

# ***SELECTED FINANCIAL INFORMATION***

***For the Fiscal Year Ended March 31, 2015  
(Supplementary)***

May 14, 2015



## CONTENTS

	Page
<b>I. Selected Financial Information for the Fiscal Year Ended March 31, 2015</b>	
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
<b>II. Loan Portfolio &amp; Deposits</b>	
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 Fiscal Year Ended March 31, 2015

### 1. Operating Results

#### 1) Consolidated

(in millions of yen)

	For the Year Ended March 31, 2015	For the Year Ended March 31, 2014	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b> (Note 1)	<b>48,362</b>	<b>44,837</b>	<b>3,525</b>
Net Interest Income	32,686	31,590	1,095
Net Fees and Commissions	7,959	7,480	478
Net Other Ordinary Income	7,717	5,767	1,950
General & Administrative Expenses	33,677	30,920	2,757
<b>Net Operating Income (before General Allowance and Goodwill)</b> (Note 2)	<b>14,684</b>	<b>13,916</b>	<b>767</b>
Provision of General Allowance for Loan Losses	—	(5,534)	5,534
<b>Net Operating Income</b> (Note 3)	<b>14,684</b>	<b>19,451</b>	<b>(4,766)</b>
Other Income & Expenses	10,276	(4,525)	14,801
Net Gain & Loss on Stocks and Other Securities	690	1,542	(851)
Problem Claims related Costs	1,070	7,945	(6,874)
Written-offs of Loans	398	463	(64)
Provision of Specific Allowance for Loan Losses	—	7,500	(7,500)
Net Gain & Loss on Sales of Loans	671	(19)	690
Reversal of Allowance for Loan Losses	6,448	—	6,448
Recoveries of Written-off Claims	3	46	(42)
Other	4,204	1,831	2,373
<b>Ordinary Profit (Loss)</b>	<b>24,961</b>	<b>14,926</b>	<b>10,035</b>
Extraordinary Income & Loss	(26)	(56)	30
Net Gain & Loss on Disposal of Noncurrent Assets	(26)	(56)	30
Gain on Disposal of Noncurrent Assets	1	—	1
Loss on Disposal of Noncurrent Assets	27	56	(29)
<b>Income (Loss) before Income Taxes</b>	<b>24,935</b>	<b>14,869</b>	<b>10,065</b>
Income Taxes	8,440	4,687	3,753
Income Taxes - Current	5,701	650	5,051
Income Taxes - Deferred	2,739	4,037	(1,298)
<b>Income (Loss) before Minority Interests</b>	<b>16,494</b>	<b>10,181</b>	<b>6,312</b>
Minority Interests in Income (Loss)	—	7	(7)
<b>Net Income (Loss)</b>	<b>16,494</b>	<b>10,174</b>	<b>6,320</b>

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)	(4,971)	2,907	(7,878)
excluding Recoveries of Written-off Claims	(4,967)	2,953	(7,921)

Note: 4. Credit Costs = (Provision of 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 Year Ended March 31, 2015	For the Year Ended March 31, 2014	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	3	3	—

## 1. Operating Results (continued)

## 2) Non-consolidated

(in millions of yen)

	For the Year Ended March 31, 2015	For the Year Ended March 31, 2014	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b>	<b>45,168</b>	<b>47,849</b>	<b>(2,680)</b>
Net Interest Income	32,450	37,343	(4,892)
Net Fees and Commissions	5,000	4,620	379
Net Other Ordinary Income	7,717	5,885	1,832
of which Net Gain & Loss on Bonds	2,384	1,855	529
General & Administrative Expenses	32,884	30,340	2,544
Personnel Expenses	14,672	13,336	1,335
Nonpersonnel Expenses	16,813	15,976	836
Taxes	1,398	1,026	372
<b>Net Operating Income (before General Allowance and Goodwill)</b>	<b>12,284</b>	<b>17,508</b>	<b>(5,224)</b>
<b>Core Net Operating Income (excluding Net Gain &amp; Loss on Bonds)</b>	<b>9,899</b>	<b>15,653</b>	<b>(5,753)</b>
Provision of General Allowance for Loan Losses	—	(5,123)	5,123
Amortization of Goodwill	—	—	—
<b>Net Operating Income</b>	<b>12,284</b>	<b>22,632</b>	<b>(10,348)</b>
Other Income & Expenses	12,362	(3,970)	16,332
Net Gain & Loss on Stocks and Other Securities	690	1,366	(675)
Problem Claims related Costs	209	6,868	(6,659)
Written-offs of Loans	7	19	(12)
Provision of Specific Allowance for Loan Losses	—	6,868	(6,868)
Net Gain & Loss on Sales of Loans	201	(19)	220
Reversal of Allowance for Loan Losses	7,927	—	7,927
Recoveries of Written-off Claims	—	5	(5)
Other	3,953	1,526	2,426
<b>Ordinary Profit (Loss)</b>	<b>24,646</b>	<b>18,662</b>	<b>5,984</b>
Extraordinary Income & Loss	(27)	(3,882)	3,855
Net Gain & Loss on Disposal of Noncurrent Assets	(27)	(55)	28
Gain on Disposal of Noncurrent Assets	—	—	—
Loss on Disposal of Noncurrent Assets	27	55	(28)
Other	—	(3,827)	3,827
<b>Income (Loss) before Income Taxes</b>	<b>24,619</b>	<b>14,779</b>	<b>9,839</b>
Income Taxes	8,285	4,927	3,358
Income Taxes - Current	5,610	59	5,551
Income Taxes - Deferred	2,674	4,867	(2,192)
<b>Net Income (Loss)</b>	<b>16,333</b>	<b>9,852</b>	<b>6,481</b>

**2. Return on Equity** (%)

	For the Year Ended March 31, 2015 (A)	For the Year Ended March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	14.96	9.87	5.09
Non-consolidated Basis	13.13	8.27	4.86

**3. Net Interest Margin after General & Administrative Expenses**

**1) Non-consolidated** (%)

	For the Year Ended March 31, 2015 (A)	For the Year Ended March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.61	2.02	(0.41)
(a) Yields on Loans and Bills discounted	2.11	2.19	(0.08)
(b) Yields on Securities	1.01	1.83	(0.82)
(2) Financing Costs including General & Administrative Expenses (b)	1.69	1.80	(0.11)
(a) Yields on Deposits	0.39	0.44	(0.05)
(b) Yields on Other External Liabilities	0.10	0.11	(0.01)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.08)	0.22	(0.30)

**2) Non-consolidated, excluding International Operations** (%)

	For the Year Ended March 31, 2015 (A)	For the Year Ended March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.39	1.86	(0.47)
(a) Yields on Loans and Bills discounted	2.01	2.13	(0.12)
(b) Yields on Securities	0.56	1.79	(1.23)
(2) Financing Costs including General & Administrative Expenses (b)	1.61	1.70	(0.09)
(a) Yields on Deposits	0.31	0.38	(0.07)
(b) Yields on Other External Liabilities	0.09	0.11	(0.02)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.22)	0.16	(0.38)

**4. Gain & Loss on Securities (Non-consolidated)** (in millions of yen)

	For the Year Ended March 31, 2015 (A)	For the Year Ended March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	2,384	1,855	529
Gain on Sales	3,367	2,134	1,232
Gain on Redemption	29	172	(143)
Loss on Sales	564	426	137
Loss on Redemption	179	25	154
Loss on Devaluation	267	—	267
Net Gain & Loss on Stocks and Other Securities	690	1,366	(675)
Gain on Sales	795	1,770	(975)
Loss on Sales	104	228	(123)
Loss on Devaluation	—	176	(176)

## 5. Financial Instruments at Fair Value (Consolidated)

(in millions of yen)

	As of March 31, 2015			As of March 31, 2014		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	224,760	224,760	—	172,520	172,520	—
Call loans	18,922	18,922	—	13,129	13,129	—
Securities						
Held-to-maturity securities	21,630	21,873	242	18,525	18,884	358
Available-for-sale securities	845,672	845,672	—	723,956	723,956	—
Loans and bills discounted	1,602,198			1,566,884		
Allowance for loan losses	(23,922)			(35,284)		
	1,578,276	1,650,435	72,158	1,531,600	1,588,381	56,780
<b>Total Assets</b>	<b>2,689,262</b>	<b>2,761,663</b>	<b>72,401</b>	<b>2,459,731</b>	<b>2,516,871</b>	<b>57,139</b>
Deposits	2,228,577	2,232,597	4,019	2,148,006	2,152,405	4,398
Bonds payable	30,400	31,388	988	40,400	42,110	1,710
<b>Total Liabilities</b>	<b>2,258,977</b>	<b>2,263,985</b>	<b>5,008</b>	<b>2,188,406</b>	<b>2,194,515</b>	<b>6,108</b>
Derivative transactions						
Hedge accounting not applied	(4,484)	(4,484)	—	1,187	1,187	—
Hedge accounting applied	(304)	(304)	—	1,220	1,220	—
<b>Total Derivative transactions</b>	<b>(4,789)</b>	<b>(4,789)</b>	<b>—</b>	<b>2,408</b>	<b>2,408</b>	<b>—</b>

## 6. Securities at Fair Value (Consolidated)

## 1) Held-to-maturity securities

(in millions of yen)

	As of March 31, 2015			As of March 31, 2014		
	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	—	—	—	—	—
	Municipal bonds	—	—	—	—	—
	Corporate bonds	—	—	—	—	—
	Others	21,630	21,873	242	18,525	18,884
	Sub-Total	21,630	21,873	242	18,525	18,884
Fair value not in excess of Balance sheet amount	Government bonds	—	—	—	—	—
	Municipal bonds	—	—	—	—	—
	Corporate bonds	—	—	—	—	—
	Others	—	—	—	—	—
	Sub-Total	—	—	—	—	—
<b>Total</b>	<b>21,630</b>	<b>21,873</b>	<b>242</b>	<b>18,525</b>	<b>18,884</b>	<b>358</b>

## 2) Available-for-sale securities

(in millions of yen)

	As of March 31, 2015			As of March 31, 2014		
	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	414,117	411,949	2,167	451,159	446,848
	Government bonds	338,204	337,285	918	352,887	350,288
	Municipal bonds	—	—	—	—	—
	Corporate bonds	75,913	74,664	1,248	98,271	96,560
	Others	270,762	266,746	4,016	208,789	205,355
Sub-Total	684,880	678,696	6,183	659,949	652,203	
Balance sheet amount not in excess of Cost	Domestic equities	—	—	—	—	—
	Domestic bonds	78,369	78,459	(89)	16,039	16,178
	Government bonds	53,017	53,061	(43)	10,002	10,005
	Municipal bonds	—	—	—	—	—
	Corporate bonds	25,351	25,397	(45)	6,037	6,173
	Others	82,422	82,541	(119)	60,760	61,043
Sub-Total	160,792	161,000	(208)	76,800	77,221	
<b>Total</b>	<b>845,672</b>	<b>839,697</b>	<b>5,975</b>	<b>736,749</b>	<b>729,425</b>	<b>7,323</b>

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

## 7. Capital Adequacy Ratio (Preliminary)

"Basel III regulation" is adopted from the fiscal year ended March 31, 2014.

### 1) Consolidated

(in millions of yen)

	As of March 31, 2015 (Preliminary) (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
1. <b>Capital Adequacy Ratio (%)</b> 2. /3. X100%	<b>9.72%</b>	<b>10.22%</b>	<b>(0.50)%</b>
2. Capital	151,529	150,859	669
3. Risk-weighted Assets	1,558,188	1,475,884	82,303
4. Minimum Capital Requirements 3. X4%	62,327	59,035	3,292

### 2) Non-consolidated

(in millions of yen)

	As of March 31, 2015 (Preliminary) (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
1. <b>Capital Adequacy Ratio (%)</b> 2. /3. X100%	<b>9.19%</b>	<b>9.72%</b>	<b>(0.53)%</b>
2. Capital	142,246	142,318	(71)
3. Risk-weighted Assets	1,547,454	1,462,831	84,622
4. Minimum Capital Requirements 3. X4%	61,898	58,513	3,384

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 March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	635	1,699	(1,063)
Past Due Loans	34,531	44,297	(9,765)
Loans Past Due 3 Months or More	12	0	11
Restructured Loans	4,445	8,528	(4,082)
<b>Total (a)</b>	<b>39,626</b>	<b>54,525</b>	<b>(14,899)</b>
Ending Balance of Loans and Bills Discounted (b)	1,597,669	1,560,505	37,164
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>2.48</b>	<b>3.49</b>	<b>(1.01)</b>
Amounts Secured (c)	32,268	43,178	(10,909)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>81.43</b>	<b>79.18</b>	<b>2.25</b>

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

(in millions of yen)

	As of March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	1,151	2,679	(1,528)
Past Due Loans	38,545	49,696	(11,151)
Loans Past Due 3 Months or More	12	0	11
Restructured Loans	4,445	8,528	(4,082)
<b>Total (a)</b>	<b>44,154</b>	<b>60,905</b>	<b>(16,750)</b>
Ending Balance of Loans and Bills Discounted (b)	1,602,198	1,566,884	35,314
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>2.75</b>	<b>3.88</b>	<b>(1.13)</b>
Amounts Secured (c)	36,797	49,557	(12,759)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>83.33</b>	<b>81.36</b>	<b>1.97</b>



## 1. Status of Risk-Managed Loans &amp; Bills Discounted (Continued)

## 2) Non-consolidated

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

(in millions of yen)

	As of March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	118	1,314	(1,196)
Past Due Loans	32,319	42,169	(9,850)
Loans Past Due 3 Months or More	12	0	11
Restructured Loans	4,445	8,528	(4,082)
<b>Total (a)</b>	<b>36,896</b>	<b>52,013</b>	<b>(15,117)</b>
Ending Balance of Loans and Bills Discounted (b)	1,595,118	1,557,979	37,139
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>2.31</b>	<b>3.33</b>	<b>(1.02)</b>
Amounts Secured (c)	32,662	44,357	(11,695)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>88.52</b>	<b>85.28</b>	<b>3.24</b>

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

(in millions of yen)

	As of March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	198	1,617	(1,419)
Past Due Loans	33,898	43,816	(9,917)
Loans Past Due 3 Months or More	12	0	11
Restructured Loans	4,445	8,528	(4,082)
<b>Total (a)</b>	<b>38,555</b>	<b>53,963</b>	<b>(15,407)</b>
Ending Balance of Loans and Bills Discounted (b)	1,596,777	1,559,929	36,848
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>2.41</b>	<b>3.45</b>	<b>(1.04)</b>
Amounts Secured (c)	34,321	46,307	(11,985)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>89.01</b>	<b>85.81</b>	<b>3.20</b>

## 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 March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	4,883	6,447	(1,564)
Doubtful	30,450	39,755	(9,304)
Sub-standard	4,458	8,528	(4,070)
<b>Sub-Total (a)</b>	<b>39,792</b>	<b>54,732</b>	<b>(14,939)</b>
Normal	1,576,207	1,525,783	50,423
Total (b)	1,615,999	1,580,516	35,483
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>2.46</b>	<b>3.46</b>	<b>(1.00)</b>
Amounts Secured (c)	32,349	43,388	(11,039)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>81.29</b>	<b>79.27</b>	<b>2.02</b>

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	9,412	12,827	(3,414)
Doubtful	30,450	39,755	(9,304)
Sub-standard	4,458	8,528	(4,070)
<b>Sub-Total (a)</b>	<b>44,321</b>	<b>61,111</b>	<b>(16,790)</b>
Normal	1,576,207	1,525,783	50,423
Total (b)	1,620,528	1,586,895	33,632
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>2.73</b>	<b>3.85</b>	<b>(1.12)</b>
Amounts Secured (c)	36,878	49,767	(12,889)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>83.20</b>	<b>81.43</b>	<b>1.77</b>

### 2) Non-consolidated

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

(in millions of yen)

	As of March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	2,171	4,036	(1,864)
Doubtful	30,342	39,654	(9,312)
Sub-standard	4,458	8,528	(4,070)
<b>Sub-Total (a)</b>	<b>36,972</b>	<b>52,220</b>	<b>(15,247)</b>
Normal	1,565,279	1,512,684	52,594
Total (b)	1,602,252	1,564,905	37,347
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>2.30</b>	<b>3.33</b>	<b>(1.03)</b>
Amounts Secured (c)	32,735	44,554	(11,818)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>88.54</b>	<b>85.32</b>	<b>3.22</b>

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	3,830	5,986	(2,155)
Doubtful	30,342	39,654	(9,312)
Sub-standard	4,458	8,528	(4,070)
<b>Sub-Total (a)</b>	<b>38,631</b>	<b>54,169</b>	<b>(15,538)</b>
Normal	1,565,279	1,512,684	52,594
Total (b)	1,603,911	1,566,854	37,056
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>2.40</b>	<b>3.45</b>	<b>(1.05)</b>
Amounts Secured (c)	34,395	46,504	(12,108)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>89.03</b>	<b>85.84</b>	<b>3.19</b>

### 3. Allowance for Loan Losses (Non-consolidated)

#### 1) Non-consolidated

Chart-A: Allowance for Loan Losses after writing-off Category IV Claims (in millions of yen)

	As of March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	6,246	11,493	(5,246)
Specific Allowance for Loan Losses	11,962	16,806	(4,843)
Total Allowance for Loan Losses (a)	18,209	28,300	(10,090)
Total Loans and Bills Discounted (b)	1,595,118	1,557,979	37,139
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	1.14	1.81	(0.67)

Chart-B: Allowance for Loan Losses including Category IV Claims (in millions of yen)

	As of March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	6,246	11,493	(5,246)
Specific Allowance for Loan Losses	13,622	18,756	(5,133)
Total Allowance for Loan Losses (a)	19,869	30,249	(10,380)
Total Loans and Bills Discounted (b)	1,596,777	1,559,929	36,848
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	1.24	1.93	(0.69)

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

#### 1) Classification by Type of Borrower Industry (in millions of yen)

	As of March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,596,777	1,559,929	36,848
Manufacturing	13,897	19,737	(5,840)
Agriculture and forestry	45	34	11
Fisheries	0	88	(88)
Mining and quarrying of stone and gravel	19	14	5
Construction	6,167	5,393	774
Electricity, gas, heat supply and water	5,004	1,193	3,811
Information and communications	11,356	8,823	2,533
Transport and postal activities	2,079	4,159	(2,080)
Wholesale and retail trade	45,789	27,328	18,461
Finance and insurance	90,894	73,032	17,862
Real estate and goods rental and leasing	209,057	208,526	531
Other services	274,066	273,972	94
Government, except elsewhere classified	—	—	—
Industries unable to classify	938,392	937,619	773
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,596,777	1,559,929	36,848

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

**2) Consumer Loans**

(in millions of yen)

	As of March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
Consumer Loans	755,169	787,450	(32,281)
Housing Loans	547,041	594,247	(47,206)
Other Consumer Loans	208,128	193,203	14,925

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

(in millions of yen)

	As of March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
Loans to Small- and Medium-sized Enterprises and Individuals (a)	1,388,789	1,371,571	17,218
Total Loans and Bills Discounted (b)	1,596,777	1,559,929	36,848
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	86.97	87.92	(0.95)

**5. Balances of Loans and Deposits**

(in millions of yen)

	As of March 31, 2015 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)	
Deposits	Consolidated (Ending Bal.)	2,228,577	2,148,006	80,571
	Individual	1,950,622	1,823,903	126,718
	Corporate	265,360	278,595	(13,234)
	Public money	7,197	39,237	(32,040)
	Financial institutions	5,397	6,270	(872)
	Non-consolidated (Ending Bal.)	2,238,422	2,157,159	81,263
Non-consolidated (Average Bal.)	2,266,757	2,125,473	141,284	
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,602,198	1,566,884	35,314
	Non-consolidated (Ending Bal.)	1,596,777	1,559,929	36,848
	Non-consolidated (Average Bal.)	1,563,288	1,541,065	22,222