	(898)	6,381	6,536
Reserve for compensation for trust principal losses	信託元本補填引当金	116	(101)	(79)	218	195

3. Coverage of risk monitored loans

Non-consolidated

(¥ million, %)

	(Japanese)	As of March 31, 2016			As of March 31, 2015	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, 2015)		
Risk-monitored loans (A)	リスク管理債権額	23,270	1,926	1,198	21,343	22,071
Coverage	保 全 額	19,489	639	522	18,850	18,967
Allowance for possible loan losses (B)	貸倒引当金	5,072	257	299	4,814	4,772
Collateral and guarantees (C)	担保・保証等	14,417	382	222	14,035	14,195
Coverage ratio (B+C)/(A)	保 全 率	83.75	(4.56)	(2.18)	88.31	85.93
Allowance for possible loan losses (B/A)	貸倒引当金	21.79	(0.76)	0.17	22.55	21.62
Collateral and guarantees (C/A)	担保・保証等	61.95	(3.81)	(2.36)	65.76	64.31

(Note) Including trust accounts.

Consolidated

(¥ million, %)

	<i>(Japanese)</i>	As of March 31, 2016	Comparison with the previous balance-sheet date (March 31, 2015)	Comparison with the previous interim balance-sheet date (September 30, 2015)	As of March 31, 2015	As of September 30, 2015
Risk-monitored loans (A)	リスク管理債権 額	23,804	1,996	1,248	21,808	22,555
Coverage	保 全 額	20,012	711	575	19,300	19,437
Allowance for possible loan losses (B)	貸 倒 引 当 金	5,257	180	263	5,076	4,994
Collateral and guarantees (C)	担 保 ・ 保 証 等	14,755	531	312	14,223	14,443
Coverage ratio (B+C)/(A)	保 全 率	84.06	(4.44)	(2.11)	88.50	86.17
Allowance for possible loan losses (B/A)	貸 倒 引 当 金	22.08	(1.19)	(0.06)	23.27	22.14
Collateral and guarantees (C/A)	担 保 ・ 保 証 等	61.98	(3.24)	(2.05)	65.22	64.03

(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, 2016			As of March 31, 2015	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, 2015)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	6,704	882	440	5,822	6,263
Doubtful assets	危険債権	8,691	(1,678)	(1,821)	10,369	10,513
Substandard loans	要管理債権	7,950	2,696	2,561	5,254	5,389
Total (A)	合計	23,346	1,900	1,180	21,446	22,166
Normal assets	正常債権	1,379,283	75,537	46,147	1,303,746	1,333,136
Total credit balance (B)	総与信残高	1,402,630	77,437	47,328	1,325,192	1,355,302
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.66	0.05	0.03	1.61	1.63
Partial charge-offs	部分直接償却額	4,154	393	119	3,760	4,034

(Note) Including trust accounts.

Consolidated

(¥ million, %)

	(Japanese)	As of March 31, 2015			As of March 31, 2015	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, 2015)		
Bankrupt and quasi-bankrupt assets	破産更生債権及びこれらに準ずる債権	7,216	957	496	6,258	6,719
Doubtful assets	危険債権	8,714	(1,683)	(1,827)	10,398	10,541
Substandard loans	要管理債権	7,950	2,696	2,561	5,254	5,389
Total (A)	合計	23,881	1,969	1,230	21,911	22,650
Normal assets	正常債権	1,367,105	75,438	46,878	1,291,666	1,320,226
Total credit balance (B)	総与信残高	1,390,986	77,408	48,109	1,313,578	1,342,877
As a percentage of total credit balance (A)/(B)	総与信残高に占める割合	1.71	0.05	0.03	1.66	1.68
Partial charge-offs	部分直接償却額	5,095	646	181	4,449	4,914

(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, 2016			As of March 31, 2015	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, 2015)		
Coverage (C)	保全額	19,542	603	498	18,938	19,043
Allowance for loan losses	貸倒引当金	5,117	226	288	4,890	4,829
Collateral and guaranteed	担保・保証等	14,425	376	210	14,048	14,214

(Note) Including trust accounts.

							(%)
Coverage ratio (C)/(A)	保全率	83.70	(4.60)	(2.21)	88.30	85.91	

Consolidated

(¥ million)

		<i>(Japanese)</i>	As of March 31, 2016	Comparison	Comparison	As of March 31, 2015	As of September 30, 2015
				with the previous balance-sheet date (March 31, 2015)	with the previous interim balance-sheet date (September 30, 2015)		
Coverage	(C)	保 全 額	20,065	675	551	19,389	19,513
		貸倒引当金	5,302	149	251	5,152	5,051
		担保・保証等	14,762	525	300	14,236	14,462

(Note) Including trust accounts.

							(%)
Coverage ratio	(C)/(A)	保 全 率	84.02	(4.47)	(2.13)	88.49	86.15

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, 2016			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	6,704	8,691	7,950	23,346
Covered portion (B)	担 保 等 の 保 全 額	4,721	5,731	3,972	14,425
Uncovered portion (C)=(A)-(B)	未 保 全 額	1,983	2,960	3,978	8,921
Allowance for loan losses (D)	引 当 額	1,983	1,917	1,217	5,117
Allowance ratio (D)/(C)	引 当 率	100.00	64.76	30.60	57.36
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	87.99	65.27	83.70

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2016			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	890	5,813	8,691	15,396
Covered portion (B)	担 保 等 の 保 全 額	686	4,034	5,731	10,452
Uncovered portion (C)=(A)-(B)	未 保 全 額	203	1,779	2,960	4,943
Allowance for loan losses (D)	引 当 額	203	1,779	1,917	3,900
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	64.76	78.89
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	87.99	93.22

(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, 2016			
		Bankrupt and quasi-bankrupt assets	Doubtful assets	Substandard loans	Total
Total credit balance (A)	総 与 信 額	7,216	8,714	7,950	23,881
Covered portion (B)	担 保 等 の 保 全 額	5,058	5,731	3,972	14,762
Uncovered portion (C)=(A)-(B)	未 保 全 額	2,157	2,982	3,978	9,118
Allowance for loan losses (D)	引 当 額	2,157	1,927	1,217	5,302
Allowance ratio (D)/(C)	引 当 率	100.00	64.63	30.60	58.15
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	87.89	65.27	84.02

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2016			
		Bankrupt assets	Effectively bankrupt assets	Potentially bankrupt assets	Total
Total credit balance (A)	総 与 信 額	919	6,296	8,714	15,930
Covered portion (B)	担 保 等 の 保 全 額	710	4,348	5,731	10,790
Uncovered portion (C)=(A)-(B)	未 保 全 額	209	1,947	2,982	5,140
Allowance for loan losses (D)	引 当 額	209	1,947	1,927	4,085
Allowance ratio (D)/(C)	引 当 率	100.00	100.00	64.63	79.47
Coverage ratio [(B)+(D)]/(A)	保 全 率	100.00	100.00	87.89	93.37

(Note) Including trust accounts.

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

(¥ million, %)

	(Japanese)	As of March 31, 2016		As of March 31, 2015	
		Amount	As a percentage of total credit (%)	Amount	As a percentage of total credit (%)
Total credit balance	総 与 信 残 高	1,402,630	100.00	1,325,192	100.00
Classification I	非 分 類 額	1,275,597	90.94	1,191,417	89.90
Total classified amount	分 類 額 合 計	127,032	9.05	133,775	10.09
Classification II	Ⅱ 分 類	126,130	8.99	133,249	10.05
Classification III	Ⅲ 分 類	902	0.06	525	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
Effectively bankrupt assets 実質破綻先債権	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。
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
Normal assets 正常先債権	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。

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 890	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 328 562		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 6,704	Bankrupt loans 破綻先債権 888	203	100.00%
Effectively bankrupt assets 実質破綻先 5,813	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 2,980 2,833				Coverage ratio: 保全率: 100.00%	Delinquent loans 延滞債権 14,430	1,779	100.00%
Potentially bankrupt assets 破綻懸念先 8,691	Portion of claims secured by reserves, collateral or guarantees 引当・担保・保証等による保全部分 4,385 3,403		Necessary amount reserved 必要額を引当 902		Doubtful assets 危険債権 8,691 Coverage ratio: 保全率: 87.99%	1,917	87.99% (64.76)	
Assets requiring monitoring 要管理先 9,513	Collateral: 担保: 5,084 Non-Covered: 信用: 4,428 1,362 8,150		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 7,950 Coverage ratio: 保全率: 65.27%	Past due loans (3 months or more) 3ヶ月以上延滞債権 473	1,402	68.18% (31.66)
	Other assets requiring caution 要管理先以外の 要注意先 137,195	26,015 111,180		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 23,346 Overall coverage 全体の保全率 83.70%	Restructured loans 貸出条件緩和債権 7,477		
Normal assets 正常先 1,240,525	1,240,525				Normal assets 正常債権 1,379,283		2,570	182
Total 合計 1,402,630	1,275,597	126,130	902	-	1,402,630	1,392,331	8,056	83.66% (56.57)

(Note) Including trust accounts.

9. Loans and bills discounted by industrial segment

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

(¥ million)

	(Japanese)	As of March 31, 2016			As of March 31, 2015	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, 2015)		
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)	1,392,331	78,443	47,903	1,313,887	1,344,428
Manufacturing	製造業	36,980	(57)	(739)	37,038	37,719
Agriculture and Forestry	農業, 林業	1,083	266	273	816	809
Fishery	漁業	507	6	11	500	496
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	3,701	1,943	395	1,758	3,306
Construction	建設業	43,246	1,154	3,002	42,091	40,244
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	7,257	364	176	6,893	7,081
Telecommunications	情報通信業	9,915	1,003	168	8,912	9,747
Transport and postal activities	運輸業, 郵便業	18,900	2,294	3,789	16,605	15,111
Wholesaling and Retailing	卸売業, 小売業	104,930	(2,177)	(1,369)	107,107	106,299
Finance and insurance	金融業, 保険業	29,996	3,673	1,824	26,323	28,171
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	363,548	37,176	20,635	326,372	342,913
Miscellaneous services	各種サービス業	155,040	12,047	8,194	142,992	146,846
Local government bodies	地方公共団体	102,019	2,035	976	99,983	101,042
Others	その他	515,203	18,710	10,564	496,492	504,638

(Note) Including trust accounts.

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

(¥ million)

	(Japanese)	As of March 31, 2016			As of March 31, 2015	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, 2015)		
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)	23,270	1,926	1,198	21,343	22,071
Manufacturing	製造業	2,191	124	(66)	2,066	2,258
Agriculture and Forestry	農業, 林業	2	(2)	(0)	4	2
Fishery	漁業	456	(17)	(10)	474	467
Mining and quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	94	10	(12)	83	106
Construction	建設業	1,192	(61)	(183)	1,254	1,375
Electricity, gas, heat and water supply	電気・ガス・熱供給・水道業	-	-	-	-	-
Telecommunications	情報通信業	346	(212)	(174)	559	521
Transport and postal activities	運輸業, 郵便業	529	(19)	23	549	506
Wholesaling and Retailing	卸売業, 小売業	3,486	937	196	2,548	3,290
Finance and insurance	金融業, 保険業	5	(0)	(1)	5	7
Real estate, and goods rental and leasing	不動産業, 物品賃貸業	5,251	1,824	2,237	3,427	3,014
Miscellaneous services	各種サービス業	4,090	(755)	(668)	4,845	4,758
Local government bodies	地方公共団体	-	-	-	-	-
Others	その他	5,621	98	(140)	5,523	5,762

(Note) Including trust accounts.

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

(¥ million)

			Risk-monitored loans (Banking Law)				
			Total loans	Past due loans (3 months or more)	Restructured loans	Delinquent loans	Bankrupt loans
Wholesaling/ retailing	卸売・小売業	March 31, 2015	107,107	3	646	1,899	-
		September 30, 2015	106,299	12	860	2,396	21
		March 31, 2016	104,930	111	926	2,449	-
Construction	建設業	March 31, 2015	42,091	3	65	1,143	42
		September 30, 2015	40,244	1	22	1,303	48
		March 31, 2016	43,246	-	20	1,050	121
Real estate	不動産業	March 31, 2015	300,370	19	402	2,926	7
		September 30, 2015	315,208	32	279	2,604	19
		March 31, 2016	338,149	-	2,374	2,849	26
Finance (excl. banking)	その他金融	March 31, 2015	10,872	-	-	-	-
		September 30, 2015	13,916	-	-	2	-
		March 31, 2016	14,696	-	-	1	-

(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, 2015	110,923	649	1,472	435
		September 30, 2015	109,938	873	1,802	627
		March 31, 2016	108,138	1,037	1,661	788
Construction	建設業	March 31, 2015	43,510	68	833	351
		September 30, 2015	41,748	24	943	407
		March 31, 2016	44,869	20	747	425
Real estate	不動産業	March 31, 2015	301,871	421	1,687	1,333
		September 30, 2015	316,599	312	1,456	1,244
		March 31, 2016	339,488	2,374	1,710	1,236
Finance (excl. banking)	その他金融	March 31, 2015	10,878	-	-	-
		September 30, 2015	13,923	-	2	-
		March 31, 2016	14,702	-	1	-

(Note) Including trust accounts.

(4) Consumer loan balance (non-consolidated)

(¥ million)

	(Japanese)	As of March 31, 2016	Comparison with		As of March 31, 2015	As of September 30, 2015
			the previous balance-sheet date (March 31, 2015)	the interim balance-sheet date (September 30, 2015)		
Loans to consumers	生活密着型ローン 残 高	586,485 [587,190]	30,505 [30,326]	16,199 [16,200]	555,979 [556,864]	570,286 [570,990]
Housing loans (incl. mortgage loans)	うち住宅ローン 残 高	519,935 [520,231]	29,219 [29,164]	15,345 [15,318]	490,716 [491,066]	504,589 [504,913]
Other than housing loans	うちその他ローン 残 高	66,549 [66,959]	1,286 [1,162]	853 [882]	65,263 [65,797]	65,696 [66,077]

(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, 2016	Comparison with the		As of March 31, 2015	As of September 30, 2015
			previous balance-sheet date (March 31, 2015)	previous interim balance-sheet date (September 30, 2015)		
Loans to SMEs	中小企業等貸出残高	1,208,532 [1,210,969]	76,314 [75,639]	51,084 [50,682]	1,132,218 [1,135,329]	1,157,447 [1,160,287]
As a percentage of total loans	中小企業等貸出比率	86.95 [86.97]	0.58 [0.57]	0.68 [0.67]	86.37 [86.40]	86.27 [86.30]

(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, 2016	As of March 31, 2015	As of September 30, 2015
Loans guaranteed by credit guarantee associations	信用保証協会保証付の 融 資 残 高	54,274	56,727	55,033
Special credit lines	うち特別保証枠分	11	15	12

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

(¥ million)

As of March 31, 2016	As of March 31, 2015	As of September 30, 2015
13,686	13,786	14,529

12. Deposits and loan balances (non-consolidated)

(¥ million)

		As of March 31, 2016	Comparison with the		As of March 31, 2015	As of September 30, 2015	
			previous balance-sheet date (March 31, 2015)	previous interim balance-sheet date (September 30, 2015)			
Deposits	預 金	(term-end balance)	1,821,573 [1,880,136]	16,939 [14,638]	(35,772) [(39,061)]	1,804,634 [1,865,497]	1,857,346 [1,919,197]
		(average balance)	1,827,617 [1,889,275]	76,620 [76,087]	11,040 [10,271]	1,750,997 [1,813,188]	1,816,577 [1,879,004]
Loans	貸 出 金	(term-end balance)	1,389,895 [1,392,331]	79,118 [78,443]	48,306 [47,903]	1,310,776 [1,313,887]	1,341,588 [1,344,428]
		(average balance)	1,316,883 [1,319,670]	65,416 [64,675]	24,025 [23,849]	1,251,467 [1,254,995]	1,292,858 [1,295,821]

(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 March 31, 2016			As of March 31, 2015	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, 2015)		
Individuals	個人預金	1,156,899	15,527	2,595	1,141,371	1,154,304
Liquid deposits	流動性預金	614,447	36,590	7,919	577,856	606,527
Time deposits	定期性預金	542,452	(21,062)	(5,324)	563,515	547,777
Corporations	法人預金	572,177	45,038	9,812	527,138	562,365
Liquid deposits	流動性預金	310,230	25,148	3,185	285,081	307,044
Time deposits	定期性預金	261,947	19,890	6,626	242,056	255,320

(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, 2017 (non-consolidated)

(¥ million)

	(Japanese)	Year ending March 31, 2017 forecasts	Year ended March 31, 2016 results
Ordinary income	経 常 収 益	37,700	37,818
Ordinary profit	経 常 利 益	9,000	10,725
Net income	当 期 純 利 益	5,900	7,142
Net business profit	業 務 純 益	9,100	9,311
Net business profit (prior to provision of general allowance)	業務純益 (一般貸引繰入前)	9,400	10,285
Excl. gains (losses) on bond transactions	除く国債等債券関係損益	9,200	9,953
Bad debt disposal	不 良 債 権 処 理 額	1,100	(48)

(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, 2015	10,852	10,610	11,224	10,895	10,653	11,267
Year ended March 31, 2016	10,285	9,953	9,311	10,285	9,953	9,311
1H ended September 30, 2015	5,735	5,381	5,688	5,735	5,381	5,688
Year ending March 31, 2017 forecasts	9,400	9,200	9,100	9,400	9,200	9,100
1H ending September 30, 2016 forecasts	4,700	4,500	4,400	4,700	4,500	4,400

2. Employees and branches (non-consolidated)

(1) Employees

	(Japanese)	As of March 31, 2016	Comparison with the previous balance-sheet data (March 31, 2015)	Comparison with the previous interim balance-sheet data (September 30, 2015)	As of March 31, 2015	As of September 31, 2015
Regular employees	在 籍 行 員 数	1,099	8	(23)	1,091	1,122

(2) Branches

	(Japanese)	As of March 31, 2016	Comparison with the previous balance-sheet data (March 31, 2015)	Comparison with the previous interim balance-sheet data (September 30, 2015)	As of March 31, 2015	As of September 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
	取得原価ベース	時価ベース
As of March 31, 2015	17,111	27,585
As of September 30, 2015	17,002	25,103
As of March 31, 2016	18,084	26,090

(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, 2015	167	0
Year ended March 31, 2016	676	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
Year ended March 31, 2015	(372)	1,938	43	1,609
Year ended March 31, 2016	973	(48)	-	925
1H ended September 30, 2015	46	409	-	455

(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, 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
As of March 31, 2016	6,704	8,691	15,396	146,709	162,105

	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, 2015	5,254	21,446
As of September 30, 2015	5,389	22,166
As of March 31, 2016	7,950	23,346

(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, 2015	5,822	10,369	16,191
As of September 30, 2015	6,263	10,513	16,777
As of March 31, 2016	6,704	8,691	15,396
New occurrence during fiscal 2015	1,542	4,345	5,888
Removed from balance sheet during fiscal 2015	2,196	4,488	6,684
Net increase (decrease) during fiscal 2015	882	(1,678)	(795)
New occurrence during fiscal 2015 second half	783	2,365	3,149
Removed from balance sheet during fiscal 2015 second half	1,459	3,070	4,530
Net increase (decrease) during fiscal 2015 second half	440	(1,821)	(1,380)

(Note) Including trust accounts.

b. Removal from balance sheet by type of disposal measure

(¥ million)

	(Japanese)	Year ended March 31, 2016 results	1H ended September 30, 2015 results	Year ended March 31, 2015 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	682	431	4,018
Other	その他	6,001	2,853	5,194
Collection/repayment	回収・返済	3,751	2,051	3,864
Improved performance	業況改善	2,250	802	1,330
Total	合計	6,684	3,285	9,213

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

				As of March 31, 2016		As of September 30, 2015		As of March 31, 2015	
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 %	¥1.9 billion	100.00 %	¥1.7 billion	100.00 %	¥1.6 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	64.76 %	¥1.9 billion	75.62 %	¥2.8 billion	82.93 %	¥2.9 billion
Assets requiring monitoring (substandard loans)	要管理先債権	As a percentage of debt amount	債権額の	14.74 %	¥1.4 billion	4.14 %	¥0.2 billion	4.98 %	¥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	1.87 %	¥2.5 billion	2.00 %	¥2.8 billion	1.81 %	¥2.70 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	0.01 %	¥0.1 billion

(Note) The Bank has made provisions for possible losses on assets requiring caution (excl. substandard loans), assets requiring monitoring and potentially bankrupt assets in the amount of ¥1.6 billion, ¥0.3 billion and 0.0 billion respectively, as of March 31, 2016, 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, 2014	September 30, 2014	March 31, 2015	September 30, 2015	March 31, 2016
Non-consolidated	単体ベース	1.72	1.60	1.61	1.63	1.66
Consolidated	連結ベース	1.78	1.66	1.66	1.68	1.71

(%)