

SELECTED FINANCIAL INFORMATION

***For the First Half of Fiscal 2016
(Supplementary)***

November 15, 2016



CONTENTS

	Page
I. Selected Financial Information for the First Half of Fiscal 2016	
1. Operating Results	1
2. Return on Equity	3
3. Net Interest Margin after General & Administrative Expenses	3
4. Gain & Loss on Securities	3
5. Financial Instruments at Fair Value	4
6. Securities at Fair Value	4
7. Capital Adequacy Ratio (Preliminary)	5
II. Loan Portfolio & Deposits	
1. Status of Risk-Managed Loans & Bills Discounted	6
2. Disclosed Claims under Financial Revitalization Law	8
3. Allowance for Loan Losses	9
4. Classifications of Loans & Bills Discounted	
1) Classification by Type of Borrower Industry	9
2) Consumer Loans	10
3) Loans to Small- and Medium-sized Enterprises and Individuals	10
5. Balances of Loans and Deposits	10

I. Selected Financial Information for the First Half of Fiscal 2016

1. Operating Results

1) Consolidated

(in millions of yen)

	For the First Half of Fiscal 2016	For the First Half of Fiscal 2015	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit (Note 1)	23,939	22,362	1,577
Net Interest Income	16,939	16,763	176
Net Fees and Commissions	2,273	3,075	(801)
Net Other Ordinary Income	4,726	2,524	2,202
General & Administrative Expenses	17,981	18,148	(167)
Net Operating Income (before General Allowance and Goodwill) (Note 2)	5,958	4,214	1,744
Provision of General Allowance for Loan Losses	-	-	-
Net Operating Income (Note 3)	5,958	4,214	1,744
Other Income & Expenses	2,387	5,764	(3,376)
Net Gain & Loss on Stocks and Other Securities	-	1,217	1,217
Problem Claims related Costs	61	68	(7)
Written-offs of Loans	56	73	(17)
Provision of Specific Allowance for Loan Losses	-	-	-
Net Gain & Loss on Sales of Loans	5	(4)	10
Reversal of Allowance for Loan Losses	743	2,438	(1,694)
Recoveries of Written-off Claims	2	2	(0)
Other	1,703	2,174	(471)
Ordinary Profit (Loss)	8,346	9,978	(1,632)
Extraordinary Income & Loss	(12)	(363)	351
Net Gain & Loss on Disposal of Noncurrent Assets	(12)	(363)	351
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	12	363	(351)
Other	-	-	-
Income (Loss) before Income Taxes	8,334	9,615	(1,281)
Income Taxes	2,445	2,898	(453)
Income Taxes - Current	2,447	1,909	537
Income taxes for prior periods	(317)	-	(317)
Income Taxes - Deferred	314	988	(673)
Net Income (Loss)	5,889	6,716	(827)
Net income attributable to non-controlling interests	-	-	-
Net income attributable to owners of the parent	5,889	6,716	(827)

Notes: 1. Gross Operating Profit = (Interest Income - Interest Expenses) + (Fees and Commissions - Fees and Commissions Payments)
+ (Other Ordinary Income - Other Ordinary Expenses)

2. Net Operating Income (before General Allowance and Goodwill) = Gross Operating Profit - General & Administrative Expenses

3. Net Operating Income = Gross Operating Profit - General & Administrative Expenses - Provision of General Allowance for Loan Losses

Credit Costs (Note 4)	(413)	(2,098)	1,685
excluding Recoveries of Written-off Claims	(410)	(2,095)	1,685

Note: 4. Credit Costs = (Provision for General Allowance for Loan Losses + Problem Claims related Costs)

- (Reversal of Allowance for Loan Losses + Recoveries of Written-off Claims) + Adjustment on purchased loan

	For the First Half of Fiscal 2016	For the First Half of Fiscal 2015	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	2	3	(1)

1. Operating Results (continued)

2) Non-consolidated

(in millions of yen)

	For the First Half of Fiscal 2016	For the First Half of Fiscal 2015	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit	22,546	20,820	1,725
Net Interest Income	16,755	16,603	151
Net Fees and Commissions	1,064	1,692	(628)
Net Other Ordinary Income	4,726	2,524	2,202
of which Net Gain & Loss on Bonds	2,330	1,672	657
General & Administrative Expenses	17,586	17,806	(219)
Personnel Expenses	8,323	7,627	695
Nonpersonnel Expenses	8,269	8,968	(698)
Taxes	994	1,210	(216)
Net Operating Income (before General Allowance and Goodwill)	4,959	3,014	1,944
Core Net Operating Income (excluding Net Gain & Loss on Bonds)	2,628	1,341	1,286
Provision of General Allowance for Loan Losses	-	-	-
Amortization of Goodwill	-	-	-
Net Operating Income	4,959	3,014	1,944
Other Income & Expenses	3,123	6,563	(3,439)
Net Gain & Loss on Stocks and Other Securities	-	1,217	(1,217)
Problem Claims related Costs	(10)	3	(13)
Written-offs of Loans	-	5	(5)
Provision of Specific Allowance for Loan Losses	-	-	-
Net Gain & Loss on Sales of Loans	(10)	(1)	(8)
Reversal of Allowance for Loan Losses	1,511	3,266	(1,755)
Recoveries of Written-off Claims	-	1	(1)
Other	1,602	2,081	(479)
Ordinary Profit (Loss)	8,083	9,577	(1,494)
Extraordinary Income & Loss	(12)	(363)	351
Net Gain & Loss on Disposal of Noncurrent Assets	(12)	(363)	351
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	12	363	(351)
Other	-	-	-
Income (Loss) before Income Taxes	8,070	9,214	(1,143)
Income Taxes	2,309	2,771	(462)
Income Taxes - Current	2,334	1,702	631
Income taxes for prior periods	(317)	-	(317)
Income Taxes - Deferred	292	1,068	(776)
Net Income (Loss)	5,761	6,442	(681)

2. Return on Equity

(%)

	For the First Half of Fiscal 2016 (A)	For the First Half of Fiscal 2015 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	9.12	11.16	(2.04)
Non-consolidated Basis	9.84	10.93	(1.09)

3. Net Interest Margin after General & Administrative Expenses

1) Non-consolidated

(%)

	For the First Half of Fiscal 2016 (A)	For the First Half of Fiscal 2015 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.54	1.53	0.01
(a) Yields on Loans and Bills discounted	1.93	2.02	(0.09)
(b) Yields on Securities	1.43	1.05	0.38
(2) Financing Costs including General & Administrative Expenses (b)	1.65	1.68	(0.03)
(a) Yields on Deposits	0.20	0.25	(0.05)
(b) Yields on Other External Liabilities	0.04	0.09	(0.05)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.11)	(0.15)	0.04

2) Non-consolidated, excluding International Operations

(%)

	For the First Half of Fiscal 2016 (A)	For the First Half of Fiscal 2015 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.31	1.32	(0.01)
(a) Yields on Loans and Bills discounted	1.86	1.98	(0.12)
(b) Yields on Securities	0.63	0.55	0.08
(2) Financing Costs including General & Administrative Expenses (b)	1.52	1.58	(0.06)
(a) Yields on Deposits	0.14	0.19	(0.05)
(b) Yields on Other External Liabilities	0.04	0.09	(0.05)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.21)	(0.26)	0.05

4. Gain & Loss on Securities (Non-consolidated)

(in millions of yen)

	For the First Half of Fiscal 2016 (A)	For the First Half of Fiscal 2015 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	2,330	1,672	657
Gain on Sales	2,880	1,760	1,120
Gain on Redemption	30	30	0
Loss on Sales	93	31	61
Loss on Redemption	323	86	237
Loss on Devaluation	163	-	163
Net Gain & Loss on Stocks and Other Securities	-	1,217	(1,217)
Gain on Sales	-	1,241	(1,241)
Loss on Sales	-	24	(24)
Loss on Devaluation	-	-	-

5. Financial Instruments at Fair Value (Consolidated)

(in millions of yen)

	As of September 30, 2016			As of March 31, 2016			As of September 30, 2015		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	413,201	413,201	-	339,010	339,010	-	368,598	368,598	-
Call loans	14,434	14,434	-	39,612	39,612	-	14,514	14,514	-
Securities									
Held-to-maturity securities	-	-	-	16,902	16,898	(3)	21,592	21,706	113
Available-for-sale securities	508,221	508,221	-	551,668	551,668	-	651,890	651,890	-
Loans and bills discounted	1,655,368			1,703,229			1,620,547		
Allowance for loan losses	(19,589)			(21,183)			(21,407)		
	1,635,778	1,724,923	89,145	1,682,046	1,770,192	88,145	1,599,140	1,678,981	79,841
Total Assets	2,571,635	2,660,780	89,145	2,629,239	2,717,382	88,142	2,655,736	2,735,691	79,954
Deposits	1,986,570	1,988,835	2,264	2,072,187	2,075,926	3,738	2,041,847	2,046,509	4,662
Negotiable certificates of deposit	284,044	284,044	-	294,770	294,770	-	318,710	318,710	-
Bonds payable	16,300	16,883	583	22,500	23,526	1,026	22,500	23,906	1,406
Total Liabilities	2,286,914	2,289,762	2,848	2,389,457	2,394,222	4,764	2,383,057	2,389,125	6,068
Derivative transactions									
Hedge accounting not applied	(262)	(262)	-	(231)	(231)	-	(848)	(848)	-
Hedge accounting applied	(624)	(624)	-	74	74	-	49	49	-
Total Derivative transactions	(886)	(886)	-	(156)	(156)	-	(799)	(799)	-

6. Securities at Fair Value (Consolidated)

Held-to-maturity securities

(in millions of yen)

		As of September 30, 2016			As of March 31, 2016			As of September 30, 2015		
		Balance sheet amount	Fair Value	Net unrealized gain/(loss)	Balance sheet amount	Fair Value	Net unrealized gain/(loss)	Balance sheet amount	Fair Value	Net unrealized gain/(loss)
Fair value in excess of Balance sheet amount	Domestic bonds	-	-	-	-	-	-	-	-	-
	Government bonds	-	-	-	-	-	-	-	-	-
	Municipal bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	-	-	-	-	-	-	-	-	-
	Others	-	-	-	6,760	6,779	18	17,994	18,121	127
	Sub-Total	-	-	-	6,760	6,779	18	17,994	18,121	127
Fair Value not in excess of Balance sheet amount	Domestic bonds	-	-	-	-	-	-	-	-	-
	Government bonds	-	-	-	-	-	-	-	-	-
	Municipal bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	-	-	-	-	-	-	-	-	-
	Others	-	-	-	10,141	10,119	(21)	3,598	3,584	(14)
	Sub-Total	-	-	-	10,141	10,119	(21)	3,598	3,584	(14)
Total				16,902	16,898	(3)	21,592	21,706	113	

Available-for-sale securities

(in millions of yen)

		As of September 30, 2016			As of March 31, 2016			As of September 30, 2015		
		Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)
Balance sheet amount in excess of Cost	Domestic equities	-	-	-	-	-	-	-	-	-
	Domestic bonds	97,450	96,790	659	204,610	203,564	1,045	209,515	208,263	1,252
	Government bonds	50,651	50,534	116	141,177	140,976	201	140,155	140,089	65
	Municipal bonds	2,368	2,367	0	-	-	-	-	-	-
	Corporate bonds	44,429	43,888	541	63,432	62,588	844	69,360	68,174	1,186
	Others	192,980	190,884	2,095	176,865	174,166	2,698	199,136	197,010	2,125
Sub-Total	290,431	287,675	2,755	381,475	377,730	3,744	408,652	405,274	3,377	
Balance sheet amount not in excess of Cost	Domestic equities	-	-	-	-	-	-	-	-	-
	Domestic bonds	95,219	95,574	(354)	35,886	35,902	(16)	128,230	128,245	(15)
	Government bonds	81,889	82,234	(344)	20,008	20,012	(4)	100,024	100,028	(4)
	Municipal bonds	5,709	5,714	(5)	-	-	-	-	-	-
	Corporate bonds	7,620	7,625	(4)	15,878	15,890	(12)	28,206	28,217	(10)
	Others	122,570	124,304	(1,733)	136,306	138,319	(2,013)	116,007	117,123	(1,115)
Sub-Total	217,790	219,878	(2,088)	172,192	174,222	(2,029)	244,238	245,369	(1,131)	
Total	508,221	507,554	667	553,668	551,953	1,715	652,890	650,644	2,246	

Note: Available-for-sale securities include "Securities", Negotiable certificates of deposit in "Cash and due from banks".

7. Capital Adequacy Ratio (Preliminary)**1) Consolidated***(in millions of yen)*

	As of September 30, 2016 Preliminary (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2015 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	9.33%	9.05%	0.28%	9.29%	0.04%
2. Capital	151,791	152,821	(1,030)	148,019	3,771
3. Risk-weighted Assets	1,625,939	1,688,171	(62,231)	1,592,962	32,977
4. Minimum Capital Requirements 3. X4%	65,037	67,526	(2,489)	63,718	1,319

2) Non-consolidated*(in millions of yen)*

	As of September 30, 2016 Preliminary (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2015 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	8.80%	8.53%	0.27%	8.74%	0.06%
2. Capital	141,875	143,022	(1,146)	138,507	3,368
3. Risk-weighted Assets	1,611,339	1,676,352	(65,012)	1,583,049	28,289
4. Minimum Capital Requirements 3. X4%	64,453	67,054	(2,600)	63,321	1,131

Notes: "Risk-weighted Assets" is calculated on "Standard Method."

II. Loan Portfolio & Deposits

Risk-Managed Loans & Bills Discounted ("**Risk-Managed Loans**") and Disclosed Claims under Financial Revitalization Law ("**Disclosed Claims**") are shown under two calculation methods.

Category IV claims are defined as those claims against legally or virtually bankrupt borrowers that have been judged as uncollectible. In such claims, any amount in excess of the value of the collateral or guarantees are either fully written-off ("**Chart-A**") or fully reserved against ("**Chart-B**").

The Chart-A's have excluded all Category IV claims from Risk-Managed Loans/Disclosed Claims since these claims have been deemed as uncollectible and the remaining balance is fully covered with collateral and guarantees after writing off the excess. Most Japanese banks have adopted this method for reporting Risk-Managed Loans/Disclosed Claims.

The Chart-B's have included all Category IV claims in Risk-Managed Loans/Disclosed Claims even though any amount in excess of collateral and guarantees has been fully reserved against. The Bank has adopted this method and thus, Category IV claims are not deducted from Risk-Managed Loans/Disclosed Claims until such claims are collected, legally settled, or sold. This results in a higher Disclosed amount and ratio than the calculation method used in the Chart-A.

1. Status of Risk-Managed Loans & Bills Discounted

1) Consolidated

Chart-A: Risk-Managed Loans after writing-off Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2016 (A)	March 31, 2016 (B)		September 30, 2015 (C)	
Loans to Bankrupt Borrowers	570	696	(125)	614	(43)
Past Due Loans	24,983	29,935	(4,951)	33,632	(8,649)
Loans Past Due 3 Months or More	412	-	412	68	343
Restructured Loans	762	801	(39)	1,254	(491)
Total (a)	26,729	31,433	(4,704)	35,570	(8,840)
Ending Balance of Loans and Bills Discounted (b)	1,651,293	1,698,810	(47,516)	1,615,566	35,727
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	1.61	1.85	(0.24)	2.20	(0.59)
Amounts Secured (c)	21,483	26,228	(4,744)	30,122	(8,638)
Coverage Ratio (%) (c/a X 100)	80.37	83.44	(3.07)	84.68	(4.31)

Chart-B: Risk-Managed Loans including Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2016 (A)	March 31, 2016 (B)		September 30, 2015 (C)	
Loans to Bankrupt Borrowers	1,144	1,329	(185)	1,356	(211)
Past Due Loans	28,484	33,721	(5,236)	37,872	(9,387)
Loans Past Due 3 Months or More	412	-	412	68	343
Restructured Loans	762	801	(39)	1,254	(491)
Total (a)	30,803	35,852	(5,048)	40,551	(9,747)
Ending Balance of Loans and Bills Discounted (b)	1,655,368	1,703,229	(47,861)	1,620,547	34,821
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	1.86	2.10	(0.24)	2.50	(0.64)
Amounts Secured (c)	25,558	30,647	(5,088)	35,103	(9,544)
Coverage Ratio (%) (c/a X 100)	82.97	85.48	(2.51)	86.56	(3.59)

1. Status of Risk-Managed Loans & Bills Discounted (Continued)**2) Non-consolidated****Chart-A: Risk-Managed Loans after writing-off Category IV Claims***(in millions of yen)*

	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2015 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	163	214	(51)	210	(47)
Past Due Loans	22,877	27,763	(4,886)	31,504	(8,627)
Loans Past Due 3 Months or More	412	-	412	68	343
Restructured Loans	762	801	(39)	1,254	(491)
Total (a)	24,216	28,780	(4,563)	33,038	(8,822)
Ending Balance of Loans and Bills Discounted (b)	1,645,838	1,693,084	(47,245)	1,613,168	32,669
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	1.47	1.69	(0.22)	2.04	(0.57)
Amounts Secured (c)	22,013	26,570	(4,556)	30,656	(8,643)
Coverage Ratio (%) (c/a X 100)	90.90	92.32	(1.42)	92.79	(1.89)

Chart-B: Risk-Managed Loans including Category IV Claims*(in millions of yen)*

	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2015 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	312	410	(98)	353	(40)
Past Due Loans	24,141	29,171	(5,030)	33,002	(8,860)
Loans Past Due 3 Months or More	412	-	412	68	343
Restructured Loans	762	801	(39)	1,254	(491)
Total (a)	25,629	30,384	(4,755)	34,678	(9,049)
Ending Balance of Loans and Bills Discounted (b)	1,647,250	1,694,688	(47,437)	1,614,808	32,442
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	1.55	1.79	(0.24)	2.14	(0.59)
Amounts Secured (c)	23,426	28,174	(4,747)	32,296	(8,870)
Coverage Ratio (%) (c/a X 100)	91.40	92.72	(1.32)	93.13	(1.73)

2. Disclosed Claims under Financial Revitalization Law

1) Consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(in millions of yen)

	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2015 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	4,778	5,194	(415)	4,823	(45)
Doubtful	20,894	25,579	(4,684)	29,594	(8,699)
Sub-standard	1,175	801	373	1,322	(147)
Sub-Total (a)	26,848	31,575	(4,727)	35,741	(8,892)
Normal	1,639,816	1,685,829	(46,013)	1,597,318	42,497
Total (b)	1,666,664	1,717,405	(50,740)	1,633,059	33,605
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.61	1.83	(0.22)	2.18	(0.57)
Amounts Secured (c)	21,406	26,268	(4,861)	30,188	(8,781)
Coverage Ratio (%) (c/a X 100)	79.73	83.19	(3.46)	84.46	(4.73)

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2015 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	8,853	9,613	(759)	9,804	(951)
Doubtful	20,894	25,579	(4,684)	29,594	(8,699)
Sub-standard	1,175	801	373	1,322	(147)
Sub-Total (a)	30,923	35,994	(5,071)	40,722	(9,798)
Normal	1,639,816	1,685,829	(46,013)	1,597,318	42,497
Total (b)	1,670,739	1,721,824	(51,084)	1,638,040	32,699
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.85	2.09	(0.24)	2.48	(0.63)
Amounts Secured (c)	25,481	30,686	(5,205)	35,169	(9,687)
Coverage Ratio (%) (c/a X 100)	82.40	85.25	(2.85)	86.36	(3.96)

2) Non-consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(in millions of yen)

	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2015 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	2,262	2,536	(274)	2,295	(33)
Doubtful	20,812	25,478	(4,666)	29,484	(8,672)
Sub-standard	1,175	801	373	1,322	(147)
Sub-Total (a)	24,249	28,816	(4,567)	33,102	(8,852)
Normal	1,628,338	1,673,498	(45,159)	1,587,208	41,130
Total (b)	1,652,588	1,702,314	(49,726)	1,620,310	32,277
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.46	1.69	(0.23)	2.04	(0.58)
Amounts Secured (c)	22,047	26,604	(4,557)	30,718	(8,671)
Coverage Ratio (%) (c/a X 100)	90.91	92.32	(1.41)	92.79	(1.88)

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2015 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	3,675	4,140	(465)	3,935	(260)
Doubtful	20,812	25,478	(4,666)	29,484	(8,672)
Sub-standard	1,175	801	373	1,322	(147)
Sub-Total (a)	25,662	30,420	(4,758)	34,742	(9,079)
Normal	1,628,338	1,673,498	(45,159)	1,587,208	41,130
Total (b)	1,654,001	1,703,918	(49,917)	1,621,950	32,050
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.55	1.78	(0.23)	2.14	(0.59)
Amounts Secured (c)	23,459	28,208	(4,748)	32,357	(8,897)
Coverage Ratio (%) (c/a X 100)	91.41	92.72	(1.31)	93.13	(1.72)

3. Allowance for Loan Losses (Non-consolidated)

Non-consolidated

Chart-A: Allowance for Loan Losses after writing-off Category IV Claims

(in millions of yen)

	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2015 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	4,628	5,457	(829)	3,950	678
Specific Allowance for Loan Losses	8,944	9,407	(462)	11,055	(2,111)
Total Allowance for Loan Losses (a)	13,573	14,865	(1,292)	15,006	(1,433)
Total Loans and Bills Discounted (b)	1,645,838	1,693,084	(47,245)	1,613,168	32,669
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.82	0.87	(0.05)	0.93	(0.11)

Chart-B: Allowance for Loan Losses including Category IV Claims

(in millions of yen)

	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2015 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	4,628	5,457	(829)	3,950	678
Specific Allowance for Loan Losses	10,357	11,011	(654)	12,695	(2,338)
Total Allowance for Loan Losses (a)	14,985	16,469	(1,483)	16,646	(1,660)
Total Loans and Bills Discounted (b)	1,647,250	1,694,688	(47,437)	1,614,808	32,442
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.90	0.97	(0.07)	1.03	(0.13)

4. Classifications of Loans & Bills Discounted (Non-consolidated)

1) Classification by Type of Borrower Industry

(in millions of yen)

	As of September 30, 2016 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2015 (C)	Increase/ (Decrease) (A)-(C)
Domestic (excluding offshore banking account)	1,647,250	1,694,688	(47,437)	1,614,808	32,442
Manufacturing	25,150	23,041	2,109	20,205	4,945
Agriculture and forestry	100	59	41	42	58
Fisheries	0	0	0	0	0
Mining and quarrying of stone and gravel	-	4	(4)	19	(19)
Construction	7,757	7,225	532	4,628	3,129
Electricity, gas, heat supply and water	8,353	12,547	(4,194)	10,238	(1,885)
Information and communications	20,591	21,147	(556)	15,573	5,018
Transport and postal activities	1,821	2,172	(351)	1,955	(134)
Wholesale and retail trade	42,012	48,704	(6,692)	43,052	(1,040)
Finance and insurance	73,994	78,761	(4,767)	81,124	(7,130)
Real estate and goods rental and leasing	244,223	256,870	(12,647)	214,441	29,782
Other services	290,099	305,873	(15,774)	280,477	9,622
Government, except elsewhere classified	-	-	-	-	-
Industries unable to classify	933,141	938,275	(5,134)	943,045	(9,904)
Overseas and Offshore Banking Account	-	-	-	-	-
Governments and official institutions	-	-	-	-	-
Financial institutions	-	-	-	-	-
Other	-	-	-	-	-
Total	1,647,250	1,694,688	(47,437)	1,614,808	32,442

4. Classifications of Loans & Bills Discounted (Non-consolidated) (continued)**2) Consumer Loans***(in millions of yen)*

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2016 (A)	March 31, 2016 (B)		September 30, 2015 (C)	
Consumer Loans	717,238	724,366	(7,128)	737,323	(20,085)
Housing Loans	468,293	493,178	(24,885)	520,889	(52,596)
Other Consumer Loans	248,945	231,188	17,757	216,434	32,511

3) Loans to Small- and Medium-sized Enterprises and Individuals*(in millions of yen)*

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2016 (A)	March 31, 2016 (B)		September 30, 2015 (C)	
Loans to Small- and Medium-sized Enterprises and Individuals (a)	1,439,983	1,470,712	(30,729)	1,399,672	40,311
Total Loans and Bills Discounted (b)	1,647,250	1,694,688	(47,437)	1,614,808	32,442
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	87.41	86.78	0.63	86.67	0.74

5. Balances of Loans and Deposits*(in millions of yen)*

		As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
		September 30, 2016 (A)	March 31, 2016 (B)		September 30, 2015 (C)	
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	2,270,614	2,366,957	(96,342)	2,360,557	(89,942)
	Non-consolidated (Ending Bal.)	2,278,590	2,374,700	(96,110)	2,371,171	(92,581)
Deposits	Non-consolidated (Average Bal.)	2,298,963	2,374,790	(75,826)	2,346,976	(48,013)
	Consolidated (Ending Bal.)	1,986,570	2,072,187	(85,616)	2,041,847	(55,276)
	Individual	1,801,812	1,815,903	(14,090)	1,810,651	(8,838)
	Corporate	182,198	252,911	(70,713)	216,528	(34,329)
	Public money	199	90	109	12,559	(12,359)
	Financial institutions	2,359	3,281	(921)	2,108	250
	Non-consolidated (Ending Bal.)	1,994,546	2,079,930	(85,384)	2,052,461	(57,915)
	Non-consolidated (Average Bal.)	2,005,452	2,127,560	(122,108)	2,154,623	(149,171)
Negotiable certificates of deposit	Consolidated (Ending Bal.)	284,044	294,770	(10,725)	318,710	(34,665)
	Non-consolidated (Ending Bal.)	284,044	294,770	(10,725)	318,710	(34,665)
	Non-consolidated (Average Bal.)	293,511	247,229	46,282	192,352	101,158
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,655,368	1,703,229	(47,861)	1,620,547	34,821
	Non-consolidated (Ending Bal.)	1,647,250	1,694,688	(47,437)	1,614,808	32,442
	Non-consolidated (Average Bal.)	1,658,096	1,605,437	52,659	1,588,962	69,133