

SELECTED FINANCIAL INFORMATION

***For the First Half of Fiscal 2024
(Supplementary)***

November 13, 2024



CONTENTS

	Page
I. Selected Financial Information for the First Half of Fiscal 2024	
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. Disclosed Claims under Financial Revitalization Law	6
2. Allowance for Loan Losses	7
3. Classifications of Loans & Bills Discounted	
(1) Classification by Type of Borrower Industry	7
(2) Consumer Loans	8
(3) Loans to Small and Medium-sized Enterprises and Individuals	8
4. Balances of Loans and Deposits	8

I. Selected Financial Information for the First Half of Fiscal 2024

1. Operating Results

(1) Consolidated

(Millions of yen)

	For the First Half of Fiscal 2024	For the First Half of Fiscal 2023	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
Gross operating profit (Note 1)	22,013	20,304	1,708
Net interest income	20,069	18,462	1,607
Net fees and commissions	2,206	1,447	759
Net other ordinary income	(263)	395	(658)
General and administrative expenses	14,895	15,142	(247)
Net operating income before general allowance and goodwill (Note 2)	7,117	5,162	1,955
Provision for general allowance for loan losses	(486)	(561)	74
Net operating income (Note 3)	7,604	5,723	1,880
Non-recurring income and expenses	(151)	(1,576)	1,424
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	619	1,961	(1,341)
Written-off of loans	18	12	5
Provision for specific allowance for loan losses	582	1,924	(1,341)
Net loss on sales of loans	18	24	(5)
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	0	0	0
Others	468	385	82
Ordinary profit	7,452	4,147	3,305
Extraordinary income and loss	(66)	(53)	(13)
Net gain and loss on disposal of non-current assets	(66)	(53)	(13)
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	66	53	13
Others	—	—	—
Income before income taxes	7,386	4,094	3,292
Income taxes	2,338	1,313	1,025
Income taxes - current	2,477	1,537	940
Income taxes - deferred	(139)	(223)	84
Net income	5,047	2,780	2,266
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	5,047	2,780	2,266

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 and administrative expenses

3. Net operating income = Gross operating profit - General and administrative expenses
- Provision for general allowance for loan losses

Credit costs (Note 4)	147	1,417	(1,270)
Excluding recoveries of written-off claims	148	1,418	(1,270)

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 2024	For the First Half of Fiscal 2023	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
Number of Consolidated Subsidiaries	1	1	—

1. Operating Results (continued)

(2) Non-consolidated

(Millions of yen)

	For the First Half of Fiscal 2024	For the First Half of Fiscal 2023	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
Gross operating profit	20,772	19,207	1,565
Net interest income	20,053	18,433	1,619
Net fees and commissions	982	378	604
Net other ordinary income	(263)	395	(658)
of which net gain and loss on bonds	301	11	290
General and administrative expenses (excluding non-recurring expenses)	14,501	14,857	(356)
Personnel expenses	7,192	6,946	246
Nonpersonnel expenses	6,599	7,023	(423)
Taxes	709	888	(179)
Net operating income before general allowance and goodwill	6,271	4,349	1,921
Core net operating income (excluding net gain and loss on bonds)	5,969	4,338	1,631
Excluding gain and loss on cancellation of investment trusts	5,969	4,338	1,631
Provision for general allowance for loan losses	—	(597)	597
Amortization of goodwill	—	—	—
Net operating income	6,271	4,947	1,323
Non-recurring income and expenses	961	(1,085)	2,047
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	(9)	1,350	(1,359)
Written-off of loans	—	0	(0)
Provision for specific allowance for loan losses	—	1,355	(1,355)
Net gain and loss on sales of loans	(9)	(5)	(3)
Reversal of allowance for loan losses	687	—	687
Recoveries of written-off claims	—	—	—
Others	265	264	0
Ordinary profit	7,232	3,861	3,371
Extraordinary income and loss	(66)	(53)	(13)
Net gain and loss on disposal of non-current assets	(66)	(53)	(13)
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	66	53	13
Others	—	—	—
Income before income taxes	7,166	3,808	3,357
Income taxes	2,224	1,207	1,016
Income taxes - current	2,309	1,393	915
Income taxes - deferred	(85)	(186)	101
Net income	4,942	2,600	2,341

2. Return on Equity

(%)

	For the First Half of Fiscal 2024 (A)	For the First Half of Fiscal 2023 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	5.65	3.27	2.38
Non-consolidated Basis	5.98	3.32	2.66

3. Net Interest Margin after General & Administrative Expenses

(1) Non-consolidated

(%)

	For the First Half of Fiscal 2024 (A)	For the First Half of Fiscal 2023 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	2.23	1.96	0.27
(i) Yields on Loans and Bills discounted	2.32	2.23	0.09
(ii) Yields on Securities	4.96	4.37	0.59
Financing Costs including General & Administrative Expenses (b)	1.88	1.74	0.14
(i) Yields on Deposits	0.32	0.21	0.11
(ii) Yields on Other External Liabilities	0.42	0.81	(0.39)
Net Interest Margin after General & Administrative Expenses (a) - (b)	0.35	0.22	0.13

(2) Non-consolidated, excluding International Operations

(%)

	For the First Half of Fiscal 2024 (A)	For the First Half of Fiscal 2023 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.52	1.38	0.14
(i) Yields on Loans and Bills discounted	2.10	1.96	0.14
(ii) Yields on Securities	0.89	0.83	0.06
Financing Costs including General & Administrative Expenses (b)	1.45	1.41	0.04
(i) Yields on Deposits	0.13	0.05	0.08
(ii) Yields on Other External Liabilities	0.13	0.00	0.13
Net Interest Margin after General & Administrative Expenses (a) - (b)	0.07	(0.03)	0.10

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

(Millions of yen)

	For the First Half of Fiscal 2024 (A)	For the First Half of Fiscal 2023 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	301	11	290
Gain on Sales	336	—	336
Gain on Redemption	8	13	(5)
Loss on Sales	—	—	—
Loss on Redemption	43	2	41
Loss on Devaluation	—	—	—
Net Gain & Loss on Stocks and Other Securities	—	—	—
Gain on Sales	—	—	—
Loss on Sales	—	—	—
Loss on Devaluation	—	—	—

5. Financial Instruments at Fair Value (Consolidated)

(Millions of yen)

	As of September 30, 2024			As of March 31, 2024			As of September 30, 2023		
	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)
Securities									
Held-to-maturity securities	197,612	198,338	726	179,396	179,553	156	128,259	127,458	(801)
Other securities	96,567	96,567	—	82,083	82,083	—	80,667	80,667	—
Loans and bills discounted	1,532,784			1,464,174			1,432,524		
Allowance for loan losses	(15,342)			(15,813)			(17,598)		
	1,517,442	1,589,144	71,702	1,448,361	1,514,039	65,678	1,414,925	1,482,975	68,049
Total Assets	1,811,622	1,884,051	72,428	1,709,840	1,775,675	65,835	1,623,853	1,691,102	67,248
Deposits	1,956,181	1,956,758	577	1,804,678	1,805,112	434	1,721,307	1,721,406	98
Negotiable certificates of deposit	41,000	41,000	—	128,200	128,200	—	152,200	152,200	—
Total Liabilities	1,997,181	1,997,758	577	1,932,878	1,933,312	434	1,873,507	1,873,606	98
Derivative transactions									
Hedge accounting not applied	490	490	—	(2,792)	(2,792)	—	(2,941)	(2,941)	—
Hedge accounting applied	14	14	—	—	—	—	—	—	—
Total Derivative transactions	504	504	—	(2,792)	(2,792)	—	(2,941)	(2,941)	—

6. Securities at Fair Value (Consolidated)

1) Held-to-maturity securities

(Millions of yen)

		As of September 30, 2024			As of March 31, 2024			As of September 30, 2023		
		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	Government bonds	—	—	—	—	—	—	—	—	—
	Corporate bonds	—	—	—	—	—	—	—	—	—
	Foreign Securities	173,284	174,022	737	115,322	115,676	353	43,352	43,545	193
	Sub-Total	173,284	174,022	737	115,322	115,676	353	43,352	43,545	193
Fair value not in excess of Balance sheet amount	Government bonds	—	—	—	—	—	—	—	—	—
	Corporate bonds	—	—	—	—	—	—	—	—	—
	Foreign Securities	24,327	24,316	(11)	64,074	63,876	(197)	84,907	83,913	(994)
	Sub-Total	24,327	24,316	(11)	64,074	63,876	(197)	84,907	83,913	(994)
Total		197,612	198,338	726	179,396	179,553	156	128,259	127,458	(801)

2) Available-for-sale securities

(Millions of yen)

		As of September 30, 2024			As of March 31, 2024			As of September 30, 2023		
		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	Bonds	34,070	33,879	191	11,693	11,602	90	20,190	20,092	98
	Government bonds	11,993	11,992	1	—	—	—	7,003	7,001	2
	Corporate bonds	22,076	21,886	189	11,693	11,602	90	13,187	13,090	96
	Others	30,642	30,309	332	22,910	22,653	256	17,635	17,373	261
	Sub-Total	64,712	64,188	523	34,603	34,256	347	37,825	37,465	359
Balance sheet amount not in excess of Cost	Bonds	12,916	12,956	(40)	26,055	26,125	(70)	18,551	18,624	(72)
	Government bonds	9,976	9,998	(21)	13,985	13,997	(12)	5,998	6,001	(2)
	Corporate bonds	2,939	2,958	(18)	12,069	12,127	(57)	12,553	12,622	(69)
	Others	23,607	25,263	(1,656)	26,482	28,192	(1,709)	30,053	32,451	(2,397)
	Sub-Total	36,523	38,219	(1,696)	52,538	54,317	(1,779)	48,605	51,075	(2,470)
Total		101,235	102,408	(1,172)	87,141	88,574	(1,432)	86,431	88,541	(2,110)

7. Capital Adequacy Ratio (Preliminary)

(1) Consolidated

(Millions of yen)

	As of September 30, 2024 Preliminary (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2023 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	12.11%	12.12%	(0.01)%	12.06%	0.05%
2. Capital	181,378	176,433	4,944	172,487	8,890
3. Risk-weighted Assets	1,496,593	1,455,186	41,406	1,429,876	66,717
4. Minimum Capital Requirements 3. X4%	59,863	58,207	1,656	57,195	2,668

(2) Non-consolidated

(Millions of yen)

	As of September 30, 2024 Preliminary (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2023 (C)	Increase/ (Decrease) (A)-(C)
5. Capital Adequacy Ratio 6. /7. X100%	11.44%	11.43%	0.01%	11.37%	0.07%
6. Capital	170,286	165,546	4,740	161,834	8,452
7. Risk-weighted Assets	1,488,171	1,447,097	41,073	1,422,137	66,034
8. Minimum Capital Requirements 7. X4%	59,526	57,883	1,642	56,885	2,641

Notes: "Risk-weighted Assets" is calculated on "Standardised Approach."

II. Loan Portfolio & Deposits

1. Disclosed Claims under Financial Revitalization Law

(1) Consolidated

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

(Millions of yen)

	As of September 30, 2024 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2023 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	3,152	3,898	(746)	3,330	(178)
Doubtful	9,241	9,458	(217)	10,107	(866)
Sub-standard	2,647	2,724	(77)	2,402	244
Loans Past Due 3 Months or More	434	434	(0)	452	(18)
Restructured Loans	2,213	2,290	(77)	1,949	263
Sub-Total (a)	15,041	16,082	(1,041)	15,840	(799)
Normal	1,524,195	1,458,297	65,898	1,426,107	98,087
Total (b)	1,539,236	1,474,379	64,857	1,441,948	97,288
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.97	1.09	(0.12)	1.09	(0.12)
Amounts Secured (c)	8,756	9,563	(806)	9,651	(894)
Coverage Ratio (%) (c/a X 100)	58.21	59.46	(1.25)	60.92	(2.71)

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of September 30, 2024 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2023 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	11,060	11,916	(855)	12,077	(1,016)
Doubtful	9,241	9,458	(217)	10,107	(866)
Sub-standard	2,647	2,724	(77)	2,402	244
Loans Past Due 3 Months or More	434	434	(0)	452	(18)
Restructured Loans	2,213	2,290	(77)	1,949	263
Sub-Total (a)	22,949	24,100	(1,150)	24,587	(1,638)
Normal	1,524,195	1,458,297	65,898	1,426,107	98,087
Total (b)	1,547,145	1,482,397	64,747	1,450,695	96,449
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.48	1.62	(0.14)	1.69	(0.21)
Amounts Secured (c)	16,665	17,580	(915)	18,398	(1,733)
Coverage Ratio (%) (c/a X 100)	72.61	72.94	(0.33)	74.82	(2.21)

(2) Non-consolidated

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

(Millions of yen)

	As of September 30, 2024 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2023 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	1,700	2,474	(774)	1,908	(208)
Doubtful	9,221	9,436	(215)	10,084	(862)
Sub-standard	2,647	2,714	(67)	2,402	244
Loans Past Due 3 Months or More	434	424	9	452	(18)
Restructured Loans	2,213	2,290	(77)	1,949	263
Sub-Total (a)	13,568	14,625	(1,057)	14,395	(826)
Normal	1,518,773	1,452,908	65,865	1,420,697	98,075
Total (b)	1,532,342	1,467,533	64,808	1,435,093	97,248
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.88	0.99	(0.11)	1.00	(0.12)
Amounts Secured (c)	8,848	9,665	(816)	9,733	(884)
Coverage Ratio (%) (c/a X 100)	65.21	66.08	(0.87)	67.61	(2.40)

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of September 30, 2024 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2023 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	8,008	9,074	(1,065)	9,244	(1,235)
Doubtful	9,221	9,436	(215)	10,084	(862)
Sub-standard	2,647	2,714	(67)	2,402	244
Loans Past Due 3 Months or More	434	424	9	452	(18)
Restructured Loans	2,213	2,290	(77)	1,949	263
Sub-Total (a)	19,876	21,225	(1,348)	21,731	(1,854)
Normal	1,518,773	1,452,908	65,865	1,420,697	98,075
Total (b)	1,538,650	1,474,133	64,517	1,442,428	96,221
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.29	1.43	(0.14)	1.50	(0.21)
Amounts Secured (c)	15,157	16,265	(1,107)	17,069	(1,912)
Coverage Ratio (%) (c/a X 100)	76.25	76.63	(0.38)	78.54	(2.29)

2. Allowance for Loan Losses (Non-consolidated)

Non-consolidated

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

(Millions of yen)

	As of September 30, 2024 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2023 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	2,697	3,266	(569)	3,645	(947)
Specific Allowance for Loan Losses	2,898	2,804	94	3,741	(842)
Total Allowance for Loan Losses (a)	5,595	6,070	(474)	7,386	(1,790)
Total Loans and Bills Discounted (b)	1,523,429	1,454,734	68,695	1,422,356	101,073
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.36	0.41	(0.05)	0.51	(0.15)

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

(Millions of yen)

	As of September 30, 2024 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2023 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	2,697	3,266	(569)	3,645	(947)
Specific Allowance for Loan Losses	9,206	9,403	(196)	11,076	(1,869)
Total Allowance for Loan Losses (a)	11,904	12,670	(765)	14,721	(2,817)
Total Loans and Bills Discounted (b)	1,529,737	1,461,333	68,404	1,429,691	100,046
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.77	0.86	(0.09)	1.02	(0.25)

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

(1) Classification by Type of Borrower Industry

(Millions of yen)

	As of September 30, 2024 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2023 (C)	Increase/ (Decrease) (A)-(C)
Domestic (excluding offshore banking account)	1,529,737	1,461,333	68,404	1,429,691	100,046
Manufacturing	29,346	27,994	1,352	29,764	(418)
Agriculture and forestry	519	540	(21)	550	(31)
Fisheries	0	0	0	0	0
Mining and quarrying of stone and gravel	—	—	—	—	—
Construction	13,154	9,636	3,518	11,401	1,753
Electricity, gas, heat supply and water	20,660	21,827	(1,167)	22,803	(2,143)
Information and communications	7,110	7,012	98	6,960	150
Transport and postal activities	10,520	2,648	7,872	2,248	8,272
Wholesale and retail trade	31,300	31,466	(166)	31,687	(387)
Finance and insurance	123,164	97,009	26,155	112,818	10,346
Real estate and goods rental and leasing	305,095	290,825	14,270	276,876	28,219
Other services	221,626	219,456	2,170	201,912	19,714
Government, except elsewhere classified	—	—	—	—	—
Industries unable to classify	767,243	752,920	14,323	732,672	34,571
Overseas and Offshore Banking Account	—	—	—	—	—
Governments and official institutions	—	—	—	—	—
Financial institutions	—	—	—	—	—
Other	—	—	—	—	—
Total	1,529,737	1,461,333	68,404	1,429,691	100,046

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

(2) Consumer Loans

(Millions of yen)

	As of September 30, 2024 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2023 (C)	Increase/ (Decrease) (A)-(C)
Consumer Loans	578,136	548,019	30,117	529,500	48,636
Housing Loans	185,936	195,046	(9,110)	210,825	(24,889)
Other Consumer Loans	392,200	352,973	39,227	318,675	73,525

(3) Loans to Small and Medium-sized Enterprises and Individuals

(Millions of yen)

	As of September 30, 2024 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2023 (C)	Increase/ (Decrease) (A)-(C)
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,325,230	1,262,330	62,900	1,245,873	79,357
Total Loans and Bills Discounted (b)	1,529,737	1,461,333	68,404	1,429,691	100,046
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	86.63	86.38	0.25	87.14	(0.51)

4. Balances of Loans and Deposits

(Millions of yen)

		As of September 30, 2024 (A)	As of March 31, 2024 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2023 (C)	Increase/ (Decrease) (A)-(C)
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	1,997,181	1,932,878	64,303	1,873,507	123,673
	Non-consolidated (Ending Bal.)	2,010,299	1,945,838	64,460	1,886,339	123,960
	Non-consolidated (Average Bal.)	1,932,117	1,905,633	26,483	1,892,444	39,672
Deposits	Consolidated (Ending Bal.)	1,956,181	1,804,678	151,503	1,721,307	234,873
	Individual	1,171,348	1,138,567	32,781	1,142,219	29,128
	Corporate	528,161	486,913	41,247	410,387	117,773
	Public money	220,013	89,189	130,824	162,765	57,248
	Financial institutions	36,657	90,008	(53,350)	5,934	30,723
	Non-consolidated (Ending Bal.)	1,969,299	1,817,638	151,660	1,734,139	235,160
	Non-consolidated (Average Bal.)	1,849,482	1,712,583	136,899	1,695,165	154,317
Negotiable certificates of deposit	Consolidated (Ending Bal.)	41,000	128,200	(87,200)	152,200	(111,200)
	Non-consolidated (Ending Bal.)	41,000	128,200	(87,200)	152,200	(111,200)
	Non-consolidated (Average Bal.)	82,634	193,050	(110,415)	197,279	(114,644)
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,532,784	1,464,174	68,609	1,432,524	100,259
	Non-consolidated (Ending Bal.)	1,529,737	1,461,333	68,404	1,429,691	100,046
	Non-consolidated (Average Bal.)	1,488,334	1,438,861	49,473	1,429,457	58,876