

SUPPLEMENTARY INFORMATION

For the First Half of Fiscal Year 2015
(Ending March 31, 2016)

SURUGA bank, Ltd.

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(note) Amounts and percentages of changes are figures compared after rounding down to the units indicated in this document.

I . Financial highlights for the first half of fiscal year 2015 (ending March 31, 2016)

1. Status of income 【Non-consolidated】

(Unit: Millions of Yen)

	For the six months ended Sep. 30, 2015 (a)	(a)-(b)	For the six months ended
			Sep. 30, 2014 (b)
Gross operating profit	53,041	5,126	47,915
Net interest income	53,758	5,017	48,741
Net fees and commissions income	△1,533	△573	△960
Profit from other business transactions (note1)	39	△7	46
Core gross operating profit	52,264	4,437	47,827
Expenses	23,184	△84	23,268
Core net operating profit (note2)	29,080	4,521	24,559
Gains (losses) related to bonds	777	690	87
Provision for general allowance for loan losses △ (note3)	—	—	—
Net operating profit	29,857	5,211	24,646
Disposal of non-performing loans	2,584	830	1,754
Reversal of allowance for loan losses (note3)	567	△759	1,326
Recoveries of written-off claims	299	60	239
Gains (losses) related to stocks	162	164	△2
Ordinary profit	27,896	4,036	23,860
Gains (losses) on disposal of non-current assets	△307	319	△626
Net income	18,553	3,573	14,980
Net credit costs	2,016	1,588	428
Actual credit costs (note4)	1,716	1,528	188

(note1) Excludes net gains (losses) related to bonds.

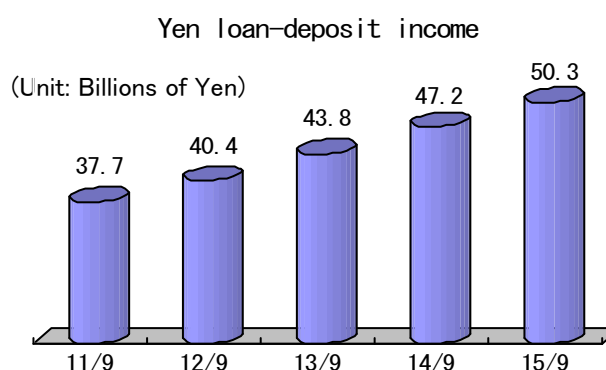
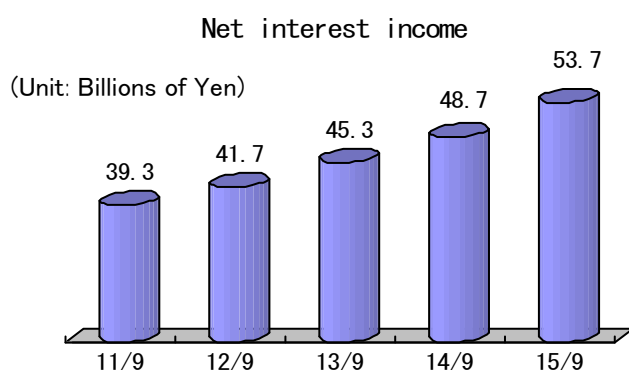
(note2) Core net operating profit = Net operating profit + Provision for general allowance for loan losses – Net gains (losses) related to bonds.

(note3) For the first half of fiscal year 2014 (ended March 31, 2015), the net amount of Reversal of general allowance for loan losses and Provision for specific allowance for loan losses is recorded in Reversal of allowance for loan losses, given that the former exceeded the latter during the period. For the first half of fiscal year 2015 (ending March 31, 2016), the total amount of Reversal of general allowance for loan losses and Reversal of specific allowance for loan losses is recorded in Reversal of allowance for loan losses, given that both allowances were reversed during the period.

(note4) Actual credit costs = Net credit costs (Provision for general allowance for loan losses + Disposal of non-performing loans – Reversal of allowance for loan losses) – Recoveries of written-off claims

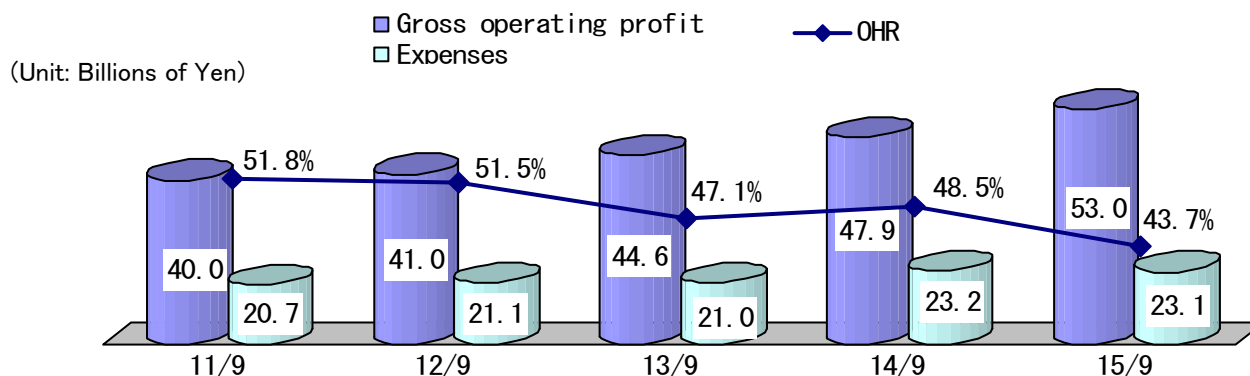
(1) Gross operating profit: ¥53.0 billion

- Net interest income increased by ¥5.0 billion compared with the corresponding period of the previous fiscal year, mainly due to increases in interest on loans and discounts and interest and dividends on securities.
Yen loan-deposit income increased by ¥3.1 billion compared with the corresponding period of the previous fiscal year.
- Core gross operating profit increased by ¥4.4 billion compared with the corresponding period of the previous fiscal year, mainly due to an increase in net interest income (¥5.0 billion).
- Gross operating profit increased by ¥5.1 billion compared with the corresponding period of the previous fiscal year.



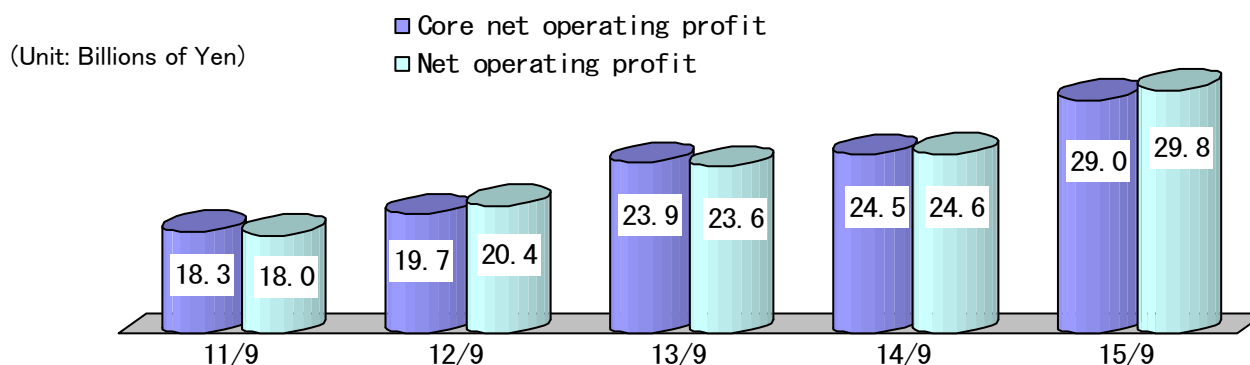
(2) Expenses: OHR 43.7%

- Expenses decreased by ¥84 million compared with the corresponding period of the previous fiscal year.
 - OHR decreased by 4.8% compared with the corresponding period of the previous fiscal year, to 43.7% mainly due to an increase in gross operating profit (¥5.1 billion).
- (OHR(%) = Expenses / Gross operating profit * 100)



(3) Core net operating profit: ¥29.0 billion, Net operating profit: ¥29.8 billion

- Core net operating profit increased by ¥4.5 billion compared with the corresponding period of the previous fiscal year, mainly due to an increase in net interest income.
- Net operating profit increased by ¥5.2 billion compared with the corresponding period of the previous fiscal year, mainly due to an increase in gains related to bonds.



(4) Ordinary profit: ¥27.8 billion

- Ordinary profit increased by ¥4.0 billion compared with the corresponding period of the previous fiscal year, mainly due to an increase in net operating profit (¥5.2 billion).

(5) Net income: ¥18.5 billion

- Net income increased by ¥3.5 billion compared with the corresponding period of the previous fiscal year, mainly due to an increase in ordinary profit (¥4.0 billion).

(6) Actual credit costs: ¥1.7 billion

- Net credit costs increased by ¥1.5 billion compared with the corresponding period of the previous fiscal year, mainly due to an increase in disposal of non-performing loans (¥0.8 billion) and a decrease in reversal of allowance for loan losses (¥0.7 billion).
- Actual credit costs was ¥1.7 billion after deduction of recoveries of written-off claims (¥0.2 billion) from net credit costs (¥2.0 billion).

2. Status of major accounts 【Non-consolidated】

(1) Loans

- The balance of loans and bills discounted (Term-end balance) increased by ¥103.5 billion (3.5%) from the position as of September 30, 2014, mainly due to an increase in the balance of consumer loans.
- New consumer loans (mainly personal loans) were ¥209.7 billion for the first half and the balance of consumer loans (Term-end balance) increased by ¥122.8 billion from the position as of September 30, 2014.
- Yield on loans and bills discounted (domestic business) increased by 0.08% compared with the corresponding period of the previous fiscal year, to 3.54%.
- The delinquency and loss rates on housing loans and personal loans continue to remain at low level.

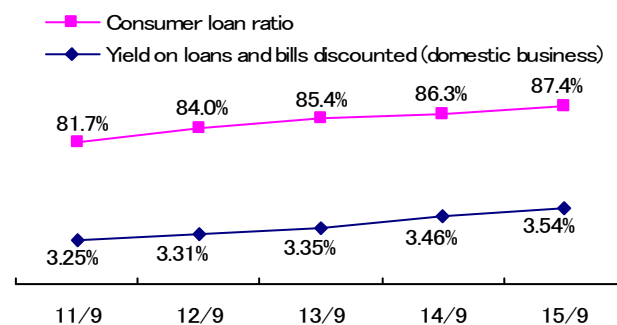
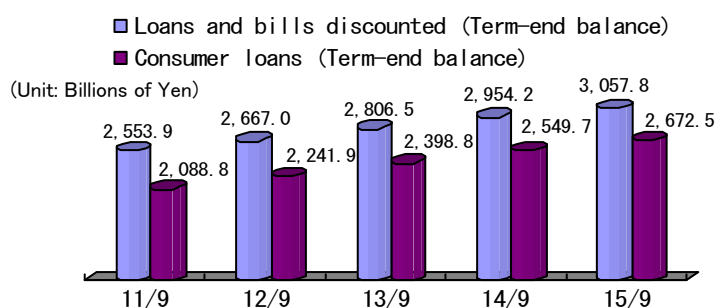
(Unit: Millions of Yen)

	As of			As of	As of
	Sep. 30, 2015	(a)–(b)	(a)–(c)	Mar. 31, 2015	Sep. 30, 2014
	(a)			(b)	(c)
Loans and bills discounted (Term-end balance)	3,057,854	46,544	103,599	3,011,310	2,954,255
Consumer loans	2,672,579	62,374	122,831	2,610,205	2,549,748
Housing loans	1,951,150	△5,098	△14,056	1,956,248	1,965,206
Loans and bills discounted (Average balance)	2,964,779	80,977	118,536	2,883,802	2,846,243
Loan-deposit ratio (Term-end balance basis)	74.9%	△1.1%	△1.9%	76.0%	76.8%
Loan-deposit ratio (Average balance basis)	74.7%	△0.9%	△0.4%	75.6%	75.1%

(Reference)

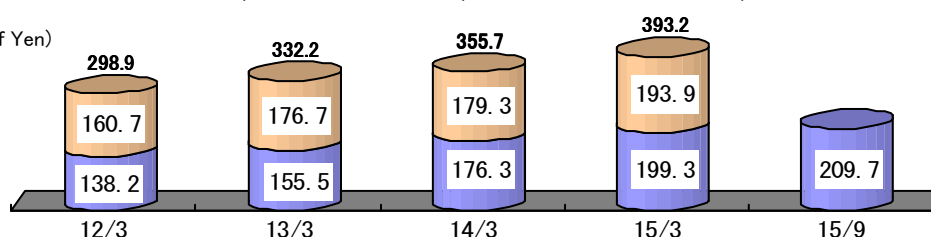
(Unit: Billions of Yen)

Bank agent service for Japan Post Bank	For the six months			For the six months
	ended Sep. 30, 2015	(a)–(b)		ended Sep. 30, 2014
	(a)			(b)
New housing loans (total)	16.1	0.5		15.6

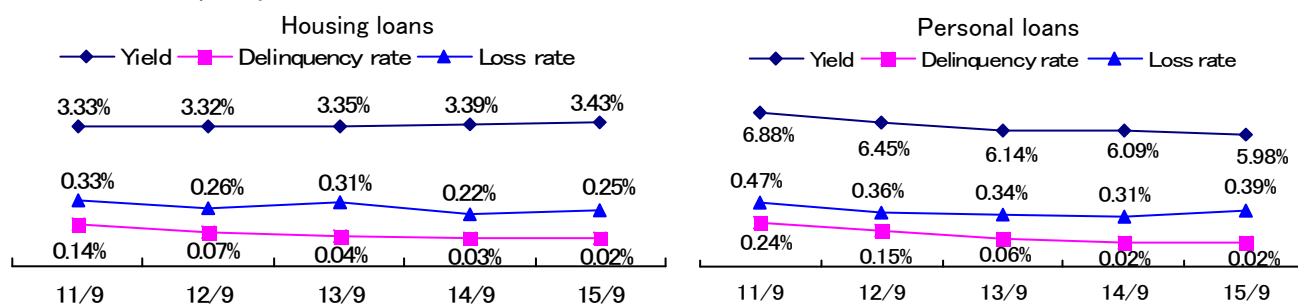


■ New consumer loans (for the first half) ■ New consumer loans (for the second half)

(Unit: Billions of Yen)



Status of Delinquency and loss rates on consumer loans



(note1) Delinquency rate = Loans past due 3 months or more / Loans (Average balance)

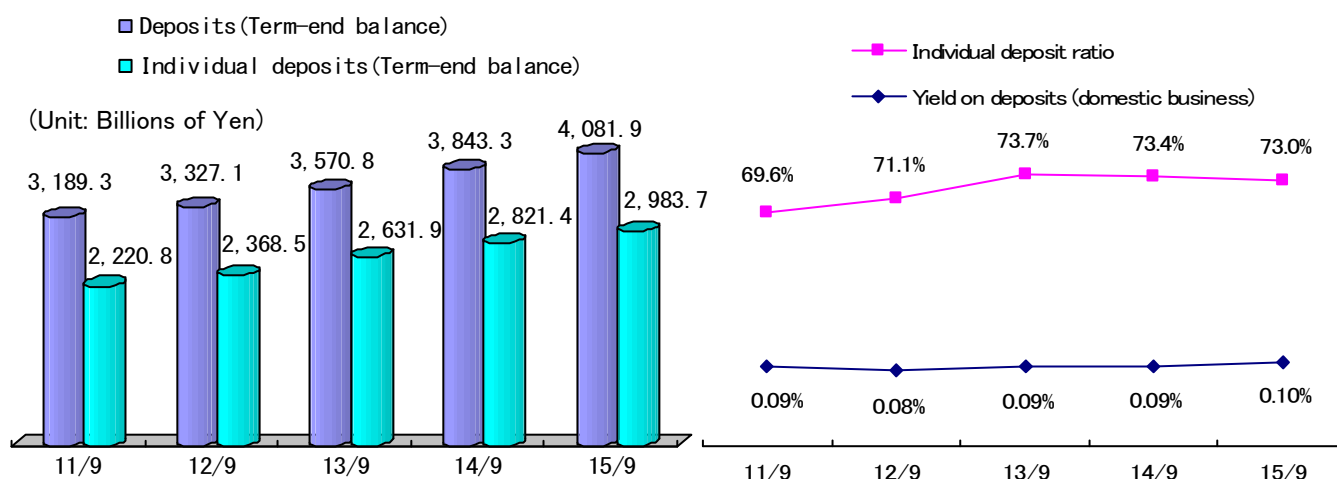
(note2) Loss rate = Default ratio * (1 - Recovery ratio)

(2) Deposits

- The balance of deposits (Term-end balance) increased by ¥238.6 billion (6.2%) from the position as of September 30, 2014.
- The balance of individual deposits (Term-end balance) increased by ¥162.3 billion (5.7%) from the position as of September 30, 2014.
- Yield on deposits (domestic business) is 0.10%.

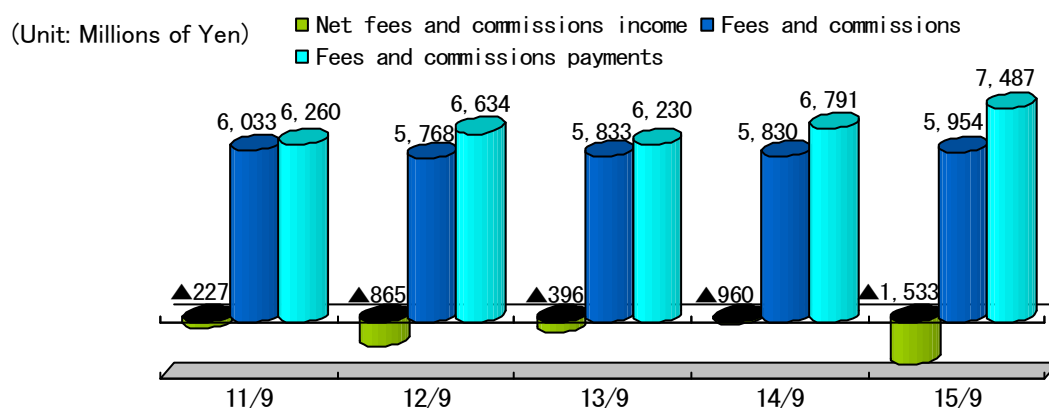
(Unit: Millions of Yen)

	As of			As of	As of
	Sep. 30, 2015	(a)-(b)	(a)-(c)	Mar. 31, 2015	Sep. 30, 2014
	(a)			(b)	(c)
Deposits (Term-end balance)	4,081,976	122,779	238,629	3,959,197	3,843,347
Individual deposits	2,983,723	94,302	162,321	2,889,421	2,821,402
Deposits (Average balance)	3,967,825	154,676	178,436	3,813,149	3,789,389



(3) Net fees and commissions income

- Net fees and commissions income decreased by ¥0.5 billion compared with the corresponding period of the previous fiscal year, mainly due to an increase in fees and commissions payments (¥0.6 billion).



(4) Individual deposit assets

- The balance of individual deposit assets (Term-end balance) increased by ¥132.0 billion from the position as of September 30, 2014.
- The ratio of investment products (in the total balance of individual deposit assets) decreased by 1.4% compared with the corresponding period of the previous fiscal year, to 6.9%.

(Unit: Millions of Yen)

	As of			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
	Sep. 30, 2015 (a)	(a)– (b)	(a)– (c)		
Individual deposit assets	3,201,009	69,666	132,083	3,131,343	3,068,926
Yen deposits	2,977,235	94,960	164,488	2,882,275	2,812,747
Investment products	223,774	△25,294	△32,405	249,068	256,179
Foreign currency deposits	6,488	△658	△2,167	7,146	8,655
Public bonds	17,096	△5,229	△10,028	22,325	27,124
Investment trusts	122,022	△12,285	△3,469	134,307	125,491
Individual annuity insurance	63,214	△7,786	△18,175	71,000	81,389
Single premium whole life insurance	14,952	664	1,435	14,288	13,517
The ratio of investment products	6.9%	△1.0%	△1.4%	7.9%	8.3%

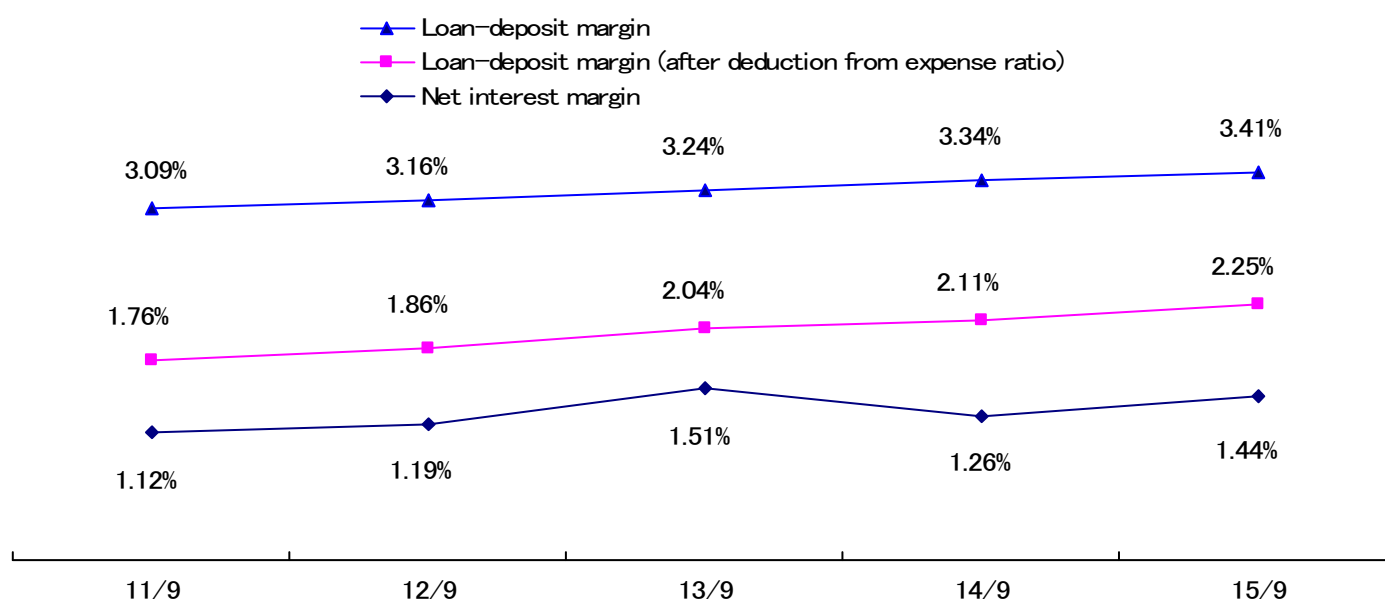
3. Status of management indices 【Non-consolidated】

(1) Interest margins

- Loan-deposit margin (after deduction from expense ratio) was 2.25%, mainly due to an increase in yield on loans and bills discounted.
- Net interest margin increased by 0.18% compared with the corresponding period of the previous fiscal year, to 1.44% mainly due to an increase in yield on interest earning assets and a decrease in yield on interest bearing liabilities.

(Unit: %)

	For the six months ended Sep. 30, 2015		For the six months ended Sep. 30, 2014 (b)
	(a)	(a)– (b)	
Loan-deposit margin	3.41	0.07	3.34
Loan-deposit margin (after deduction from expense ratio)	2.25	0.14	2.11
Net interest margin	1.44	0.18	1.26



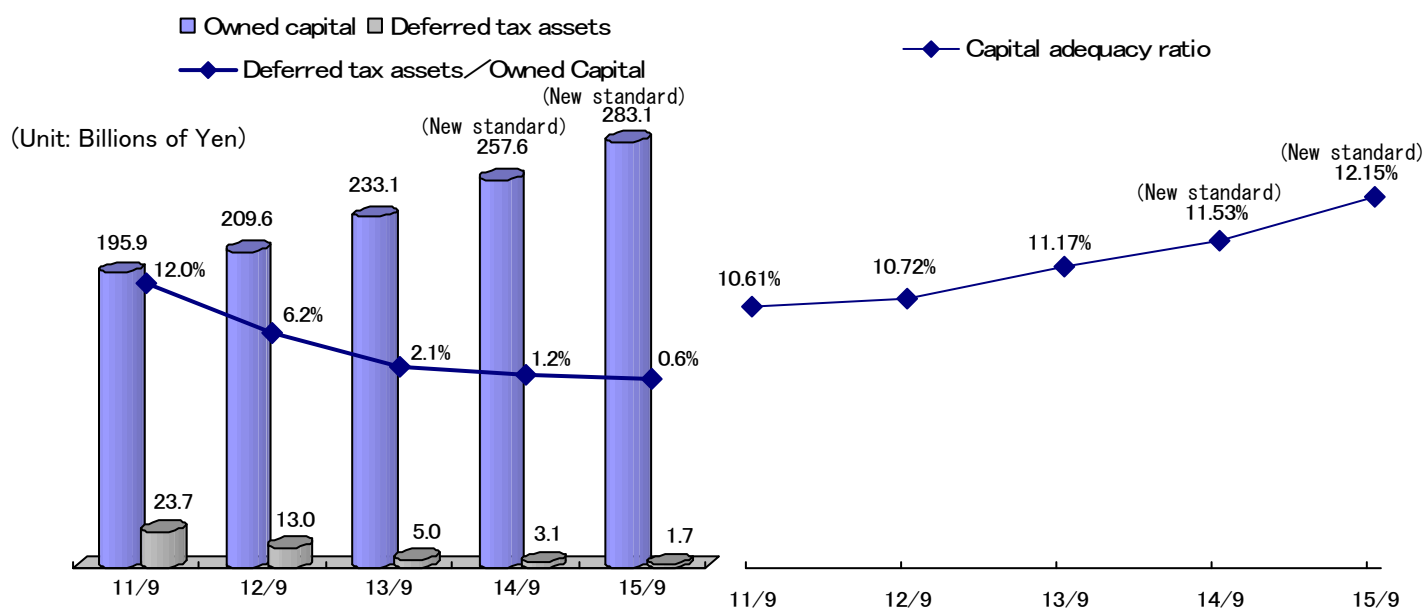
4. Status of owned capital 【Non-consolidated】

• The capital adequacy ratio increased by 0.62% from the position as of September 30, 2014, to 12.15%.

The capital adequacy ratio has been calculated based on the new domestic standard based on Basel III from the end of fiscal year 2013 (ended March 31, 2014) (Transitional arrangements are applied).

(Unit: %)

	As of Sep. 30, 2015 (a)		As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
	(a)-(b)	(a)-(c)		
The capital adequacy ratio (domestic standard)	12.15	0.62	11.59	11.53



5. Status of unrealized gains and losses on securities 【Non-consolidated】

• Unrealized gains and losses on securities increased by ¥6.3 billion compared with the corresponding period of the previous fiscal year, mainly due to an increase in gains on valuation of stocks.

(Unit: Millions of Yen)

	As of			As of	As of
	Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)	Mar. 31, 2015 (b)	Sep. 30, 2014 (c)
Other securities	25,474	△5,346	6,086	30,820	19,388
Stocks	24,450	△2,344	7,985	26,794	16,465
Bonds	40	0	△4	40	44
Others	983	△3,002	△1,895	3,985	2,878

(Unit: Millions of Yen)

	As of			As of	As of
	Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)	Mar. 31, 2015 (b)	Sep. 30, 2014 (c)
Held-to-maturity bonds (unrealized gains and losses)	△120	42	222	△162	△342

6. Earnings forecasts for fiscal year 2015 (ending March 31, 2016)

【Consolidated】

(Unit: Millions of Yen)

	Fiscal year 2015 ending Mar. 31, 2016 (forecast)
Ordinary income	134,500
Ordinary profit	53,400
Profit attributable to owners of parent	35,300

【Non-consolidated】

(Unit: Millions of Yen)

	Fiscal year 2015 ending Mar. 31, 2016 (forecast)
Ordinary income	123,500
Net operating profit	56,500
Ordinary profit	52,500
Net income	35,000
Actual credit costs	3,000

(note) The description of future performance of this report is based on information which is presently available and certain assumptions which are considered to be reasonable, and it does not guarantee future performance. Actual performance may differ from the forecasts due to various factors.

7. Status of assets quality 【Non-consolidated】

(1) Disclosed claims under the Financial Reconstruction Law

•The balance of disclosed claims under the Financial Reconstruction Law decreased by ¥5.3 billion from the position as of September 30, 2014. The non-performing loan ratio on the Financial Reconstruction Law decreased by 0.23% from the position as of September 30, 2014, to 1.38%.

[Transition of balance]

(Unit: Millions of Yen, %)

		As of Sep. 30, 2015 (a)		As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)	
		(a)–(b)	(a)–(c)			
Claims against bankrupt and substantially bankrupt obligors		7,235	△305	△283	7,540	7,518
Claims with collection risk		16,996	△1,821	△2,914	18,817	19,910
Claims for special attention		18,514	△877	△2,128	19,391	20,642
Total	A	42,746	△3,002	△5,325	45,748	48,071
Total claims	B	3,078,311	46,407	104,082	3,031,904	2,974,229
Non-performing loan ratio	A / B	1.38	△0.12	△0.23	1.50	1.61

[Status of coverage]

(Unit: Millions of Yen, %)

		Claims against bankrupt and substantially bankrupt obligors	Claims with collection risk	Claims for special attention	Total	Amount of increase (decrease) from the position as of Sep. 30, 2014
Disclosed claims under the Financial Reconstruction Law	A	7,235	16,996	18,514	42,746	△5,325
Total coverage (C+D)	B	7,235	15,280	12,256	34,772	△4,848
Collateral and guarantees	C	4,714	14,205	9,519	28,439	△3,393
Allowance for loan losses	D	2,520	1,074	2,737	6,333	△1,455
Coverage ratio (B/A)		100.00	89.90	66.20	81.34	△1.07
Unsecured / non-guaranteed portion (A–C)	E	2,520	2,791	8,995	14,307	△1,932
Allowance ratio to the above (D / E)		100.00	38.51	30.42	44.26	△3.69

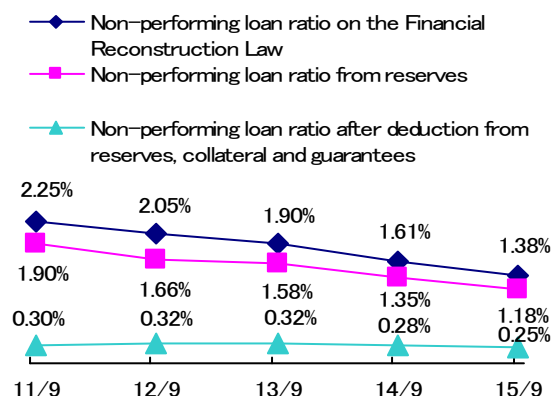
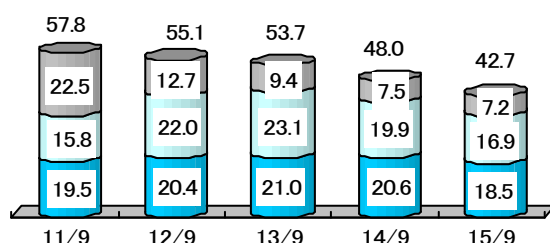
(Reference) As of Mar. 31, 2015

Unsecured / non-guaranteed portion	2,859	3,748	9,093	15,701
Allowance ratio to the above	100.00	44.35	32.56	47.66

- (note1) Category IV claims against bankrupt and substantially bankrupt obligors (corresponding to bankrupt and effectively bankrupt obligors based on self-assessment) which are not covered by collateral and guarantees, are partially written off. Specific allowance for loan losses is provisioned against claims for which the unrecoverable amounts cannot be determined due to potential rehabilitation measures, etc.
- (note2) Specific allowance for loan losses against claims with collection risk (corresponding to potentially bankrupt obligors based on self-assessment) is calculated by multiplying the amount of Category III claims not covered by collateral and guarantees, by an estimated loan loss ratio based on historical loan loss ratios for the previous three reporting periods.
- (note3) General allowance for loan losses against claims for special attention is calculated by multiplying the total amount of such claims (Categories I and II) by an estimated loan loss ratio based on historical loan loss ratios for the previous three reporting periods.
- (note4) As for large claims against potentially bankrupt and substandard obligors, for which the future cash flow can be reasonably estimated, allowance for loan losses is calculated using the Discounted Cash Flow method.

- Claims against bankrupt and substantially bankrupt obligors
- Claims with collection risk
- Claims for special attention

(Unit: Billions of Yen)



(2) Risk-monitored loans

(Unit: Millions of Yen, %)

	As of			As of	As of
	Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)	Mar. 31, 2015 (b)	Sep. 30, 2014 (c)
Loans to bankrupt obligors	906	319	72	587	834
Delinquent loans	23,206	△2,446	△3,250	25,652	26,456
Loans past due 3 months or more	271	17	△42	254	313
Restructured loans	18,243	△893	△2,086	19,136	20,329
Total	42,627	△3,004	△5,306	45,631	47,933
Coverage ratio	81.30	△0.69	△1.06	81.99	82.36

8. Status of net credit costs 【Non-consolidated】

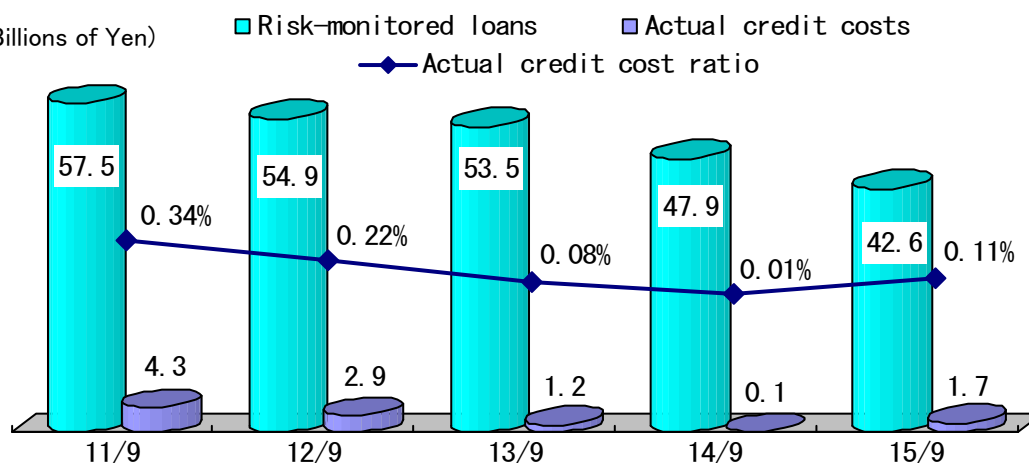
(Unit: Millions of Yen, %)

		For the six months			For the six months
		ended Sep. 30, 2015 (a)	(a)–(b)	ended Sep. 30, 2014 (b)	
Provision for general allowance for loan losses	①	—	—	—	
Disposal of non-performing loans	②	2,584	830	1,754	
Written-off of loans		998	5	993	
Provision for specific allowance for loan losses		—	—	—	
Losses on sales of non-performing loans		1,512	642	870	
Provision for allowance for contingent losses		73	182	△109	
Reversal of allowance for loan losses	③	567	△759	1,326	
Recoveries of written-off claims	A	299	60	239	
Net credit costs	④(=①+②–③)	2,016	1,588	428	
Actual credit costs	④–A	1,716	1,528	188	
Loans and bills discounted (Average balance)		2,964,779	118,536	2,846,243	
Net credit cost ratio		0.13	0.10	0.03	
Actual credit cost ratio		0.11	0.10	0.01	

(note1) Net credit cost ratio = Net credit costs / Loans and bills discounted (average balance) (annualized)

(note2) Actual credit cost ratio = Actual credit costs / Loans and bills discounted (average balance) (annualized)

(Unit: Billions of Yen)



9. Status of cash dividends

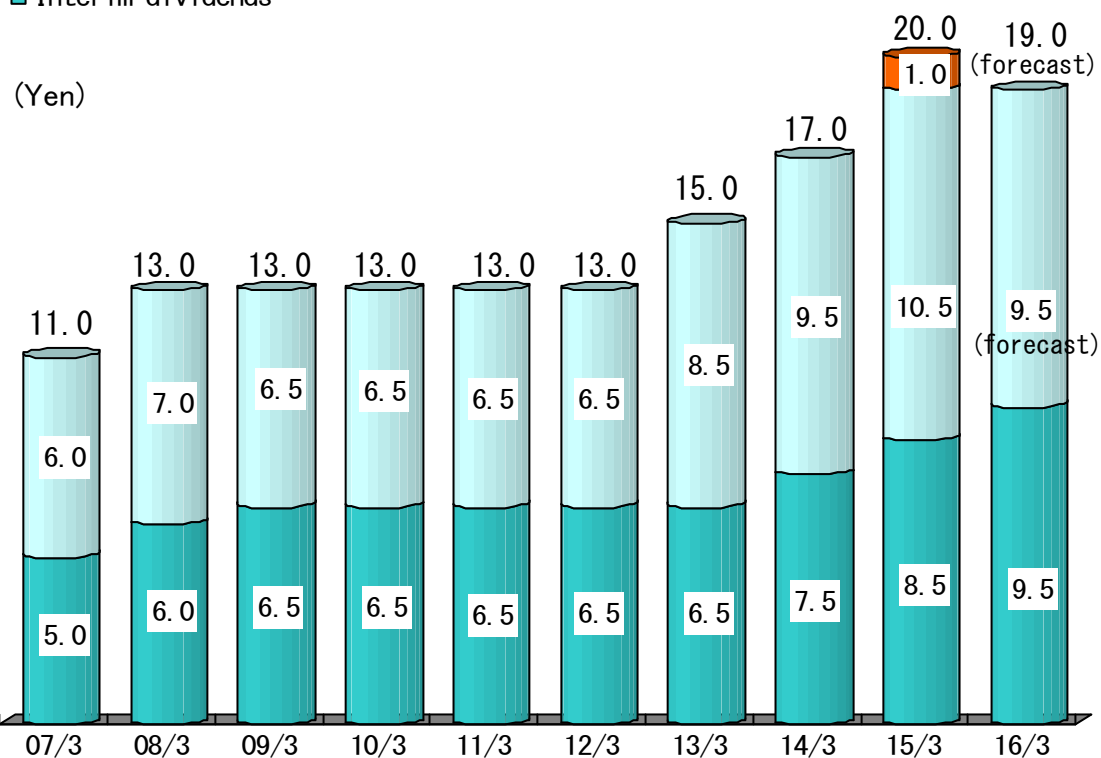
- Interim dividend is ¥9.5 per share for the return of profits to the shareholders, reflecting the results for the first half.
- Forecast for fiscal year-end dividend is ¥9.5 per share, bringing annual dividend to ¥19 per share.

(Yen)

	FY 2015 ending Mar. 31, 2016 (a)	(a)–(b)	FY 2014 ended Mar. 31, 2015 (result) (b)
Annual dividend per share	19.00	△1.00	20.00
Interim dividend	9.50	1.00	8.50

(note) Annual dividend per share is forecast.

- Commemorative dividends (fiscal year-end)
- Ordinary dividends (fiscal year-end)
- Interim dividends



II. Financial data for the first half of fiscal year 2015 (ending March 31, 2016)

1. Income and expenses [Non-consolidated]

(Unit: Millions of Yen)

	For the six months ended Sep. 30, 2015		For the six months ended Sep. 30, 2014
	(a)	(a)-(b)	(b)
Gross operating profit (excluding gains (losses) related to bonds)	53,041	5,126	47,915
	(52,264)	4,437	47,827)
Domestic gross operating profit (excluding gains (losses) related to bonds)	52,803	5,148	47,655
	(52,026)	4,459	47,567)
Net interest income	53,569	5,029	48,540
Net fees and commissions income	△1,543	△570	△973
Profit from other business transactions (Of which: gains (losses) related to bonds)	777	690	87
	(777)	690	87)
International gross operating profit (excluding gains (losses) related to bonds)	238	△21	259
	(238)	△21	259)
Net interest income	188	△12	200
Net fees and commissions income	9	△3	12
Profit from other business transactions (Of which: gains (losses) related to bonds)	39	△7	46
	(—)	—	—)
Expenses (excluding non-recurrent expenses)	23,184	△84	23,268
Personnel expenses	9,204	101	9,103
Non-personnel expenses	12,123	△310	12,433
Taxes	1,856	125	1,731
Net operating profit (before provision for general allowance for loan losses)	29,857	5,211	24,646
(excluding gains (losses) related to bonds)	29,080	4,521	24,559
Provision for general allowance for loan losses (note)	—	—	—
Net operating profit	29,857	5,211	24,646
Gains (losses) related to bonds	777	690	87
Non-recurrent income and losses	△1,960	△1,175	△785
Reversal of allowance for loan losses (note)	567	△759	1,326
Recoveries of written-off claims	299	60	239
Gains (losses) related to stocks	162	164	△2
Ordinary profit	27,896	4,036	23,860
Extraordinary income (losses)	△307	298	△605
Gains (losses) on disposal of non-current assets	△307	319	△626
Gains on disposal of non-current assets	9	9	—
Losses on disposal of non-current assets	317	△309	626
Income before income taxes	27,588	4,334	23,254
Income taxes-current	10,278	2,393	7,885
Income taxes-deferred	△1,243	△1,631	388
Total income taxes	9,035	762	8,273
Net income	18,553	3,573	14,980

①Provision for general allowance for loan losses (note)	—	—	—
②Disposal of non-performing loans	2,584	830	1,754
Written-off of loans	998	5	993
Net provision for specific allowance for loan losses (note)	—	—	—
Losses on sales of non-performing loans	1,512	642	870
Provision for allowance for contingent losses	73	182	△109
③Reversal of allowance for loan losses (note)	567	△759	1,326
④Net credit costs (①+②-③)	2,016	1,588	428
⑤Recoveries of written-off claims	299	60	239
⑥Actual credit costs (④-⑤)	1,716	1,528	188

(note) For the first half of fiscal year 2014 (ended March 31, 2015), the net amount of Reversal of general allowance for loan losses and Provision for specific allowance for loan losses is recorded in Reversal of allowance for loan losses, given that the former exceeded the latter during the period. For the first half of fiscal year 2015 (ending March 31, 2016), the total amount of Reversal of general allowance for loan losses and Reversal of specific allowance for loan losses are recorded in Reversal of allowance for loan losses, given that both allowances were reversed during the period.

Income and expenses 【Consolidated】

(Unit: Millions of Yen)

	For the six months ended Sep. 30, 2015	(a)-(b)	For the six months ended Sep. 30, 2014
	(a)		(b)
Consolidated gross profit	56,723	5,637	51,086
Net interest income	56,678	5,526	51,152
Net fees and commissions income	△1,048	△536	△512
Profit from other business transactions	1,093	647	446
Expenses (excluding non-recurrent expenses)	24,827	98	24,729
Actual credit costs	3,122	1,968	1,154
Gains (losses) related to stocks	162	164	△2
Equity in earnings of affiliates	23	23	0
Others	15	591	△576
Ordinary profit	28,975	4,351	24,624
Extraordinary income (losses)	△312	297	△609
Income before income taxes and minority interests	28,663	4,648	24,015
Income taxes-current	10,630	2,463	8,167
Income taxes-deferred	△1,081	△1,497	416
Total income taxes	9,549	965	8,584
Net income	19,113	3,683	15,430
Profit attributable to non-controlling interests	124	64	60
Profit attributable to owners of parent	18,989	3,619	15,370

① Provision for general allowance for loan losses	△219	△219	—
② Disposal of non-performing loans	3,801	1,308	2,493
Written-off of loans	1,915	327	1,588
Provision for specific allowance for loan losses	265	265	—
Losses on sales of non-performing loans	1,547	533	1,014
Provision for allowance for contingent losses	73	182	△109
③ Reversal of allowance for loan losses	—	△971	971
④ Net credit costs (①+②-③)	3,582	2,060	1,522
⑤ Recoveries of written-off claims	460	93	367
⑥ Actual credit costs (④-⑤)	3,122	1,968	1,154

(note) Consolidated gross profit = (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Other ordinary income - Other ordinary expenses)

(Reference)

(Unit: Millions of Yen)

Consolidated net operating profit	32,115	5,758	26,357
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(note) Consolidated net operating profit = Consolidated gross profit - Consolidated expenses (excluding non-recurrent expenses) - Consolidated provision for general allowance for loan losses (「-」: for the six months ended Sep. 30, 2014)

(Number of consolidated companies)

(Unit: Companies)

Number of consolidated subsidiaries	9	1	8
Number of affiliated companies applicable to the equity method	1	—	1

2. Net operating profit 【Non-consolidated】

(Unit: Millions of Yen)

	For the six months ended Sep. 30, 2015	(a)-(b)	For the six months ended Sep. 30, 2014
	(a)		(b)
Net operating profit	29,857	5,211	24,646
Per head (Unit: Thousands of Yen)	18,649	3,388	15,261

3. Interest margins 【Non-consolidated】

(All business)

(Unit: %)

		For the six months ended Sep. 30, 2015		For the six months ended Sep. 30, 2014
		(a)	(a)–(b)	
(1) Yield on interest earning assets	(A)	2.72	0.13	2.59
(i) Yield on loans and bills discounted		3.52	0.08	3.44
(ii) Yield on securities		2.91	1.93	0.98
(2) Yield on interest bearing liabilities	(B)	1.27	△0.05	1.32
(i) Yield on deposits and negotiable certificates of deposit		0.10	0.00	0.10
(3) Loan–deposit margin (after deduction from expense ratio)		2.25	0.14	2.11
(4) Net interest margin	(A)–(B)	1.44	0.18	1.26

(Domestic business)

(Unit: %)

		For the six months ended Sep. 30, 2015		For the six months ended Sep. 30, 2014
		(a)	(a)–(b)	
(1) Yield on interest earning assets	(A)	2.72	0.12	2.60
(i) Yield on loans and bills discounted		3.54	0.08	3.46
(ii) Yield on securities		2.96	2.01	0.95
(2) Yield on interest bearing liabilities	(B)	1.24	△0.05	1.29
(i) Yield on deposits and negotiable certificates of deposit		0.10	0.01	0.09
(3) Loan–deposit margin (after deduction from expense ratio)		2.25	0.12	2.13
(4) Net interest margin	(A)–(B)	1.48	0.18	1.30

4. ROA / ROE 【Non-consolidated】

(Unit: %)

		For the six months ended Sep. 30, 2015		For the six months ended Sep. 30, 2014
		(a)	(a)–(b)	
ROA	Net operating profit basis	1.39	0.18	1.21
	Net income basis	0.86	0.13	0.73
ROE	Net operating profit basis	22.91	1.67	21.24
	Net income basis	14.23	1.32	12.91

5. Gains and Losses on securities 【Non-consolidated】

(Unit: Millions of Yen)

	For the six months ended Sep. 30, 2015		For the six months ended Sep. 30, 2014
	(a)	(a)–(b)	
Gains (losses) related to bonds (government bonds, etc.)	777	690	87
Gains on sales	35	26	9
Gains on redemptions	774	648	126
Losses on sales	—	△0	0
Losses on redemptions	32	△16	48
Write-offs	—	—	—
Gains (losses) related to stocks	162	164	△2
Gains on sales	162	161	1
Losses on sales	—	—	—
Write-offs	0	△3	3

6. Capital adequacy ratio (domestic standard)

【Non-consolidated】

(Unit: Millions of Yen)

	As of		As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
	Sep. 30, 2015 (a)	(a)–(b)		
Capital adequacy ratio	12.15%	0.56%	0.62%	11.53%
Owned capital (core capital)	283,120	15,826	25,471	257,649
Core capital: instruments and reserves	287,259	15,918	29,533	257,726
Core capital: regulatory adjustments (Δ)	4,139	93	4,062	77
Total risk-weighted assets	2,329,244	23,966	94,762	2,234,482
Total required capital	93,169	958	3,790	89,379

【Consolidated】

(Unit: Millions of Yen)

	As of		As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
	Sep. 30, 2015 (a)	(a)–(b)		
Capital adequacy ratio	12.25%	0.56%	0.63%	11.62%
Owned capital (core capital)	289,461	16,630	26,765	262,696
Core capital: instruments and reserves	296,428	16,650	31,388	265,040
Core capital: regulatory adjustments (Δ)	6,966	19	4,623	2,343
Total risk-weighted assets	2,362,240	29,679	102,224	2,260,016
Total required capital	94,489	1,187	4,089	90,400

(note1) Amounts have been rounded down to the unit indicated.

(note2) Total required capital = Total risk – weighted assets * 4%

7. Composition of owned capital (domestic standard)

(Unit: Millions of Yen)

	As of Sep. 30, 2015			
	Non-consolidated		Consolidated	
		Amounts excluded under transitional arrangements		Amounts excluded under transitional arrangements
Core Capital: instruments and reserves (1)				
Directly issued qualifying common stock or preferred stock mandatorily convertible into common stock capital plus related capital surplus and retained earnings	274,965		278,992	
Capital and capital surplus	50,209		51,125	
Retained earnings	243,073		246,184	
Treasury stock (Δ)	16,062		16,062	
Accumulated other comprehensive income included in Core Capital	—		664	
Defined-benefit pension fund net assets (prepaid pension costs)	—		664	
Subscription rights to acquire common stock or preferred stock mandatorily convertible into common stock	88		88	
Adjusted non-controlling interests, etc. (amount allowed to be included in Core Capital)	—		—	
Reserves included in Core Capital: instruments and reserves	12,205		14,796	
General reserve for possible loan losses	12,205		14,796	
Eligible Non-cumulative perpetual preferred stock subject to transitional arrangement included in Core Capital: instruments and reserves	—		—	
Eligible capital instrument subject to transitional arrangement included in Core Capital: instruments and reserves	—		—	
Capital instrument issued through the measures for strengthening capital by public institutions included in Core Capital: instruments and reserves	—		—	
45% of revaluation reserve for land included in Core Capital: instruments and reserves	—		—	
Non-controlling interests included in Core Capital subject to transitional arrangements	—		1,885	
Core Capital: instruments and reserves ①	287,259		296,428	
Core Capital: regulatory adjustments (2)				
Total intangible fixed assets (net of related tax liability, excluding those relating to mortgage servicing rights)	3,786	15,144	5,985	15,396
Goodwill (including those equivalent)	—	—	2,136	—
Other intangible fixed assets other than goodwill and mortgage servicing rights	3,786	15,144	3,849	15,396
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	—	—	—	—
Shortfall of eligible provisions to expected losses	—	—	—	—
Capital increase due to securitization transactions	34	—	34	—
Gains and losses due to changes in own credit risk on fair valued liabilities	—	—	—	—
Prepaid pension cost	316	1,265	—	—
Defined-benefit pension fund net assets (prepaid pension costs)	—	—	944	3,779
Investments in own shares (excluding those reported in the Net Assets)	1	—	1	—
Reciprocal cross-holdings in capital instruments issued by Other Financial Institutions for raising capital that are held by the Bank	—	—	—	—
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation ('Other Financial Institutions'), net of eligible short positions, where the bank does not own more than 10% of the issued share capital ('Non-significant Investment') (amount above the 10% threshold)	—	—	—	—
Amount exceeding the 10% threshold on specified items	—	—	—	—
Amount exceeding the 15% threshold on specified items	—	—	—	—
Core Capital: regulatory adjustments ②	4,139		6,966	
Total capital				
Total capital (① - ②) ③	283,120		289,461	
Risk weighted assets (3)				
Credit risk weighted assets	2,142,942		2,147,770	
Total of items included in risk weighted assets subject to transitional arrangements	25,822		28,554	
Intangible fixed assets other than goodwill and mortgage servicing rights (net of related tax liability)	22,238		22,608	
Deferred tax assets (net of related tax liability)	1,725		397	
Prepaid pension cost	1,858		—	
Defined-benefit pension fund net assets (prepaid pension costs)	—		5,549	
Amount equivalent to market risk * 12.5	—		—	
Amount equivalent to operational risk * 12.5	186,302		214,469	
Credit risk weighted assets adjustments	—		—	
Amount equivalent to operational risk adjustments	—		—	
Total amount of risk weighted assets ④	2,329,244		2,362,240	
Capital adequacy ratio				
Capital adequacy ratio (③ / ④)	12.15%		—	
Capital adequacy ratio (consolidated)				
Capital adequacy ratio (consolidated) (③ / ④)	—		12.25%	

III. Status of loans, etc.

Comparison of the various standards concerning disclosure of assets

【Non-consolidated】 (As of Sep. 30, 2015)

Classification and status of coverage by disclosure standards

(Unit: Millions of Yen)

Self-assessment results by obligor classification					Disclosed claims under the Financial Reconstruction Law				Risk-monitored loans		
Subject: Total claims					Note: Claims for special attention include only loans and bills discounted. Other categories include total claims and guarantees on private placement bonds.				Subject: loans and bills discounted		
Classification	Claims balance	Categories			Classification	Collateral and guarantees	Allowance for loan losses	Coverage ratio	Classification	Balance	
		No-categorization	Category II	Category III							Category IV
Bankrupt obligors	981 (333)	576	404	—	—	—	—	Loans to bankrupt obligors	906		
Effectively bankrupt obligors	6,254 (2,187)	3,338	2,915	—	Claims against bankrupt and substantially bankrupt obligors	4,714	2,520	100%	7,235		
Potentially bankrupt obligors	16,996 (1,074)	9,056	6,223	1,716 (1,074)	—	—	—	Delinquent loans	23,206		
Obligors requiring caution	Sub-standard obligors	1,147	27,291	—	Claims with collection risk	14,205	1,074	89.90%	16,996	Loans past due 3 months or more	271
	28,439										
	Other obligors requiring caution	34,342	141,463	—	Claims for special attention	9,519	2,737	66.20%	18,514	Restructured loans	18,243
	175,806				—	—	Subtotal	42,746	28,439	6,333	81.34%
Normal obligors	2,849,783	2,849,783	—	—	Normal assets	3,035,564	—	—	—	—	
Total	3,078,261 (3,595)	2,898,246	178,298	1,716 (1,074)	—	—	—	—	—	—	
					Total	3,078,311					

(note1) “Total claims” include loans and bills discounted, customers’ liabilities for acceptances and guarantees, foreign exchange, securities lending, cash advances and accrued interest.

(note2) Numbers shown in brackets under “Self-assessment results by obligor classification” represent the reserved amount for each category.

1. Status of risk-monitored loans

After partial direct write-offs

(For the six months ended Sep. 30, 2015, Non-consolidated: ¥1,264 million, Consolidated: ¥2,306 million)

All of accrued interest on loans of potentially bankrupt obligors, effectively bankrupt obligors and bankrupt obligors under self-assessment are not recorded.

【Non-consolidated】

(Unit: Millions of Yen, %)

		As of			As of	As of
		Sep. 30, 2015	(a)–(b)	(a)–(c)	Mar. 31, 2015	Sep. 30, 2014
		(a)			(b)	(c)
Risk-monitored loans	Loans to bankrupt obligors	906	319	72	587	834
	Delinquent loans	23,206	△2,446	△3,250	25,652	26,456
	Loans past due 3 months or more	271	17	△42	254	313
	Restructured loans	18,243	△893	△2,086	19,136	20,329
	Total	42,627	△3,004	△5,306	45,631	47,933

Total loan balance (Term-end balance)	3,057,854	46,544	103,599	3,011,310	2,954,255
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As a percentage of total loans	Loans to bankrupt obligors	0.02	0.01	0.00	0.01	0.02
	Delinquent loans	0.75	△0.10	△0.14	0.85	0.89
	Loans past due 3 months or more	0.00	0.00	△0.01	0.00	0.01
	Restructured loans	0.59	△0.04	△0.09	0.63	0.68
	Total	1.39	△0.12	△0.23	1.51	1.62

【Consolidated】

(Unit: Millions of Yen, %)

		As of			As of	As of
		Sep. 30, 2015	(a)–(b)	(a)–(c)	Mar. 31, 2015	Sep. 30, 2014
		(a)			(b)	(c)
Risk-monitored loans	Loans to bankrupt obligors	1,303	380	129	923	1,174
	Delinquent loans	28,648	△1,921	△2,437	30,569	31,085
	Loans past due 3 months or more	271	17	△42	254	313
	Restructured loans	18,243	△893	△2,086	19,136	20,329
	Total	48,466	△2,417	△4,436	50,883	52,902

Total loan balance (Term-end balance)	3,057,488	46,740	104,813	3,010,748	2,952,675
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As a percentage of total loans	Loans to bankrupt obligors	0.04	0.01	0.01	0.03	0.03
	Delinquent loans	0.93	△0.08	△0.12	1.01	1.05
	Loans past due 3 months or more	0.00	0.00	△0.01	0.00	0.01
	Restructured loans	0.59	△0.04	△0.09	0.63	0.68
	Total	1.58	△0.11	△0.21	1.69	1.79

2. Allowance ratio against risk-monitored loans

【Non-Consolidated】

(Unit: Millions of Yen, %)

	As of Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
Risk-monitored loans (A)	42,627	△3,004	△5,306	45,631	47,933
Collateral and guarantees (B)	28,428	△1,610	△3,383	30,038	31,811
Allowance for loan losses (C)	6,228	△1,147	△1,442	7,375	7,670
Allowance ratio (C/A)	14.61	△1.55	△1.39	16.16	16.00
Coverage ratio (B+C)/A	81.30	△0.69	△1.06	81.99	82.36

【Consolidated】

(Unit: Millions of Yen, %)

	As of Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
Risk-monitored loans (A)	48,466	△2,417	△4,436	50,883	52,902
Collateral and guarantees (B)	30,309	△1,315	△2,980	31,624	33,289
Allowance for loan losses (C)	8,782	△958	△1,000	9,740	9,782
Allowance ratio (C/A)	18.11	△1.03	△0.38	19.14	18.49
Coverage ratio (B+C)/A	80.65	△0.64	△0.76	81.29	81.41

3. Status of allowance for loan losses

【Non-consolidated】

(Unit: Millions of Yen)

	As of Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
Allowance for loan losses	15,868	△1,400	△2,690	17,268	18,558
General allowance	12,205	△473	△1,689	12,678	13,894
Specific allowance	3,663	△926	△1,001	4,589	4,664
Allowance for specific foreign obligors/countries	—	—	—	—	—

【Consolidated】

(Unit: Millions of Yen)

	As of Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
Allowance for loan losses	21,658	△1,015	△1,820	22,673	23,478
General allowance	14,796	△242	△1,296	15,038	16,092
Specific allowance	6,861	△774	△524	7,635	7,385
Allowance for specific foreign obligors/countries	—	—	—	—	—

4. Disclosed claims under the Financial Reconstruction Law

【Non-consolidated】

(Unit: Millions of Yen)

	As of Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
Claims against bankrupt and substantially bankrupt obligors	7,235	△305	△283	7,540	7,518
Claims with collection risk	16,996	△1,821	△2,914	18,817	19,910
Claims for special attention	18,514	△877	△2,128	19,391	20,642
Total (A)	42,746	△3,002	△5,325	45,748	48,071

5. Status of coverage on disclosed claims under the Financial Reconstruction Law

【Non-consolidated】

(Unit: Millions of Yen, %)

	As of Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)	As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
Total coverage (B)	34,772	△2,759	△4,848	37,531	39,620
Allowance for loan losses	6,333	△1,150	△1,455	7,483	7,788
Allowance for loan losses of specific obligors	—	—	—	—	—
Collateral and guarantees	28,439	△1,608	△3,393	30,047	31,832
Coverage ratio (B)/A	81.34	△0.69	△1.07	82.03	82.41

6. Loan breakdown by industry

① Loan breakdown by industry 【Non-consolidated】

(Unit: Millions of Yen)

	As of			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
	Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)		
Domestic (excluding JOM account)	3,057,854	46,544	103,599	3,011,310	2,954,255
Manufacturing	72,238	2,096	5,105	70,142	67,133
Agriculture and forestry	5,566	△98	△197	5,664	5,763
Fishery	146	△333	△325	479	471
Mining, quarrying and gravel	10	10	10	—	—
Construction	19,543	△2,281	△3,382	21,824	22,925
Electricity, gas, heat supply and water	5,608	△1,180	△309	6,788	5,917
Information and communications	1,629	119	△60	1,510	1,689
Transport and postal service	13,004	△41	△741	13,045	13,745
Wholesale and retail trade	44,087	△3,006	△5,086	47,093	49,173
Finance and insurance	73,613	1,481	△7,673	72,132	81,286
Real estate and leasing	85,814	△1,805	△1,006	87,619	86,820
Other services	40,625	△2,448	△4,913	43,073	45,538
Government, local public sector	17,741	△8,879	△1,673	26,620	19,414
Others	2,678,221	62,910	123,850	2,615,311	2,554,371

② Breakdown of risk-monitored loans by industry 【Non-consolidated】

(Unit: Millions of Yen)

	As of			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
	Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)		
Domestic (excluding JOM account)	42,627	△3,004	△5,306	45,631	47,933
Manufacturing	7,537	△83	△90	7,620	7,627
Agriculture and forestry	32	0	32	32	—
Fishery	33	—	—	33	33
Mining, quarrying and gravel	—	—	—	—	—
Construction	2,081	△24	△204	2,105	2,285
Electricity, gas, heat supply and water	6	—	—	6	6
Information and communications	126	0	0	126	126
Transport and postal service	384	24	7	360	377
Wholesale and retail trade	6,401	391	235	6,010	6,166
Finance and insurance	—	—	—	—	—
Real estate and leasing	5,865	△42	△969	5,907	6,834
Other services	3,461	△189	△597	3,650	4,058
Government, local public sector	—	—	—	—	—
Others	16,697	△3,081	△3,719	19,778	20,416

③ Balance of consumer loans 【Non-consolidated】

(Unit: Millions of Yen)

	As of			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
	Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)		
Balance of consumer loans	2,672,579	62,374	122,831	2,610,205	2,549,748
Housing loans	1,951,150	△5,098	△14,056	1,956,248	1,965,206
Personal loans	721,429	67,472	136,888	653,957	584,541

④ Small and medium-sized enterprises loans ratio 【Non-consolidated】

(Unit: %)

	As of			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
	Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)		
Small and medium-sized enterprises loans ratio	95.57	0.28	△0.23	95.29	95.80

7. Loan breakdown by domicile of obligor

① Balance of loans to specific foreign countries 【Non-consolidated】

Not applicable

② Balance of loans to Asian countries 【Non-consolidated】

Not applicable

8. Balance of loans and deposits 【Non-consolidated】

(Unit: Millions of Yen)

		As of			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
		Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)		
Deposits	Term-end balance	4,081,976	122,779	238,629	3,959,197	3,843,347
	Average balance	3,967,825	154,676	178,436	3,813,149	3,789,389
Loans and bills discounted	Term-end balance	3,057,854	46,544	103,599	3,011,310	2,954,255
	Average balance	2,964,779	80,977	118,536	2,883,802	2,846,243

9. Number of branches

(Unit: Branches)

	As of			As of Mar. 31, 2015 (b)	As of Sep. 30, 2014 (c)
	Sep. 30, 2015 (a)	(a)–(b)	(a)–(c)		
Number of branches	133	2	3	131	130

IV. Unrealized gains and losses on securities

1. Unrealized gains and losses

【Non-consolidated】

(Unit: Millions of Yen)

	As of Sep. 30, 2015				As of Mar. 31, 2015				As of Sep. 30, 2014			
	Market value	Unrealized gains (losses)		Market value	Unrealized gains (losses)		Market value	Unrealized gains (losses)				
		Gains	Losses		Gains	Losses		Gains	Losses			
Other securities	71,494	25,474	26,623	1,149	73,052	30,820	31,271	451	64,339	19,388	20,451	1,062
Stocks	50,177	24,450	24,727	277	52,687	26,794	27,209	414	42,859	16,465	17,507	1,041
Bonds	2,901	40	41	0	1,933	40	40	0	2,530	44	44	0
Others	18,415	983	1,854	871	18,431	3,985	4,021	36	18,948	2,878	2,899	20

(note1) Amounts have been rounded down to the unit indicated.

(note2) There are no stocks of subsidiaries and affiliates with market values.

(note3) Unrealized gains and losses are the balance between market value at the end of the period and acquisition cost.

(note4) Unrealized gains and losses of held-to-maturity bonds are as follows.

(Unit: Millions of Yen)

	As of Sep. 30, 2015				As of Mar. 31, 2015				As of Sep. 30, 2014			
	Book value	Unrealized gains (losses)		Book value	Unrealized gains (losses)		Book value	Unrealized gains (losses)				
		Gains	Losses		Gains	Losses		Gains	Losses			
Held-to-maturity bonds	145,100	△120	4	124	145,141	△162	0	162	145,182	△342	—	342

【Consolidated】

(Unit: Millions of Yen)

	As of Sep. 30, 2015				As of Mar. 31, 2015				As of Sep. 30, 2014			
	Market value	Unrealized gains (losses)		Market value	Unrealized gains (losses)		Market value	Unrealized gains (losses)				
		Gains	Losses		Gains	Losses		Gains	Losses			
Other securities	72,833	26,592	27,741	1,149	74,321	31,868	32,319	451	65,323	20,152	21,214	1,062
Stocks	50,616	24,792	25,070	277	53,111	27,120	27,535	414	43,216	16,724	17,765	1,041
Bonds	2,901	40	41	0	1,933	40	40	0	2,530	44	44	0
Others	19,315	1,758	2,629	871	19,277	4,707	4,743	36	19,577	3,383	3,403	20

(note1) Amounts have been rounded down to the unit indicated.

(note2) There are no stocks of subsidiaries and affiliates with market values.

(note3) Unrealized gains and losses are the balance between market value at the end of the period and acquisition cost.

(note4) Unrealized gains and losses of held-to-maturity bonds are as follows.

(Unit: Millions of Yen)

	As of Sep. 30, 2015				As of Mar. 31, 2015				As of Sep. 30, 2014			
	Book value	Unrealized gains (losses)		Book value	Unrealized gains (losses)		Book value	Unrealized gains (losses)				
		Gains	Losses		Gains	Losses		Gains	Losses			
Held-to-maturity bonds	145,100	△120	4	124	145,141	△162	0	162	145,182	△342	—	342

V. Retirement benefit**1. Retirement benefit costs**

【Non-consolidated】

(Unit: Millions of Yen)

Classification	For the six months ended Sep. 30, 2015	For the six months ended Sep. 30, 2014
Current service cost	337	333
Interest cost	154	153
Expected return on plan assets	△362	△307
Amortized past service liabilities	8	8
Recognized actuarial losses	△434	△206
Others (non-recurrent additional retirement benefit)	10	—
Retirement benefit costs	△287	△18

【Consolidated】

(Unit: Millions of Yen)

Classification	For the six months ended Sep. 30, 2015	For the six months ended Sep. 30, 2014
Current service cost	352	353
Interest cost	154	153
Expected return on plan assets	△362	△307
Amortized past service liabilities	8	8
Recognized actuarial losses	△434	△206
Others (non-recurrent additional retirement benefit)	10	—
Retirement benefit costs	△271	0

(note) All retirement benefit costs of consolidated subsidiaries applying the simplified method are included in current service cost.