

SELECTED FINANCIAL INFORMATION

***For the Fiscal Year Ended March 31, 2019
(Supplementary)***

May 14, 2019



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I. Selected Financial Information For the Fiscal Year Ended March 31, 2019

1. Operating Results

(1) Consolidated

(Millions of yen)

	For the Year Ended March 31, 2019	For the Year Ended March 31, 2018	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
Gross operating profit (Note 1)	45,467	46,421	(953)
Net interest income	34,674	34,763	(89)
Net fees and commissions	5,902	6,639	(736)
Net other ordinary income	4,890	5,017	(127)
General and administrative expenses	35,189	34,875	313
Net operating income before general allowance and goodwill (Note 2)	10,278	11,545	(1,267)
Provision for general allowance for loan losses	(48)	—	(48)
Net operating income (Note 3)	10,327	11,545	(1,218)
Non-recurring income and expenses	313	6,317	(6,004)
Net gain and loss on stocks and other securities	(777)	1,360	(2,138)
Problem claims related costs	1,236	630	605
Written-off of loans	224	209	14
Provision for specific allowance for loan losses	933	—	933
Net loss on sales of loans	78	420	(342)
Reversal of allowance for loan losses	—	686	(686)
Recoveries of written-off claims	2	1	0
Others	2,325	4,898	(2,573)
Ordinary profit	10,640	17,863	(7,223)
Extraordinary income and loss	(201)	(198)	(3)
Net gain and loss on disposal of non-current assets	(201)	(198)	(3)
Gain on disposal of non-current assets	—	0	(0)
Loss on disposal of non-current assets	201	198	2
Others	—	—	—
Income before income taxes	10,438	17,665	(7,226)
Income taxes	2,370	5,181	(2,811)
Income taxes - current	2,230	5,248	(3,018)
Income taxes for prior periods	—	(259)	259
Income taxes - deferred	140	192	(52)
Net income	8,068	12,483	(4,415)
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	8,068	12,483	(4,415)

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)	1,350	172	1,177
Excluding recoveries of written-off claims	1,353	174	1,178

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 Year Ended March 31, 2019	For the Year Ended March 31, 2018	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	2	2	—

1. Operating Results (continued)

(2) Non-consolidated

(Millions of yen)

	For the Year Ended March 31, 2019	For the Year Ended March 31, 2018	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
Gross operating profit	43,682	44,224	(542)
Net interest income	34,554	34,433	120
Net fees and commissions	4,237	4,772	(535)
Net other ordinary income	4,890	5,017	(127)
of which net gain and loss on bonds	(1,618)	(3,299)	1,681
General and administrative expenses (excluding non-recurring expenses)	34,690	34,311	379
Personnel expenses	16,888	16,890	(1)
Nonpersonnel expenses	16,067	15,630	437
Taxes	1,734	1,790	(55)
Net operating income before general allowance and goodwill	8,991	9,913	(921)
Core net operating income (excluding net gain and loss on bonds)	10,609	13,212	(2,603)
Provision for general allowance for loan losses	—	—	—
Amortization of goodwill	—	—	—
Net operating income	8,991	9,913	(921)
Non-recurring income and expenses	1,439	7,373	(5,933)
Net gain and loss on stocks and other securities	(777)	1,360	(2,138)
Problem claims related costs	(61)	(2)	(58)
Written-off of loans	—	6	(6)
Provision for specific allowance for loan losses	—	—	—
Net gain and loss on sales of loans	(61)	(9)	(52)
Reversal of allowance for loan losses	9	1,395	(1,386)
Recoveries of written-off claims	—	0	(0)
Others	2,146	4,614	(2,467)
Ordinary profit	10,430	17,286	(6,855)
Extraordinary income and loss	(193)	(198)	4
Net gain and loss on disposal of non-current assets	(193)	(198)	4
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	193	198	(4)
Others	—	—	—
Income before income taxes	10,237	17,088	(6,851)
Income taxes	2,312	4,946	(2,633)
Income taxes - current	2,068	5,114	(3,045)
Income taxes for prior periods	—	(259)	259
Income taxes - deferred	243	92	151
Net income	7,924	12,141	(4,217)

2. Return on Equity

(%)

	For the Year Ended March 31, 2019 (A)	For the Year Ended March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	5.26	8.75	(3.49)
Non-consolidated Basis	5.98	9.45	(3.47)

3. Net Interest Margin after General & Administrative Expenses

(1) Non-consolidated

(%)

	For the Year Ended March 31, 2019 (A)	For the Year Ended March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.62	1.64	(0.02)
(i) Yields on Loans and Bills discounted	1.94	1.91	0.03
(ii) Yields on Securities	2.01	1.95	0.06
Financing Costs including General & Administrative Expenses (b)	1.68	1.69	(0.01)
(i) Yields on Deposits	0.16	0.16	—
(ii) Yields on Other External Liabilities	0.77	0.23	0.54
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.06)	(0.05)	(0.01)

(2) Non-consolidated, excluding International Operations

(%)

	For the Year Ended March 31, 2019 (A)	For the Year Ended March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.24	1.31	(0.07)
(i) Yields on Loans and Bills discounted	1.70	1.76	(0.06)
(ii) Yields on Securities	0.89	0.92	(0.03)
Financing Costs including General & Administrative Expenses (b)	1.48	1.52	(0.04)
(i) Yields on Deposits	0.07	0.09	(0.02)
(ii) Yields on Other External Liabilities	0.00	0.00	—
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.24)	(0.21)	(0.03)

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

(Millions of yen)

	For the Year Ended March 31, 2019 (A)	For the Year Ended March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(1,618)	(3,299)	1,681
Gain on Sales	577	1,194	(616)
Gain on Redemption	40	89	(48)
Loss on Sales	2,216	4,110	(1,893)
Loss on Redemption	20	473	(452)
Loss on Devaluation	—	—	—
Net Gain & Loss on Stocks and Other Securities	(777)	1,360	(2,138)
Gain on Sales	272	1,855	(1,583)
Loss on Sales	1,049	494	555
Loss on Devaluation	—	—	—

5. Financial Instruments at Fair Value (Consolidated)

(Millions of yen)

	As of March 31, 2019			As of March 31, 2018		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	412,822	412,822	—	374,979	374,979	—
Call loans	17,000	17,000	—	27,901	27,901	—
Securities						
Trading securities	—	—	—	33,918	33,918	—
Other securities	226,297	226,297	—	296,162	296,162	—
Loans and bills discounted	1,670,433			1,740,836		
Allowance for loan losses	(12,756)			(12,491)		
	1,657,676	1,746,113	88,437	1,728,344	1,810,459	82,114
Total Assets	2,313,796	2,402,233	88,437	2,461,305	2,543,419	82,114
Deposits	1,713,328	1,714,151	823	1,878,581	1,879,659	1,077
Negotiable certificates of deposit	429,326	429,326	—	359,685	359,685	—
Payables under securities lending transactions	37,075	37,075	—	77,567	77,567	—
Bonds payable	—	—	—	4,100	4,122	22
Total Liabilities	2,179,730	2,180,553	823	2,319,933	2,321,034	1,100
Derivative transactions						
Hedge accounting not applied	(1,203)	(1,203)	—	276	276	—
Hedge accounting applied	—	—	—	289	289	—
Total Derivative transactions	(1,203)	(1,203)	—	566	566	—

6. Securities at Fair Value (Consolidated)

(Millions of yen)

(1) Trading securities

	As of March 31, 2019	As of March 31, 2018
Valuation difference included in net gain/(loss)	—	(880)

(2) Available-for-sale securities

(Millions of yen)

		As of March 31, 2019			As of March 31, 2018		
		Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)
Balance sheet amount in excess of Cost	Bonds	31,683	31,090	593	48,421	47,695	725
	Government bonds	501	500	1	502	500	2
	Municipal bonds	—	—	—	3,169	3,161	7
	Corporate bonds	31,182	30,590	591	44,749	44,033	715
	Others	97,496	96,092	1,403	102,159	100,820	1,339
	Sub-Total	129,179	127,182	1,997	150,580	148,515	2,064
Balance sheet amount not in excess of Cost	Bonds	19,598	19,674	(75)	48,506	48,846	(340)
	Government bonds	18,618	18,693	(74)	43,309	43,640	(331)
	Municipal bonds	—	—	—	—	—	—
	Corporate bonds	980	981	(0)	5,196	5,206	(9)
	Others	83,538	84,024	(485)	99,967	102,580	(2,613)
	Sub-Total	103,137	103,698	(561)	148,473	151,427	(2,954)
Total		232,317	230,881	1,435	299,053	299,942	(889)

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

7. Capital Adequacy Ratio (Preliminary)

(1) Consolidated

(Millions of yen)

	As of March 31, 2019 Preliminary (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
1. Capital Adequacy Ratio 2. /3. X100%	9.73%	9.09%	0.64%
2. Capital	156,871	154,653	2,218
3. Risk-weighted Assets	1,610,787	1,699,656	(88,869)
4. Minimum Capital Requirements 3. X4%	64,431	67,986	(3,554)

(2) Non-consolidated

(Millions of yen)

	As of March 31, 2019 Preliminary (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
1. Capital Adequacy Ratio 2. /3. X100%	9.15%	8.54%	0.61%
2. Capital	146,460	144,305	2,154
3. Risk-weighted Assets	1,600,144	1,687,859	(87,715)
4. Minimum Capital Requirements 3. X4%	64,005	67,514	(3,508)

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

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

(Millions of yen)

	As of March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	719	587	132
Past Due Loans	10,238	14,531	(4,293)
Loans Past Due 3 Months or More	229	281	(52)
Restructured Loans	58	67	(8)
Total (a)	11,246	15,468	(4,222)
Ending Balance of Loans and Bills Discounted (b)	1,667,038	1,738,009	(70,971)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.67	0.89	(0.22)
Amounts Secured (c)	7,928	11,527	(3,599)
Coverage Ratio (%) (c/a X 100)	70.49	74.52	(4.03)

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

(Millions of yen)

	As of March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	1,532	1,183	348
Past Due Loans	12,820	16,761	(3,941)
Loans Past Due 3 Months or More	229	281	(52)
Restructured Loans	58	67	(8)
Total (a)	14,641	18,295	(3,653)
Ending Balance of Loans and Bills Discounted (b)	1,670,433	1,740,836	(70,402)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.87	1.05	(0.18)
Amounts Secured (c)	11,323	14,354	(3,031)
Coverage Ratio (%) (c/a X 100)	77.33	78.45	(1.12)

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

(2) Non-consolidated

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

(Millions of yen)

	As of March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	327	217	110
Past Due Loans	8,381	12,712	(4,330)
Loans Past Due 3 Months or More	229	281	(52)
Restructured Loans	58	67	(8)
Total (a)	8,997	13,279	(4,281)
Ending Balance of Loans and Bills Discounted (b)	1,662,671	1,733,217	(70,545)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.54	0.76	(0.22)
Amounts Secured (c)	8,088	11,818	(3,729)
Coverage Ratio (%) (c/a X 100)	89.89	88.99	0.90

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

(Millions of yen)

	As of March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	681	467	214
Past Due Loans	9,046	13,162	(4,116)
Loans Past Due 3 Months or More	229	281	(52)
Restructured Loans	58	67	(8)
Total (a)	10,016	13,980	(3,963)
Ending Balance of Loans and Bills Discounted (b)	1,663,690	1,733,918	(70,227)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.60	0.80	(0.20)
Amounts Secured (c)	9,107	12,518	(3,411)
Coverage Ratio (%) (c/a X 100)	90.91	89.54	1.37

2. Disclosed Claims under Financial Revitalization Law

(1) Consolidated

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

(Millions of yen)

	As of March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	4,584	4,624	(39)
Doubtful	6,518	10,668	(4,150)
Sub-standard	288	349	(61)
Sub-Total (a)	11,391	15,642	(4,251)
Normal	1,674,262	1,741,489	(67,227)
Total (b)	1,685,653	1,757,132	(71,478)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.67	0.89	(0.22)
Amounts Secured (c)	7,985	11,570	(3,585)
Coverage Ratio (%) (c/a X 100)	70.10	73.97	(3.87)

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	7,979	7,450	528
Doubtful	6,518	10,668	(4,150)
Sub-standard	288	349	(61)
Sub-Total (a)	14,786	18,469	(3,682)
Normal	1,674,262	1,741,489	(67,227)
Total (b)	1,689,048	1,759,958	(70,910)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.87	1.04	(0.17)
Amounts Secured (c)	11,380	14,397	(3,016)
Coverage Ratio (%) (c/a X 100)	76.96	77.95	(0.99)

(2) Non-consolidated

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

(Millions of yen)

	As of March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	2,333	2,410	(76)
Doubtful	6,426	10,565	(4,139)
Sub-standard	288	349	(61)
Sub-Total (a)	9,048	13,325	(4,277)
Normal	1,665,821	1,732,088	(66,266)
Total (b)	1,674,870	1,745,414	(70,543)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.54	0.76	(0.22)
Amounts Secured (c)	8,138	11,857	(3,719)
Coverage Ratio (%) (c/a X 100)	89.93	88.98	0.95

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	3,353	3,111	241
Doubtful	6,426	10,565	(4,139)
Sub-standard	288	349	(61)
Sub-Total (a)	10,067	14,026	(3,958)
Normal	1,665,821	1,732,088	(66,266)
Total (b)	1,675,889	1,746,114	(70,225)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.60	0.80	(0.20)
Amounts Secured (c)	9,157	12,558	(3,400)
Coverage Ratio (%) (c/a X 100)	90.95	89.53	1.42

3. 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 March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	4,277	4,062	214
Specific Allowance for Loan Losses	3,531	4,010	(479)
Total Allowance for Loan Losses (a)	7,809	8,073	(264)
Total Loans and Bills Discounted (b)	1,662,671	1,733,217	(70,545)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.46	0.46	—

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

(Millions of yen)

	As of March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	4,277	4,062	214
Specific Allowance for Loan Losses	4,550	4,711	(160)
Total Allowance for Loan Losses (a)	8,828	8,774	54
Total Loans and Bills Discounted (b)	1,663,690	1,733,918	(70,227)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.53	0.50	0.03

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

(1) Classification by Type of Borrower Industry

(Millions of yen)

	As of March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,663,690	1,733,918	(70,227)
Manufacturing	44,275	32,856	11,419
Agriculture and forestry	4,094	81	4,013
Fisheries	0	0	0
Mining and quarrying of stone and gravel	—	—	—
Construction	9,029	7,570	1,459
Electricity, gas, heat supply and water	31,363	28,175	3,188
Information and communications	11,312	21,405	(10,093)
Transport and postal activities	7,095	1,694	5,401
Wholesale and retail trade	63,485	60,751	2,734
Finance and insurance	88,743	74,729	14,014
Real estate and goods rental and leasing	205,305	227,142	(21,837)
Other services	267,371	287,133	(19,762)
Government, except elsewhere classified	—	—	—
Industries unable to classify	931,618	992,370	(60,752)
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,663,690	1,733,918	(70,227)

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

(2) Consumer Loans

(Millions of yen)

	As of March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Consumer Loans	603,355	632,916	(29,561)
Housing Loans	354,660	396,031	(41,371)
Other Consumer Loans	248,695	236,885	11,810

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

(Millions of yen)

	As of March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,382,927	1,410,493	(27,566)
Total Loans and Bills Discounted (b)	1,663,690	1,733,918	(70,227)
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	83.12	81.34	1.78

5. Balances of Loans and Deposits

(Millions of yen)

		As of March 31, 2019 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	2,142,654	2,238,266	(95,612)
	Non-consolidated (Ending Bal.)	2,151,846	2,247,072	(95,225)
	Non-consolidated (Average Bal.)	2,218,906	2,224,018	(5,112)
Deposits	Consolidated (Ending Bal.)	1,713,328	1,878,581	(165,253)
	Individual	1,451,804	1,614,414	(162,609)
	Corporate	259,927	262,042	(2,115)
	Public money	24	17	7
	Financial institutions	1,571	2,107	(535)
	Non-consolidated (Ending Bal.)	1,722,520	1,887,387	(164,866)
	Non-consolidated (Average Bal.)	1,833,767	1,922,555	(88,788)
Negotiable certificates of deposit	Consolidated (Ending Bal.)	429,326	359,685	69,640
	Non-consolidated (Ending Bal.)	429,326	359,685	69,640
	Non-consolidated (Average Bal.)	385,138	301,462	83,675
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,670,433	1,740,836	(70,402)
	Non-consolidated (Ending Bal.)	1,663,690	1,733,918	(70,227)
	Non-consolidated (Average Bal.)	1,688,153	1,677,923	10,229